



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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From the President

Where has summer gone? I can't believe we are about to enter autumn. I had a quiet but enjoyable summer and hope you all had the same. It is time to report the activities of the organization since the last newsletter.

On May 19 I attended the last retirement dinner of the English Language School Board at the Loyalist Hotel in Summerside. Retirements included 45 teachers, 8 educational asst./youth service workers, 9 cleaner/custodians, 9 bus drivers, 5 admin. staff and 2 board office excluded. The MC, Bob Andrews, noted that if all the years' experience were totalled, it would be somewhere in the vicinity of 2500 years' experience leaving the system. I suddenly realized that I had attended the last retirement dinner of the Unit 2 School board, the last Western School Board dinner and

now this one. I came to the natural conclusion that I am "The Kiss of Death"!!!

I attended the ACER-CART AGM in Ottawa June 1-3. As always, this is a good learning experience and a chance to catch up with information from other provinces. A full report of this will be included in this newsletter. As you will read, I was delighted that Jim McAulay was successful in the competition for Vice-President of ACER-CART. Jim has just finished four years as Eastern Canada Rep. We will be well represented.

I have received thank you letters and lovely education reviews from the winners of PEIRTA's UPEI bursary and scholarship. Liam Corcoran, who graduated from Colonel Gray High School, won our \$500 bursary; Isaac Bai, who graduated from Charlottetown Rural High School, won the \$1,000 scholarship.

The saga of the 30-day vs. 90-day prescription continues. Kimball Blanchard, Marg Stewart and I met with Minister Robert Henderson and Roy Cairns on June 22. There doesn't seem to be a lot of movement in the negotiations with the pharmacists. Once again we were



told it would be a priority. I guess time will tell!!

Kimball Blanchard, Cynthia MacDonald and I met with other retired groups at the CUPE building, June 21. It is impossible to compare all the different plans, but all group plans are suffering under the new regulations. We had a telephone conference with Julie White on labour force issues. She said that drug prices in Canada are rising with no checks in place. She spoke about drug coverage in other countries that is so much better than
See President, 3

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www.peirta.com

From the Editor

I had no idea what to write this time, so when I came across some daft facts published in the *Canadian Snowbird Association News* (Fall 2016), I decided to share them with you. I checked out some of these in other sources, and omitted some (like the claim that 150 people per year are killed by falling coconuts—30 times the number killed by sharks—which is urban legend, but not accurate).

First of all, since this is their 100th edition, editors published the following little known facts all related to 100.

- 100 years ago SOS was adopted as the universal distress signal.
- Lightening can be seen up to 100 km away.
- The body gives off the amount of heat equivalent to

a 100 watt light bulb.

- Camels, crocodiles, and some sharks can live up to 100 years.
- Lava can flow out of a volcano at a rate of 100 mph or more.
- A female mosquito can live up to 100 days.
- About 100 people per year die from allergic reactions to bee stings.
- A sneeze travels about 100 miles per hour.

And here are some other valuable pieces of information gleaned from the pages of *CSA News*. If they're not true, don't blame me!

- Chewing gum burns about 11 calories per hour.
- McDonald's calls frequent buyers of their food "heavy

users."

- Avocados are poisonous to birds (and cattle, I might add, but not to dogs or cats).
- There are 60,000 miles of blood vessels in the human body.
- Ten percent of people are left-handed.
- The acid in your stomach is strong enough to dissolve razor blades.

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 mid-February. Submit material to 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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ours. Canada and US have about the highest drug costs. It is time for a national drug plan.

The PEITF Group Insurance Trustees met on June 17. At this meeting it was decided that Basic Life Insurance will increase by approximately 23% while the premiums for health coverage will decrease by approximately 20%. See Kimball's article for more detail. You may have already received a letter from Johnson Inc. (or you will receive one) informing you of these changes.

I have been meeting with other labour groups to plan for the International Day of Older Persons. There will be flags raised at Stratford, Charlottetown, Cornwall and Summerside. This ceremony will take place in those four locations September 30 at 10:30 AM. If you are in or around any of these places, please join in the flag raising.

Roger Regimbal, Executive Director of ACER-CART, and his wife, Danielle, were vacationing on PEI. I hosted a dinner at Chez Yvonne's in Cavendish for them. Jim and Lauretta MacAulay and Cynthia MacDonald attended as well. Roger is a great help to our organization and it was a pleasure to spend some time with him.

