

OUTREACH



To The Superannuated Teachers
of Saskatchewan

President's Report

Sunil Pandila

The fall of 2021 will be another season to remember! The unusually warm weather until the end of October has been wonderful for fall cleanup as we get ready for six months of winter! I just did a final mowing of our yard on October 29! By the time you read this, the ghosts and goblins will have disappeared, and, Remembrance Day will have passed. To take their place will be the elves and hopefully the thought that this year's Christmas will bring the ability to truly celebrate the season with friends and family even if it is in a small group gathering.

Many were also thinking that our world would come back to some sort of normal this fall, but unfortunately here in our province, this was not the case. It is frustrating to hear that our already fragile health system has gone on "red alert" to deal with the pandemic. Not only does this affect those infected with COVID-19 but also the rest of the population as we deal with health issues in our daily lives. Health care workers have gone above and beyond the call of duty during these times and are to be commended for their efforts.

Our STS Executive continued to meet via Zoom for our October 26-27 meetings. While it is not ideal, the current conditions around us are not at a point where everyone feels comfortable to meet in-person. The same is true at the Chapter level where some are meeting and others have chosen not to. I hope that having a long layover where we have not been meeting in-person does not negatively affect Chapters when they are able to get together again. I know that everyone has been busy in so many ways and new routines and schedules have been established. Please make time for your local Chapter meetings and include them as a part of your upcoming calendars. It has been a while, but it was nice to visit with a few Chapters during the month of October. They included Swift Current/Shanavon, Maple Creek-Medicine Hat and Lloydminster. Thank you for the invitations! I would love the opportunity to visit if you are meeting so please

do not hesitate to send me an invitation. Getting back to in-person meetings has been a challenge to say the least!

We had to postpone our STS Chapter Presidents' Meeting until March. The plan is to try to meet in-person for our January Executive meetings, but we continue to monitor the situation. We had intended to get feedback for our resolutions at the Chapter Presidents' meeting, but now this will have to be done through electronic communication. It is the next best alternative if we are to remain on target for accomplishing the work we need to get done. This does slow the process somewhat so Chapters forwarding their feedback by the November 19, 2021, deadline is important.

Our organization continues to spend time working on issues affecting our members. Besides monitoring the finances and Group Benefits plan, we are currently in the process of negotiating a renewal of our Extended Health and Benefits Plan, as we are in the last year of our current agreement. With COVID-19 continuing to have an effect on aspects of our Plan, it is a challenge to predict health shifts and trends as we work through this process. The Health Spending Account continues to be popular with many so please make sure you use your \$250 within the two-year window. The work on the Governance and Handbook Review Committee continues with input being sought from Chapters, as previously mentioned. This was the direction provided through resolutions passed at our last AGM in May, and work continues on all the resolutions passed. Updates to the disposition of resolutions are periodically placed on the STS website (www.sts.sk.ca). We are hoping 2022 brings a return to our recreation activities. We have received some applications for 2022 events that were previously cancelled, which indicates a desire to get back to our friendly, social, and healthy activities.

A major focus this year is supporting SSM (Saskatchewan Seniors Mechanism) as they continue to work on the

“positive aging” strategies for older adults. You may have heard that October 1 – the *International Day of Older Persons*, was the kickoff for the new *Home Supports Initiative*. This movement is just getting underway and targets older adults’ wishes to remain in their homes as people age. It is about time that we get more than just free fishing licenses when turning 65! This initiative will look at saving the health care system money down the road and sets a path for all future generations because we are all going to get there someday! Everyone can win through establishing a system which tries to delay the entry into long-term care homes and enjoy aging in the sanctity of their own home for enhanced quality of life. Please visit www.skseniorsmechanism.ca and join the movement. This campaign is just the beginning of trying to convince our provincial leaders to listen. We can all make a difference by pushing our leaders to put steps in place to meet the needs of this dynamic, growing age group and all it has to offer!

The Presidents of the retired teacher organizations in the Western Provinces (Manitoba, Saskatchewan, Alberta and British Columbia) are looking forward to a joint conference call in the near future. We hope to update one another on issues within our provinces and the state of affairs with our organizations.

The last two years have been challenging but let’s hope that this December marks a turnaround for family gatherings and social interactions in time for the festive holidays.

From Bonnie and I and all the members of the Provincial Executive and Staff, we wish all of you and your families the best of the holiday season.

