



# PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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## From the President

Greetings from our greenhouse: scent of basil, blooms of geraniums, fresh lettuce greens. Spring has sprung. Nothing like hands in the earth to be present. Maybe you had your first feed of lobster, played a round of golf, or returned from winter travels with a suitcase filled with memories.

We are living through unprecedented times, on the edge of our seats, given political and world events. How do we remain grounded and calm; anchors for our families, friends, and communities; models of resilience? This seems to be our calling, as elders, at this time.

Retired teachers remain active in every layer of our society—engaged leaders and humble neighbors in service. Often unsung heroes. We see you, we hear you, we are grateful for your contributions.

We would like to extend our heartfelt appreciation to the active teachers, all

levels of administration and support staff as the year nears the end. We wish you a replenishing summer. I have the pleasure of tutoring new graduates and teachers. It is a breath of fresh air and a rekindling of hope to hear of their firm career commitment.

What has your PEIRTA been up to? Cynthia MacDonald brought greetings from PEIRTA and presented a workshop at the pre-retirement seminar in Charlottetown on April 5, with more than 90 teachers in attendance. Phyllis Horne introduced the PEIRTA at the Summerside seminar on April 26. They outlined some benefits of membership (including a golf tournament and curling bonspiel), shared the mission, and informed participants about the advocacy at the national level for pharmacare, ageing in place, and the federal dental plan.

Phyllis Horne and I participate in the Canadian Association of Retired Teachers Zoom meetings on a monthly basis. A pamphlet outlining seniors' issues for the 2025 election was developed by this committee and distributed on every association's website. We hope it was helpful to guide conversations with candidates during the election campaign. With the mandate of our committee, President Bill Berryman has been very actively lobbying, meeting ministers, pointing to inequities, and seeking transparency and clarification on pharmacare, the dental plan, and ageing in place. President Bill also represented the 88,000 members of our National



Association at the CRTC seminars re concerns about cell phone and internet services—ageism in customer service, lack of information on more affordable plans, and other issues.

The National Health committee also meets monthly on Zoom—focused on the elaboration of a National strategy for ageing in place. It is my privilege to be your representative on this committee.

Between June 9 and 11, Charlene Cain, Anne-Marie Muise, and I will attend the Eastern Conference of Retired Teachers in Fredericton. The program includes keynote speakers on “Ageing as an Adventure”; “Atlantic retired teachers benefit plans vs. retired teacher of Ontario plan: Buyers Beware”; “Senior Care—How It All Broke; Response: Right Thing, Right Now.” We look forward to

See **President**, 3

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Visit our website at  
[www.peirta.com](http://www.peirta.com)

## From the Editor

If any of you has an opportunity to tour the new PEI medical school, I suggest you take it. I toured it April 1 with friends, and I think we all came away impressed—and more than a little in awe of what has been accomplished and what may be accomplished in the future.

We were kitted out with hard hats and steel-toed boots, and warned by one of our guides that we would have 100plus steps to climb to the top floor, where we would begin our tour. I thought he was joking! But the elevators were just being installed. By the time we got to the top, I thought they might have at least one cadaver to work with!

Our tour was conducted by Paul Young, chief operating officer for the school; Tam-mie Muise, director of the new clinical learning and simulation centre; and Dr. Preston Smith, Dean of Medicine. It struck us as quite remarkable that they would take time from their very busy schedules to tour a bunch of old fogies around their building, share their vision, and answer our questions.

To me, the 5-story building seems much larger inside than from the outside. Along with space for medical students, there will also be teaching space for the faculty of nurs-

ing and for students in other faculties such as paramedicine, psychology, and kinesiology. There is also space for a medical home run by PEI Health. When fully functional it is meant to serve up to 10,000 Islanders—all or most of whom are now on PEI's patient registry.

While the school was very much still a construction site when we saw it, I think it will be beautiful when finished. As one person commented, it seems to have been built with people in mind. There are many windows with spectacular views, lots of natural light, and lots of space for staff and students to congregate.

