

OUTREACH



To The Superannuated Teachers
of Saskatchewan

President's Report

Jim Sego

Someone likes us! This has been one of the best falls that I can remember. There was shirt sleeve or at least suit jacket weather for all my Chapter visits. There were smiles. There was a keen interest in the working of our organization. Everything seems to be working for Saskatchewan!

The same can be said for the Superannuated Teachers of Saskatchewan Extended Health and Dental Benefits Plan! As you know the present financial agreement with Saskatchewan Blue Cross expires on January 31, 2009. We entered negotiations for a renewal of that agreement after the last Executive meeting and concluded a tentative three-year agreement with Blue Cross at that time. The Executive voted to accept the agreement. Complete details on the amendments to the benefits and the financial agreement can be found in the Benefits Report in this newsletter. Individual letters regarding the changes will be sent to all members of the Benefits Plan. There are also premium changes – the first in six years – that the Benefits Committee feels are necessary to keep the plan fully funded over the next three-year term. They, too, are described in the

mail out. In the course of our negotiations we discovered that Blue Cross values us, and considers us to be a “poster child” for group benefit plans for retired people. Since our plan's success comes from your commitment to make it yours, I must pass such compliments on to you and your careful husbanding of its resources.

Following the Executive Meeting, the Executive hosted the annual Chapter Presidents' meeting on November 1. Representatives from Chapters including all the Chapters from B.C. had a program which included Fred Herron leading all Chapter Presidents through the new financial agreement with Blue Cross and the changes to the Benefit Plan that occur in February, Calvin Bachmeier presented information about the Chapter Activity Support Program and the website, Robert Wuschenny led a brief workshop on resolutions, Shirley Dyck presented information about Retirement Lifestyles workshops, and an explanation of the decision not to pursue the In Memoriam column in *Outreach* – a disappointing result but one we do not have the resources to continue in light of privacy regulations and the difficulties that would ensue in

doing the job only partially. As always your Executive liaison can give you further information on all Executive meetings, but your President or representative at this Chapter Presidents' meeting will be able to clarify these issues.

Financially, while all of us in Saskatchewan will be affected by the markets to some degree, our organization has followed a very conservative investment strategy and is in a position to protect the assets of the Benefit Plans and the STS from serious effects. We are also being vigilant to try to avoid serious erosion of your pensions although, of course, we have little power to affect funds that are market driven.

This issue includes information of which all retirees should be aware. Please read the articles carefully, as *Outreach* is our major communications tool to reach all superannuates and their dependants.

My visits to Chapters will continue. At present I have invitations to Shamrock (Wynyard) Chapter, the Unity/Kerrobert Christmas Party, Yorkton Chapter, and Victoria Chapter. I look forward to meeting you when I visit your area.

Highlights of the Executive Meeting

Annual General Meeting – Shirley Dyck/Doug Haroldson

The 36th Annual General Meeting of the Superannuated Teachers of Saskatchewan will be held in Saskatoon at the Travelodge Hotel on May 12-14, 2009.

Entertainment: On Tuesday evening, May 12 our AGM delegates will be treated to the great entertainer Len Gadica. Len Gadica hails from Melville and is well known for his musical talent and great comedy. We know he will set the tone for another great AGM.

Interest Sessions: We will be offering five Interest Sessions again this year.

Chapter Presidents: You will be receiving a package of information early in February. Please send your list of delegates to the STS Office shortly after receiving the information. The Executive has calculated that the attendance formula for this year will be the same as 2008. This will allow each Chapter to send two delegates for the first 50 paid members or portion thereof and one delegate for each additional 50 paid members or portion thereof.

For the delegates attending the AGM, the STS pays for two nights accommodation, breakfast for Wednesday and Thursday, lunch on Wednesday and Thursday and the banquet on Wednesday evening. When delegates receive their package of information we will be requesting that they return a form to inform us if they wish to partake of these meals. This is necessary for the AGM Planning Committee and the catering service at the hotel.

Plans are underway for another great AGM!

Budget, Finance and Audit – Margaret Martin

The Budget, Finance and Audit Committee approved the financial statements for the STS Operating Fund and the Extended Health Fund for July 2008, August 2008, and September 2008.

