

OUTREACH



To The Superannuated Teachers
of Saskatchewan

President's Report

Doug Still

This is the time of year when there is excitement about moving away from the depths of winter (sometimes with long-delayed warm ups), as we look forward to the new cycle of growth that comes with spring. We hope that you have wintered well, whether in Saskatchewan or in warmer climes.

In addition to the regular cycle of STS business, 2023 is seeing increased activity as we mark our 50th Anniversary. Local retired teacher associations which predated the STS undertook foundational work to establish the organization in 1973, with the first AGM taking place in 1974. From a handful of members and virtually no financial resources, the STS has grown to over 12,000 members and 41 Chapters, two of which are in British Columbia and two that straddle the Alberta-Saskatchewan border.

A number of anniversary-related activities and projects are happening at the provincial level. But just as importantly, this Golden Anniversary potentially has another 41 ways to be marked – among the various Chapters who form the backbone of the STS.

To date, a number of Chapters have applied for \$500 in anniversary seed money to assist with local celebrations. A preliminary budget allocation was provided in the 2022-23 budget and an additional amount is proposed in the draft 2023-24 budget to be considered at the May 9-11 Annual General Meeting.

After postponing the 2020 AGM and combining two years into the 2021 event, with a stand alone AGM in 2022, we are returning to a traditional in-person format familiar to Delegates who attended in pre-COVID years. In the past three years we broadened our commitment to lifelong learning by mastering digital platforms such as Zoom. One innovation used at our virtual AGMs that we will keep is the digital voting system.

Much work goes into the planning of an AGM. It is an 'all hands on deck' approach involving many Committees,

the entire Executive, and the behind the scenes support of our four staff, led by Executive Secretary, Murray Wall. Thank you to Presidents who have been working to recruit Delegates from their respective Chapters.

I want to highlight the value of the Health Spending Account to members in the Group Benefits Plan. Approximately \$2.1 million was set aside to access a \$250 Health Spending Account for things related to services we currently have in the Blue Cross Plan, as well as some additional expenses permitted by the Canada Revenue Agency outside the Plan, including the reimbursement of premiums paid to a health plan.

We are now over 80% of the way through the 24 month HSA program. Only 43% of the \$2.1 million has been accessed. The HSA will terminate at the end of June with two months thereafter to submit claims if you incurred costs before June 30.

Even if you do not plan to obtain health services in the next two months, please consider using your monthly premiums as a claim. Some members have inquired as to why rebate cheques were simply not issued; the reason being that this would have had implications with the Canada Revenue Agency.

The various Executive Committees provide much more detail in their respective *Outreach* reports. However, I do want to foreshadow that in late summer/early fall, *Outreach* will take on a dramatically different look and focus. It will follow a magazine format, broadening the scope of information with a presentation that is more contemporary. A key change is that the issues we currently have which follow each of five Provincial Executive meetings will give way to a quarterly schedule. We are also looking at separate ways of providing information to Chapters following each Executive meeting.

On behalf of the Provincial Executive and staff, very best wishes as we mark the arrival of spring.

AGM

Huguette Kitchen and Anna Wehrkamp

The STS 50th Annual General Meeting will be held in Saskatoon at the Travelodge Hotel from Tuesday, May 9 to Thursday, May 11, 2023.

AGM information was recently sent to all Chapter Presidents. Delegates will receive their information packages via email once their names have been submitted to the STS Office.

Tuesday evening will feature presentations by the Candidates seeking positions on the STS Provincial Executive. Following the addresses, there will be the cutting of the 50th Anniversary cake, refreshments and an opportunity for socializing.

Wednesday morning provides Delegates with an opportunity to

discuss resolutions and budget in small group sessions. In the afternoon, seven interest sessions will be offered.

1. STS Financials
2. Saskatchewan Senior Fitness Association (SSFA)
3. Saskatchewan Seniors Mechanism (SSM)
4. Saskatchewan Blue Cross
5. SaskOutdoors
6. Travel Opportunities
7. Video – Golden: The End of Ageism

The evening will include the banquet, presentation of the Honorary Life Members, and entertainment.

The Annual Meeting will begin Thursday morning and include discussion and voting on resolutions, election of officers, budget approval and other additional business.

The McDowell Foundation Raffle will take place again. Thank you to those individuals and Chapters who have so kindly donated items.

The AGM is a wonderful opportunity for Delegates to learn the variety of ways that the STS supports superannuated teachers, to have input in the decision-making process, and to network with Delegates from the various Chapters. Please encourage new members to get involved. We look forward to seeing you in May!

Budget, Finance and Audit

Sue Amundrud

Current membership in the STS is 12,069.

