



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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FALL 2013

From the President

It is hard to believe the time has come to write my final newsletter article. Writing these articles was probably the one task I kept procrastinating about till the last minute before every issue of the newsletter. Even meeting with government reps did not bother me as much as getting these articles to Marg. Hope you all had a great and healthful summer. No broken bones for me so I got lots of golfing.

You will find my ACER-CART report later in the newsletter so I will not add any more here except to congratulate Jim MacAulay again on his reappointment as the Eastern representative on the ACER-CART executive.

We had many requests to respond to over the summer. Examples:

China Volunteers, Arthritis Society, host families for foreign students, radio ads, student mentors, travel groups, etc. Some we sent to our web and others we decided we had either done before or were unwilling to face possible problems or liabilities that might arise.

PEIRTA and the other provincial RTA organizations are working to follow up on a request from



PEIRTA 2013 AGM

November 7, 2013

Rodd Royalty

West Royalty, PE

Registration: 9 AM

Meeting: 10 AM

Meeting and Snacks: \$5.00

Meeting and Hot Lunch: \$20.00

Featured Speaker

Ann Cairns

Pharmacist, Sherwood Drug Mart

ACER-CART's AGM. They had asked each group to contact their MPs on a concern with the Canada Health Act and to state where they stood on it. The concern was

with the Health Accord that was signed in 2004 and runs out in 2014. Instead of just writing letters we decided that I, accompanied by Sheridith MacNeill and/or Jim MacAulay, would request a meeting with our MPs, our Health Minister, and the opposition office. So far we have met with MPs Wayne Easter, Sean Casey, and Hon. Gail Shea, and Hon. Hedy Fry, Liberal Health Critic. At this time we are still waiting on my requests to Hon. Doug Currie and Steven Myers. A meeting

See **President**, 6

INSIDE THIS ISSUE

Page 2—To/From the Editor; Executive

Page 3—Resolution to AGM; You Didn't Ask...

Page 4—ACER-CART

Page 5—Group Insurance

Page 6—From the President, cont'd

Page 7—PEITF Corner

Page 8—Travel Medical Insurance

Visit our website at
www.peirta.com

From the Editor

In February I booked a flight to Florida using Air Miles and decided to pay \$78 for Air Miles cancellation/ interruption insurance, underwritten by Manulife—primarily to protect my air miles should I have to cancel, and to cover expenses should I be delayed.

Needless to say I was applauding my foresight when I got caught in the first weekend storm in February. In all I was delayed 55 hours, finally arriving in Tampa at 1:00 AM on Monday morning.

I called Air Miles from the Halifax airport Friday evening for clarification on how to proceed, and was told to open a claim. I mentioned theatre tickets that I had booked for Sunday afternoon in Tampa and I was satisfied that my costs would be refunded. All was good!

A friend picked me up Friday night, and then took me back to the airport Sunday morning when I couldn't get a taxi/limo, so I had no accommodation costs or receipted travel costs.

On Feb. 22 I submitted a claim.

I waited. I phoned. I waited. Then on April 4 I received a cheque for \$25.15,

which covered a meal in Montreal (chicken fingers, sweet potato fries, and a much needed glass of wine) and a bagel or something in Halifax. My theatre tickets were not covered.

I phoned Air Miles Insurance to discuss the settlement and was told that since phone calls are recorded, I should appeal on the grounds that I had been given incorrect information on the phone re refund of the cost of theatre tickets. For me, the \$72 was no longer the real issue. The issue was coverage in general, and whether this insurance was a good investment.

I waited.

In early July I received a letter from Air Miles Insurance informing me that terms of the policy had not been met and my appeal had been denied. I was told that the Insurance Act or "other legislation" sets out the time limit for legal action.

Yeah, right! For \$72!

Then on August 17 I received another letter informing me that they had revised their position and an "ex-gratia" (outside the contract wording) non-precedent-setting settlement was being made. A cheque for \$72 was attached.

I have travelled all my adult life. I have spent a good deal of money on travel insurance. My one previous claim was for approximately \$3600 (when I had to cancel a trip to Portugal for medical reasons) which was paid in full by RBC in about three weeks. They even covered the cancellation fee charged by the travel agent.