Our STS membership as of October 30, 2008 is 8634 members.

There was also some discussion regarding our pension plans in light of the recent market fluctuations. We will continue to be vigilant now and in the future especially when the next STF negotiations with the Provincial Government occur. Fred Herron commented that the STRP Plan has significant safeguards in place already to prevent an unfunded liability so that with an average recovery of the markets that plan will be fine. The TSP Plan is significantly under-funded, and therefore, our vigilance will be needed.

Resolutions –

Robert Wuschenny

Disposition of 2008 AGM Resolutions

After careful consideration of **Late Resolution #3** – “In Memoriam”, the Committee found it not feasible to continue “In Memoriam” publication. Even though Chapters offered to assist, this would require scanning all the newspapers within the Chapter boundaries for obituaries. Often information in the obituaries may not be what the STS requires, such as “last teaching post”. Potential incomplete information or misinformation as well as a potential extra workload for the office staff, makes it impractical to continue “In Memoriam”.

With respect to **Resolution #4** – Automatic Fee Deduction, already approximately 95% of the members pay to the STS rather than to their Chapters. Also, STS membership is voluntary and since prospective members must apply for membership, the Committee recommends no action.

As for **Resolution #8**, annual vision tests were achieved in the new contract with Blue Cross, providing the eye doctor recommends it. With regard to **Resolution #9** – Feasibility of Member Card Prescriptions, this would require significant cost increase; therefore, the Committee recommends no action.

The **Resolutions to the STF** were forwarded to the STF Provincial Executive and are being considered in their strategic planning. As for the **Resolution to the Education Ministry**, assurance was received from the Ministry that significant historical events are included in K-12 curricula and will continue to be part of the renewed curricula. The **Resolution to ACER-CART** concerning personal information was passed at the 2008 ACER-CART Annual Meeting.

With respect to **Resolutions to the SK Government Health Ministry**, the response from the Ministry of Health is that they are working with Regional Health Authorities and surgeons to ensure timely access to health care and that Special Needs equipment is available on loan free of charge from the Saskatchewan Abilities Council.

Discussions have been held concerning **Resolutions to the Teachers’ Superannuation Commission** and a response is expected shortly.

A reminder to STS members that it is not too early to begin thinking about and formulating resolutions.

Further information as to time lines and requirements will be sent to all Chapter Presidents in preparation for AGM 2009. Policy #3 and Guideline #3 in the STS *Policy Handbook* may serve as a reference.

Seniors Mechanism –

James Slough

SSM has two main ways of communicating with seniors. The main one is its newsletter Gray Matters which is published four times a year and distributed throughout the province. I have helped with the packaging of the newsletter for the past two years. There is also a website which is currently being updated.

On Wednesday, October 28, Peter Wiebe and a few other SSM Board Members attended the legislature where the announcement was made regarding the increases in benefits to the Saskatchewan Income Plan. They were in the public gallery for the announcement and met with the media and Ministers Donna Harpauer and Don McMorris afterwards. These meetings went well. Satisfaction was expressed with the way the Seniors' Drug Plan is working, and thanks expressed for the increased funding for the Saskatchewan Income Plan. It was pointed out that although this alleviates some of the concerns, more needs to be done.

Support Services –

Calvin Bachmeier

A report was received from the ad hoc committee consisting of Dalton Tamney, Elaine Broughton and Fred Herron. They reported on the Chapter Activity Support Program Guidelines for Preparation of Application Forms. Their objective was to keep the application process as simple as possible, while still gathering essential information. The program's main objectives are to help smaller Chapters sponsor

activities and promote co-operation between Chapters. The new guidelines were adopted.

The new Chapter Activity Support Program Guidelines for preparation of application forms was explained at the Presidents' Meeting on November 1, 2008. Chapter-Liaison members will also be able to help Chapters apply for financial assistance.

Dalton Tamney provided an update on the STS website. It is functioning well and seems to be well used. Dalton will provide data concerning usage at our next meeting. He also asked whether we would be interested in adding a small search engine to the site to make it more user friendly. Dalton will investigate this proposal and report to our next Executive meeting.

