

Superannuated Teachers of Saskatchewan

Provincial STS Executive 2019-20

President / Councillor:

Sunil Pandila, Moose Jaw 306-692-2420

Vice-President / Councillor:

Don Gabel, Wakaw 306-233-3055

Past-President / Councillor:

Maxine Stinka, Canora 306-563-5567

Executive Secretary:

Fred Herron, Saskatoon 306-374-7265

ACER-CART:

Marie LeBlanc-Warick, Bruno 306-500-5797

Councillors:

Susan Amundrud, Melfort 306-920-7475

Joyce Hoffman, Regina 306-741-5161

Jane Isinger, Saskatoon 306-933-2927

Alan Laughlin, Rabbit Lake 306-824-4535

Doug Still, Regina 306-535-7557

Members-at-Large:

Diane Marchand, Gravelbourg 306-648-3262

Lyle Markowski, Saskatoon 306-242-2088

Terri Mitchell, Yorkton 306-782-2599

Devona Putland, Moosomin 306-435-2272

Helen Sukovieff, Regina 306-545-5566

Anna Wehrkamp, Gronlid 306-277-4203

Adeline Wuschenny, Regina 306-545-2512

Office Manager:

Colleen Bailey

Assistant Office Manager:

Heather Hase

Administrative Assistant:

MJ Krips

*Be an active member of
your STS Chapter
your Community
your World*

2311 Arlington Avenue
Saskatoon SK S7J 2H8

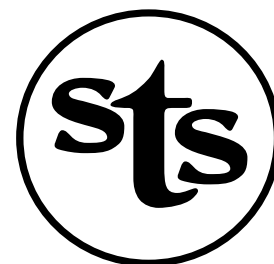
Office Hours – Monday - Friday 8:30 a.m. - Noon

Phone: 306-373-3879; Fax: 306-242-2538

Email: sts@sts.sk.ca

Website: www.sts.sk.ca

Updated July 2019



What is the STS?

- It is an organization of retired teachers who are dedicated to promoting the welfare of all superannuated teachers, and to maintaining the ties which bind them to fellow professionals.

Who may belong?

- Anyone receiving or having received an allowance under the *Saskatchewan Teachers' Superannuation and Disability Benefits Act* or the Saskatchewan Teachers Retirement Plan. This includes surviving spouses.
- Teachers retired under other provincial or federal plans who live in Saskatchewan.

What is the purpose of the STS?

- STS works to promote the well-being of the superannuated teachers of Saskatchewan.
- STS has eight councillors on the Saskatchewan Teachers' Federation Council which gives input into provincial bargaining when superannuation and the welfare of retired teachers are at stake.
- STS is always alert to issues of concern to our members and is ready to intervene when the occasion arises.

Organization

The Superannuated Teachers of Saskatchewan has 42 Chapters, 40 in this province and two in British Columbia—Fraser Valley Chapter and Okanagan Valley Chapter.

Chapters meet regularly to discuss issues of concern, to maintain valued contacts with former colleagues, and to enjoy a time of fellowship.

Chapter activities differ widely and may include speakers, tours, picnics, potluck meals, socials, parties, banquets, tournaments, etc.

Many Chapters are active in the volunteer work of the community, such as UNICEF, Meals-on-Wheels, hospital visiting, community history and folklore.

If you are eligible for membership, please contact a member of the Executive for the location of your nearest Chapter.

Is the STS all work and no play?

- By no means! Provincial recreational events are held annually for: Bowling, Curling, Golf, Fishing, Mah Jongg, Quilting Retreats and Kaiser tournaments.

Conference and general meetings

An annual general meeting provides STS members with an opportunity:

- to discuss the progress of the STS
- to deal with issues of interest to our members through workshops and guest speakers
- to submit resolutions to the STF, to governments and to non-governmental bodies
- to renew professional contacts with friends and former colleagues

What does the STS accomplish?

- We publish a newsletter, *Outreach*, five times a year, to keep members informed.
- We participate with the STF in Planning for Retirement Seminars.
- We are affiliated with ACER-CART—the Canadian Association of Retired Teachers—which promotes the interest of all retired teachers in Canada and makes submissions to the Government of Canada.
- We are a founding member of SSM—Saskatchewan Seniors Mechanism—an “organization of organizations” which coordinates efforts towards the well-being of all Saskatchewan seniors.
- We are an advocate for fairness in taxation of seniors, and in all matters concerning the welfare of retired teachers.
- We sponsor a group health care and dental plan.