I will leave you to draw your own conclusions from my saga. I will also point out that this past week I read that Manulife has entered an agreement with RBC and will take over sales and distribution of their travel insurance. How ironic is that?

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.

PEIRTA Executive and Officers 2012-2014

President: Pat McCardle (892-1915)	patricia.mccardle@pei.sympatico.ca
Vice-President: Sheridyth MacNeill (892-4440)	e.macneil@pei.sympatico.ca
Past President: James MacAulay (961-2818)	festival@eastlink.ca
Secretary: Eric Gallant (687-1891)	Eric.Gallant@sourisharbourauthority.com
Treasurer: Ann Ledgerwood (892-9366)	aledgerwood@pei.sympatico.ca
Representatives by County	
Prince: Sherrill Barwise (859-2775)	annbarwise@eastlink.ca
Queens: Maureen MacNeill (628-8970)	moemacneill@hotmail.com
Kings: George Knox (961-2604)	knoxpei@gmail.com
Membership Chair: Joyce McCardle (436-6960)	joyce.mccardle@pei.sympatico.ca
Pension Committee Representative:	John Rowe
Group Insurance Representative:	Kimball Blanchard
PEIRTA Webmaster: Bill Oehlke	oehlkew@islandtelecom.com
Newsletter Editor: Marg Stewart	margstewart@pei.eastlink.ca

Resolution to AGM

From 2012 AGM:

WHEREAS, the editor puts in many hours preparing the newsletter for members for a small remuneration;

BE IT RESOLVED, that the honorarium for the newsletter editor be raised from \$500/year to \$750/year.

Moved by Joyce McCardle and seconded by John MacNally. Carried.

This resolution was to be taken back to the Executive for consideration and if carried would be brought to the next AGM for approval.

BE IT RESOLVED, that the resolution be approved.

FOR THOSE WHO LOVE THE PHILOSOPHY OF AMBIGUITY, AS WELL AS THE IDIOSYNCRASIES OF THE ENGLISH LANGUAGE

If a parsley farmer is sued, can they garnish his wages?

If the police arrest a mime, do they tell him he has the right to remain silent?

One nice thing about egotists: they don't talk about other people.

Does the little mermaid wear an algebra?

If a turtle has no shell, is he naked or homeless?

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).

You Didn't Ask, but...

Joyce McCardle

Your New Best Friend May Be Your Pharmacist

The end of May I attended a seminar put on by the PEI Federation of Union Retirees. The speakers were Dean Lindley, who looks after all the needs of CAW retirees across Canada—pension, insurance, medical etc.—and Chris Cairns, a young pharmacist with Sherwood Drug Mart.

I found this seminar one of the most useful and informative that I've attended in a while. These two men had never met, but they worked like a tag team. In fact, Dean said he'd like to take Chris back to Ontario with him.

They presented facts about issues that were very pertinent to everyone:

- Medication awareness, use and misuse—overuse, underuse, erratic use, ignorance of interactions, doctor shopping and inappropriate prescribing.
- What is medication? Prescription, over-the-counter, vitamins, and herbal products.
- Generic vs. brand names.
- Individual barriers to the wise use of medication.
- Questions to consider when obtaining medications: 1. Why was this recommended? 2. Who recommended it? 3. Is the person recommending it aware of other medications taken? 4. Has this medication been properly tested?
- Relationship with your doctor? Does he /she make all the decisions without really listening

to your suggestions.

- When visiting your doctor or pharmacist, bringing your meds list and having questions ready.
- Always, always checking for interactions.
- The dangers of some herbal medication when mixed with prescribed drugs. Doctors are saying that is one of the up-hill battles they face—people who consider these meds very innocent and therefore do not report they are taking them.

Two things that I took away from the seminar that I considered worth the day:

- Tylenol and Tylenol arthritis are fine for me. Therefore, I considered anything "Tylenol" OK. Not so. Tylenol flu and night time has Sudafed in it which one definitely should not take if one is on BP meds.
- There is a government plan in place whereby people who are over 65 and on three DCAP drugs or one diabetes drug are entitled to sit down with their pharmacist for 30 minutes once a year to review their drug portfolio and ask questions. This is paid for by PEI Health.