Several computers were set up at the Presidents' Meeting to allow Chapter Presidents to access the STS website.

Councillor's Report –

Shirley Dyck

The Councillor Conference and Special Meeting of Council were held on Friday and Saturday, October 17-18 at the Travelodge Hotel in Saskatoon.

A reception honouring the 75th Anniversary of the Federation was held on Thursday, October 16 in the Galaxy Room from 7 to 10 p.m. This was a wonderful evening with President Dianne Woloschuk reviewing 75 years of STF.

This Fall Council was attended by the following STS members: President Jim Segó, Maxine Stinka attended in the absence of Vice-President Margaret Martin, Past President Siegrid Schergel, and Councillors: Calvin Bachmeier, Michael Gorkoff, Mike Kaminski, Peter Wiebe and Shirley Dyck. Friday morning began with an

organizational update on Governance presented by Dianne Woloschuk, STF President. This was followed by an Administration update presented by Gwen Dueck, STF General Secretary.

Assistant General Secretary, Gary Ferguson, set the stage for the three Policy discussions that would follow in small group settings. He reviewed each of these STF Policies and their five important purposes.

Councillors then broke into small groups to discuss Educational Accountability, Professional Relationships in Schools and Collective Bargaining. For each of the Draft Policies we discussed the definition and the beliefs.

On Friday evening members of the Provincial Legislature were invited to join us for a reception, dinner and evening of dialogue on issues of importance to public education. Saturday morning we had a presentation and discussion on the STF Scholarship Program. The Provincial Awards Committee met and discussed at length the values and beliefs of teachers with respect to scholarships and prizes. As a result of these discussions, they made several recommendations to the Provincial Executive. Cam Cooper followed this with a presentation on the Findings Report on the STF Facilities and Environment Research Report.

There were three Notices of Motion and six Resolutions brought to the Special Meeting of Council. These were debated and voted upon. All were largely housekeeping matters and passed by a strong majority.

Retirement Lifestyles –

Shirley Dyck

The Retirement Lifestyle Planning Committee made a presentation at the Chinook Teachers' Convention held in the Swift Current Comprehensive High School on Tuesday,

October 12. Doug Haroldson, Calvin Bachmeier and Shirley Dyck made the presentation to 40 teachers. If your Local Teacher Association would be interested in having this seminar hosted in your region i.e. convention or other special professional development time, please contact the STS Office.

**Group Benefits -
Siegrid Schergel**

The Group Benefits Committee met on Thursday, October 30 2008, to review issues pertaining to the Benefits Plan.

Extended Health and Dental Plan

The Executive has entered into a new three-year contract with Saskatchewan Blue Cross for our Extended Health and Dental Plan, effective February 1, 2009 to January 31, 2012. Improvements were made in all aspects of the financial agreement with Saskatchewan Blue Cross. Improved coverage has also been achieved in a number of areas, including paramedical services, hearing aid coverage, eye examinations and dental coverage. Overall premiums will increase by approximately 12 per cent. This is the first premium increase since 2003 and there will be no change in premiums for at least the next three years.

A more detailed summary of the new agreement and the new premium structure can be found below. In addition, a memo outlining the renewal agreement, the added coverage and the new premium structure will be mailed to all plan members.

Saskatchewan Seniors' Drug Plan

A reminder to add to your list of things to do as you approach your 65th birthday: Apply for the Saskatchewan Seniors' Drug Plan. Saskatchewan Health will send you a letter a couple of months before your birthday inviting you to apply for the Senior Drug Plan. Once you

**Extended Health and Dental Plan
Contract Changes**

TERM: February 1, 2009 to January 31, 2012

Coverage Improvements

1. Paramedical Services: Licensed psychologist, speech therapist, podiatrist/chiroprapist, physio-therapist, chiropractor, naturo-path, accupuncturist or registered massage therapist coverage increased from \$225 to \$250 per specialty.
2. Hearing aid coverage changed from \$400 every three years to \$600 every five years.
3. Vision care coverage changed to allow yearly eye examination when prescribed by a physician or an optometrist. Coverage remains at a maximum of \$75.
4. Major dental coverage changes from 50 per cent to a maximum of \$1000 to 50 per cent to a maximum of \$1200.