Why join STS?

- There is power in membership. Remember that STS needs YOU, and YOU need STS!
- When STS advocates on behalf of superannuates, numbers count.

How to Join

- An application form and authorization to have the fee deducted from pension cheques (\$2.50 per month) may be obtained from the **STS Office, 2311 Arlington Avenue, Saskatoon, SK S7J 2H8**

Annual fee

- Annual fee to the Provincial STS is \$30.00, which includes a subscription to *Outreach*.
- Chapters will receive a rebate based on number of members in the Chapter.

Non-Chapter Members

- Those superannuates who live in areas without a Chapter, or who are unable to attend meetings, may become Non-Chapter Members for the fee of \$30.00, which also includes an annual subscription to *Outreach*.

The greater our STS Membership, the more force our voice has!!!

**Do you get the STF Saskatchewan Bulletin? If not, you may contact the STF at:
2317 Arlington Avenue, Saskatoon SK S7J 2H8**

Superannuated Teachers of Saskatchewan

2311 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 • Phone: 306-373-3879 Fax: 306-242-2538
Email: sts@sts.sk.ca • Website: www.sts.sk.ca

The Superannuated Teachers of Saskatchewan offer Health and Dental benefits to all members of their association, and their eligible dependents. These benefits are insured through Saskatchewan Blue Cross.

1. Who is Eligible?

1.1 STS Member Coverage

STS membership is a requirement to join the STS Group Benefits Plan.

Any STS Member can join within sixty days of:

1. Retirement, or
2. Termination of coverage under a spouse's employer group plan, or
3. Termination of coverage under any other employer group plan.

If application is made after the 60-day open enrollment period, evidence of good health is required.

2. What Benefits are Covered?

2.1 Extended Health Care Benefits

The overall combined maximum per person per year is \$10,000. There is 100% coverage for hospital accommodation to a maximum of fifty days per year.

2.1.1 There is 80% co-insurance coverage for the following benefits:

1. Formulary Prescription Drugs — annual maximum of \$2,000 per person (\$6.00 deductible per prescription applies)
2. Ambulance services
3. Private Duty Nursing
4. Accidental Dental
5. Paramedical; Physiotherapist, chiropractor, etc. (\$500 per practitioner)
6. Referral treatment outside Canada

2.1.2 Outside Saskatchewan Travel Benefits

1. 100% (\$5,000,000 lifetime maximum)
2. 65 day maximum per trip

2.1.3 Vision Care Benefits - 100% co-insurance

1. Eyeglasses and contact lenses - \$250 every two calendar years
2. Eye examinations - \$125 every two calendar years, with two additional eye exams when medically necessary with physician's referral within the same two calendar year period

2.2 Dental Care Benefits

1. Basic - 80% - unlimited maximum
2. Minor - 80% - \$1,000 per year maximum
3. Major - 60% - \$1,500 per year maximum



3. When Should An Application For Coverage Be Made?

In order to be eligible for coverage without medical evidence, you must apply no later than sixty days after:

1. Retirement, or
2. Coverage terminates under a spouse's employer group plan, or
3. Coverage terminates under any other employer group plan.

If the application is made after the 60-day open enrollment period, evidence of good health is required and coverage would be the date the insurer approves the application.

4. When Would Coverage Become Effective?

Provided the application is submitted prior to the 15th of the month, the effective date of coverage would begin on the first of the month following the date of application (otherwise, coverage would begin on the first of the subsequent month).

5. Can I suspend my STS Group Benefits if I go back to work?

If you have **group coverage** with an employer, you may suspend your STS Group Benefits. You may reinstate your STS Group Benefits within 60 days of the termination of your group plan. Coverage can be suspended or reinstated for the 1st of any month, provided the STS Office receives written notification **before** the 15th of the previous month. Notification must be from the member in writing, by email, mail or fax.

6. When Would Coverage Terminate?

The earliest of the date the subscriber is no longer a member of the association of Superannuated Teachers of Saskatchewan, upon the termination date of the group contract, or member submits, in writing prior to the 15th of the preceding month, a directive to terminate the policy.