At the RTA-AGM Nov. 7 this year, one of the guest speakers will be a pharmacist. I urge you to attend; you will likely pick up lots of useful information.

ACER-CART

ACER-CART's 22nd AGM was held the last weekend of June in the Ottawa office of the CTF. Twenty-six participants from twelve of the thirteen member organizations were in attendance. VP Sheridyth McNeill and Pres. Patricia McCardle attended from PEIRTA.

We attended an orientation session presented by Vaughn Wadelius and a presentation on pensions prepared by James MacAulay, Chair (PEIRTA), and Gerry Tiede (BCRTA). In the pensions session, Gerry referred to the myths that are commonly used in attacks on public pension plans. He shared national and regional data to dispel the myths, illustrating the real value of pension plans to society, and presenting some of the successful BCRTA initiatives. The delegates were determined to find ways to work together to promote the benefits of defined benefits pension plans and agreed to approach the CTF for help in coordinating a nation-wide campaign.

On Friday, when the participants gathered for the AGM, they received reports from the Executive officers, the standing committees and the political advocacy *ad hoc* committee. Issues included the following:

1. Approval for ACER-CART to endorse the "Principles to Guide Health Care Transformation in Canada"
2. A decision to support "Hear My Voice", a CTF initiative urging that Government practise greater transparency

3. Policy to direct the political advocacy activities of the Association, and the decision to have the *ad hoc* Political Advocacy Committee continue for 2013-2014. It was decided also that when issues arise and member organizations are encouraged to support ACER-CART advocacy actions, enabling resources, including background information and argumentation, should be provided.

The AGM serves as an opportunity for its member organizations to report on the activities they undertake in their respective provinces and territories and to discuss issues of concern. Common themes emerging from the 2013 member reports included the following:

1. The challenges of advocating for members with respect to health care and poverty issues
2. The attacks on pensions and the significant loss of purchasing power as retirees fail to receive a full or even partial, annual cost of living increase
3. Lack of representation on boards of directors that have control over retiree health plans, pension plans, insurance plans
4. The need for the Federal, Provincial, and Territorial Governments to negotiate a new Health Accord that would include adequate funding as well as a national pharmaceutical program and formulary, a long-term national plan for home care, and affordable and accessible housing.

2013-2014 ACER-CART executive for 2013-2014:

President: Dr. Thomas Gaskell (RTO-NSTU), Little Bras d'Or, NS

Past President: Vaughn Wadelius (RTAM), The Pas, MB

Vice-President: JoAnn Lauber (BCRTA), New Westminster, BC

The Three Regional Representatives:

Region East: James MacAuley (PEIRTA), St. Peter's Bay, PE

Ontario: Brian Kenny (RTO/ERO), Dryden, ON

Region West: George Georget (STS), Saskatoon, SK

The Saturday morning guest presenter was Richard Harrison, Senior Consultant with Johnson Inc. Mr. Harrison briefly reviewed the history and guiding principles of Johnson Inc., and he referred to the announcement by Government that health care transfer funds after 2017 would be decreased. He stated that as federal funding decreases, there might be less pressure to comply with the principles of the Canada Health Care Act (1984). The ways in which the system might deal with the disparity between the capacity of our economy to pay for health costs and the rise in health costs, he suggested, could involve

- increases in health premiums
- changing definitions of comprehensive care
- the redesign of services by institutions
- delisting of services
- supplemental insurance.

GROUP INSURANCE

~by *Kimball Blanchard*

During the past year the overall experience for the Group Insurance Plan has been quite good. As you are aware, the Group Insurance Trustees went to the market in 2012 and as a result there was a general decrease in the rates for the various insurances offered under the plan. For the most part the new rates worked well and meet the needs for the program. For retired teachers the life insurance rates will be maintained for the current year. As well, the rates for the health insurance will be maintained for the current year.

The premium for travel insurance is included in your Medavie Blue Cross payment. Please note that the pre-existing conditions criteria for travel insurance now has a 90-day waiting period for both medical conditions and prescriptions. This is a change from the previous 180-day period for pre-existing medical conditions. Our travel insurance coverage is quite comprehensive but as always, if you are planning to travel and have any medical issues or questions, check with Johnson Inc. or Medavie Blue Cross before you travel.

