



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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SPRING 2015

From the President

We certainly have been dreaming of spring for a long time this year! It has been confirmed that the winter of 2014-2015 has broken the record for the most snowfall in one year on P.E.I. Aren't we lucky!!!

It has been a busy few months, but very worthwhile. On January 8 I represented the PEIRTA as I attended the UPEI Donor Awards Ceremony. This year Mindy Johnston received the PEIRTA Scholarship. She grew up in the small community of Guernsey Cove and her mother Donna White received her teaching degree at UPEI thirty years earlier. She finds children her greatest inspiration, and especially those she encountered while she worked at Child and Family Services.

On January 20 I was pleased to once again be invited to the Holland

College Awards Ceremony. Our recipient of the PEIRTA Bursary is Kendra Gallant from Alberton. She is in her second year of the Holland College Early Childhood Program and upon graduation hopes to pursue a career here in P.E.I.

A highlight of the year is attending the PEITF pre-retirement seminars. It is a great chance to meet a few former teaching friends and especially to bring greetings from the PEIRTA. I attended the session on April 18 at the Rodd Charlottetown and Joyce McCardle represented the RTA at the Loyalist on April 25. Both sessions had over 30 teachers in attendance.

On May 11 I will be attending the UPEI Faculty of Education Reception to recognize entrance award recipients and the important donors of the UPEI B.Ed. program.

Then on May 28 I look forward to representing the Retired Teachers' Association at the English School Board retirement dinner.

In early June Joyce McCardle (Vice-President) and I will have the pleasure of representing our organization at the ACER-CART Annual Meeting in Ottawa. Issues of importance to retired teachers will be discussed from June 4-6. Our national organi-



President Sheridyth MacNeill

zation has grown into a large body which has a great deal of influence on matters affecting retired teachers and indeed seniors as a whole. We will bring the concerns of PEI to the meeting and we will be joined by our excellent Eastern representative, Dr. James MacAulay. When we return we will report to our executive and then to all members through our fall edition of the newsletter.

In closing I wish each and every one of you good health and happiness in hopefully a warm and relaxing summer.

**Visit our website at
www.peirta.com**

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From the Editor

Allow me a short rant.

On April 29 the PEITF sponsored a Leaders Forum on Education, something they do during every provincial election campaign. According to those who can estimate the number of people in a room, over 800 active and retired teachers, other members of the educational community, and members of the general public filled two sections of the huge ballroom at the Delta. It was, I believe, far and away the biggest crowd at any forum/debate. The leaders of the four political parties fielded a dozen questions, all submitted by teachers. The final question provided the focus for each leader's closing statement—asking each, in effect, “Why should teachers and parents vote for your party?”

Did anyone read the *Guardian* on April 30? If so, you would have found that Section A covered the earthquake in Nepal, University Avenue (with a huge picture), promotion of the *Guardian* Leaders Debate to be held that night, the election, winter damage to road

signs, a home invasion and child molestation, a murder in Halifax, a sentencing for drug offences, official recognition of our record snowfall, delays in oyster and lobster seasons, Mike Duffy, and Rob Ford. Roughly 30% of available space contained advertising, political and other.

Did I mention the story about the previous night's forum on education? No. Because the *Guardian* didn't cover it. Matt Rainnie mentioned in passing during the CBC morning show that hundreds attended the forum at the Delta the night before. *Compass* didn't mention it. As far as I know, the only media representative at the forum was Paul MacNeil from the *Eastern Graphic*. He tweeted a picture of the crowd with the comment “Education matters.”

It's no wonder it's hard sometimes to get Government interested in really understanding issues in education. If the media isn't interested (except for snow days and the occasional controversy), and if a pre-election CRA poll shows education coming last in a list of

priorities for Islanders, it's understandable that politicians might focus on other things. We simply have not bought into the notion that we sometimes pay lip service to — that education is a determinant of health and prosperity, and that education, health, and justice are inexorably linked.

And I have a question. Why do members of the educational community, and some politicians, continue to reference Finland as a world leader in education (hopefully not simply because they do well in standardized tests), but never take measures to emulate what they do?

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 early October. 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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Special Authorization Drugs ~ Editor

I had hoped to outline exactly what you are supposed to do if you are over 65 and are prescribed a Special Authorization drug. I have talked to two people at Johnson Inc., two at my pharmacy, and one at Health PEI. Everyone seems to have a slightly different take on the process. It's new, it's complex, and it's confusing for everyone. So rather than give you a flawed version of a step-by-step process, I make the following points.