Representatives from Deloitte presented the audit service plan for 2023-24 to Executive members at our March meeting. That plan was accepted, and costs will be incorporated into our budget plan moving forward.

Financial statements for the Operating and Group Benefits Funds as of January 31, 2023, were reviewed. For Operations, our revenues for the year to the end of January were \$670,687.74 while expenditures totaled \$464,148.36. Members are reminded that our expenditures do not occur evenly over the year, and the major expenditure of our upcoming AGM has not yet been incurred. We are projecting that we will be in an operating surplus position at year end. Details for Group Benefits are outlined in the report of that Committee.

The most recent draft of a proposed budget for 2023-24 was reviewed in detail. After considerable discussion, this proposed budget was approved for presentation to Delegates at the May AGM for approval. Other related financial resolutions for presentation regarding fees and Chapter rebates were also approved for presentation to Delegates at the AGM.

An update regarding arrangements with our new investment manager was received as well as the plan moving forward for transitioning funds currently held in GICs as they reach maturity.

Items raised for discussion that could affect future budgets were flagged for attention by the incoming Executive for 2023-24 once they take office.

Advocacy

Huguette Kitchen and Devona Putland

The Advocacy Committee did not meet at the last meeting of the Provincial Executive, but would like to encourage STS members to become involved in the STF Tell Them Tuesday campaign around advocacy for education in our province. A public rally is also occurring at the legislature in support of public education on April 29th in Regina. Chapters and members are invited to participate and support our actively teaching colleagues. More information can be found at www.stf.sk.ca.

STS 50th Anniversary

Jane Isinger



Let's Celebrate! 2023 marks the 50th Anniversary of the Superannuated Teachers of Saskatchewan! Did you know that in the early 1970s retired teachers began to get together and the idea of local associations started to take shape? Retirees in Saskatoon and Regina organized local bodies in 1971, and by October of 1973, the provincial association known as the Superannuated Teachers of Saskatchewan (STS) was formed. Thousands of volunteer hours have gone into the development of an organization that is not only dedicated to providing an excellent Group Benefits Plan and social, recreational and educational activities, but also advocates for all seniors across this province and beyond.

Our 50th Anniversary year will be an opportunity to remember the past and to look to the future. It is our hope that local Chapters will consider organizing one or more events to celebrate this milestone. The 50th Anniversary Committee's Planning Goals are as follows:

1. To celebrate 50 years of STS existence over the course of 2023.
2. To encourage Chapters to engage in their own 50th Anniversary celebration events at the Chapter/Community level.
3. To involve members as much as possible and to communicate a member appreciation focus.

The Provincial Executive is supporting 50th Anniversary celebrations by making a \$500.00 grant available to Chapters who wish to organize a special activity/event. This grant will provide limited financial assistance on an application basis to Chapters as "seed money" to kick start their own planning. Information has been provided to Chapter

Presidents regarding the application process.

The hope is that a new activity/event/project be organized rather than re-naming an event that is currently in place. If two Chapters wish to organize one event, a joint application may be submitted, with both Chapters eligible to receive the full amount of the grant. It is important to note that the event must take place during the 2023 calendar year.

A 50th Anniversary logo has been developed and a number of special pins have been provided to local Chapters. The logo is available upon request from the STS Office and may be used for publicizing local Chapter events. Chapters are encouraged to publicize in local publications, newsletters, community bulletin boards, etc. Local Chapter contributions have a positive impact on the entire community.

An STS 50th Anniversary Booklet is also being developed that will include historical and current items of interest. Due to the scope of the project, the booklet will not be available at the Annual General Meeting, but will be completed before year end.

If Chapters have historical documents and/or photo books that they would like to share at the AGM, please bring them to the AGM and let the STS Office know so that we can have a space available for display. It will be the Chapter's responsibility to provide someone to look after these items.

The 50th Anniversary Planning Committee encourages Chapters to take this wonderful opportunity to promote our organization and all that it offers. Fifty years of dedicated service to our members is certainly an excellent reason to celebrate.

Honorary Life Membership

Gary Boechler and Don Gabel

The final HLM Committee meeting of the year was held on Thursday, March 16, 2023, as part of the Executive meeting.

The Committee considered nominations for Honorary Life Memberships and a recommendation was made to the Executive to grant the award to two individuals for 2023.

The recipients of the awards for 2023 are Walter Popenia (Shamrock Chapter) and Doreen Rathgeber (Yorkton Chapter).

Group Benefits

Sunil Pandila

Welcome to Spring 2023! I know everyone is looking forward to shaking off the winter blues and beginning to enjoy longer days and warmer temperatures. It will soon be time to get out in the garden and enjoy more of the outdoors.