Changes to Premiums

Extended Health						
Age	Current Premiums			Revised Premiums		
	Single	Couple	Family	Single	Couple	Family
<55	\$40	\$80	\$90	\$45	\$90	\$100
55-64	48	96	106	55	110	120
65-74	54	108	118	60	120	130
>75	60	120	130	65	130	140

Plan participants who qualify for the Saskatchewan Seniors' Drug Plan or meet a similar means test in another province or territory.

Age	Current Premiums			Revised Premiums		
	Single	Couple	Family	Single	Couple	Family
65-74	30	60	70	30	60	70
>75	33	66	76	35	70	80

Reminder

Plan participants turning 65 must submit a copy of the letter from the Saskatchewan Seniors' Dug Plan to the STS indicating that they have coverage under that plan before the premium for the STS Extended Health Plan will be reduced. No retroactive adjustments will be considered.

Dental						
Age	Current Premiums			Revised Premiums		
	Single	Couple	Family	Single	Couple	Family
<55	24	48	58	27	54	64
55-64	27	54	64	30	60	70
>65	30	60	70	33	66	76

have applied and been declared eligible for the Drug Benefit, if you are a member of the STS Extended Health Plan, *you must forward a copy of that letter of eligibility to*

the STS Office. Plan participants will only receive the reduced premium upon receipt of a copy of the letter and there will be no retroactive premium adjustments.

Attention Chapter Presidents

Nominations for Honorary Life Memberships must be submitted to the STS Office by February 14, 2009. If you have worthy candidates for these awards, ensure that the nominations are submitted well before that deadline. Please check the Policy Handbook pages

38 and 39 for the required information and for the correct format of the nomination.

If you have any questions or you require additional information please contact James Slough at (306) 586-0397 or email at sloughja@sasktel.net

STS Benefits Plan ALERT– Saskatchewan Participants

TO: All STS Members 65 and over participating in the STS Group Benefits Extended Health Plan and **living In Saskatchewan.**

FROM: STS Executive

DATE: November 2008

RE: Important information regarding the changes to the Seniors' Drug Plan and the implications for the participants in the STS Extended Health Plan

If you are over age 65 and live in Saskatchewan, you should have received information from the Government of Saskatchewan regarding the Seniors' Drug Plan. The STS Office needs a copy of the confirmation letter for the Seniors' Drug Plan eligibility by the 15th of the month, in order to adjust the premium for the first of the following month. This letter should be forwarded to the STS OFFICE, 2317 ARLINGTON AVE., SASKATOON SK S7J 2H8. **THERE WILL BE NO RETROACTIVE PREMIUM ADJUSTMENTS.**

Please call the STS office at (306) 373-3879 if there are any questions.

STS Benefits Plan ALERT– Participants living Outside of Saskatchewan

TO: All STS Members 65 and over participating in the STS Group Benefits Extended Health Plan and **living Outside Saskatchewan.**

FROM: STS Executive

DATE: November 2008

RE: Saskatchewan Seniors' Drug Plan

The Government of Saskatchewan has now introduced changes to the Saskatchewan Seniors' Drug Plan requiring seniors to apply for the benefit and introducing an income test for eligibility.

In order to be eligible to receive a premium reduction for STS members over age 65 participating in the STS Extended Health Plan and living Outside Saskatchewan, plan participants in another province or territory must meet a similar means test as that of the Saskatchewan Seniors' Drug Plan.

Please call the STS office at (306) 373-3879 for more information.

Notification that *Outreach* is posted on the STS Website

In an attempt to reduce both mailing costs and our impact on the environment, the STS is offering the following two options:

Option One

I want to be notified that a new issue of *Outreach* has been posted on the STS website and I do not want to receive a hard copy of *Outreach*.

Option Two

I want to be notified that a new issue of *Outreach* has been posted on the STS website and I also want to receive a hard copy of *Outreach*.

Please e-mail your request to haseh@stf.sk.ca.