According to Dr. Smith, technologically this school will be the most state-of-the-art medical education facility in the country. Among other features, there will be ten simulation rooms, including an immersive simulation room which will incorporate projections of a variety of locations. It could be the back of an ambulance, an ER, a beach. Along with "volunteer patients" (real people who will be trained to pose as patients in order to help students develop their communication skills, take medical histories and do physical examinations), life-like mannikins (from infant to geriatric) will be used for training purposes. They breathe, they talk, they cry—they can do whatever they are programmed to do.

While I was a skeptic when the school was first proposed, I think I'm now sold.—on the plan, at least. But for me one huge question remains. If, as reported, approximately 100 Island doctors have already been recruited for varying amounts of time, what does this do to the availability of doctors Island-wide? While the opportunity to teach might be very attractive, and I suspect these "teachers" would probably learn a good deal in the process, and perhaps become better doctors as a result, how do we address the fact that we are desperately short of practising physicians and other health practitioners? Time will tell.

*PEIRTA Executive does not necessarily agree with opinions expressed in material authored by those other than official representatives of the PEIRTA, and information about opportunities offered by others is for information only—no endorsement is implied.*

*Next issue October, 2025. Submit material to [margstewart@pei.eastlink.ca](mailto:margstewart@pei.eastlink.ca).*

*If you wish to read this newsletter online instead of receiving a hard copy, send me an email and I will let you know when each issue should appear on our site and on the PEITF site.*

*Letters to the editor should be a maximum of 200 words, must include a one-line bio, and may be edited for length.*

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**President** (Cont'd from 1)

connecting with our Atlantic counterparts, learning, and sharing with our members.

At the provincial level, we are pleased that PEI signed a \$30,000,000 agreement with the Federal government on March 7 for universal coverage of a range of contraceptives and diabetes devices and supplies. BC, PEI, Yukon, and one territory signed the bilateral agreement. PEI residents can anticipate coverage for these products beginning May 1, 2025.

We are awaiting the public release of the Five-year Senior Action Plan in the fall of 2025. We participated in the public engagement sessions and have been in contact with the PEI Senior Secretariat.

Feel free to contact me or any of the executive if you have questions, suggestions, or concerns. I hope you have a sunny, relaxing summer with family and friends.



## Scamming the Scammer ~ M. Stewart

I want to share with you part of a recent email exchange between me and someone pretending to be Lise Morin, our president. Two people were involved, Creep1 and Creep2. Creep1 wrote in sentences, can spell, and initially sounded a little like Lise (opening with "Hi, Marg. I hope you're doing well."). Creep2, much less literate, appears to have taken over the file part way through our exchange when I didn't respond

quickly enough. Here you will see that part of the exchange.

Creep2: I need your quick assistant, there is payment I need you to make. I'll be attending some meeting today 03/27/2025 and tomorrow 03/28/2025 with no phone calls and text only reply here to my email.

Me: How can I help?

Creep2: Thank you for getting back to me. Treasurer is not available to make payment and we have an overdue payment to process.

Please help me with the payment through E transfer to the information bellow [sic] and email me with a screenshot [sic] payment confirmation [sic] when done. Skanoboy75@gmail.com. Amount: \$,2200. I'll be attending some meetings... [etc. etc.] I will have your reimbursement processed as soon as i'm [sic] available.

Me: I just spoke to the treasurer. She will make the payment.

CREEP2. Thank you she should email you the payment confirmation [sic] slip/receipt when done to email me. Skanoboy75@gmail.com. Amount: \$,2200.

ME: Don't wait up! [This was meant to end the exchange, but several hours later...]

Creep2: What do you mean? Has the payment been made already?

ME: Yes. I have the receipt and I'll bring it to our next meeting.

CREEP2: Email it to me to send to the receiver.

ME: I'll send it directly to the receiver to save you the bother. Cheers!

*The next morning*

Creep2: You lied! [Seemingly quite incensed]

ME: You too! [And so ended the communication.]

## Holland College Bursary Winners

The PEIRTA awarded two Holland College bursaries for the 2024/25 academic year to students in the Early Childhood Care and Education program. The bursaries are for \$500 each.



**Dawson Murray,**  
Elmsdale, PEI.

Dawson writes, "I am truly grateful for your generosity and commitment to helping

students like me succeed. I hope to one day give back to the community in a way that reflects your kindness."