7. How Do I Apply?

Application for STS membership and Application for STS Group Benefits should be made to the Superannuated Teachers of Saskatchewan at the address listed below:

Superannuated Teachers of Saskatchewan
2311 Arlington Avenue
Saskatoon, SK S7J 2H8

Phone: 306-373-3879
Fax: 306-242-2538
Email: sts@sts.sk.ca
Website: www.sts.sk.ca

This material summarizes the features of the Superannuated Teachers of Saskatchewan group program; is prepared as promotional information only; and does not, in itself, constitute an Agreement.

Application for Membership and Authorization for Payroll Deduction



Superannuated Teachers of Saskatchewan
2311 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8

Application for Membership and Authorization for Payroll Deduction

Indicate the Plan from which you receive your pension:

- Saskatchewan Teachers' Retirement Plan Saskatchewan Teachers' Superannuation Plan
 STF Employees' Pension Plan Other

Please check here if you are a surviving spouse of a deceased superannuate

Applicant Information			
Last Name	First Name	Initial	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address			
<input type="text"/>			
City	Province	Postal Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Phone	Email Address		
<input type="text"/>	<input type="text"/>		
Social Insurance Number	Date of Retirement (DD MMM YYYY)		
<input type="text"/>	<input type="text"/>		
STS Chapter I wish to support (Please see listing of STS Chapters)			
<input type="text"/>			
<input type="checkbox"/> I authorize that my email address can be shared with the STS Chapter shown above			
The member's email address will not be shared with any entities outside the Provincial STS and the local Chapter to which the member shall belong.			

I authorize the deduction of the annual STS membership fee in equal monthly payments. I authorize the Saskatchewan Teachers' Superannuation Commission, the Saskatchewan Teachers' Retirement Plan or the STF Employees' Pension Plan to collect these monthly deductions and remit them to the Superannuated Teachers of Saskatchewan (STS). I also consent to the release to the STS of any information necessary to administer my membership in the STS.
Current STS membership fee: \$2.50 per month by payroll deduction.

Signature

Dated (DD MMM YYYY)

Application for STS Group Benefits Program

Superannuated Teachers of Saskatchewan, 2311 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8

Member Information (Please Print)

Last Name First Name(s) Gender
 Male
 Female

Date of Birth (DD MMM YYYY) Social Insurance Number Provincial Medical Plan Number PMP No. (Health Card) Teacher's Certificate Number

Mailing Address City Province Postal Code

Phone Email Address

Date of Retirement (DD MMM YYYY) Marital Status Married Common Law Single
 Please check here if you are a surviving spouse of a deceased superannuate

Month you wish coverage to commence

All information must be received by the 15th of the month in order for coverage to be effective the 1st of the following month, unless medical underwriting is required.

Which pension plan are you a member of:

- Saskatchewan Teachers' Retirement Plan Saskatchewan Teachers' Superannuation Plan STF Employees' Pension Plan Other

Dependent Information

If you have selected couple or family coverage, please complete the following

Relationship to Participant	First Name	Last Name	Sex	Date of Birth DD MMM YYYY	PMP Number	If Child(ren) Over 21 Indicate Student or Handicapped
Spouse						
Dependent Child						
Dependent Child						
If child(ren) over 21, name of school(s):						

Plan Information

Extended health plan (Includes hospital coverage)

I wish to enrol in this plan: Yes No
 If yes indicate: Single Couple Family

Dental Plan

I wish to enrol in this plan: Yes No
 If yes indicate: Single Couple Family

If terminating from an employer group benefit plan (spouse or self), please complete.

Employer

Employee

Date of Termination (DD MMM YYYY)

I hereby apply for coverage under the STS Group Benefits Program and authorize the deduction and remittance of premiums from my Superannuation Allowance. I consent to disclosure of any information required to administer the program. I authorize the use of my Social Insurance Number for tax reporting, identification and administration of my benefits. I hereby certify that I am a member, in good standing, of STS and my eligibility ceases upon termination of my STS membership.