If you have a prescription for which you obtained special authorization for coverage under PEI Pharmacare, SDCAP (formerly DCAP) should continue to cover it, and you will pay a maximum of \$15.94 co-pay.

If you have a prescription for which you obtained special authorization for coverage under our plan and then you lost that coverage when the drug was delisted, coverage has been "grandfathered" (restored). Our plan should provide coverage, and you will pay a maximum of \$10.00 co-pay. You should have already received a letter from Medavie Blue Cross indicating which drug was grandfathered.

If you have recently been paying out-of-pocket for something that used to be covered by our plan, you may be entitled to reimbursement. If you think you are so entitled, call them and ask.

If you find yourself faced with a charge of more than \$15.94 for a prescription, question it. Ask whether it should be covered by SDCAP? By our plan? If you are told that it requires special authorization, ask what you have to do next. If it is covered by SDCAP, you should pay no more than \$15.94. If it is covered by our plan, you should pay no more than \$10.00. If it is covered by

See Special, 6

You Didn't Ask, but...

Joyce McCardle

On the Road Again

Your past president, Pat McCardle, and I hit the road for Myrtle Beach March 14. It was a good plan to leave a day early as you got a big storm on March 15. The first night we stayed at Lexington, Me. There was a Mexican restaurant right across from our motel and we decided it would do. Not a big fan of spicy food, I ordered a grilled chicken burger. When it came, I couldn't figure out if it was road kill or grilled buzzard, but I ate some of it anyway. The burger and I parted company shortly after returning to our room. Not to worry, the rest of the month I ate well.

As we travelled southward, we were on the lookout for green leaves and grass. We didn't see much of either one till we got to Myrtle Beach, and it still wasn't too green. The Blue Ridge Mountains and the Shenandoah Valley are so beautiful (even with lack of greenery). It was an interesting trip down and we made good time, arriving on March 16. Our condo wasn't booked until March 18 but the real estate company got it ready, and we were in.

I'm not going to bore you with a daily itinerary because we didn't do a whole lot of exciting things. Pat got some golf games in with Elaine Sommerville and Jason. I played one game of miniature golf and suddenly remembered it was like Bingo, not a favorite pastime. We saw four good shows: *Jersey*

Nights, Carnival of Magic, Legends, and One. We went on a river tour of some old rice plantations which was interesting. All in all, the weather was not particularly accommodating; the best you could say was that it didn't snow!! The exchange rate certainly curtailed my shopping impulses!!

We arrived home April 17 and, as with every trip, I'm always glad to get back home. I'm not sure where my next journey will take me, but I think it will be in Canada for a while. Bus tours are good because you pay up front and don't notice all the exchange costs.

It is certainly nice to see sunny weather and we all look forward to summer. The latter part of the winter is certainly memorable!!

Talk again in September.

Retirement 101

Q. How many days in a week?

A. Seven. Six Saturdays and one Sunday.

Q. What's the biggest gripe of retirees?

A. There's never enough time to get everything done.

Q. Why don't retirees mind being called seniors?

A. The label comes with a 10% discount.

Group Insurance

~ by Kimball Blanchard

The provincial election is over and, while it was an interesting campaign, it did nothing to resolve some of the issues we have with the Seniors' Drug Cost Assistance Plan (SDCAP, formerly DCAP). The questions you raised with candidates as they campaigned inspired some of them to seek out information about our concerns and at least become aware of some of the effects the changes in SDCAP have had on our health coverage and directly on our members. It is fair to say that most politicians, without really understanding its broad implications, had no idea how passing such a significant piece of legislation affected very solid private health plans.

All RTA members who are enrolled in our health plan should have received a letter dated April 8, 2015 which outlined some of the changes the Group Insurance Trustees have been able to implement to mitigate many of the very high costs that members had to incur as a result of delisting on December 1, 2015. As mentioned in the last newsletter, some members of the RTA executive met with Minister Currie and others to present our concerns. The Minister gave us a good hearing and as a result there was a follow-up meeting with Michel Plamondon of the PEITF, our Johnson Insurance representative Dale Weldon, a representative from Medavie Blue Cross, the Provincial Pharmacy Consultant Roy

Cairns, and two representatives from the RTA. Making changes to the program might appear to be a simple task, but it is an involved process. Not only are the above groups involved, but the PEI Pharmacy Association, local pharmacies, and to a lesser extent the medical professionals who prescribe the medications are affected by any changes made. Negotiations took place over a period of time and changes were implemented in mid-April.