**April Keen** (no picture), Charlottetown, was the second bursary recipient. Her message:

"Thank your very much for giving me this bursary! I grew up not knowing what I wanted to do or having a dream job. That changed the first time I spent time with my last employer's children. I knew then that I wanted to work with children. I cannot wait to fully dive in and do what I am passionate about every day and part of the reason I will get to do that is because of your support."

## Correction

The date for the 2025 RTA Annual General Meeting was erroneously reported in the last newsletter as being **November 7**. The correct date is **November 5**, at Credit Union Place in Summerside. Mark your calendars.

## **“Our Plan Doesn’t Cover Anything”~ Kimball Blanchard**

PEIRTA members who have opted for health coverage are covered by the PEITF Group Insurance Plan administered by the PEITF Group Insurance Trustees appointed by the Executive of the PEI Teachers’ Federation. The PEIRTA has one member on the Group Insurance Trustees. The Trustees operate independently from the Federation and provide financial remuneration for the administrative support received from the Federation. For over 50 years Johnson Insurance has provided market support and administrative services to the Trustees in all aspects of the program. As of July 1, 2025, belairdirect. will assume this role but the change will be in name only as all the services Johnson has provided will remain the same.

As Trustees we have the responsibility to administer the program in a financially responsible manner while at the same time offering a program that meets the needs of the members. Accordingly, we continually rely on our Johnson representatives for market updates and developing trends in the insurance market. Their experience in group insurance extends through Atlantic Canada for over 60 years and, more recently, all across Canada. While different insurance companies may provide the coverage for various parts of their plans, all the Atlantic organizations use Johnson Insurance as their broker. PEI and NB use the same Johnson advisors, but NS and NFLD have different reps.

Our Trustees attend a meeting every two years with the Trustees rep-

resenting the other Atlantic Provinces teacher organizations and during these meetings industry representatives provide information on developments and trends that we as Trustees should be aware of. The most significant part of the meeting is a detailed comparison of the plans offered by the four teachers’ organizations. This shared information enables us to see areas where improvements can be made to our coverage and where our plans generally meet the needs of our members.

We occasionally hear “Our plan doesn’t cover anything.” In fact, these comparisons consistently shows that while there are variations plan-to-plan, our coverage compares favorably with that in the other three provinces.

To supplement this type of information, every few years a comparison is made of similar group insurance plans in PEI to determine where our program stands and where we may be able to improve our coverage. The International Foundation is an organization that serves to provide education to trustees involved in managing pension and benefit plans across Canada and the US. The PEITF Trustees are members of this organization and as a part of our educational program, Trustees may attend the national meeting sponsored by the Canadian branch of the organization. The Trustees attend on a rotating basis once every three years.

While every effort is made to keep up to date, group insurance—and, more specifically, health insurance—coverage is constantly changing, and issues continually

arise for our members. The development of new and costly drugs is a major issue for Trustees. Having no expertise in this area, the Trustees determine what is covered by relying on the review process followed by Medavie Blue Cross. Their panel of experts regularly reviews all the scientific evidence on new drug testing, determine the validity of the research, and decide if coverage is to be provided. The Trustees generally follow that directive. A significant issue arises when a new drug is brought to the market to treat a particular condition but medical professionals discover that the drug is effective in treating a different condition even though no research was done to prove its effectiveness. This is an on-going issue and a real challenge for the panels determining whether or not to provide coverage.

Members of the PEIRTA may submit a request to the Group Insurance Trustees for coverage in a specific situation. To resolve such a request the Trustees rely on the medical information provided, the advice of our Johnson representative, the long-term financial effect that approval would have on the plan, and the rarity of the situation. Generally such requests are not approved, but exceptions have been made.

The goal of the Group Insurance Trustees is to keep up to date with the market and to provide the best coverage possible for our members. Please contact the PEIRTA Trustee or the PEITF if you have any questions or issues.





## Second Annual RTA Curling Bonspiel

We had a very successful RTA curling bonspiel at Cornwall Curling Club on March 11. Fourteen teams, two more than last year, competed for prizes and a trophy. The competition was fierce—both on the ice and for trivia answers. The curling was better than the trivia. Almost everyone knew that the blue jay is our provincial bird, but—strangely—almost no one knew that the average height of a great blue heron is 1.2 meters!

