

OUTREACH



To The Superannuated Teachers
of Saskatchewan

President's Report

Doug Still

On behalf of the Provincial Executive and staff, a warm welcome to all of you, including many new superannuates who have enabled us to reach a new milestone with our 12,000th member earlier this summer. We have members concentrated in Saskatchewan, but many are also found in each province and territory in Canada in 41 autonomous Chapters.

The Provincial Executive remains intact from last year. Our initial meetings took place from September 7-9. This year we had a full day orientation session which provided an opportunity to look at how we function in the short and long term. Some of this work will continue in the near term as we were not able to review each of the twenty-one topics.

Due to COVID-19, we were unable to recognize previous outgoing Executive members Maxine Stinka, Marie Leblanc-Warick and Lyle Markowski, along with our first Executive Secretary, Fred Herron, for his two decades of service. Along with Executive members and staff, we were able to enjoy a wonderful evening recognizing and thanking Maxine, Marie and Fred, who were able to be with us.

Our 12,108 members are part of a large team. All but approximately 1,500 are members of an individual Chapter. As we did in our professional lives, we look out for each other, knowing that by working together we can accomplish much. Well-being includes connectedness

and both the provincial STS, and more importantly, individual Chapters play a role in bringing people together.

Next year (2023) marks the 50th anniversary of the STS. We have formed a provincial 50th Anniversary Committee to explore how the provincial organization, the various Chapters and individual members might celebrate this milestone. As plans firm up, we will provide information to Chapter Presidents and through *Outreach*. We hope that anniversary celebrations will be another way of promoting connectedness among members.

The Chapter Presidents' Meeting is set for Wednesday, October 26, 2022. This significant event brings together Chapter leadership. We encourage our 41 Presidents to ensure representation as we discuss key topics including challenges and opportunities for the organization at the Chapter and provincial levels. Information will be provided to Chapter Presidents in the coming weeks.

At the May 2022 Annual General Meeting, Delegates approved a revamped Bylaw dealing with Financial Affairs, providing more guidance on the various reserves and funds held by the organization. Prudent management is required to ensure that our financial assets are sustainable to support the continued operation of the organization and to ensure that the Extended Health and Dental Plan continues to

serve over 8,800 plan members far into the future. We are currently in the process of ensuring that by mid-2023, professional expertise will be engaged to manage these various assets.

The Executive also met with our auditors, Deloitte, who have completed the review of the 2021-22 financial records resulting in a 'clean audit.' The dedication and integrity of our staff (Executive Secretary Murray Wall, Colleen Bailey, Heather Hase and MJ Krips) ensures that our affairs and organization are professionally managed.

A number of Chapters have already contacted me about visits. I look forward to meeting with you as a way of dialoguing with members. It is my intent to provide updates on various topics, but also to have a portion dedicated to a conversation with members, using the visits as another way of providing feedback to the Provincial Executive. You can contact me at (306) 535-7557 or by email: socrates@sasktel.net.

This issue of *Outreach* has much more detailed information about the work of the various Executive Committees along with some of the topics I included in this report. Thank you to Committee members and their respective Chairs on providing this information. We look forward to an exciting year working on behalf of our 12,108 members. Very best wishes to each of you.

Budget, Finance and Audit

Sue Amundrud

During our Executive orientation/planning meeting in September, it was determined that the Budget, Finance and Audit Committee for 2022-23 would operate as a "Committee of the whole" – that is, every member of the Executive is automatically included on this Committee.

Matt Hladun and Cameron Dube from Deloitte presented the draft STS audited financial statements for 2021-22 for review and discussion. Two statements were issued – one that covered our Operations and Contingency Fund, and a second that covered Extended Health. The audit has been completed with unqualified clean opinions.

Our total revenue for the budget year 2021-22 as reported in the Operations and Contingency Fund audit was \$1,164,118. Expenses totalled \$799,167 for overall earnings of \$364,951. The Contingency Fund experienced a loss in market value of \$199,866 which means that our net overall earnings for the year are \$165,085.