The STS is committed to maintaining your privacy so please be assured that your e-mail address will be held in confidence.

NOTE: All STS members that do not select one of the above options will continue to receive a hard copy of *Outreach*.



Recreation

Calvin Bachmeier



Upcoming Events

Recreational Activities Participation STS Style . . .

Bowling

April 30 and May 1, 2009
Location: Prince Albert
Contact: Sylvia Mardell
Phone: (306) 763-3480

Curling

2009 Host: South Central Chapter
Location: Assiniboia Curling Club
Contact: Maurice Koszman
Phone: (306) 268-2867

Fishing

Need Host for 2009

Golf

2009 Host: Midlakes Chapter
Craik & Davidson (9 hole courses)
Contact: Elaine Ebenal
Phone: (306) 567-4763

Kaiser

2009 Host: Unity Chapter
Contact: Jim Segó
Phone: (306) 228-3981

Stitch 'N Quilt

The STS Quilting Retreat was hosted by the South Central Chapter and held in Bengough on October 27, 28 & 29, 2008. It was an awesome event and a big thank-you to the organizing people.

Quilting Retreat

2009 Host: Mainline Chapter
October 5, 6 & 7, 2009
Location: Calling Lakes Centre in Fort Qu'Appelle
Contact: Gladys Oleksyn
Phone: (306) 332-6179

Bridge

The Provincial Bridge Tournament hosted by Mainline and Regina Chapters was a great success. It was held at the Best Western Seven Oaks Inn in Regina October 7 and 8, 2008. Participants from Davidson, Swift Current, Moose Jaw, Fort Qu'Appelle and Regina took part.



Amber McLeod -
Tournament Coordinator



Peter Wiebe presenting first place individual to Rose Dunitz, Regina
Second place, Kay Deleparte, Regina



Peter Wiebe presenting first place pairs to Rose Dunitz and Laura Saal, Regina
Second place, Angele and Yvonne Brundige, Regina



Peter Wiebe presenting to first place teams Don and Kay Deleparte, Regina and Gordon and Diane Taylor, Davidson
Second place teams Donna and Larry Hall, Regina, Sandra Topinka and Marg Dufour, Regina

Wine Soiree and Octoberfest

On October 18 the Wakaw Chapter held another very successful Wine Soiree and Octoberfest. About 80 people took part in the wine tasting and voted for the People's Choice Award.

There was a wide variety of wines and some very interesting choices. An Octoberfest meal with entertainment was enjoyed by all. Pictures to follow in next issue.

If Chapters are interested in hosting provincial events, please contact the STS office or a member of the Recreation Committee. The Committee would also be open to any proposals for new events.

Spotlight on Members

Superannuated Teachers of Saskatchewan



In 2005 Saskatchewan celebrated its 100th birthday. For this occasion we published some highlights as to how and why and when the STS came into being.

This being the 35th Anniversary of the STS we will again publish the article.

Thank you to Bert Gordon for his wonderful work.

1973–1988

Many of the pre-STs meetings of superannuated teachers were held to discuss ways of improving the pensions of superannuated teachers. It is not surprising, then, that the principal focus of the organization during its early years was to encourage the growth of membership by promoting the development of Chapters and the acceptance of "Members-at-Large", so that we could speak with a united voice about the pension concerns.

At the time of the organizational meeting on October 10, 1973 there were about 245 members from seven Chapters. By the first Annual Meeting on September 6, 1974 there were 562 members. Quoting some statistics from Stan Fowler's reports, at the end of 1974 there were 545 members of a possible 2387, or 22.8 per cent. By the end 1982 that number had grown to 2583 of 4235, or 62.4 per cent.