Signature of Applicant Date (DD MMM YYYY)

Office Use – All Dates (DD MMM YYYY)

Effective Retirement Date Date Submitted To Blue Cross Processed by STSC/STRP/STF EPP/TCU

Date of STS Approval Receipt Date First Payroll Month

Subject to medical underwriting: NO YES

**Application for
STS Group Benefits Program**

Superannuated Teachers of Saskatchewan Group Benefits Information

Effective Date: July 1, 2019

2311 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 • Phone: 306-373-3879 Fax: 306-242-2538

Email: sts@sts.sk.ca • Website: www.sts.sk.ca

This material summarizes the important features of our group program; it is prepared as information only; and does not, in itself, constitute an Agreement. The exact terms and conditions of our Group Benefits Program are described in the Group Benefits Policy held by STS.

General Information

Effective Date of Coverage

You are eligible to apply for benefits if you are an active member of the association of Superannuated Teachers of Saskatchewan, and you and/or your dependents, if applicable, are residents of Canada and are eligible for benefits under the provincial health care program in your province of residence.

Your coverage would become effective on the first of the month following the date of application provided the application is submitted prior to the 15th of the month; otherwise, the first of the subsequent month.

Late Enrollment

You would be required to submit evidence of good health if you apply for coverage more than 60 days after the date:

- you retire, or
- coverage terminates under a spouse's group plan, or
- coverage terminates under any other group plan.

Coverage would begin on the date Saskatchewan Blue Cross approves your application.

Eligible Dependents

Dependents are defined as your spouse, unmarried, unemployed dependent children under 21 years of age, and unmarried, unemployed children under 26 years of age who are attending an educational institution or training at a school of learning on a full-time basis. Dependent children who are physically or mentally infirm will be covered beyond the limiting age.

Termination of Benefits

Coverage would cease on the earliest of the date you are no longer a member of STS, or the termination date of the Group Contract.

Any change to, or cancellation of coverage must be received in writing to the Superannuated Teachers of Saskatchewan office by the 15th of the preceeding month.

Extended Health Care Benefits

An overall combined annual maximum of \$10,000 per person applies to the following benefits. Amounts shown are annual limits payable per covered person, unless otherwise stated.

Hospital Accommodations

- 100% of the difference between standard ward and semi-private or private hospital rates in your province of residence up to a maximum of 50 days per person per calendar year.

The co-insurance for the following benefits is 80%:

Formulary Prescription Drugs

- A \$6 deductible is applied to each drug dispensed. Maximum benefit is \$2,000 per person per calendar year.
- Drugs which are prescribed by a physician or dentist, and that are included under the Saskatchewan Prescription Drug Plan Formulary.
- Coverage includes a \$500 lifetime maximum per person for payment of smoking cessation drugs which require a prescription.
- Purchase quantities limited to a 90 day supply.

Ambulance Services

- The plan allows for unlimited licensed ambulance service, including the cost of air travel required to transport a patient to receive essential care.
- The plan is limited to one return trip home per person per calendar year.

Private Duty Nursing

- Services provided by a RN, RNA, LPN or VON, as an in-patient, or in the home of the participant (excluding nursing homes or for palliative care) where the services have been ordered by the attending physician to a maximum of \$5,000 in a calendar year.

Accidental Dental

- Treatment required following accidental damage (from an external blow to the mouth) to your natural or artificial teeth. Dental work must be rendered or reported within six months of accident. Maximum allowable expense is \$1,000 every calendar year.

Paramedical Services

- Licensed podiatrist/chiropractor, acupuncturist, physio-therapist, chiropractor, naturopath, registered psychologist, registered speech therapist, registered massage therapist/reflexologist. Maximum of \$500 per practitioner per person per calendar year.

Diagnostic and Other Procedures

- Radiology and blood transfusions.

Prescribed Health Educational Program

- Up to a limit of \$100 per calendar year when recommended by your physician.

Medical Equipment, Aids and Appliances

Purchase, when prescribed by a physician, or repair of:

- trusses, splints, crutches, canes, casts, rib belts, cervical collars, artificial limbs or eyes, and braces which incorporate a rigid support of metal or plastic (dental braces and sports braces are excluded) and other prosthetic appliances at the discretion of Saskatchewan Blue Cross
- wigs (maximum of \$500 per calendar year)
- breast prosthesis (one every two calendar years, two if a double mastectomy)
- surgical brassieres (two every calendar year)
- custom-made orthopaedic shoes and orthotics (overall combined maximum of \$500 per two calendar years)
- surgical stockings, embolic and/or compressions stockings, stump socks, burn garments (overall combined maximum of \$200 per calendar year)
- hearing aids and cochlear implants (\$750 every three calendar years)
- diabetic, ostomy, and incontinence supplies
- blood pressure monitors (once every five calendar years)
- oxygen
- mobility aids
- Chronic Disease Management Programs including Cardiac Rehabilitation, Diabetes and Stroke (\$300 every calendar year)
- C-PAP accessories (C-PAP machines are not covered under this plan)