The changes made relate to three drug groups:

- **new Special Authorization drugs**, which may now be considered for coverage under our plan if they are not covered by SDCAP (in a relatively small number of cases the MBC formulary will include coverage for a drug when prescribed for a condition other than the condition for which SDCAP approves coverage);
- **brand name drugs**, which will be considered for coverage under our plan if the doctor specifies "No Substitution" and they are not covered by SDCAP (sometimes SDCAP will provide coverage for a brand name drug as a special authorization if the patient can't use a generic for medical reasons); and
- **Special Authorization drugs already approved by Medavie Blue Cross**. The latter fall under what we refer to

as a "grandfathering clause." Any member who had coverage under MBC for a Special Authorization drug, and then had the drug delisted, will have coverage reinstated and their costs reimbursed under our plan. It is important to note that automatic coverage does not apply to any SA drugs prescribed now. New prescriptions are subject to proper filing of SA forms as required by the Senior's Drug Cost Assistance Plan and/or Medavie Blue Cross. If an SA drug has been prescribed for you and it is not covered by either plan you should check with your doctor or your pharmacist as it may be possible that a different medication that is covered by one plan or the other may be prescribed.

Please note that on February 11, 2015 our Group Insurance Trustees approved repayment for eligible expenses of members. If since December 1, 2014 you have paid significant amounts out-of-pocket for medications that were once covered, these costs were probably associated with SA drugs, and you may be eligible for reimbursement. You may have gotten a letter already about a grandfathered drug; if you are uncertain whether you qualify for a reimbursement, call Johnson Inc.

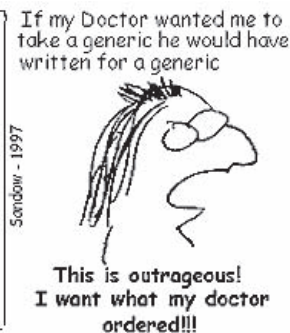
It is very important that our members develop an understanding of what is happening when prescriptions are picked up at →

the pharmacy. Any drugs that are covered under the provincial SDCAP will cost you a maximum of \$15.94. The legislation does not permit our plan to pay the co-pay as it did prior to July 1, 2014. If the medication is covered by the PEITF plan you will be required to pay a co-pay of 20% of the cost to a maximum of \$10.00. If the pharmacy is charging something different, ask for an explanation. Look at the label on your printout from the pharmacy as it will indicate what amount each party is paying. The whole issue is somewhat complicated, so the more questions you ask, just like in the classroom, the better will be your understanding.

As was indicated in the letter you received in April, the PEITF Group Insurance Trustees have tried to resolve many of the issues of our retired members. It will take a number of months before the full financial implications of the changes are known but we are hopeful that we have been able to keep the plan on a solid financial footing. All of the changes implemented involve a direct cost to our plan and no increased cost to the government.

In spite of what we have done to resolve problems, there are still issues. Many drugs are only approved under SDCAP for a 30 day supply. This means that a member has to pay \$15.94 twelve times a year, an out-of-pocket expense of

about \$190 a year, for each drug. For anyone with a number of prescriptions, the cost can be significant. While some medications may be best dispensed for only 30 days (for safety in the case of narcotics, for example), it seems that there are others that are prescribed for long term use and there may not be any medical reason for a 30 day limit. Minister Currie has been made aware of our concerns in this area. Members are reminded that if a pharmacy issues a 90 day supply of a medication when it is only authorized under Pharmacare for 30 days, the member will pay for the extra 60 days. If the drug is very inexpensive, this may be to your advantage. Talk to your pharmacist about the most cost-effective way to bill your prescriptions.



I want to return to brand vs. generic drugs for a moment. Our plan requires the use of generic drugs unless the doctor indicates "no substitution" on the prescription, in which case the plan will cover the brand name. Our plan is unique in offering this benefit. However, the Trustees will be looking at this aspect of our plan and may remove the "no substitution" clause and subject these pre-

scriptions to the formula used by SDCAP or Medavie Blue Cross, both of whom require a medical reason for the use of brand names instead of generics. Further word on this will be sent out to members.