Organization Highlights

- | | |
|---|---|
| 1973 – Founding Meeting. Fees were set at \$1.00 | 1982 – A motion was passed to have Councillors attend all Executive meetings with full voting power. Vice Councillors were approved. Saskatoon hosted the first bowling tournament. |
| 1974 – The first Honorary Life Memberships were presented. | 1983 – Four newsletters were sent to Chapters. |
| 1975 – Stan Fowler was named to be the STS Representative on the STF Advisory Committee on Superannuation | 1984 – Turtleford became the 32nd Chapter. 25 Chapters were represented at the AGM. |
| 1976 – A newsletter was started. | 1985 – The first horseshoe tournament was held in Saskatoon. |
| 1977 – The Executive was increased to 11 members, plus a Secretary and Treasurer who had voting power. | 1986 – STS became a corporate member of the Canadian Association of Pre-retirement Planners. (CAPP) |
| 1978 – Fees increased to \$3.00. | 1987 – 800 copies of the <i>Outreach</i> were printed. A Member-at-Large was given voting privileges at the AGM. |
| 1979 – STF granted the STS four voting Councillors at the Annual Spring Council. - A golf tournament was held in Humbolt on June 13, 1979. | 1988 – The grant to Chapters to host recreational events was increased to \$125. |
| 1980 – Newsletters were sent out to 217 Members-at-Large and to Chapter Presidents and Secretaries. | |
| 1981 – New guidelines for Honorary Life members emphasized work within the STS rather than the STF. Melfort volunteered to host the first curling bonspiel. | |

To be continued next issue

The Seniors' Information Hotline:
1-888-823-2211

Please Note:
This is not an STS hotline. This is a general hotline for all seniors.

Surgery Wait Time Hotline:
Saskatoon Health Region:
1-866-543-6767
Regina-Qu'Appelle Health Region:
1-866-622-0222

STS Support Services:
www.sts.sk.ca
Saskatchewan HealthLine:
1-877-800-0002

From The Editor's Desk

Another successful Chapter Presidents' meeting has come and gone. The report of this meeting is found in the President's message.

If you are turning 65 and live in Saskatchewan, to benefit from the Saskatchewan Seniors' Drug Plan you must apply to the Saskatchewan Government **and** when approved send a copy of this letter to the STS Office, 2317 Arlington Ave., Saskatoon SK S7J 2H8.

From all the Provincial STS Executive, the Office Staff of Fred, Colleen and Heather and myself. I would like to extend to each of you and yours the very best of the Season and many blessings in the New Year.

Please be aware that the STS Office will be closed December 19, 2008 to January 5, 2009.

Shirley

STS Executive 2008-2009

President/Councillor	Jim Segó	Unity Chapter
Vice-President/Councillor	Margaret Martin	Saskatoon Chapter
Past President/Councillor	Siegrid Schergel	Moose Jaw Chapter
Executive Secretary	Fred Herron	Saskatoon Chapter
Councillors:		
Calvin Bachmeier	Maple Creek/Medicine Hat Chapter	
Shirley Dyck	Swift Current Chapter	
Michael Gorkoff	Red Deer River Valley Chapter	
Mike Kaminski	Assiniboine Chapter	
Peter Wiebe	Regina Chapter	
Members At Large:		
Elaine Broughton	Saskatoon Chapter	
Doug Haroldson	Maple Creek/Medicine Hat Chapter	
Shirley Henderson	Prince Albert Chapter	
Kate McCorriston	Nipawin Chapter	
James Slough	Regina Chapter	
Maxine Stinka	Assiniboine Chapter	
Robert Wuschenny	Yorkton Chapter	
ACER-CART		
Fred Herron	Saskatoon Chapter	



OUTREACH

To The Superannuated Teachers of Saskatchewan

The newsletter of the Superannuated Teachers of Saskatchewan, is published five times a year.

To control costs, one copy is sent to households where both spouses are members. If this is not satisfactory, please contact the STS office in Saskatoon.

Phone: 373-3879 • Fax: 374-1122

E-mail: sts@stf.sk.ca

2317 Arlington Ave.

Saskatoon SK S7J 2H8

Monday to Friday

8:30 A.M. to 12:00 noon

website: www.sts.sk.ca

Reminder

Any change to or cancellation of coverage to the STS Group Benefits must be received in writing by the **Superannuated Teachers of Saskatchewan office, 2317 Arlington Ave., Saskatoon SK S7J 2H8** by the 15th of the preceding month to be effective the 1st of the following month. Please notify the office as soon as your dependants are no longer eligible.

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2317 Arlington Avenue
Saskatoon SK S7J 2H8