The Eastern Canada Retired Teachers Organization (ECRTO) will be meeting October 25-26 in St. John's, NL. Your Vice-President, Cynthia MacDonald, and I will be attending. This group meets every second year; it is a valuable coming together of organizations with similar chal-

lenges.

Plans are under way for our AGM on Nov. 3. The guest speaker will be Arlene Powers from the Health Department. She will be speaking on out-of province Medicare coverage. I hope to see many of you there.

2016 ACER-CART AGM

The ACER-CART AGM was held in Ottawa June 2-4. All provinces were represented. As usual, when people come together from across the country, there is a sharing of knowledge, successes and challenges.

This was the 25th anniversary of ACER-CART.

For the first time, there was an election for V-P. Our very own Jim MacAulay went up against Norbert Boudreau from Ontario. I was really excited when Jim was elected. Ed Zegray, Quebec, is our new Eastern Canada Retired Teachers (ECRTO) rep. Brian Kenny, Ontario, is the new president of ACER-CART.

A revised strategic plan was put in place. All provinces filled out a questionnaire early in the year and Brian Kenny put together a draft. This draft was discussed, amended and passed at the AGM. Jo Ann Lauber, President, gave her report; she has been a very busy lady and has done a wonderful job of leading the organization for the past two years.

Issues from members include the following:

- Health Accord
- National drug plan and formulary creating a National Pharmacare Program

- Lower age of OAS eligibility from 67 to 65
- Long-term home care funding
- Quebec's continued fight against a recently passed bill "legalizing" medical user fees
- Increasing senior poverty caused by price increases not met by pension increases
- Detrimental changes to health care plans
- Spousal poverty caused by one partner living in community or long-term care
- Wait time for long-term care beds
- More subsidized rental units for seniors
- Defined pension plans

Johnson Insurance and CTF (Canadian Teachers' Federation) continue to be the main financial supporters of ACER-CART. Johnson Inc. hosted a meet-and-greet with beverages and munchies Thursday, June 2 at Alex Trebek Alumni Hall, Ottawa University. They also sponsored a lovely banquet Friday, June 3 at the Marriott Hotel. CTF provides meeting space for two days and hosts a BBQ at lunch time on Friday.

It is impossible to put all the things I learned and discussed in my three days in Ottawa, and you wouldn't want to read them all. Our Executive will be discussing some of the above concerns over the next years.

Group Insurance ~ Kimball Blanchard

After several years of turmoil in the health portion of our Group Insurance Plan it seems that routines have been established, but routines that are not what we would like to see for the benefit of our members. There are some issues with individual members still arising—some dealing with actual drug coverage, and some dealing with charges at the pharmacy level. Any issues concerning actual drug coverage should be directed to your pharmacy first, but if you do not get an adequate explanation you should contact Johnson's office for assistance. As to the cost side, for retirees under the age of 65 they should see no new costs at the pharmacy. For drugs covered under our plan their payment should be 80% of the cost up to a maximum of \$10.00. If you are being charged more than that, ask for an explanation. For retirees 65 and older any drug covered under the provincial seniors' drug plan should cost you \$15.94 or less. The cost may be less where very inexpensive drugs are involved. If a drug is not covered under the provincial plan but is covered under our plan, the maximum payment to you is similar to what was paid prior to turning 65. In certain circumstances a prescribed drug may not be covered by either the government plan or our plan. Do not hesitate to question your pharmacy if you are charged an unusual amount when receiving your prescriptions.

As was indicated when all the changes were originally adopted, the PEITF Group Insurance Trustees

opted to delay any changes in rates until a full year's experience could be examined. At the June Trustees meeting the figures were presented by our Johnson's representative Dale Weldon and we were able to make some rate adjustments that we feel will benefit our retired members and at the same time keep the plan on a stable financial footing. Rates will be the same for all retirees rather than having a rate for those under 65 and a rate for those over 65. The new rates for this year, effective October 1, will be \$100.36 per month for single coverage, and \$204.74 per month for a family. The new rates will help to offset the additional costs our members incur at the pharmacy as a result of changes in government policy. Also, as a result of inquiries from several members, Trustees opted to extend coverage for an Optomap—a retinal scan that many optometrists carry out as a standard procedure during eye exams. The rate of coverage for the test is similar to other extended benefits coverage.