This bonspiel would not be possible without the support of many people—first among these being the manager of the Cornwall Curling Club (Travis Jones, who joined us on the ice and donated trivia and door prizes) and its members. We had thirty retired teachers registered—at least two on every team. The teams were filled out by club members—most of whom had played in last year's spiel and were happy to come back. Thanks, everyone.

There are many others to thank. 9Haven Catering for an excellent hot lunch. Petrocan, for gas cards for all three teams. Yvonne for her popular cinnamon rolls. Executive members and committee chairs who donated other snacks. Cynthia MacDonald (membership chair) and Judy Hughes (Queens rep), who helped with registration and trivia.

Our trophy, new this year, was crafted and donated by Mike Fitzgerald, an RTA member. The bell for the trophy was donated by the PEI Teachers' Federation.

While not everyone won, there were no losers in this bonspiel.

Placing third was the Roger Desroches-skipped team of (below, from left to right) Kim Thomson, Pat McInnis, Roger, and Frank Martin.

Coming in second was the Paul Muise



team. From left to right, Paul, Susan Trail, Darren Oliver, and Anne-Marie Muise.



The big winners were all new participants—skipped by Gordie Cox. From left to right, Robert Brown, Sharon McGuigan, Gordie, and Florrie MacLeod.



During lunch, Seana Evans-Renaud brought greetings from the RTA. Teresa Finkle, a club member, spoke briefly and thanked the RTA for its

annual golf tournament which provides ongoing support got the Esther Finkle Walk for Kids (a charity which helps fulfil the wishes of children in need, named in memory of Teresa's mother).

Comments received after the bonspiel included the following:

*Thank you for inviting our team to your event, it was great!! We had a great time, hopefully back next year. Roger*

*It was a wonderful day of curling ... well organized, ran smoothly, lovely lunch provided, and even Mother Nature cooperated with a great travel day. Anne-Marie*

*As a non teacher having the opportunity to participate with such a large group of same retired professionals is most enjoyable. What impressed me is the connection you all have, recapping prior memories, relationship between teachers, principal and administration. The noise level while on the ice was laughter. RTA has something special, keep it going. Paul*

*So much fun! Great to connect with other people, both teachers and non-teachers. And the meal was delicious! Donna*



## Play golf!

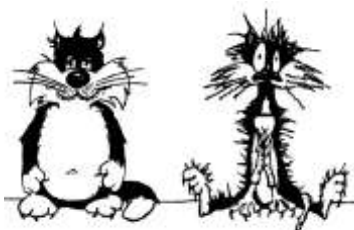
A huge thank you to David Saunders who recently informed me that Rustico Resort will once again this year offer significant benefits to RTA members.

- Play Monday to Thursday for half the regular green fee.
- Join the club and receive a 30% discount on any 2025 membership.

Check out the resort website to see your savings.

## Wayne Needs Help!

Wayne Denman has organized the RTA Golf Tournament for 8 years.— with very little help. He would really, really, really love to have some volunteers to fill a variety of roles: register golfers; take pictures; find sponsors/ prizes, silent auction items, etc.; supervise on-course contests; travel around in a golf cart and abuse people (my idea, not Wayne's); verify holes-in-one; make suggestions for games/ contests; etc. Do anything! Contact Wayne at [Werdenman48@gmail.com](mailto:Werdenman48@gmail.com). or by texting 902-786-3048.



Wayne, before and after tournament

## WHO DO I CALL? JOHNSON, BELAIR DIRECT, OR MEDAVIE BLUE CROSS?~ by Dale Wel- don

The intent of this article is to give everyone a better understanding of whom you should contact when you have questions about your Health and Prescription Drug coverage or claims.

First, we want to remind you that you recently received a new Belair Direct member card that replaces your previous Johnson Insurance Health card. Your member ID number, policy number, and contact information are the same as on the old card. This is because of the brand change from

Johnson to belairdirect that will take place July 1, 2025. The PEITF Group Insurance Trustees have not changed insurance companies. belairdirect. is Johnson's new brand name.