As a result of an inquiry by one of our members at a spring social, the Insurance Trustees looked at the issue of reimbursement rates for paramedical coverage and they decided to adjust the reimbursement payment to a maximum 80% of \$50 (maximum

payment \$40). Previously some services were reimbursed at a rate of 80% of \$35 (maximum payment \$28). Any time you have questions or issues bring them to the attention of the Trustees and they will be looked at.

The Province is in the process of establishing a Catastrophic Drug Plan. How this will affect our plan is not known at this time but the Trustees are continuing to follow the developments in this area. As well, the Province is looking at making adjustments to the Drug Cost Assistance Program (DCAP). Any changes in this plan could have a major impact on our health coverage and if changes are made we will have to come up with alternatives for our plan. This could be very significant to our overall coverage. At the present time drug costs take approximately 75% of the premiums for the plan and if changes in DCAP are made this figure will be much higher as about half of retired teachers qualify for coverage under DCAP. Individual drug costs in some instances are already over \$10,000 per person per year and with a change in DCAP more members would fit into this category.

RTA members who have retained the Optional Life coverage after retirement can now retain this coverage to age 70. The previous limit was age 65. This change applies to members who presently have the coverage. Changes are presently being considered in the AD&D coverage under our plan and when the details are finalized further information will follow. If you have

any questions about either of these options please contact Johnson Inc. Another change that is presently being developed is an electronic payment system for paramedical claims. Currently these claims have to be made in person at Johnson's office or by mail. The system will be implemented gradually as companies agree to participate. More information will follow.

Members are asked to continue to be very diligent in dealing with their prescription drugs. Because of your work the experience with our drug program has improved considerably. As a matter of fact the Trustees could have initiated a slight rate decrease this year in spite of the lower rates, but because we only had figures for an eight month period we opted to retain the rates for the current year. Remember, your co-pay is 20% to a maximum of \$10.00. Never pay any more and if the drug costs less than \$50.00 you share of the cost should be less than \$10.00.

As well, by paying attention to the Special Authorization drugs under DCAP a considerable saving has been made for our plan. Your pharmacist and your doctor may be forced into extra paper work but the end result is positive for our plan. Continue the good work.

As members of the RTA we are fortunate to have an insurance plan that can be compared to any retired teacher's plan in the country. If you have any questions or issues with any aspect of the plan contact Johnson Inc., Michel at PEITF, or me.

President (cont'd from 1)

with MP Lawrence MacAulay is on hold until both of us can set a date.

What follows is a short summary of Dr. Hedy Fry's information. Many may know this but it was a refresher for me.

The Canada Health Act Accord signed in 2004 by all the premiers and the federal government was to carry out several tasks to go along with funding in the amount of \$41 billion with a 6% increase each year. Tasks to be addressed were as follows:

1. Flexible jurisdiction over health spending by provinces
2. Health Pharmacare strategy
3. E health: health care in small and rural areas
4. Home care/community care instead of long term hospital care
5. Wait times.

So far very little has been accomplished nationwide on any of these tasks. In 2014 the transfer funding will be reduced to 3% and may be set on

a per capita basis instead of a set amount regardless of size. For small areas, health care will be almost out of reach for most people. So far we have the support of the members we met to try and get changes. This has been an interesting venture to say the least.

We have been contacted by UPEI about our Education prize winner, Randy Bryne; the scholarship winner will be announced at the AGM. The Holland College bursary for Early Childhood Care & Education was not awarded due to a bit of misunderstanding about how this should be done. No student applied for it due to unclear information being circulated. I hope to have more to report at the AGM. I will attend the first annual Donor Recognition event at UPEI on Sept. 18.

On November 7, 2013 we will be holding our annual meeting at the Rodd Royalty, 14 Capital Drive, next to Peter Pan. We encourage as many as possible to attend this meeting as this is an election year for a new executive. The three county reps were selected at the

spring socials: Leah Harris, Prince County; Maureen MacNeill, Queens County; and Ron MacIntosh, Kings County. They will be sworn in with your newly elected executive members at the AGM. I remind you again that the AGM provides an opportunity to give direction to the new executive on what is important to you; your input is very valuable to us, and we appreciate any ideas you may have.