Stay safe and healthy! For more information about any of our programs, initiatives, or how we can support you in your Chapters, please do not hesitate to call the STS Office at 306-373-3879 or visit our website at www.sts.sk.ca. You can also contact me at sunil.pandila@sasktel.net or 306-692-2420.

Advocacy

Huguette Kitchen and Devona Putland

Discussions at the October 26, 2021, Advocacy Committee Meeting included a focus on five resolutions passed at the May 2021 AGM and referred to the Advocacy Committee. In addition to the information included here, there are periodic updates placed on the STS website under Disposition of Resolutions for all resolutions.

Two resolutions (resolutions A.5 and A.7) requesting that the STS encourage involvement of members in advocacy efforts were referenced in a Presidents’ Memo sent out on October 6, 2021. Actions were requested from Presidents whereas the Advocacy Committee and Provincial Executive encouraged Chapters and members to participate in advocacy that supports our active teacher colleagues. October 5 was World Teacher Day and participation in advocacy is one way that retired teachers can participate in recognition of this day and express support for teachers currently in the classroom. You can find more advocacy information on the STF website at www.stf.sk.ca/education-today or www.tellthemtuesday.com.

Another two resolutions (A.8 and A.9) asking for policy development and a statement opposing ageism, have begun to be addressed by the Committee as we reviewed definitions of ageism, discussion of the STS role in this matter and the start of development of a draft policy on ageism that focuses on an older population. This work will continue and will hopefully be ready for consideration by Delegates to the 2022 AGM.

Resolution A.6 seeking information and opportunities for advocacy through the STS website will be further addressed as a renewal of the STS website is planned.

In the meantime, if you have thoughts about specific areas where you think the STS should be taking an advocacy role, we encourage you to email the STS Office at sts@sts.sk.ca with your suggestions and these will be reviewed by the Advocacy Committee.

Annual General Meeting Planning

Doug Still and Anna Wehrkamp

The AGM Committee met on October 26, 2021. While an in-person AGM for 2022 is our hope, the Committee recognizes the need to remain flexible in its planning as COVID-19 continues to be a factor. The AGM Planning Committee and Provincial Executive are committed to structuring a successful AGM regardless if it is virtual or in-person.

With consideration to previous AGM feedback, the Committee discussed various time limitations for speakers to resolutions and the possibilities of electronic voting.

The options for interest sessions are being gathered and considered. Further information will be provided via *Outreach* when it is available as well as to Chapter Presidents.

Budget, Finance and Audit

Sue Amundrud

The current membership of the STS is 11,948, which continues to represent growth in our overall membership.

The audited financial reports for 2020-21, which normally would have been provided in hard copy at the Chapter Presidents' Meeting, were emailed to Chapter Presidents from the office on October 22, 2021. Please contact your Chapter President if you wish to review either a copy of the full reports or the summary that was provided in the context of the email. Alternatively, you can contact the STS Office to request a copy be emailed to you.

At our October Executive meeting, we reviewed the first quarter financial reports.

The STS Operating Fund shows income of \$269,823.33 (above expectations) and expenses of \$152,168.14 (below expectations). While we realize that these trends are impacted by COVID-19, and that there are significant planned expenses that do not appear on a monthly or even quarterly basis, this is still a healthy financial position to be in at this point in the fiscal year.

The Contingency Fund includes term deposits, short term investments, and a market investment account for a combined total as of September 30, 2021, of \$1,648,779.15. Of that amount, \$50,000 has been sent to Saskatchewan Seniors Mechanism (SSM) in support of the Home Supports Initiative, as approved by the STS Provincial Executive.

We reviewed the Extended Health Plan financial statements and are satisfied with the information. The details are found in the Group Benefits report.

Governance and Handbook Review

Terri Mitchell

The Governance and Handbook Review (GAHR) Committee met September 28, October 14 and October 26 via Zoom and continued their work addressing three resolutions passed at the 2021 AGM. Resolution A.17 pertains to the review of all aspects of the Contingency Fund; Resolution E.8 addresses the review of policies and practices for charitable donations; and, Resolution A.10 refers to an extensive survey of membership with a focus on the needs, goals and wishes of members to guide the STS in adapting and emerging from the COVID-19 pandemic.

Request for Feedback – Resolutions A.17 and E.8

The Committee completed background and key questions surrounding Resolutions A.17 and E.8 to engage members in the process. A memo was sent to Chapter Presidents on October 18, 2021, including the background and questions as well as suggesting approaches to gathering feedback. The memo identified November 19 as the deadline for responses to be submitted by email to the STS office. The GAHR Committee appreciates the efforts of Chapter Presidents and membership in providing feedback around these issues. We thank you in advance for your participation and look forward to your responses.