As a reminder, Johnson / belairdirect. is responsible for adjudicating and paying all Extended Health Care (EHC) claims and Medavie Blue Cross (MBC) is responsible for adjudicating and paying all Prescription Drug and Travel insurance claims. That is why you carry both a new belairdirect. card and the original MBC drug card. Don't throw it away.

### Extended Health Care (EHC)

Your first point of contact for information related to any extended health care (EHC) claims or coverage is currently Johnson, but after July 1 will be belairdirect. As a rule of thumb, anything that is not related to prescription drug claims or coverage falls under this category. Common examples of EHC coverage include vision care, physiotherapy, massage therapy, acupuncture, hearing aids, hospital coverage, nursing services, diabetic supplies (including needles, syringes, testing materials, continuous glucose monitoring systems and supplies), orthotics, etc.

### Prescription Drug Coverage

If you are under age 65 and you have any questions related to coverage or a claim for a prescription drug, you should always contact Medavie Blue Cross (MBC) first. If you have paid cash for a prescription, you must send a completed form, with receipt, to MBC for the claim to be adjudicated and paid. Claim forms are available from Johnson (belairdirect.) or MBC.

If you are over age 65, the first payor for your prescription drug claims is the PEI Seniors' Drug Program and they would be your first point of contact for any prescription drug inquiries. Not all medications are covered by this program, but some that are not may be covered by MBC. In this case, you should contact MBC directly for more information.

### Emergency Out of Province Travel Insurance

Any inquiries related to travel insurance coverage or claims should be directed to Medavie Blue Cross.

### Relevant contact information (CLIP and SAVE)

JOHNSON (belairdirect. after July 1): (902) 629-2015 or 1-800-785-5995, or email [pbclaimspe@johnson.ca](mailto:pbclaimspe@johnson.ca)

MEDAVIE BLUE CROSS (MBC): 1-800-667-4511

MEDAVIE BLUE CROSS TRAVEL INSURANCE: 1-800-563-4444

PEI SENIORS' DRUG PROGRAM: (902) 368-4947 or 1-877-577-3737



### Condolences

We have learned of the recent passing of our president's mother, Carmen Chouinard, on April 24 in Riviere-du-Loup. May she rest in peace. Our sympathy goes out to Lise, her family, and friends.

## Address Changes

If your address changes, or if you know anyone who has had a change of address and/or is not receiving this newsletter, please have him or her notify our membership chair (contact info on page 2). Your mailing address must include a civic address and/or PO Box number, and a postal code. Going forward, if you would like to read this newsletter online instead of getting a hard copy, send the editor an email with your request.



Andy Doran

Here we are again! Approaching the end of another school year that seems like it just started. Since my last message, it is incredible how many things have changed on P.E.I., nationally, and around the world. Change that on the surface does not appear to directly impact education but it most certainly does.

On P.E.I. we had our Premier's abrupt midterm resignation. With this change came a new minister of education (third minister since November) and a new deputy minister. One of the most important things in the world of education is consistency and this much change slows initiatives and creates confusion among stakeholders as to who is responsible for what? Thankfully there haven't been a lot of new faces at the PSB, CSLF, and Department of Education. Having recently met the new minister and deputy minister, we have our fingers crossed that government will be listening and will be an ally going forward for teachers.

Nationally, who would have thought back in January that after a federal election we would have the Liberal party forming government. Here we are today and there are a lot of promises from

the election to help families with housing and the high cost of living. I don't need to tell you how important it is for the teaching profession that parents are able to take care of and provide for their families.

Then there is Trump. Upsetting the world order and causing concern in a number of areas. His foreign policies often send the world financial markets plunging—wreaking havoc to pension plans everywhere.

The reality about all this is that it is beyond our control. What we can control is our message. The PEITF has had a consistent message lately. Improve working conditions for teachers and there is a chance we can avoid a looming teacher shortage. Address issues like school violence, workload, workplace safety, and fair compensation and teacher recruitment and retention will im-

prove. So simple, right? Complex issues that have been around for a long time. There has been progress in many areas. Guaranteed 45 minute prep time for elementary teachers, report card day free of assigned duties, and increased salaries will all kick in this fall.