It is always with some anticipation that we look at the Group Benefits Experience Reports as they become available. At the March Executive Meeting, the Group Benefits Committee was updated with the latest Plan financial information and details of usage. I am happy to say that the February results showed the Plan with excess revenue over expenses after a slight deficit in January. The Plan continues to experience some ups and downs in usage and therefore some unpredictability in monthly results. While it is difficult to compare the last few years due to COVID, pre-COVID usage would indicate that the Plan would likely be in a slight deficit position due to travel claims and general usage throughout the winter. But thus far, this has not been the case. As we enter the last quarter of this first year of a two year agreement with Saskatchewan Blue Cross, the Plan is in a positive situation with revenues exceeding expenses by approximately \$1.53M. Once again, the general health of our membership significantly determines the utilization of the Plan. The data may suggest that the healthier our members are the less usage and therefore we can see positive numbers in monthly results. While inflation, increased medical fees and costs in general continue to rise and contribute to costs going up, these are out of our control, but thanks to the 8,802 current members for taking ownership of your Plan and helping to save costs when possible.

We continue to be in unpredictable times and trends or usage for the past three years does not necessarily provide accurate data due to

COVID. The Committee continues to monitor the current situation for trends and possible reasons for the way the Plan finances are shaping up.

You may have read in the media about some changes to the Provincial Drug Plan recently regarding the shift to Biosimilar Drugs from Biologic Drugs. Members affected by these changes would have received correspondence from two sources, SaskHealth and Saskatchewan Blue Cross, to help you understand how these changes may affect you as plan holders and what action needs to be taken before April 30, 2023.

Once again, I would like to remind all those on the Plan who are eligible to utilize the \$250 in your Health Spending Account. The deadline for its use is June 30 but we would appreciate it if you could have your claim submitted as soon as possible. Of the funds which were allocated to the HSA, it appears that only about 43% of the approximately \$2.1M allocated has been utilized. So once again, please use your funds before the deadline. It is important that you get assistance if you are unsure about how to go about utilizing your funds. PLEASE CALL THE STS OFFICE FOR ANY QUESTIONS YOU MAY HAVE. Any expenses after June 30, 2023, will not be eligible as an expense to the HSA.

The Office Staff continues to field questions and respond to members' concerns. This engagement is critical for you to understand the terms and conditions associated with our Group Benefits Plan. I know that many questions can be answered by our staff and I want to thank them for their efforts in assisting Plan members. At our Committee meetings we have an opportunity to question and seek further clarification on issues from Saskatchewan Blue Cross.

As always, please continue to use the Group Benefits for your wellness needs and be proactive in your retirement years. There is nothing better than an ounce of prevention to make sure you continue to enjoy the best years of your life!

Nominations

Sunil Pandila

Nominations for the Provincial Executive are still welcome. Deadline for submission of nominations is 4:00 pm the day prior to the STS Executive elections (Bylaw 3). To date, declared Candidates for the STS Provincial Executive are:

President

Doug Still

Vice-President

Susan Amundrud

ACER-CART

Helen Sukovieff

Councillors

Don Gabel

Joyce Hoffman

Huguette Kitchen

Alan Laughlin

Terri Mitchell

Devona Putland

Member-at-Large

Martin Berg

Jane Isinger

Dean Lucyk

Owen Sebastian

Diane Selby

Anna Wehrkamp

Health Spending Account

A reminder that a Health Spending Account (HSA) was implemented for members of the Extended Health and Dental Plan on July 1, 2021. The HSA provided an allocation of \$250 for primary plan holders to utilize for a wide range of Canada Revenue Agency eligible medical expenses. These funds are available until June 30, 2023, and must be used for health expenses incurred or for Group Benefit premiums paid. Please see the STS website Frequently Asked Questions for more information at www.sts.sk.ca.

Councillors' Report

Sunil Pandila

As we head into April, it is time once again for your Councillors to prepare for the Annual Meeting of Council (AMOC) for the Saskatchewan Teachers' Federation. AMOC will be held in Regina this year from April 26-29 at the Delta Regina. Your eight Councillors attending are as follows: Doug Still, Sue Amundrud, Sunil Pandila, Don Gabel, Alan Laughlin, Terri Mitchell, Devona Putland, Anna Wehrkamp (replacing Jane Isinger).

Resolutions submitted to the STF will be voted upon to inform in STF decision-making over the course of the next year. Provincial teacher negotiations will be a main topic of interest for Councillors.

The STF is encouraging all teachers and superannuates to attend a rally for public education at the Legislature on April 29 from 12-1 p.m. This is to highlight and reinforce to our elected representatives to stop the cuts and start to invest in public education.