The plan moving forward is for a sub-committee to review feedback on November 23 and to share findings with the Committee at a December 7 Zoom meeting. The hope is to have a report prepared for the January 2022 Executive meeting.

Survey Plan in Progress – Resolution A.10

Regarding Resolution A.10, the Committee is preparing possible survey items addressing goals, needs and wishes as indicated in the resolution. At our October 26 meeting the Committee recommended that the Executive engage a professional survey company called Praxis to conduct a survey of our membership. A motion to that effect was passed at the October 27 Executive Meeting. Details regarding the timeline for further developing and administering the survey will follow as the work with Praxis moves forward.

Again, thank you to our Chapter Presidents and members for engaging in the feedback request, and thank you to the GAHR Committee members for lending their time and expertise to the ongoing governance review process.

The STS Office will be closed for the holidays at noon on December 17 and will reopen January 4, 2022. From the Staff at the Superannuated Teachers of Saskatchewan, we wish you a Happy Holiday and a New Year filled with prosperity and joy!

– Murray, Colleen, Heather and MJ.

STF Councillors

Joyce Hoffman

On October 21, 2021, the STF Councillors' Conference was held virtually with Pheedloop as the service provider. Patrick Maze, President of the STF, welcomed all participants to the conference.

Attending on your behalf from the STS were: President Sunil Pandila, Vice-President Sue Amundrud and the elected Councillors: Alan Laughlin, Don Gabel, Doug Still, Jane Isinger, Terri Mitchell and Joyce Hoffman.

The Keynote speaker was Wade Repta, the author of "The Well Teacher". He focused on key health areas, resilience, balance, overall well being and the effects of COVID-19.

There were plenary sessions and concurrent sessions that followed with Patrick Maze having an open forum to wrap up the day.

The 2021 Arbos Award winner for Contributions to Education and the Teaching Profession was Helen Malloy, a long-time educator from Regina.

Even though many sessions did not directly impact superannuated teachers, we were informed and involved in discussions concerning proposed STF Bylaw changes. It was a busy day with only a few glitches in the system.

Recreation

Don Gabel and Alan Laughlin



The Recreation Committee reviewed the notifications received from Chapters regarding recreation events to be held in 2022. Chapters are reminded that they need to formally notify the STS Office of their intention to host recreational events. This is so notifications can be placed in *Outreach* and Executive approvals and grant funding can be put in place. If Chapters had intended to host an event that was postponed or cancelled due to COVID-19, they are asked to contact the STS Office by email to formally identify whether they intend to host the event going forward as well as to supply any new information.

Please Note: If you wish to make any changes to your group benefits effective January 1, 2022, please make sure that your request is received by the STS Office before 9:00 am on December 10, 2021.

Group Benefits

Don Gabel

The Group Benefits Committee met with Mark Mireault, Head of Strategic Relationships with Saskatchewan Blue Cross. Experience reports were reviewed for both the Extended Health and Dental Plan.

After three months of the fourth year of the agreement, the Health Plan revenues were \$2,759,450.65, paid claims were \$2,185,598.07 and administration costs were \$109,279.90 resulting in a surplus of \$464,572.68.

After three months of the fourth year of the agreement, the Dental Plan revenues were \$1,647,570.65; paid claims were \$1,414,782.23; and, the administration costs were \$67,202.16 resulting in a surplus of \$165,586.26.

We are currently in the fourth year of the agreement with Saskatchewan Blue Cross and are still showing a surplus, which is an anomaly. We believe this is largely attributable to COVID-19 and members not accessing services as frequently as prior to COVID-19.

Membership in the Plan is 8,586 which is an increase of 228 from a year ago.

As most of you are aware, this is a negotiating year for our Plan. We have engaged a professional consultant to assist with the negotiation of an agreement renewal as well as to assist with oversight for the Plan. We believe this will help to ensure all opportunities for enhanced coverage and reduced expenses are explored in the new agreement, for the benefit of members.

The Plan continues to be in a sound financial position. The Committee will continue to provide oversight of the Group Benefits Plan.

If you have any questions in regards to this report please reach out to myself or the STS Office.

Honorary Life Membership

Gary Boechler and Don Gabel

The Honorary Life Membership Committee met on October 26, 2021. The discussion focussed on the honoring of HLM recipients at the 2022 AGM banquet, assuming an in-person meeting will be possible along with a full banquet. Space at the AGM banquet is a concern that the Committee is considering. Criteria for the selection of HLM recipients and refinement of the selection process was also discussed.