Rental, when prescribed by a physician, of:

- wheelchair, patient walker, hospital-type bed, or other durable equipment (or purchase if approved by Saskatchewan Blue Cross). Lifetime maximum of \$1,500 per person.
- geriatric chair (\$1,000 lifetime maximum excluding use in nursing home)
- equipment for the administration of oxygen (or purchase if approved by Saskatchewan Blue Cross).
- respirator ventilator to a maximum of \$500 per person per calendar year.

Outside Province of Residence Referral

- Hospital room and board at ward rates up to 31 days per period of disability. Services must be recommended by a physician for treatment not available in your province of residence. (\$50,000 maximum per course of treatment / lifetime maximum of \$100,000). Claim must have prior approval from the provincial government and Saskatchewan Blue Cross. (Payment will not be made for any illness commencing within 12 months of the effective date of group coverage.)

The co-insurance for the following benefits is 100%:

Vision Care Benefits

- Corrective Eyeglasses: \$250 per person every two calendar years. Includes lenses, frames, contact lenses and sunglasses prescribed by a licensed optometrist or ophthalmologist. Corrective lenses required due to surgery after the maximum indicated are allowed up to an additional lifetime maximum of \$250 per person.
- Eye Examinations – \$125 per person every two calendar years, when eye examinations are not covered by a government plan. Two additional eye exams medically necessary with physician's referral within the same two calendar year period as shown on the Schedule of Benefits is covered up to a maximum of \$125 per person per exam.
- Contact lenses prescribed for severe corneal astigmatism, severe corneal scarring, Keratoconus or Aphakia, to correct vision to at least a 20/40 level are payable at an additional maximum of \$250 per person every two calendar years.
- Refraction Exam post-surgery maximum \$125 per person per calendar year.

Excluded are non-prescription sunglasses, safety glasses, or any form of eyeglasses purchased for cosmetic purposes.

Outside Province Travel Benefits

In the event of an accident or unexpected illness occurring outside province of residence, reasonable and customary charges will be paid for the following expenses at 100% up to 65 days per trip with a lifetime maximum of \$5,000,000. The rate of exchange in Canadian currency will be determined at the date of service.

Top-up travel insurance may be purchased; interested travelers should contact Saskatchewan Blue Cross directly.

- **In-Patient Hospital Charges** up to the cost of semi-private accommodation.
- **Physicians' Charges**
- **Prescription Drugs**
- **Diagnostic Procedures**
- **Private Duty Nursing** up to \$5,000 per calendar year.
- **Paramedical Services** of a licensed physiotherapist, chiropractor or chiropodist/podiatrist to an annual maximum of \$300 per specialty.
- **Rental of a Wheelchair, Crutches and Canes** when ordered by a physician.
- **Medical Transportation**
 - Licensed ground or air ambulance for emergency transportation to the nearest medical facility, limit of one return trip per calendar year.
 - If medically necessary, round-trip economy transportation will be arranged and paid for a qualified medical attendant to accompany the patient.
 - Subject to medical advice to the contrary, evacuation of the patient to a hospital in their province of residence, where pre-authorized by Saskatchewan Blue Cross.
- **Accidental Dental** emergency treatment when natural teeth have been injured or artificial teeth have been damaged by a direct, accidental blow to the mouth, or a fractured or dislocated jaw that requires setting, up to an annual maximum of \$1,000.
- **Transportation to bedside** for one member of your family to be with an insured person who has been confined to a hospital for at least seven days, or to identify the deceased prior to release of the body. (limited to one round trip economy airfare).
- **Trip Interruption/Delay** if your trip is interrupted or delayed due to your or your travel companion's hospitalization outside your province of residence (one way economy fare or the excess cost over and above any prepaid travel plan).
- **Return of Dependent Children** by the most direct route to their place of residence, if dependent children are left unattended while travelling when you are hospitalized (one way economy transportation or the excess cost of pre-paid travel arrangements).
- **Vehicle Return** up to \$2,000 for private or rental, by commercial agency to your residence or nearest vehicle rental agency when you are unable due to illness or accident.
- **Repatriation** up to \$5,000 of expenses to return the deceased to the home province.
- **Additional Expenses** for the cost of meals and hotel accommodation due to any covered person's hospitalization, up to a daily maximum of \$150 up to 10 days.
- **World Travel Assistance** For emergency medical situations requiring hospitalization, your Travel Assistance Centre must be contacted (numbers listed on your Blue Cross ID card). Failure to call your Travel Assistance Centre may invalidate your claim. The following services are provided by your Travel Assistance Centre:
 - 24 hour telephone services around the world in any language.
 - confirming coverage and payment to a doctor and/or hospital.