Travel insurance costs are rising and our plan has seen the effects as well. These costs are included in the total premium but for your information premiums this year will be \$3.52 per month for single coverage and \$8.10 per month for family coverage. Our plan offers good coverage and in

most instances retirees travelling should not require additional coverage. Travellers must be aware of the preexisting condition requirements for coverage and should always contact Johnson's office to ensure that their coverage is effective for countries they may visit. A few questions beforehand may lead to safer travel.

While the experience in the health side of our program has resulted in a rate decrease, the life insurance side has experienced significant deficits in the past two years. The Trustees must maintain the financial stability of the plan and must therefore take steps to deal with the deficits. As a result there has been an increase in the rates effective October 1. Single retirees up to age 65 will pay \$21.20 for life insurance and \$2.00 for AD&D coverage, while for family coverage, with limited spousal coverage, a member will pay \$22.97 for the life insurance and \$2.00 for AD&D. Teachers retiring can maintain their life insurance to age 65 after retiring and at age 65 the coverage is reduced to \$15,000. For this coverage the rate is \$12.30 per month. At age 65 retirees can convert their coverage to an individual policy without evidence of insurability, but this is something you should discuss carefully with your private agent. Given the fluctuations in the experience of our life insurance plan

Johnson Inc.

(Across from Charlottetown Mall, in Shoppers Drug parking lot)

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the Trustees will continue to monitor the plan to ensure its financial stability. The annual cost of coverage to our retirees is still a good value.

Our plans are constantly changing, and the changes which the Trustees make generally are based on the experience of our plan and not always on the trends in the industry.

Generic drugs now make up about 57% of the prescriptions issued but in the next five years there will not be a lot of new generic drugs on the market since they depend on patents expiring on the brand name drugs. New and expensive drugs are entering the market and the cost effect on private and public plans will be significant. Some political discussions seem to be taking place about developing a national drug plan but that is in the future. In the meantime we should use every opportunity to encourage our political leaders to challenge the powerful drug industry to protect the future health of our citizens.



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Congratulations to new retirees, and welcome to new members.

PEIRTA AGM

November 3, 2016

St. Eleanors Lions Club

**Guest Speaker: Arlene Powers,
Health PEI—Out-of-Province
Medicare Coverage**

Registration: 9 AM

Meeting: 10 AM

Meeting: \$5.00

Meeting and Lunch: \$20.00

Resolution to AGM

The following resolution will be presented to the AGM:

WHEREAS, There is a representative from each county on the PEIRTA Executive; and

WHEREAS, there is no representative from the Francophone community of retired teachers;

BE IT RESOLVED, that the PEIRTA Executive be expanded to include one representative retired from the French School Board.

Change of Address: Pension and Benefits

Pensions & Benefits asks that you keep your mailing address up-to-date.

Each year, the Pensions & Benefits office distributes pay advice slips, T4A's and newsletters directly to pensioners of the Teachers' Superannuation Fund (TSF). To ensure that pensioners don't miss any mailings, and to receive TSF related mail in a timely manner, please remember to keep your mailing address up-to-date with Pensions & Benefits. Please contact the Pensions & Benefits office by phone at (902) 368-4200 or by e-mail at tsf@gov.pe.ca to provide updated information and be prepared to provide your name and date of birth to confirm your identity.

Benefits of RTA Membership ~ Joyce McCardle

- Being part of an organized retired group of over 1050 colleagues
- Promotion and protection of member interests especially in the areas of group insurance, wellness, pensions, etc.
- Affiliation with ACER-CART, the national retired teachers' organization
- Affiliation with ECRTO (Eastern Canada Retired Teachers)
- Strength of numbers in dealing with government or other groups
- PEIRTA Newsletter published three times a year
- PEIRTA Website with information for and by retired teachers
- Ease of payment of dues by deduction at source
- Advocacy of and information for members
- Annual meeting the first Thursday of November each year
- Speakers on wellness, pensions, community care, insurance, etc. at the AGM
- Promotion and support of public education
- A good working relationship with PEITF
- Eligibility for executive positions or work on provincial committees
- Opportunity to have a voice in decisions that relate to issues of concern to retired teachers

History of the PEI RTA

Editor's note~ Joyce McCardle has over a period of time compiled a lot of information about the RTA in PEI. Much of the information has been taken from minutes of meetings. This history will be published in this and subsequent issues, in segments, as space allows. Thanks, Joyce.