Additional information will be available after the event and your STS Councillors will follow up as soon as possible with any relevant items which may affect our membership.

Outreach Refresh!

One of the ways in which the 50th Anniversary of the STS is being recognized is a refresh of the *Outreach* publication, scheduled to appear in its new format in the fall of 2023. The new format intends to include a greater number of articles of general interest to superannuated teachers and older adults. As we work towards the launch date of this refresh, we are seeking your assistance in the following areas:



Photography – We are seeking submissions of your Saskatchewan photos made up of landmarks, scenery, or nature but with no identifiable people. Attach the photo to an email addressed to sts@sts.sk.ca. If we utilize your photo we will provide you recognition!



Writing – Are you interested in being part of our bank of writers? We will be seeking original articles of interest on a variety of topics ranging from Life Transitions, Health and Wellness, Lifelong Learning, Advocacy, Environmental Responsibility and more! If you would be willing to be part of our Writers' Bank, please email us at sts@sts.sk.ca and identify your area(s) of interest!



Anecdotes – Do you have a story to tell about your involvement in the provincial STS or Chapter that would make an interesting anecdote? Please send to sts@sts.sk.ca.

Congratulations!

The following members were selected for Honorary Life Membership 2023:

Walter Popenia
(Shamrock Chapter)

Doreen Rathgeber
(Yorkton District Chapter)

Recreation

Don Gabel and Alan Laughlin



The Executive approved several recommendations presented by the Recreation Committee concerning upcoming events. Most exciting is that a new event will be offered to superannuates! Kerrobert Chapter will be hosting 'Keep Fit and Knit' on a date that is yet to be determined. The format for the event will be communicated by the Kerrobert Chapter when it becomes available. Additionally, the Executive granted approval for Moose Jaw Chapter to host Stitch 'N Quilt on September 26-28, 2023, and for Wakaw Chapter to host Kaiser on October 12, 2023.

There was discussion at the Executive meeting around factors that make hosting events difficult for some Chapters. Inflation is a major issue. The Executive passed a motion to increase the grants awarded to Chapters commencing July 1, 2023. One-day events will receive a grant of \$1000.00 and two-day events will receive a grant of \$2000.00. Hopefully this increase will make it easier for Chapters to secure venues and to plan to host events. Thank you to the Chapters who have hosted events and to those who will be doing so later this year. We ask Chapters to consider hosting an event or consider creating a new event. The benefits to a Chapter are significant!

The following events are scheduled for 2023:

- April 17-18 Bowling, Regina Chapter
- May 16-17 Mah Jongg, Regina Chapter
- June 12-13 Golf, Tisdale Chapter
- June 20-22 Keep Fit and Knit, Kerrobert Chapter
- September 26-28 Stitch 'N Quilt, Moose Jaw Chapter
- October 12 Kaiser, Wakaw Chapter
- November 6-8 Curling, Yorkton Chapter

Spotlight on Superannuates

Queen's Platinum Jubilee Update: His Honour, the Honourable Lieutenant Governor Russ Mirasty acts as an honorary patron to the McDowell Foundation. In conjunction with the 70th Anniversary of Queen Elizabeth's reign, organizations were invited to nominate up to two individuals who had made significant contributions to their organization.

At the December 2, 2022, meeting of the Board of Directors, Renee Carriere and Fred Herron were chosen for this honor. They both received their medal on March 14 at an award ceremony held at the Western Development Museum in Saskatoon.



2023 GOLF TOURNAMENT REGISTRATION Hosted by the STS Tisdale Chapter Location: Tisdale Riverside Golf Course	
All entrants must register by June 6, 2023	
NAME _____	
ADDRESS _____	
CITY/TOWN _____	POSTAL CODE _____
EMAIL _____	PHONE _____
Category (check one): <input type="checkbox"/> Women <input type="checkbox"/> Men <input type="checkbox"/> Senior women (70+) <input type="checkbox"/> Senior men (70+)	
2-PERSON LADIES SCRAMBLE (TUESDAY)	
Partner's name: _____	
Usual 18 hole score: _____ or handicap: _____	
Campsite and accommodation information is available on request.	
Monday, June 12 11:00 a.m.-12:30 p.m. Registration at Clubhouse	
1:00 p.m. Shotgun Scramble	
Tuesday June 13 8:30 a.m. Medal Play and 2-Person Ladies Scramble	
Registration Fee:	
\$140 Two day's green fees (36 holes) including cart, Monday banquet and Tuesday lunch	_____
\$80 Monday Scramble including cart and banquet only	_____
\$80 Tuesday Medal Play including cart and lunch only	_____
\$80 Tuesday Ladies Scramble including cart and lunch only	_____
\$25 Extra banquet tickets	_____
\$15 Extra lunch tickets	_____
TOTAL _____	
Please make cheques payable to STS Golf 2023 Mail registration and cheque to: STS Golf 2023 c/o R.L. Price Box 1774 Tisdale SK S0E1T0	or Email and e-Transfer to pricer@sasktel.net
For further information: Shirley DeMarsh Phone: 306-873-9069 Email: sdemarsh@sasktel.net	

Resolutions

Alan Laughlin

Resolutions that were carried at the 2022 AGM have, for the most part, been addressed and the disposition of these resolutions is found on the STS website.