With our warmest weather of the year on the horizon, I hope everyone enjoys it and has a great summer. Good luck on the golf course. Have fun on the beach and take time to enjoy the company of family and friends.

Little Johnny's teacher went to pay his family a home visit.

When Johnny's grandpa saw her walking over, he told him to hide.

Johnny quickly said, "No way. You need to hide, grandpa. I told her yesterday that I had to go to your funeral."



**Look no further for exclusive group savings**



Prince Edward Island Teachers Federation (PEITF) members can receive exclusive home and car insurance savings and enhanced coverages.

**belairdirect.**  
car and home insurance

Certain conditions, eligibility requirements, limitations and exclusions apply to all offers. Visit [belairdirect.com](http://belairdirect.com) for more details. Offers may change without notice. We offer car insurance and home insurance in Alberta, Ontario, Quebec, New Brunswick, Nova Scotia, Newfoundland and Labrador and Prince Edward Island and home insurance only in British Columbia. © 2023, Belair Insurance Company Inc. All rights reserved.



## PEI RTA Annual Golf Tournament

**Eagles Glenn Golf Club  
Sunday, August 31**

Shotgun start at 8:30

Four-person scramble (male, female, mixed)

Minimum of two retired teachers on each team

Maximum of 100 golfers

Until July 31, previously registered teams will have priority.

**On-course games, Silent auction, Prizes**

**RTA Members (18 holes/  
power cart) —\$50 + HST  
Non-members —\$75 + HST**

Register on club website after May 22 (go to Events section). Call the pro shop at 1-866-963-3600 if you encounter problems. Questions? Contact Wayne Denman at [Werdenman48@gmail.com](mailto:Werdenman48@gmail.com), or by texting 902-786-3048. Include names, division, and one person's phone number and email address, and identify retired teachers.

New: Pick a name for your team. And dress up!

### PAY UPON ARRIVAL.

\*If you don't have a team, contact Wayne, indicate your preferred division, and we will find a team for you.

*All profits/donations from this event will be donated to the Esther Finkle Walk for Kids, assisting children to realize their dreams.*

## Ageing in Place

*Delegates attending the 2024 ACER-CART AGM agreed its primary focus should be on one priority—"Aging in Place." This option presupposes a public health care system which prioritizes supported care at home for as long as possible. The following information was*

*submitted by Lise Morin, who was one of the AGM delegates. The key message is that the majority of seniors want to age with dignity in their own homes and are better served when they do so.*

Aspects to consider:

- 1) Access to medical care, in a timely manner, in the community
- 2) Adequate home care supports to enable one to live safely and as independently as possible
- 3) Social and emotional support. This is necessary to allow seniors to lead vibrant, fulfilling lives.
- 4) Economic stability. Guaranteed income.
- 5) Transportation. This is a necessity in rural areas. Transportation is necessary for all aspects of independent living (grocery store, doctor appointment, and social activities).

Benefits to the system:

- Adequate access to medical care reduces the rates of hospitalization. Those living at home are not filling LTC beds unnecessarily.
- Engaged persons living in familiar surroundings are less likely to develop mental health issues.
- Seniors with adequate income are able to contribute socially and financially to their communities.
- Seniors with ready access to transportation are able to live more independently for longer.

Research has shown that there is a reduced risk of chronic disease and loneliness when seniors live in walkable communities and participate in physical surroundings



## PEITF Travel Insurance

Our out-of-province travel insurance plan has a 90-day medical stability clause. This means that if you have a pre-existing medical condition, it must be considered medically stable for 90 days prior to your departure date if you are to be covered in the event of a medical emergency related to this condition while you are travelling.

A pre-existing condition is considered stable if the member, in the 90 days before the departure date, has not:

1. Been treated or evaluated for new symptoms or related conditions;
2. Had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;
3. Been prescribed a new treatment or change in treatment for the condition.
4. Been admitted to a hospital for the condition; or
5. Been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

Number 3 generally does not include reductions in medication due to improvement in a condition, or regular changes in medication as part of an established treatment plan—but each case must be reviewed individually. Call Medavie Blue Cross at 1-800-667-4511, Travel Department, for clarification if you are planning to travel outside PEI.

