



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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WINTER 2017

From the President

Happy New Year, one and all; may 2017 bring you happiness and good health. I hope Santa was good to everyone. Personally, the miserable old coot and I are on the outs. I made my Christmas visit to him in the County Fair Mall, Summerside, and the conversation went like this:

Santa: And what would you like for Christmas?

Me: I would like a dragon.

Santa: Be realistic, for goodness sake.

Me: OK, then. I want a boy-friend.

Santa: What color dragon do you want?

That's it; I no longer believe!!

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Now to get back to my job as president and bring you up to date. Actually, things have been rather quiet. The 2016 AGM at St. Eleanor's Lions Club went well although I was disappointed in the small attendance. Everyone found the topic of provincial travel insurance by the guest speaker, Arlene Powers, very informative. Dale Weldon, Johnson Insurance, was able to tag team with Arlene with information from our plan.

I have enjoyed breakfast/lunch with a couple of groups from Evangeline and Central Queens. I find it very informative and enjoyable to meet with these groups. If your school group gets together, please let me know when and where. I will attend as many as I can.

Vice-President Cynthia MacDonald and I attended the Regional Conference of Eastern Canadian Retired Teachers Organization (ECRTO) in St. John's, NL in October. Jim MacAulay, V-P of ACER-CART, attended as well. These



meetings are held every second year and are very beneficial for all organizations. My report will be in this newsletter.

I was also invited to the PEI Senior Citizens Federation AGM; it was held in St. Peters this year and was a very enjoyable day. There were several very interesting and informative speakers on topics such as Federal and Provincial Benefits, Catastrophic Drug Program, It's Your Right, and seniors' programs. **See President, 3**

Visit our website at
www.peirta.com

From the Editor

At our AGM in November, Arlene Powers from Health PEI was the guest speaker. Ms. Powers gave us a very informative overview of coverage by Medicare for Islanders travelling out of province but within Canada.

In brief, the Canadian provinces (except Quebec) have a reciprocal agreement that allows them to bill each other for emergency care provided to travelling Canadians. As an Islander, all you have to do is show your health card in any Canadian province **except Quebec** in order to receive coverage.

In Quebec if you need emergency care you may be required to pay for services up front and then apply to Health PEI for reimbursement. You will be reimbursed at PEI rates, so coverage may not be complete. Also, associated costs such as ambulance, prescription drugs, air transport home, etc., will not be covered by Medicare. (The same applies to medical care outside of Canada—hence the need for travel medical insurance, which is included in our

group plan at minimal cost.)

You should notify PEI Medicare if your travel will exceed one month so as to help avoid any delay in payment for an out-of-province service.

For all non-emergency out-of-province services, prior approval is required. Requests can be made through your family physician.

Your PEI health card is good for five years. To renew (before it actually expires), or to update your card in the event of changes to personal information, contact

PEI Medicare

126 Douses Road
Montague, PE C0A 1R0
Telephone: (902) 838-0900
Toll-free: 1-800-321-5492

There is a satellite office in Charlottetown at

16 Garfield Street
PO Box 2000
Charlottetown PE, C1A 7N8
Telephone: (902) 368-6130

I saw this reciprocal agreement in ac-

tion in October. My cousin flew into Charlottetown and fell at the airport. An ER visit—where she presented her Ontario health card—showed that she had broken her left knee and right elbow. She had surgery on both limbs within a few hours, and over the next five days had the services of an orthopedic surgeon, nurses, occupational therapist, physiotherapist, and social worker, with follow-up at the orthopedic clinic a week later. She is recovering well in Toronto.

None of this cost her a cent.

We are very privileged!

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 June 1. 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..

PEIRTA Executive and Officers 2016—2018

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President (Cont'd from 1)

As I write this article, there is still no news on the pharmacy negotiations and our issue of 30 vs. 90-day prescriptions. I have been on about this since Dec. 15. Hopefully it will be settled in the new year.

Other than people requesting ads for the newsletter and website, my life is pretty quiet.

Talk again in June.

ECRTO Meeting Report

Oct. 26-27 St. John's, NL

There were 15 people representing the Atlantic Provinces and a small Quebec organization. Brian Kenny, President of ACER-CART, and James MacAulay, Vice-President, also attended.