1981—1986

At the 1981 AGM the following slate of officers from Queens County was installed:

1981-1982 Executive (Queens County)

Past President: Mary Ryan
 President: Tom Bradley
 Vice-President: Helen Scranton
 Secretary: Estelle McKenna
 Treasurer: Donald MacKenzie
 Additional Reps.: Mildred MacDonald, Gertrude Whiteway

The PEITF President was James MacAulay, and Minister of Education was Fred Driscoll.

- As of Feb./1981, Blue Cross began refusing membership to persons over 65.
- June 2, 1982 was semi-annual meeting day.
- Blue Cross premiums were \$17.95/ family, and \$9.95/single per month. President Tom Bradley encouraged those who travel outside Canada to take out the travel plan which cost \$1.20/couple.
- There was more discussion on pensions which can be seen in these minutes.
- AGM was on Oct. 6, 1982.
- Deputy Minister of Education Lorne Moase reported that it had been legislated that the contributions of teachers be matched by the government, which also guarantees the fund. If after retiring, you returned to teaching with a short-term contract, your pension would

be recalculated but you were guaranteed it would not be reduced.

- Blue Cross gave notice of a rate increase: \$9.99 to \$14.99 monthly for single; \$17.95 to \$26.92 monthly for family.

At the 1982 AGM a new slate of officers from Prince County was installed:

1982-1983 Executive (Prince County)

Past President: Tom Bradley
 President: Henry Clark
 Vice-President: Gerald McQuaid
 Secretary: Helen Cheverie
 Treasurer: Emily Douglas

The PEITF President was Daphne Hodge, and Minister of Education was Leone Bagnall.

The semi-annual meeting was held on June 22, 1983.

- A study was done comparing Maritime Medical and Blue Cross and it was decided to remain with Blue Cross.
 - Tom Bradley reported that pensions would increase by 8% in July.
- The 1983 AGM was held Oct. 28.
- Membership was 155. President Henry Clark was concerned that only one-third of retired teachers were members.
 - It was suggested that the constitution should be amended to elect officers for a two-year term.

At the AGM, a new slate of officers was installed:

1983-1984 Executive (Kings County)

Past President: Henry Clark
 President: Frank Costello
 Vice-President: ??
 Secretary: Vivian Beck
 Treasurer: Annie Gillis
 Member-at-Large: Mary James

The PEITF President was Daphne

Hodge and Minister of Education was Leone Bagnall.

It was noted that there were 534 retirees; 213 of these retirees were members of RTA.

At the 1984 AGM, new officers were installed.

1984-1985 Executive (Queens County)

Past President: Frank Costello
 President: Mary Murphy
 Vice-President: ???
 Secretary: Vera O. Simpson
 Treasurer: Rena Bowman
 Members-at Large: Letitia MacDonald, Ellen Cousins

The PEITF President was Jim Ross, and Minister of Education was Leone Bagnall.

The AGM on Oct. 23, 1985 had 150 members present out of 177; there were 551 retirees.

A new slate of officers was installed at the AGM in 1985.

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1985-1986 Executive (Prince County)

Past President: Mary Murphy
 President: Doris MacWilliams
 Vice-President: Alice Lockhart
 Secretary: Jennie Stevenson
 Treasurer: Doris Frost
 Member-at-Large: Dorothy Campbell

The PEITF President was Jim Ross and Minister of Education was Betty Jean Brown.

- At the semi-annual meeting on June 18, 1986, the Constitution was amended so the executive would include one member from each of the two counties not making up the executive.
- Jim Ross was the first full-time president of PEITF.
- At the AGM on Oct. 22, 1986, 126 of 574 retirees were present.



Bethany MacLeod

It is difficult to believe that another summer has come and gone! I hope you all had a chance to enjoy some of our beautiful Island weather. Summer is always a great time to relax and visit with family and friends.

My first year as President was a rollercoaster ride at times with the ups and downs coming fast and furious. We faced many issues and challenges and will no doubt see more changes in the months ahead. The Federation will be busy this year ensuring the concerns of teachers are heard and respected by Government.

Doug MacDougall completed PEITF's organizational review last month. The review was very thorough and Doug went above and beyond to assess the organizational structure and operational efficiency of PEITF. The recommendations will be presented to the Executive later this month and an action plan will be developed. It will be exciting to see some changes, which will help to fur-

ther strengthen the Federation.

Recently we received word that the Arbitration Board has made a ruling on the discrepancies in the interpretation of our new collective agreement. The Arbitration Board agreed with our interpretation that the monetary items in dispute are to be retroactive to September 1, 2015. With this decision of the Arbitration Board, the new agreement will be signed as soon as possible.