The Executive has approved resolutions submitted to be debated at the 2023 AGM. The total number of approved resolutions at this time is 25 and can be found listed in this edition of *Outreach*, other than Bylaw resolutions which will be not be printed in *Outreach* due to Canada Post regulations, but have been distributed to Chapter Presidents. All resolutions will be printed in the AGM booklet and made available to Delegates prior to the AGM. Resolutions can be submitted up to 4:00 p.m. the day before resolutions are debated at the Annual General Meeting.

The Executive affirmed Guideline 3.3 regarding the submission, potential editing and printing of background information that accompanies resolutions to ensure that the information is accurate, succinct and non-argumentative.

Constitution amendment resolutions A.1 and A.2 as well as Bylaw resolutions A.3 to A.12, will be emailed to Chapter Presidents.

Policy and Other Resolutions – Policy changes, new policies and the passing of other resolutions can be made by a simple majority of those present and voting at an STS Annual General Meeting or Special STS Business Meeting.

A.13 BE IT RESOLVED that the following be added to Superannuated Teachers of Saskatchewan Policy Handbook as Policy 16:

16.1 As an organization with interest and history embedded in education in Saskatchewan, the STS supports teachers and prospective teachers entering the profession through the Education degree granting institutions in Saskatchewan.

16.2 The STS believes that prospective teachers should have opportunities to be instructed by full time, permanent, tenure-track faculty.

16.3 The STS believes that prospective teachers should have practicum in school experiences.

Peter Stroh

BACKGROUND FROM MOVERS:

Current STS Policy states, “As an organization with interest and history embedded in education in Saskatchewan, the STS supports teachers and prospective teachers entering the profession through the provision of annual scholarships to the Education degree granting institutions in Saskatchewan.”

Compared to other professional colleges, the College of Education employs a higher proportion of part

time, non-permanent, non-tenure-track faculty. A fundamental belief of teachers is that full time, continuing contract teachers should be employed by school divisions whenever reasonably possible and desirable.

A public stance that the STS supports the current practicum component for prospective teachers would be desirable.

A.14 BE IT RESOLVED that the STS urge the Education degree granting institutions in Saskatchewan that prospective teachers should have opportunities to be instructed by full time, permanent, tenure-track faculty. *Peter Stroh*

BACKGROUND FROM MOVERS:

See background information from Resolution A.13.

A.15 BE IT RESOLVED that the following Policy 1 (1.2) be added to Superannuated Teachers of Saskatchewan Policy Handbook: “As a local of the STF, adopt election bylaws, policies and procedures modeled on STF bylaws, policies and procedures.” *Peter Stroh*

BACKGROUND FROM MOVERS:

The STS is a local of the STF. Many STS Bylaws, Policies, election procedures and AGM procedures, are modelled on old STF processes.

Additional Background Information:

Currently STS Policy 1 deals with Affiliations and Memberships, STS Bylaw 3 deals with Elections, Terms of Office and Vacancies.

A.16 BE IT RESOLVED that the STS develop a plan to annually recognize and celebrate October 1, National Seniors Day and the United Nations International Day of Older Persons.

Peter Stroh

BACKGROUND FROM MOVERS:

The STS, SSM, and ACER-CART participate in various initiatives in support of senior’s issues.

A.17 BE IT RESOLVED that the STS extend the STS Group Benefits Plan Enhancement – Health Spending Account with an additional \$250 account to be utilized by June 30, 2025.

Peter Stroh

BACKGROUND FROM MOVERS:

The STS Group Benefits Plan continues to be in a surplus position according to the June 30, 2022 Audited Financial Statements. These funds could be available for plan improvements, “rebates” to members, “premium reductions” and/or a “member health spending account”.

Bylaw 4.8.3 states, “The Group Benefits Sustainability Reserve shall be used to support the Group Benefits Appropriated Reserve Funds, to support the sustainability and provision of the Group Benefits Plan itself or to support the provision of group benefits.”