The first day featured two guest speakers. Dr. Patrick O'Shea spoke about medically assisted dying. While not a really uplifting topic, it is now something to think about. Bob Dowden, Johnson Inc., spoke about changes in the medical plan and the ever-increasing cost of drugs.

The second day of the conference featured round-table discussions. It is always good to hear the successes, challenges and events from other provinces. PEI is unique across Canada in that we are not broken up into branches. I believe we are lucky in this respect.

Each province shared what was paid in membership dues and the number of members.

- PEI: \$12/year, 1060 members
- NBSRT: \$36/year, 2760 mem-

bers

- SERFNB: \$50/year, 1980 members

- NLRTA: \$18/year, 5662 members

- QPARSE: \$85/life, 1288 members

In no particular order, points discussed included the following:

- Observance of International Day of Older Persons. It seems it was no more enthusiastically received anywhere.
- Some provinces are more politically active than others.
- Provinces sent letters to MPs and MLAs on differing topics.
- SERFNB added a political committee to be activated when needed.
- All retiree organizations offered to help active teachers in any way they can.
- All organizations reiterated the need to band together with ECRTO and ACER-CART to present a united front and to keep current with issues.

Group Insurance ~ Kimball Blanchard

The Group Insurance Trustees met in December to deal with routine business. The Trustees will continue to monitor the plan to ensure that our current financial stability is maintained.

In February a survey will seek input re current coverage under our group insurance program along with ideas on future directions for the plan. For active teachers the survey will be available online. The survey will be mailed to retired teachers. The Trustees will meet in April for a planning session, and it is hoped that the information obtained from the survey will provide a basis for discussion. Please take the time to respond to the survey as the issues, concerns, and comments, both positive and negative, will help ensure our plan can continue to provide a high quality of protection for our members.

There seems to be increased discussion about a national drug plan as Canada is the only country that has a national health care program but no national drug coverage. Make your feelings on this issue known to your local politicians at every opportunity. Also, continue to monitor your own drug coverage to ensure that you are paying the proper amounts at your pharmacy.



Joyce with Central Queens retirees

TEACHERS' SUPERANNUATION FUND: IMPORTANT SPOUSAL ELIGIBILITY INFORMATION

~Terry Hogan, Pension and Benefits

Spousal Eligibility Changes Coming January 1, 2020

The pension provided to you by the Teachers' Superannuation Fund (TSF) is intended to provide retirement income not only for you, but also, upon your death, for your eligible spouse (and dependent children if applicable).

WHO IS AN ELIGIBLE SPOUSE?

- For retirees who pass away **before January 1, 2020**, there is no change in your spouse's treatment. If a retiree has a spouse on the date of the retiree's death, that person will remain eligible for a spousal pension.
- For retirees who pass away **on or after January 1, 2020**, for a person to be eligible for a spousal pension, that person must be the spouse of the retiree on
 - *January 1, 2020, and*
 - the date the retiree deceased.

No action is required at this time. In January 2020, all retirees will be asked to identify whether or not they have a spouse. A new spouse acquired after January 1, 2020,

shall not be entitled to a spousal pension.

To satisfy the TSF's existing eligibility requirements, the three-year notice period will allow common-law couples who wish to do so to start filing income tax as spouses.

For a person to be considered eligible for a spousal pension, that person must satisfy the Teachers' Superannuation Act's (TSA) definition of "spouse". The TSA defines "*spouse*" as an individual who

- i. is *married* to the pensioner;
 - ii. where the pensioner is not married to anyone, is *cohabiting* with the pensioner in a conjugal relationship and has done so continuously for a period of **at least three years;**
- or**
- iii. where the pensioner is not married to anyone, is *cohabiting* with the pensioner in a conjugal relationship and together they are the natural or adoptive parents of a child.

If married, a valid marriage certificate is required.

If cohabiting (i.e. living common-law), documentation is required proving that the couple

1. have been **claiming each**

other as spouses for income tax purposes for the most recent three-year period;

or

2. were together the natural or adoptive parents of a child (supported by the long-form adoption form or birth certificate).

If you are in a common-law relationship and wish to have your partner qualify as a spouse under the TSF, you should be mindful of the three-year co-habitation requirement and the impending January 1, 2020 changes.

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.

Johnson Inc.