The changes made last July have caused endless problems for our plan administration, and have resulted in an increased financial burden for many of our members. A program that was originally designed to reduce medication costs for seniors over 65 has been dramatically altered, the result being that members of small group insurance plans are now paying more for drugs than they ever have. While there is no doubt that there are many in our province who require assistance to pay for very

costly prescription drugs, and that the Catastrophic Drug Program is a great benefit, the question is whether Islanders over 65 who have a private drug plan should be forced to bear most of the cost.

The high cost of health care will continue to be an issue in PEI and across the country and is a very great challenge for all governments. If you have any concerns with our plan or your coverage please contact me or Michel Plamondon at the PEITF. We can only try to solve issues that we are aware of. Have a great summer and good health.

Thinking about Dropping Out of Our Group Plan? Be Careful!

I still hear people speculating about whether they should stay in our group insurance plan or not. They are, for the most part, people who do not use the plan a lot and see little return for their premium cost. Their logic is sound: if the Province will cover my drug costs anyway, why should I pay out hundreds of dollars for insurance which no longer covers a whole range of drugs?

If you are one of these people, please think long and hard. Consider the following. No one can predict what might happen in the future, and a low user could suddenly need a drug that is not on the provincial formulary but is covered by our plan. The Medavie Blue Cross formulary is more comprehensive than the Pharmacare formulary, covering approximately 5000 more drugs. Also, since our Trustees did not delist anything that is part of the high cost drug program, we continue to be the first payor for some very expensive drugs, as well as for the diabetic pro-

gram. Our plan includes benefits other than for drugs, including physio, chiropractic, massage, eye exams, glasses and contacts, hearing aids, etc. Our out-of-province travel coverage is among the best in the country, and very cost effective. If you get out of the plan, then wish you hadn't, it will be very difficult to get back in if you have any pre-existing medical conditions. Medavie Blue Cross will medically assess your application and accept or deny. Obtaining coverage from another carrier will also be difficult if you have a pre-existing medical condition. Recent changes have restored coverage of SA drugs for many people, and people are being reimbursed for out-of-pocket drug costs since December 1, 2014. We are still in a state of flux, and the Trustees need time and data in order to assess the financial impact of these latest changes, particularly with regard to how rates may be affected.

Given the cost of pharmaceuticals, and the fact that all provinces are talking about how they will handle those costs in the future, this may not be a good time to make changes to any existing coverage. Please consider hanging on, at least until the dust settles!

Special (Cont'd from 3)

neither, which will happen occasionally, you will have to pay the whole shot—or try to get a different prescription.

If you get a new prescription, ask your doctor if it is a Special Authorization drug. If it is, tell him/her that you may have to return with a form to be completed. When you get to the pharmacy, find out exactly what you have to do.

Be patient with your doctor and your pharmacist and with the folks at Johnson Inc. This is all new. An already complicated system has been further complicated by changes introduced by our Trustees in order to mitigate costs for members. It's not foolproof, but it's already working on some levels: people have been getting money back and having coverage restored.

Continue to communicate your concerns to Government—your MLA, our new premier, members of the Opposition, anyone you can get to. A few people have sympathetic ears; they may be able to do something for us.

And may the Force be with you.

Volunteers Needed—Meals on Wheels

Drivers needed could you donate approximately 4 hours a month of your time to assist in a very valuable community program? We are in great need of regular and spare drivers. Charlottetown Meals on Wheels Inc. is a volunteer-based organization that delivers diet-specific meals to those who because of age or disability need assistance. Meals are prepared at the Hillsboro Home, Beach Grove Home and Prince Edward Home and are delivered daily at noon. During 2014, approximately 15,000 meals were delivered. For further information, please contact Elizabeth at 569-3392.

Life Insurance Reminder

Are you approaching 65? Giving any thought to life insurance?

- At age 65 the term life insurance under the PEITF Group Insurance Plan automatically is reduced to \$15,000.
- Your coverage can be converted to a private plan with the same carrier without evidence of insurability. Apply within 31 days of turning 65.
- You may purchase an amount equal to your present coverage, or a lesser amount.
- Before your 65th birthday, so you will be prepared to make the decision that best suits your situation, you should check to find out whether you are insurable, and investigate market rates for the amount of insurance you may wish to carry.

Questions? Call Johnson at 902-628-3537 or 1-800-371-9516, or visit their office at 111 Kent Street in Charlottetown.