For the Extended Health Fund, our total revenue for 2021-22 was \$19,397,049 and payments of claims and fees were \$18,640,005. There is \$8,828,347 allocated to the three reserve funds (Claims Fluctuation Reserve, Incurred But Not Reported Reserve and Group Benefits Sustainability Reserve). Additional information is provided in the Group Benefits Report.

The Executive has determined that it would be a wise move to hire an investment manager and has engaged George and Bell Consulting to assist us in clarifying our needs and finding appropriate candidates to interview. A sub-committee consisting of the Executive Secretary, President, Chair of Budget, Finance and Audit (Vice-President), and Chair of Group Benefits (Past-President) will work through this process and bring recommendations back to the Executive as a whole. The aim is to have an investment manager in place by the end of the 2022-23 fiscal year.

Current membership of the STS is 12,108. Mileage rates were reviewed, according to our commitment to review every six months. We have determined a formula for establishing those rates as 90% of the CRA approved rates raised to the next cent. To that end, our mileage rate effective October 1, 2022, will be 55 cents per kilometre, with the next review to occur at our March 2023 meeting.

Travel costs for out-of-province Delegates to attend the Chapter Presidents' Meeting and our AGM were reviewed. The subsidy currently in place for out-of-province Chapters to send Delegates was \$1000; and that has, in recent years, required the Chapters involved to subsidize significantly. The Executive has

agreed that the subsidy should be raised to a maximum of \$3000 per out-of-province Chapter per event, as supported by receipts.

The Committee has set its goals for the year 2022-23 as follows:

1. Create a 2023-24 budget.
2. Continue to monitor the budget.
3. Improve members' financial knowledge base regarding the financial operations of the STS.
4. Be sensitive to members' expectations through liaison Chapter visits, Planning for Retirement seminars, *Outreach*, Retirement Lifestyles Sessions and the Presidents' Message in the *Bulletin*.
5. Encourage financial transparency and processes for avoiding fraud at both provincial and Chapter levels.
6. Engage in a search for an investment manager.
7. Examine Fee and Budget resolutions coming to the AGM.
8. Examine possibility of Fee incentives for new STS members.

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.
- If you are on a temporary teaching 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.

Governance and Handbook Review

Terri Mitchell

The Governance and Handbook Review Committee (GAHR) met on September 7, 2022, re-electing Terri Mitchell as Chairperson and setting goals for their work in 2022-23. As approved by the Executive, the focus of our work for the upcoming term is outlined as follows:

- A review of Resolution A.16 from the 2021 AGM that reads “Be It Resolved that the STS Executive conduct a study of the representation of out of Province STS members on the STS Executive.” This resolution was referred to the STS Executive and will be considered under the systematic review of Bylaws 2,3 and 6.
- A review of Member Survey results and integration of those results into planning and discussions as we move forward in the overall review process.
- A review of the Aims of the STS as found in Constitution Article 2.
- A review of Committee Structures, Responsibilities and Meetings as found in Bylaw 2 and Guideline 1.
- A review of Elections, Terms of Office and Election Results as found in Bylaw 3.
- A review of the role of the Table Officers

The GAHR Committee plans to meet October 3 via Zoom to prioritize goals and to begin Committee work. I look forward to serving as Chairperson, and thank members of the Executive who have chosen to share their expertise on the GAHR Committee.

Annual General Meeting

Huguette Kitchen and Anna Wehrkamp

The AGM Planning Committee held its first “in-person” meeting of the new year with the following members serving on the Committee for 2022-23: Sue Amundrud, Don Gabel, Jane Isinger, Huguette Kitchen (Co-chair), Doug Still (ex-officio), Murray Wall, Anna Wehrkamp (Co-chair).

Although COVID-19 is still present, we are extremely hopeful that an in-person AGM is very much a possibility for our 50th Anniversary and planning has begun.