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

201 Buchanan Drive, Charlottetown, PE C1E 2E4

Phone (902) 892-0108 or Toll Free 1-866-288-2217



A lovely evening and meal at Chez Yvonne Restaurant in Cavendish with Exc. Director /ACER-CART Roger Regimbal and wife Danielle; President RTA Joyce McCardle; Dr. Jim McAulay and wife Lauretta on July 25, 2016



Lunch with Hernewood retired teachers, Sept. 28, 2016

COGNICITI Initiative

At the June 2016 AGM of ACER-CART, a motion was passed to recommend to its members that they make their membership aware of the Cogniciti project.

Cogniciti is an initiative of Baycrest Medical Centre in Toronto, a North American hospital leading in the treatment of and research into dementia.

Essentially, Cogniciti is a test, lasting about 15-20 minutes, taken confidentially on line. It tests memory, problem solving and other factors that measure your cognitive health. It rates you compared to others your age and education and can act as an early warning assessment. It can be taken on a fairly regular basis, once your base score has been established. It is strictly confidential and only you and Cogniciti researchers will know the score. They do not know or care to know your name.

"Cogniciti.com" can be checked out on the web and you can find the test instrument by following the links. You can also find out more about Baycrest by going to the web.

Vocaland Language Education:

Looking for enthusiastic English and/or French tutor—face-to-face or online language instruction

Job Requirements

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- Customized curriculum design for the students

Qualifications

- English tutor: Native English speaker from Canada, UK, USA, Australia, New Zealand or Ireland, with proficiency in English
- French tutor: Proficiency in French
- Classroom teaching or tutoring experience

Additional Preferred Qualifications

- EAL English Certificate
- Majors of Education, English/French literature
- Willing to work irregular hours (after school)
- Be punctual and trustworthy

Working place: Charlottetown area

Working hours: Part time, around 5-20 hours per week (by negotiation)

Working start date: From now

Payment: By negotiation

How to apply? Please send a Resume/CV to lindayu1971@gmail.com

School Page <https://m.facebook.com/vocalandeducation/>

Vocaland Language Education is a language school in Charlottetown to teach EAL English and FAL French for Newcomer students.

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.

1986-1990

At the 1986 AGM a new slate of officers from Kings County was installed.

1986-87 Executive

President: Anne MacDonald

Past President: Doris MacWilliams

Vice-President: Marguerite Wood

Secretary: Helen Robbins

Treasurer: Marian MacLeod

Members-at Large:

Frank Costello (Kings)

Kay Furness (Queens)

Wendell Phillips (Prince)

The PEITF President was Jim Ross.

Minister of Education was Betty Jean Brown.

The AGM on Oct. 1987 showed 135 members present. It was moved and carried that membership fees be raised to \$3/year. A new slate of officers from Queens County was installed.

1987-1988 Executive (Queens County)

President: Helen McCabe

Past President: Anne MacDonald

Vice-President: Mary Martin

Secretary: Aletha Larson

Treasurer: Mary Doyle

Members-at Large:

Anne Gillis (Kings)

Evelyn Clow (Queens)

Emily Douglas (Prince)

The PEITF President was Barb Foster; the Minister of Education was Betty Jean

Brown.

The Semi-Annual Meeting was held June 15, 1988 with 110 members present.

Two resolutions were passed: 1) to use a logo on stationery and cheques; and 2) to donate \$100 to a graduate of the B.Ed program at UPEI.

The AGM was held on Oct. 17, 1988, with 135 present.

- Allan Murphy stressed the importance of joining the Pharmacare program when you reach the age of 65. Note: The RTA was still struggling to get all teachers under this program as late as 2010.

- Doris MacWilliams reported that the book *Teachers Remember* would be launched in late November, 1988.

The following new slate of officers was installed:

1988-1989 Executive (Prince)

President: Aubin Gallant

Past President: Helen McCabe

Vice-President: Donald MacLean

Secretary: Blanche Crockett

Treasurer: Beatrice Irving

Members-at Large:

Phyllis Britten (Prince)

Esther Dickenson (Queens)

Marion MacLeod (Kings)

The PEITF President was Barb Foster, and the Minister of Education was Paul Connolly.

The Semi-Annual Meeting was held on June 14, 1989, with 92 present.

- Doris MacWilliams reported that 1500 copies of *Teachers Remember* had been printed and most of them had been sold.

- Helen McCabe, Past President, noted that a new project should see retiring teachers encouraged to write about their teaching years. (**Too bad we didn't follow up with that.)