Additional Background Information:

Extended Health Fund – Audited Financial Statements (June 30, 2022)

(From Page 2 – Changes in Net Assets)

Annual Premiums Received	\$ 18,541,250
Annual Claims Paid	\$ 15,610,440
Health Spending Account Claims Paid	\$ 600,210
Net Assets Available for Benefits	\$ 10,346,010

(From Page 1 - Statement of Financial Position)

Liability listed of Incurred But Not Reported Reserve	\$ 900,000
Liability listed of Claims Fluctuation Reserve	\$ 1,600,000

*** Note: these two reserves are outside of the Net Assets Available for Benefits

Policy Account / Reserve Level Targets (Policy Handbook – Guideline 9)

Group Benefits Account Balance	115%-125% of monthly premiums (approximately \$1,545,000 per month)
Minimum Target	\$ 1,776,870
Maximum Target	\$ 1,931,380
Group Benefits Sustainability Reserve	25%-30% of Total Annual Premiums (\$18,541,250)
Minimum Target	\$ 4,635,313
Maximum Target	\$ 5,562,375
Claims Fluctuation Reserve	7%-8% of Total Annual Premiums (\$18,541,250)
Minimum Target	\$ 1,297,888
Maximum Target	\$ 1,483,300
Incurred But Not Reported Reserve	7%-8% of Annual incurred Health Claims (approximately \$9,310,000) plus 2%-3% of Annual Incurred Dental Claims (approximately \$6,300,000)
Minimum Target	\$ 777,700
Maximum Target	\$ 933,800

In addition to these Reserve Balance targets, approximately \$2,125,000 was allocated for the Health Spending Account (HSA) with \$600,210 paid out and a maximum future liability identified (being held outside of reserves, but must be paid from Net Assets Available for Benefits) of approximately \$1,525,000 (see Financial Statements note 10, page 10)

Total Minimum Balance Targets (Guideline 9) to be funded from Net Assets Available for Benefits plus potential HSA liability	\$ 7,937,182
Total Maximum Balance Targets (Guideline 9) to be funded from Net Assets Available for Benefits plus potential HSA liability	\$ 9,018,755
Net Assets Available for Benefits above the Minimum Reserve Balance Targets	\$ 2,408,828
Net Assets Available for Benefits above the Maximum Reserve Balance Targets	\$ 1,327,255

- A.18 BE IT RESOLVED** that the STS include in the next round of the Blue Cross Health Plan negotiations, a \$300 per member Health Spending Account.

Wakaw Chapter Executive

BACKGROUND FROM MOVERS:

The \$250 per member Health Spending Account that was provided in the last round of the Blue Cross Health Plan Negotiations provided flexibility to members to provide added coverage for specific needs or to provide coverage for the members' needs for something that was not covered, such as the shingles vaccine or the opportunity to see a nutritionist. Our members appreciated this flexibility and would like to see it continue.

Additional Background Information:

See additional background information from Resolution A.17.

- A.19 BE IT RESOLVED** that the STS use the excess in the Group Benefits Sustainability Reserve above the 30% policy guideline 9.2.3.5 to lower STS Group Benefits Plan Premiums.

Peter Stroh

BACKGROUND FROM MOVERS:

See background information from Resolution A.17.

Additional Background Information:

See additional background information from Resolution A.17.

- A.20 BE IT RESOLVED** that the STS use the excess in the Group Benefits Sustainability Reserve above the 30% policy guideline 9.2.3.5 to improve STS Group Benefits Plan benefits.

Peter Stroh

BACKGROUND FROM MOVERS:

See background information from Resolution A.17.

Additional Background Information:

See additional background information from Resolution A.17.

- A.21 BE IT RESOLVED** that Guideline 9.2.3.1 third bullet be amended to add "and approved by the Annual General Meeting or Special Business Meeting."

Assiniboine Chapter

BACKGROUND FROM MOVERS:

Background information was sent to Chapter Presidents as part of the information for related Bylaw Resolution A.12.

Additional Background Information:

Additional background information was sent to Chapter Presidents as part of the information for related Bylaw Resolution A.12.

Directed to the STF

- B.1 BE IT RESOLVED** that the STS request the STF to urge the Education degree granting institutions in Saskatchewan that prospective teachers should have opportunities to be instructed by full time, permanent, tenure-track faculty.

Peter Stroh

BACKGROUND FROM MOVERS:

See background information from Resolution A.13.

Directed to ACER-CART

No resolutions submitted

Directed to the Government

- D.1 BE IT RESOLVED** that the STS urge the Government of Saskatchewan to restore the income threshold level for the Seniors' Drug Plan to the same level used by the Government of Canada for the clawback for Old Age Security.