At the AGM the many activities over the past year will be reviewed by the chairperson of each committee. At the September executive meeting we will get caught up on the summer happenings and start to look at the agenda for the AGM in November. One new thing at this AGM is a short presentation after lunch by Ann Cairns, Pharmacist at Sherwood Drug Mart. Refer to Joyce's article for some of her topics.

Since we will have a new executive in December I would like to take this opportunity to thank my executive of the past two years for their support and encouragement. Also our chairpersons for their great work in their particular fields of support.

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 (changed 2012).
- Your coverage can be converted to a private plan with the same carrier without evidence of insurability if you apply within 31 days after 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 RTA member,

After spending time in my pool, at the beach, and with family and friends, it's time for me, not like you, to return to some form of routine which includes the beginning of a new school year. I hope that you can continue to enjoy watching the yellow bus go by and not being responsible for the students coming off those vehicles. You have certainly done your share over the years to look after the students coming off those buses and for that we are very grateful. Your retirement is definitely well deserved.

Medavie Blue Cross Cards

Apparently Medievie Blue Cross is in the process of issuing new membership cards with new numbers. You may or may not have received yours. If you have not, and you run into difficulties at your pharmacy (as in being told that you have no insurance), call Johnson for your new number. If you have not received a new card, and anticipate a trip to your pharmacy in the near future, call and get your new number before you go.

It gives me great pleasure to bring you greetings on behalf of the PEITF as we begin another school year. I have no doubt that this year, like previous years, will bring its share of challenges and successes. I truly hope that each and every one of you has had a wonderful summer. As you would recall, summer is the time that teachers use to re-charge their batteries. I am hopeful that was the case for you as well.

To the newly re-tired teachers, congratulations on reaching another milestone in your lives. I hope that this part of your life will be just as rewarding as your time in teaching. Don't forget, even if you are re-tired from teaching,

we can always use your support in order to advance causes in education.

Teaching is a demanding profession. I would ask your association to continue to support education in this province. As advocates for children, we will create a better tomorrow.

I hope to meet many of you in my role as President and don't forget...take time to enjoy life!



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Out-of-Province Travel Medical Insurance

A reminder that changes have recently been made to our out-of-province travel medical coverage. The most significant change is to the section on the stability period and the definition of stability as it relates to a pre-existing condition. From the amended section:

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 coverage is not currently included in our policy.**

Hurricane Preparedness

Johnson Inc. recently sent to us a list of tips on hurricane preparedness—what to do before and during a hurricane in order to stay safe.

Bill has posted this information in the Activities/Announcements section of our website. Check www.peirta.com for details.



Randy Bryne, right, this year's winner of the PEIRTA UPEI prize for a graduating Education student, pictured with Dr. Myles Turnbull.

CUBA

'Spanish Studies in Cuba' (Havana),
\$2,500.00 CAD for 4 wks.
Hotel with breakfast and dinner, tuition
fee. (Air fare not included).
250-478-0494 ssic@telus.net

ALMOST 65?

**Please be proactive!
Protect our group insurance
plan!**

Ask your doctor or pharmacist whether any of your drugs are special authorizations under DCAP? Or check the formulary at http://www.gov.pe.ca/photos/original/hpei_formulary.pdf to see whether any is coded SA (right-click on the document when it opens, and use Find). If necessary, get forms from your pharmacist and take them to your doctor for completion. Health PEI will inform you whether your drug has been approved or denied as a special authorization for coverage under DCAP.

OVER 65?

If your drug is covered by DCAP and Medavie Blue Cross, you should pay nothing for your prescription.

If it is covered by Medavie Blue Cross but not by DCAP, you should never pay more than \$10.

Unless DCAP covers a 90-day supply, get 30-day supplies. You will pay nothing, and you will be protecting our plan.

If you require assistance or have any questions, please call Johnson, Health Administrators, at 902-629-2015 or toll free at 1-800-785-5998.