At the AGM on Oct. 17, 1989, 102 members were present. A resolution was moved and carried that the insurance trustees negotiate to have extended travel coverage added to their Maritime Medical policy.

A new slate of officers was installed.

1989-1990 Executive (Kings)

President: Helen Robbins

Past President: Aubin Gallant

Vice-President: Marion MacLeod

Secretary: Claire Murphy

Treasurer: Grace Herring

Members-at Large:

Melvin Perry (Prince)

Evelyn Clow (Queens)

Frank Costello (Kings)

Michel Plamondon was PEITF President and the Minister of Education was Paul Connolly.

The Semi-Annual meeting on June 13, 1990 had 100 present.

A resolution to study the need for a pension increase was passed. Rufus Reid was appointed to the pension committee for a 3-year period.

One hundred members attended the AGM on Oct. 24, 1990.

- Helen McCabe reported that the scholarship fund from the *Teachers Remember* book was now \$13,000. The scholarship would go to a fourth year student in Education at UPEI each year.

- President Robbins reported that there was a movement to start a national retired teachers' organization and that a meeting would be held in Ottawa to discuss the possibility.

- A resolution that the chairman of the pension committee work to eliminate the cut to teachers' pensions at the age of 65 was referred back to the executive.

The 1990-1991 executive was installed..



Bethany MacLeod

Hoping everyone had a Merry Christmas and took some time to enjoy the holiday season with family and friends! It is difficult to believe that another year has already gone by, which saw more change in Island education. We are only a few weeks into 2017 and already, yet again, change is brewing.

We were in attendance, along with many teachers and administrators, to hear the recently released recommendations on school change. Federation staff and myself have visited all schools that have been identified for closure. In our visits we saw, first-hand, the stress and anxiety these recommendations are creating for administrators, teachers and their students.

Teachers from many schools have spent time fielding questions from students and have had conversations with colleagues on the potential impact of these proposed changes. The Federation

has had discussions with the Public Schools Branch on what may happen with different scenarios that may have been presented. We are confident that our Memorandum of Agreement will cover the majority of recommendations in regard to teacher movement. We continue to meet with the Branch to discuss this process.

We have received assurances that staffing numbers will not be cut for the next school year as a result of this round of changes. This stability is encouraging, but Island classrooms today clearly justify the need for MORE teachers to support the diverse needs and

class composition issues that exist in classrooms across PEI. It is promising that Government listened to our concerns and recently added positions to support EAL students and two kindergarten classes, but more has yet to be done. After all, education is an investment we make in the future, and our children are worth it.

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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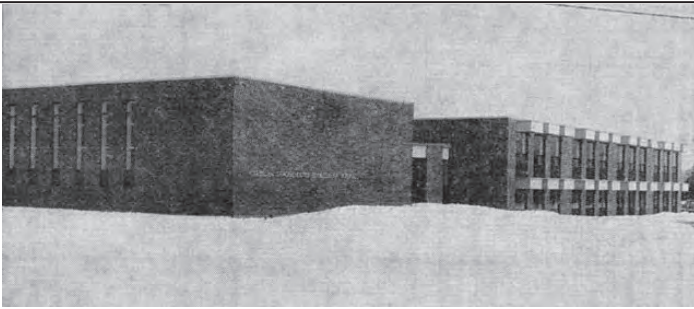
Provide Group ID Code: 65



JOHNSON
INSURANCE

If it happens to you, it happens to us.

Johnson Insurance is a tradename of Johnson Inc. ("Johnson") and operates as Johnson Insurance Services in British Columbia. Johnson is a licensed insurance intermediary. Home and auto policies are primarily underwritten by Unifund Assurance Company ("Unifund"). Unifund and Johnson share common ownership. Auto insurance not available in BC, SK or MB. An alternate plan is available in QC. Eligibility requirements, limitations, exclusions or additional costs may apply, and/or may vary by province or territory.



Cardigan Consolidated School, officially opened November 10, 1966
1967 Department of Education Annual Report



Dundas Consolidated School, officially opened December 29, 1966
1967 Department of Education Annual Report



Colonel Gray Senior High School, officially opened October 14, 1967
1967 Department of Education Annual Report



Charlottetown Rural Regional High School
1965 Department of Education Annual Report

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.