The 2023 Annual General Meeting will be held in Saskatoon at the Travelodge Hotel from May 9-11, 2023.

The Committee reviewed the feedback from our virtual AGM and discussed some of the suggestions as they might apply to an in-person meeting.

Honorary Life Membership

Gary Boechler and Don Gabel

The Honorary Life Membership Committee met and nominated Gary Boechler and Don Gabel as co-chairs of the Committee.

The Committee looked at a sample rubric to be used for the selection of Honorary Life Members. This will be finalized at the October meeting.

Finally, it is not too early to start thinking of your nominees for 2023.

12,000th member – Jacqueline Grad (Regina Chapter), STS President Doug Still



Many suggestions have been made for potential interest sessions, and at the Executive meeting in October, we will begin to move forward with further planning in order to deliver a high-quality event.

The Committee goals for 2022-23 are:

1. To present a quality in-person AGM that keeps in touch with the membership.
2. To keep costs within budget.
3. To respond to suggestions and concerns expressed in the AGM evaluations.
4. To host an AGM that attends to all legal and governance requirements.
5. To support the participation of Delegates in the 2023 AGM.

STS Resolutions

Alan Laughlin

The provincial Executive met on September 9, 2022, to set the course for the upcoming year. The Executive approved the recommendation from the Resolutions Committee that Alan Laughlin be the Chair for the upcoming year.

The Disposition of Resolutions passed at the 2022 AGM commences immediately after the meeting. Some resolutions are able to be dealt with quickly while others require more time. The progress of this process is monitored on the STS website – Disposition of Resolutions.

Five resolutions were referred to the Executive and have been delegated to the appropriate Committees for consideration:

- A.8 Be it resolved that the STS extend the Benefit Plan Enhancement – HSA with and additional \$250.00 allocation to be utilized by June 30, 2024. This resolution was directed to the Group Benefits Committee.
- A.9 Be it resolved that the STS Group Plan charge its members living in Alberta who are covered by the Alberta Seniors Drug Plan, the same reduced premium, without exception, that it charges the STS Group Plan members living in Saskatchewan who are covered by the Saskatchewan Drug Plan. This resolution was directed to the Group Benefits Committee.
- A.16 Be it resolved that the STS actively oppose all attempts by health care systems to ration and deny health care in any triage allocation system based on age. This resolution was directed to the Advocacy Committee.
- A.17 Be it resolved that the STS actively support “Age in Place” programs for seniors. This resolution was directed to the Advocacy Committee.
- D.4 Be it resolved that the STS, subject to STF Bylaw 4.5.1 and STS Bylaw 6.2.7.5, lobby the Government of Saskatchewan and continue to advocate that seniors not be disproportionately affected by future health and safety restrictions. This resolution was directed to the Advocacy Committee.

Additionally, the Committee goals for 2022-23 were established.

Advocacy

Huguette Kitchen and Devona Putland

Advocacy Committee members include Susan Amundrud, Gary Boechler, Huguette Kitchen, Sunil Pandila, Devona Putland, Doug Still (ex-officio) and Murray Wall

The September meeting focused on selecting a chairperson and identifying goals for the upcoming year. This year Huguette Kitchen and Devona Putland will co-chair the Committee. After discussion, it was decided that the Committee would focus on the following goals in the 2022-23 year:

1. To provide input to the Governance and Handbook Review Committee on the relevant guidelines in STS Policy and the role of this Committee within the STS.
2. To monitor and identify ongoing advocacy issues that may affect our membership or that may have emerged from the member survey.
3. To create and foster relationships with other seniors’ organizations in Saskatchewan.
4. To collaborate with ACER-CART, SSM and STF to provide leadership for issues that could impact our membership.
5. To continue to foster good relationships with our educational partners.
6. To explore ways in which we can support members and Chapters in their advocacy work that are consistent with the goals and principles of STF and STS.
7. To explore ways in which we can include interest sessions related to advocacy at our AGM.
8. To adapt the framework of ACER-CART’s advocacy approach to the work of our organization.
9. To respond to Resolutions 2021 A.6 (sharing of advocacy ideas on the STS website or other means) and 2022 A.13 (exploration of an annual action affecting climate change).
10. To facilitate staff and Executive in completing the 4 Seasons of Reconciliation online course.