Chapters are reminded that when considering the nomination of potential recipients to refer to Guideline 4 of the *STS Policy Handbook* that provides important information regarding nominations. Nominations must be received at the STS Office by March 1, 2022.

Spotlight on Superannuates

Submitted by Patti Gatzke

Loretta Romankewicz, Swift Current Chapter

On August 10, 2021, at Cypress House in Swift Current, 14 past and present Executive of the Swift Current Chapter met to pay tribute to Loretta Romankewicz. She has been our 'In Touch' newsletter editor for 30 years. Stories were shared by colleagues; cake and coffee were served; and, many words of appreciation were shared. Thank you so much, Loretta, for your dedication and professionalism.

Resolutions

Alan Laughlin

Ongoing work on the Disposition of Resolutions from the 2021 Annual General Meeting was reviewed. A document including updates to the disposition is available on the STS website. Discussion occurred regarding whether the Resolutions Committee might take a more direct role in possibly chairing the resolutions portion of the Annual General Meeting. Guidelines within the *STS Policy Handbook* would likely need to be updated.

Two potential resolutions for 2022 STF Annual Meeting of Council were discussed. The two resolutions approved in principle are regarding the composition of the STF Pension and Benefits Board as well as the indexing of Teachers' Superannuation Plan pensions.

Chapters are encouraged to begin thinking about resolutions they may wish to submit to the 2022 STS Annual General Meeting.



Older adults benefit.
Families benefit.
Communities benefit.



Help Make Home Supports a Reality
Join us at: www.skseiorsmechanism.ca



COVID-19 and Travel – Q&A with Saskatchewan Blue Cross

Are COVID-19 tests covered by the STS Extended Health Plan or the Health Spending Account (HSA)?

Expenses for a COVID-19 test are not eligible under the insured benefits. These expenses are only eligible under the Canada Revenue Agency medical expense tax credit (METC) if prescribed by a medical practitioner. Government, employer or business requirements are not considered a 'prescription' by CRA and therefore expenses incurred for testing as a result of air travel, government regulation, or business or employer requirements are not eligible under HSA. Likewise, the purchase of rapid test kits, should a member want these on hand for personal use, would not be eligible under HSA.

If someone is travelling out of country and tests positive, are quarantine costs for hotel and/or any other costs associated with changing one's travel plans covered by the Plan?

There is Plan coverage for extra costs of commercial accommodations and meals resulting from a delayed return trip due to a sudden and unforeseen illness or accident requiring immediate treatment. Under the STS plan, this includes the following:

Meals and Accommodation: Additional board, lodging or similar expenses incurred by the Participant and any travelling companion(s) when the return trip is delayed due to the Participant's hospitalization, to a combined daily limit of \$150 for no more than 10 days. This must be verified by the attending Physician and supported with receipts from commercial organizations.

Therefore, if you have been placed in quarantine beyond your planned return date due to a positive COVID-19 screening test for air travel or government regulation, coverage for meals and accommodations is not available. However, if your return trip is delayed due to hospitalization as a result of COVID-19, coverage for meals and accommodations is available. The plan does not provide coverage for trip interruption benefits and therefore any expenses incurred for new airfare or changes to existing airfare are not covered by the plan.

Saskatchewan Blue Cross will automatically extend the travel insurance coverage free of charge until 72 hours after the end of the quarantine or until the member is able to return to their province of residence, whichever comes first. We define a quarantine as being the isolation, for a determined period, of a sick or potentially infected individual to limit the transmission of a contagious disease.

To be considered "in quarantine" you must therefore be:

- Potentially infected or infected with COVID-19.

- Placed in isolation for a period determined by the health authorities (often 14 days) in order to protect the health of the population.

Does our Plan have coverage for any COVID-19 complications arising if a member chooses to travel to or from a COVID-19 "hot zone" or restricted travel destination?

The Outside Province of Residence Travel Benefits under the STS plan does not include an exclusion in relation to travel advisories, and so STS plan members are protected against medical expenses for COVID-19 while travelling within Canada and internationally. With that said, we strongly recommend adherence to the advice of the Government of Canada. If a member contracts COVID-19 while travelling, the travel benefits will offer coverage provided they have not tested positive for COVID-19 or shown symptoms of the virus in the 90 days prior to departure (pre-existing condition). It is important to note that given the magnitude of the world-wide crisis, the reduced availability of medical resources around the world, and the measures taken by different countries to limit the spread of the COVID-19 pandemic, our assistance service may be limited in its ability to assist people in emergency situations abroad.