An update on the pension plan funding position will be available in November.

Thank you for your continued support and the expertise you've provided this past year. It was encour-

aging to know I could always rely on your wealth of educational experience and knowledge! I am looking forward to another successful school year.

"You know you are a retired teacher IF... you eat every fruit except apples, you still hear the sound of the bell, you avoid all cafeteria style restaurants, you don't own any red pens and every day is like a summer break!"

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).

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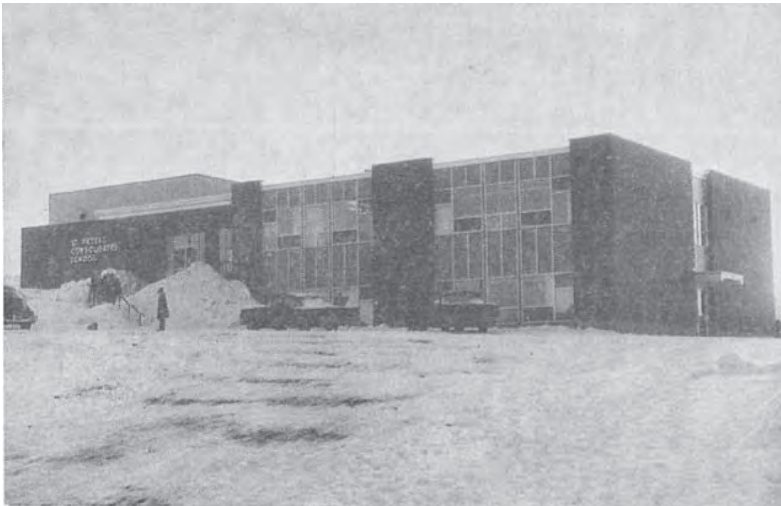
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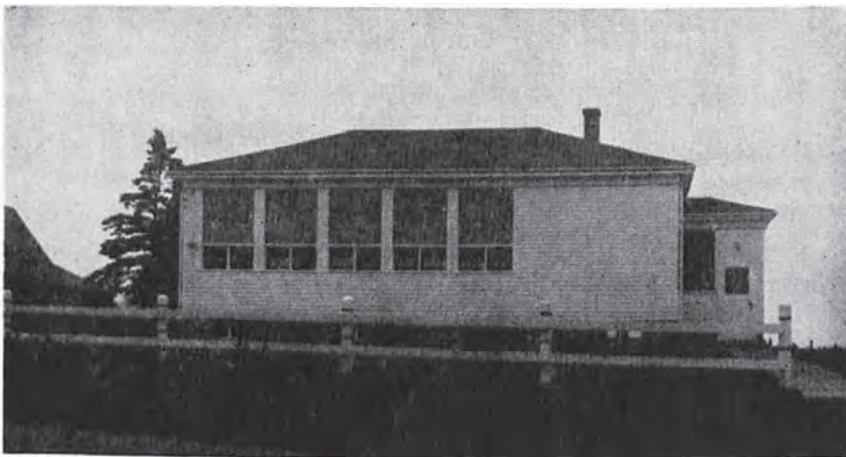
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St. Peters Bay Consolidated School, officially opened December 13, 1966

1967 Department of Education Annual Report



Fredericton School,

1954 Department of Education Annual Report



The Macdonald Consolidated School

p. 164, *The One Room School in Canada*, by Jean Cochrane, 1981, courtesy of Fifth House Publishers

Out-of-Province Travel Medical Insurance

Our travel insurance provides some of the best coverage in the country, but the fine print is very important. Most claim denials are because of pre-existing conditions. What follows is taken directly from our policy.

A pre-existing condition is considered Stable if you, in the 90 days before the departure date (or 90 days before the booking date for Trip Cancellation coverage), have not:*

- ☐ *been treated or evaluated for new symptoms or related conditions;*
- ☐ *had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;*
- ☐ *been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);*
- ☐ *been admitted to a hospital for the condition; or*
- ☐ *been awaiting new treatments or tests regarding the medical condition. (does not include routine tests).*

The above criteria will be considered by Medavie Blue Cross collectively in relation to the overall medical condition.

If you have any questions, please contact Johnson Inc.

***Trip Cancellation Insurance is not included in our policy.**

Group Insurance Booklet

Please note that you can find the details of our group health plan online at www.peitf.com. Go to the site, scroll down on the opening page, and click on Group Insurance Booklet.