Gilles Arsenault



Dear retired teachers,

Well, it has been an absolute pleasure to serve the teachers of PEI for the last four years. I can't believe that it has been four years already. I've enjoyed all aspects of my two terms, and I've had very few teachers shove me out the door or slam the phone on my calls. Even if some of them might have felt like it!

I feel that I have done my best to represent teachers' views and perceptions on a Provincial, National, and International level. I haven't solved all the problems of the world, but I had to leave something for Bethany MacLeod to do in her term of office! My motto is 'I'm not here to change the world, but hope to make a difference in this world.' I hope I was able to do that during the last four years for teachers and administrators in the name of education.

As President, I have tried to promote the good work our Federation is doing on behalf of teachers, and

I have tried to raise the profile of PEITF. I like to think I made a difference in attaining our goal of giving PEITF a higher profile. I'm feeling a deeper sense of engagement from teachers at different levels.

I realize and appreciate that through this position, I got to meet many Island teachers, many teachers across this country and even some teachers around the globe. I have made new friends and probably lost a few along the way, but I stood for what I thought was right for teachers and our profession.

As this is my last piece in your newsletter, I sincerely would like to extend my best wishes

to the RTA and thank you for the great relationship created over the years with your organization. I have had the pleasure of working with some of you and have had the opportunity to attend your AGM for the last four years. My hope for your organization is that you keep growing and that you keep being strong representatives of retired teachers across this province. I look forward to joining your organization some day.

Take Care!

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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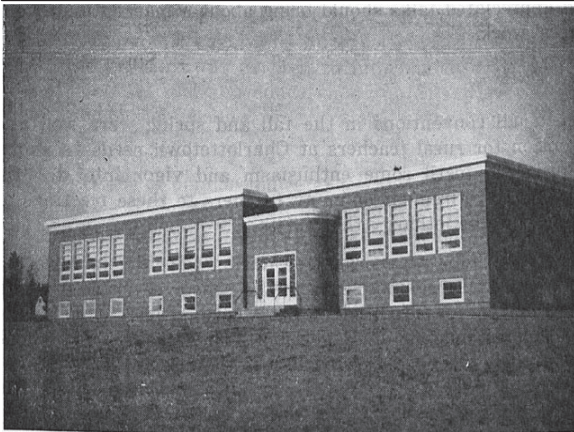
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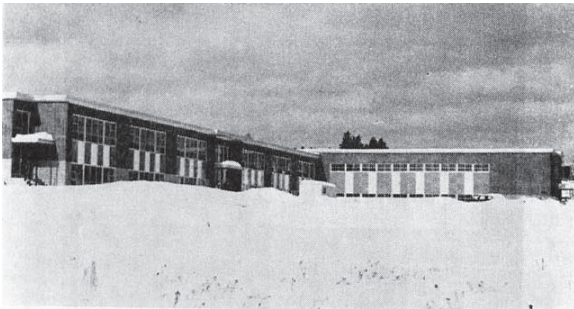
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Montague School

1953 Department of Education
Annual Report

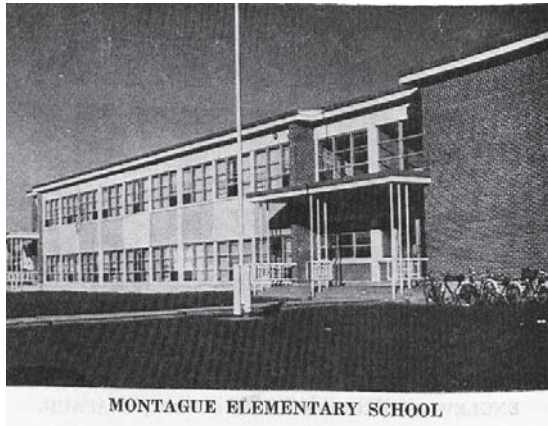
New School at Montague



MONTAGUE REGIONAL HIGH SCHOOL

Montague Regional High School

1961 Department of Education
Annual Report



MONTAGUE ELEMENTARY SCHOOL

Montague Elementary School

1962 Department of Education
Annual Report



Montague Elementary School
around 1975, before becoming
Montague Junior High School,
subsequently amalgamating with
Montague Regional High
School, and then becoming
Montague Intermediate School
with recent addition, not de-
picted

On PEIRTA Website

Source unknown

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 cover-
age*), 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.**



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