- arrangement for medical evaluation by a qualified physician and then referral to a medical facility equipped to provide treatment.
- transfer of patient to another medical facility if required.
- assistance in contacting the family.
- referral to a local legal advisor and/or assistance in arranging for advances for your personal credit card and/or arranging for family/friends to post bail and pay legal fees.
- assistance in the replacement of necessary travel documents and/or tickets, in the event of theft or loss (the cost of obtaining replacement documents is your responsibility).

Travel Exclusions and Limitations

Travel Benefits will not be payable for charges in connection with the following:

- a pre-existing condition, illness or injury for which symptoms occurred and/or required medical investigation, diagnosis, treatment or hospitalization within three months immediately preceding departure date. Routine check-ups with no change in medication or treatment are not considered medical investigation, diagnosis or treatment.
- residents traveling outside their province of residence against their physician's advice.
- referral or elective (non-emergency) treatment.
- services not required for the immediate relief of acute pain or suffering which reasonably could have been delayed until returning to your province of residence.
- benefits payable by your provincial health plan or any other government agency.
- confinement due to childbirth and delivery if any portion of travel falls after the 32nd week of gestation.
- expenses incurred as the result of participation in professional sports or hazardous avocations (i.e. bungee jumping, parachuting, a flight accident unless riding as a fare paying passenger on a commercial airline/charter or aircraft with a seating capacity of six people or more).
- participation in criminal acts, war, or other hostilities.
- services as the result of substance abuse.
- expenses as a result of suicide or attempted suicide.

**If you are uncertain about your coverage, please contact Saskatchewan Blue Cross prior to travel.

Dental Care Benefits

Dental benefits are based on the usual and customary charges up to the current General Practitioners' Dental Fee Guide in effect in the province of Saskatchewan.

Services over \$500 require pre-authorization in writing by Saskatchewan Blue Cross. Dental claim forms are provided for this purpose.

Basic Dental Care Benefits

- 80% co-insurance - unlimited maximum.
- Complete oral exam (once every three calendar years), recall exam (two every calendar year).
- X-rays: full mouth or panoramic (one of either type every three calendar years), single, cephalometric (five every two calendar years), occlusal (two every calendar year), bitewing & temporo-mandibular joint (four of each in a calendar year).
- Tests and laboratory examinations.
- Polishing (two units every calendar year), scaling (eight units every calendar year), fluoride treatments (two treatments in a calendar year), oral hygiene instruction (twice in a calendar year), space maintainers.
- Fillings, recementing inlays and crowns, removal of inlays and crowns, and cement restorations.
- Denture adjustments, repairs, rebasing, and relining (one every two calendar years), tissue conditioning, removal, repair

- and recementing fixed bridge.
- Surgical services.
- Eligible Dependent Children Only: pit and fissure sealants, protective athletic appliances (one appliance per calendar year).

Minor Dental Care Benefits

- 80% co-insurance - \$1,000 per person per calendar year
- Root canal therapy.
- Treatment of gums and bones.

Major Dental Care Benefits

- 60% co-insurance - \$1,500 per person per calendar year
- Crowns, inlays and onlays once per tooth in a five year period (not payable unless there is extensive decay or breakdown which cannot be repaired by use of amalgam or similar restorative material).
- Fixed bridges (not payable unless there is extensive decay or breakdown which cannot be repaired by use of amalgam or similar restorative material).
- Complete and partial dentures (one upper and one lower in a five calendar year period).
- Dental implants and/or services performed in conjunction with dental implants.