Saskatoon Chapter

BACKGROUND FROM MOVERS:

The federal threshold to begin Old Age Security clawback was \$72,809.00 in 2015. The provincial threshold that income must be below in order to be eligible for the Saskatchewan Seniors' Drug Plan was reduced in the March 2015 provincial budget to \$65,515.00. For 2022 the federal OAS clawback begins at \$81,761 of income and the income threshold you must be below in order to be eligible for the Saskatchewan Seniors' Drug Plan is \$69,741 on your 2021 income tax return.

STS Policy 13 states, The Superannuated Teachers of Saskatchewan believes that the income threshold for all Saskatchewan seniors to qualify for the Saskatchewan Seniors' Drug Plan be the same as the threshold for the claw back for OAS.

- D.2 BE IT RESOLVED** that the STS urge the Government of Saskatchewan to provide free access to physician ordered rehabilitation services.

Saskatoon Chapter

BACKGROUND FROM MOVERS:

STS Policy 14 states, "The Superannuated Teachers of Saskatchewan believes that all Saskatchewan seniors should have free access to physician ordered rehabilitation services."

- D.3 BE IT RESOLVED** that the STS urge the Government of Saskatchewan to provide physician ordered cardiac rehabilitation at no cost for seniors.

Saskatoon Chapter

BACKGROUND FROM MOVERS:

The availability and cost to cardiac patients for cardiac rehabilitation varies widely in Saskatchewan. Three-month rehabilitation costs in various centers include: Regina \$440.00, Saskatoon \$90.00, Prince Albert \$70.00, Moose Jaw \$60.00, North Battleford and Melville free.

Proposed 2023-24 Budget

July 1, 2023 – June 30, 2024

	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24
INCOME	BUDGET	ACTUAL	BUDGET	ACTUAL	BUDGET	8 MONTH	PROPOSED
Membership Fees	350,000.00	354,011.00	354,000.00	357,155.00	357,000.00	241,255.00	361,500.00
Admin Commission (Benefits Plan)	600,000.00	683,960.00	665,000.00	708,785.00	685,000.00	520,212.89	750,000.00
Interest Income	2,000.00	7,266.00	2,500.00	6,762.00	5,000.00	4,559.89	6,000.00
Grant Revenue	1,500.00	-	1,500.00	-	1,500.00	-	-
AGM Sponsorships	-	-	-	-	-	-	5,000.00
Sundry	500.00	488.00	500.00	-	-	134.00	500.00
TOTAL INCOME	954,000.00	1,045,725.00	1,023,500.00	1,072,702.00	1,048,500.00	766,161.78	1,123,000.00
EXPENSES	BUDGET	ACTUAL	BUDGET	ACTUAL	BUDGET	8 MONTH	PROPOSED
Affiliations	12,000.00	4,381.00	12,000.00	7,449.00	10,000.00	4,246.30	11,000.00
Amortization	15,000.00	7,990.00	15,000.00	10,494.00	15,000.00	5,792.49	15,000.00
Anniversary Celebrations (50th)					15,000.00	1,354.00	25,000.00
Annual General Meeting	100,000.00	14,325.00	110,000.00	26,494.00	130,000.00	224.44	140,000.00
Bank Service Charge	1,000.00	864.00	1,000.00	864.00	1,000.00	-	-
Chapter Presidents' Meeting	20,000.00	-	25,000.00	-	35,000.00	17,340.77	37,500.00
Chapter Rebates	100,000.00	99,176.00	145,000.00	124,984.00	145,000.00	123,992.00	145,000.00
Communications, Publications, PR	60,000.00	55,899.00	100,000.00	96,839.00	85,000.00	50,904.26	100,000.00
Computer and Programming	40,000.00	15,756.00	50,000.00	15,209.00	55,000.00	13,080.38	55,000.00
Executive and Committee Meetings	45,000.00	7,914.00	50,000.00	10,890.00	55,000.00	28,460.44	60,000.00
Executive Chapter Travel	14,000.00	884.00	16,000.00	10,190.00	18,000.00	7,081.31	20,000.00
Gain/Loss on Disp of Assets	-	153.00	-	98.00		-	
McDowell Foundation	2,000.00	2,000.00	10,000.00	10,000.00	3,000.00	3,000.00	3,000.00
Office Operation	160,000.00	165,791.00	165,000.00	114,508.00	165,000.00	81,734.44	180,000.00
Office Staff	320,000.00	251,759.00	270,000.00	250,476.00	275,000.00	170,675.42	280,000.00
Recreation	8,000.00	214.00	10,000.00	750.00	10,000.00	2,250.00	20,000.00
Retirement Lifestyles Planning Committee	10,000.00	-	10,000.00	184.00	10,000.00	563.78	10,000.00
Scholarships	3,000.00	3,000.00	3,000.00	3,000.00	5,000.00	5,000.00	5,000.00
TOTAL EXPENSES	910,000.00	630,106.00	992,000.00	682,429.00	1,032,000.00	515,700.03	1,106,500.00
SURPLUS (DEFICIT)	44,000.00	415,619.00	31,500.00	390,273.00	16,500.00	250,461.75	16,500.00

NOTES:

Note 1: The proposed budget for 2023-24 is based on an annual fee of \$30.00, which has not changed since 2006.