STS Office Reminders

- STS Group Benefit Planholders who are eligible for the Saskatchewan Seniors' Drug Plan may be eligible for a reduced premium by providing the STS Office with a copy of the Seniors' Drug Plan confirmation letter.

For information on the Saskatchewan Seniors' Drug Plan, please speak with your pharmacist or contact the Seniors' Drug Plan office at 1-800-667-7581. If you live in Regina please call 306-787-3317.

- For any changes to your address and/or Group Benefits coverage, please contact the STS Office directly at 306-373-3879 or sts@sts.sk.ca.
- If you are on a temporary contract and wish to suspend your STS Group Benefits, please contact the STS Office via email prior to the 15th of the month to be effective the 1st of the following month.
- Please make sure that you are using the correct email address for the STS: sts@sts.sk.ca.

ACER-CART

Time for a National Seniors Plan

The Association of Canadian Retired Teachers (ACER-CART) has a current priority to advocate for the development and implementation of a National Seniors Strategy.

Older adults are the fastest growing segment of the Canadian population. Currently 15% of our population is aged 65 and older, and that number is expected to increase to 25% by 2056.

A comprehensive National Seniors Strategy with clear expectations and targeted funding has been put forth by the NIA (National Institute on Ageing). That proposal will guarantee basic rights for Canada's older population and ensure that their needs will be met.

Four pillars have been identified that would structure a National Seniors Strategy.

Pillar 1: Empower Independent, Productive and Engaged Older Canadians by addressing:

- ageism, elder abuse, and social isolation
- access to affordable housing
- improving income security for seniors
- the creation of age-friendly communities, physical environments, and spaces
- access to inclusive transportation

Pillar 2: Support Healthy and Active Lives as long as possible for Older Canadians by ensuring:

- support for engagement in Wellness and Prevention Activities that will enable Healthy Ageing
- access to Medically Necessary and appropriate Medications and Vaccines
- older Canadians and their caregivers are assisted to participate in informed Health Decision-Making & Advance Care Planning

Pillar 3: Provide Care Close to Home to deliver person-centered, high quality, integrated care as close to home as possible by care providers who have the knowledge and skills to care for Older Canadians by ensuring:

- access to appropriate, high quality Long-Term Care, Palliative, and End-of Life services
- older Canadians have access to care providers who are trained to specifically provide the care needed.
- standardized metrics and accountability standards to enable a National Seniors Strategy

- the Needs of Older Adults are recognized and supported in Emergency and Disaster Preparedness Planning, Response, and Recovery Efforts.

Pillar 4: Support for Care Givers that acknowledges and supports the family and friends of older Canadians who provide unpaid care for their loved ones by ensuring:

- unpaid caregivers and older adults are supported in the workplace
- unpaid caregivers are not unnecessarily penalized financially for taking on caregiving roles

Different levels of government have different responsibilities; however, ACER-CART is calling on all levels of government to work together to achieve these goals. A National Seniors Strategy needs to be created and activated as soon as possible to ensure appropriate care for our older population.

For more information about the proposed National Seniors Strategy, please see the various briefs based on current evidence briefs at <http://www.nationalseniorsstrategy.ca>.

Did you know

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Yes, I'd like to start receiving *Outreach!* electronically!

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From The Editor's Desk

Joyce Hoffman

We are slowly transitioning from autumn weather to colder, wetter and often more dreary days leading to the winter season. The combination of precipitation with anything from rain, sleet or snow and the shorter days are here to stay for several months.

Your STS Executive have been busy with STF Council, liaison visits and Committee and Executive meetings. The information found in this issue will update you as to some of the topics that the Executive members have been busy discussing.

We are looking for submissions to "Spotlight on Superannuates" and "Superannuates Make a Difference". If you have had an event in your Chapter that highlighted an activity or an individual, please consider writing a short report telling us about it and sending it to the STS Office for consideration for future issues of *Outreach*.

Also, if you would like to start receiving notification of *Outreach* being online instead of a paper copy, please complete the form found in this issue and send it to the STS Office. You would be helping the organization with both the cost of postage and paper. Consider this option.

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Website: www.sts.sk.ca

Phone: 306-373-3879

Email: sts@sts.sk.ca

Fax: 306-242-2538

2311 Arlington Avenue
Saskatoon SK S7J 2H8

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STS Office

2311 Arlington Avenue

Saskatoon SK S7J 2H8