Dental Benefits for Late Applicants

If you or your dependents apply for dental benefits more than 60 days after becoming eligible, the maximum benefit will be limited to \$100 during the first 12 months of coverage. This provision does not apply to dental services required as a result of natural teeth being injured or artificial teeth being damaged by a direct accidental blow to the mouth after the effective date of the late applicant's coverage.

General Exclusions and Limitations

Health and Dental Benefits will not be payable for charges in connection with the following:

- convalescent, custodial or rehabilitation services.
- services/supplies normally provided without cost or at nominal cost by the government health plan, or any plan or arrangement.
- participation in an insurrection, war, or hostile action.
- committing or attempting to commit a criminal act.
- self-inflicted injuries, suicide, or attempted suicide.
- cosmetic services or experimental procedures.
- conditions not detrimental to one's health.
- missed appointments or completion of claim forms.
- replacement of lost or stolen prosthetic devices.

STS Group Benefits Plan Monthly Premiums

Effective July 1, 2019- June 30, 2021

Extended Health

Age	Single	Couple	Family
<55	\$82	\$164	\$184
55-64	97	194	224
65-74	102	204	234
>75	112	224	254

Dental

Age	Single	Couple	Family
<55	\$43	\$86	\$95
55-64	45	90	100
>65	49	98	105

for eligible participants only

65-74	55	110	140
>75	65	130	160

STS Chapters

- There are 42 local chapters to which STS members may belong, 40 in Saskatchewan, two in B.C. Most chapters have regular meetings and other activities.
- Each STS member may choose to belong to a chapter, or to be a non-chapter member. There is no extra fee for chapter membership.
- Most STS members belong to the chapter where they live (if there is one) but a few choose to be members of the chapter where they previously taught.
- There are no geographical boundaries for the chapters, but the following chart indicates the location of most of the chapter members:

Chapter

Assiniboine Chapter
Biggar Chapter
Carrot River Valley (Melfort & District) Chapter
Estevan Chapter
Fraser Valley Chapter
Humboldt and District Chapter
Kerrobert Chapter
Kindersley Chapter
Langenburg Chapter
Last Mountain Chapter
Lloydminster Chapter
Mainline Chapter
Maple Creek-Medicine Hat Chapter
Melville Chapter
Midlakes Chapter
Moose Jaw Chapter
Moosomin Chapter
Nipawin Chapter
Northwest Chapter
Okanagan Valley Chapter
Outlook & District Chapter
Parkland Chapter
Petrofka Chapter
Potashville Esterhazy Chapter
Prince Albert Chapter
Red Deer River Valley Chapter
Regina Chapter
Rosetown Chapter
Saskatoon Chapter
Shamrock Chapter
Shaunavon Chapter
Souris Moose Mountain Chapter
South Central Chapter
Sturgis Chapter
Swift Current Chapter
The Battlefords and District Chapter
Tisdale Chapter
Unity Chapter
Wadena Chapter
Wakaw Chapter
Weyburn Chapter
Yorkton Chapter

Members Of This Chapter Reside In Or Near:

Canora, Kamsack, Invermay
Biggar
Melfort and District
Estevan, Lampman
Abbotsford
Humboldt, Watson, Lake Lenore
Kerrobert and Area
Kindersley, Eston, Kerrobert
Langenburg, Churchbridge
Punnichy, Raymore, Strasbourg
Lloydminster, Maidstone
Indian Head, Fort Qu'Appelle, Grenfell, Whitewood
Maple Creek, Medicine Hat
Melville
Davidson, Craik
Moose Jaw
Moosomin, Rocanville, Maryfield, Wapella
Nipawin, Choiceland, Carrot River
Meadow Lake
Kelowna
Outlook & District
Shellbrook, Canwood, Big River
Blaine Lake, Hafford
Esterhazy
Prince Albert
Porcupine Plain, Hudson Bay
Regina
Rosetown
Saskatoon
Wynyard, Foam Lake
Shaunavon
Oxbow, Carnduff, Arcola
Assiniboia, Gravelbourg, Lafleche
Sturgis, Preeceville, Norquay
Swift Current
Battlefords
Tisdale
Unity, Wilkie, Cut Knife
Wadena, Kelvington, Rose Valley
Wakaw
Weyburn
Yorkton