Note 2: A financial statement for the fiscal year ending June 30, 2023 will be prepared as soon as possible after year-end, audited, and made available to all STS Chapters. Copies of the audited financial statement for 2022-23 will also be made available to all AGM delegates at the 2024 AGM.

Note 3: The Operations Reserve Fund had a balance of \$ 1,323,520 as at June 30, 2022. Should a deficit be incurred for the 2022-23 fiscal year, it would be covered by monies from the Operations Reserve Fund.

ASSUMPTIONS:

1. 12,050 Members
2. Rebate to Chapters as follows: \$1000.00 plus \$8.00 per member.

Special Support Program

The Saskatchewan Special Support Program is a government program designed to help those whose drug costs are high in relation to their income. Eligible applicants will receive a deductible and/or a co-payment on their prescription drugs for each calendar year.

This is a different program from the Saskatchewan Seniors Drug Plan which is available only for eligible individuals 65 years of age or older.

Eligibility for the Special Support Program is determined by the Saskatchewan Ministry of Health based on the information provided on the application form as well as information contained in Drug Plan records. Individuals must submit the application to the Ministry of Health and they will receive a letter back stating whether they are eligible. The letter will also include detailed information about the decision including the deductible and/or co-payment. Once you receive the letter confirming eligibility, you must submit this to Saskatchewan Blue Cross to ensure the letter is on

file. Claims made at your pharmacy can be automatically reduced and Saskatchewan Blue Cross would be second payer and process the claim with the co-insurance and maximums as indicated in the contract with STS.

The Saskatchewan Special Support Program is based on drug costs incurred by a member/family unit. Once the family has met the \$800 threshold based on eligible claims, Blue Cross will send a letter to the member notifying them of required next steps, namely an application to the Ministry of Health. If the letter confirming eligibility from the Ministry of Health isn't provided to Saskatchewan Blue Cross by the member, drug claims will be suspended once the \$2,000 threshold of eligible claims has been met. If Blue Cross subsequently receives the letter, they will process any claims that were held back.

If you have been denied claims because of Blue Cross indicating the Special Support Program letter has not been received please contact Saskatchewan Blue Cross directly.

More information about the Special Support Program is available from the Government of Saskatchewan at www.saskatchewan.ca/residents/health/accessing-health-care-services including a Question and Answer section linked from this page.



STS Office Reminders

- STS Group Benefit Plan holders 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 email sts@sts.sk.ca.
- Please make sure that you are using the correct email sts@sts.sk.ca.

Editor's Report

Joyce Hoffman

As the weather outside starts warming, the STS Executive and Office Staff are busy with preparations for the upcoming AGM. I want to draw your attention to both the proposed budget and resolutions.

A thank you to those that have switched to getting *Outreach* electronically. Having access to *Outreach* about two weeks earlier than waiting for a paper copy can happen easily by requesting to have electronic notification of when *Outreach* is posted on the STS website (sts.sk.ca). Simply fill in the request form found in this issue, and send to the STS Office or email the STS Office at sts@sts.sk.ca.

We want you to enjoy the spring weather with the warmer temperatures resulting in many puddles. We also look forward to seeing all the Delegates at the upcoming AGM.

We are looking forward to a refreshed *Outreach* format beginning in fall! The format will include more articles of interest to superannuated teachers and older adults and will be issued quarterly during the year. We are also looking for article and photo contributors to the new *Outreach*, so if you are a budding writer or photographer, please let us know!

Please let other members know about events in your Chapter or about an individual member from your Chapter, by submitting a report for "Superannuates Make a Difference" or "Spotlight on Superannuates". These reports can be submitted directly to the STS Office, to be used when room is available in *Outreach*.

Did you know

The STS spends nearly \$50,000 per year on printing and mailing costs for *Outreach*! You can help us reduce this cost by requesting *Outreach* in an electronic format. You would receive an email when a new issue is being posted on the STS website and you can then access it at your leisure. This is a great way to help us save money, reduce paper usage and be more environmentally friendly. Please clip and send this back to us by email to sts@sts.sk.ca (you can just take a photo and email) or send by regular post.

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

Name: _____

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Vice-President/Councillor:

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