Health Spending Account

Just 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 these funds 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 as well as Frequently Asked Questions for more information at www.sts.sk.ca.

Recreation

Don Gabel and Alan Laughlin



Upcoming Events

The Provincial Executive approved the recommendation to have Don Gabel and Alan Laughlin Co-chair this Committee for the 2022-23 year.

Pickleball, a first-time event, was successfully hosted by the Outlook Chapter in Dinsmore. All reports were that it was a great time. We encourage Chapters to consider hosting established events and to consider new events. Please remember that there is an Executive member assigned as a liaison for each event to assist Chapters in hosting events.

Approval was granted to Moosomin Chapter to host curling on November 14-16, 2022. Additionally, approval was granted to the Wadena Chapter to host a Bridge and Cribbage Tournament in Kelvington on October 19, 2022. This will be a one-day tournament where participants can register in either Bridge or Cribbage.

The 2022-23 goals for the Recreation Committee were developed and approved.

Pickleball Tournament Report

The Dinsmore Pickleball Club and the Outlook and District Chapter, hosted the Superannuated Teachers of Saskatchewan (STS) 1st Spring Fling Fun Pickleball Tournament on May 28, 2022. The tournament had 25 players in the recreational bracket and 24 players in the competitive bracket. Retired teachers and their spouses and friends came from Prince Albert, Saskatoon, Elbow, Rosetown, Elrose, Gronlid, Beechy, Frontier and Maymont. We were very pleased with the great response to have all these players join us for a fun day of playing and socializing!

After round robin play consisting of six games each, the top four players from each bracket played in the finals. The winners of the recreational bracket were: 1st place Marion Mutala and Lisa Ehman, 2nd Sandra Sanchez and Debbie Matheson and the winners of the competitive bracket were: 1st Lionel Fauchoux and Larry Owen, 2nd Barry Friesen and Cornell Bogner.



2022 STS PROVINCIAL CURLING

Monday, November 14 to Wednesday, November 16, 2022

Moosomin Curling Club

918 Birtle Street, Moosomin

Position	Name	Email	Phone
Skip			
Third			
Second			
Lead			

Entry fee is \$240.00 per team.

Entry fee includes Tuesday Banquet and one additional meal for 4 curlers.

____Number of extra guest banquet tickets

(Extra Banquet Tickets are available - please include

\$30 for each extra banquet ticket ordered.)

Cheques payable to **STS Moosomin Chapter**

Send entry forms & fees to:

Barbara Swallow

STS Provincial Curling Entry Chairperson

P. O. Box 280

Maryfield, SK S0G 3K0

Entry Deadline: November 1, 2022

For additional information, email Barb at bswallow@sasktel.net or call/text 306-646-7725

Accommodations:

Teams are responsible for booking their own rooms.

(Indicate you are with the **STS Provincial Curling** to get the quoted rate.)

Best Western Plus

306-435-4700

\$139.99/night plus taxes

Canalta

306-435-3034

\$139/night plus taxes

Motel 6

306-435-3666

\$119.95/night plus taxes

Spotlight on Superannuates

Doris McDougall, Wakaw Chapter

Doris was born October 29, 1935, in Lepine Flats west of St. Louis and when she was six years old her family moved to the village of St. Louis to be able to attend school.

Doris started her teaching career in 1955 in Dryden, Sk. in a one-room school teaching grades one to nine. She recalls how the grade nine boys were a lot taller and stronger than her but she never encountered discipline problems with any of them. Over the 33 years of teaching she witnessed many a cold winter, especially in 1955 when she had to walk 2 ½ miles one way to her assigned school or when the roads were impassable she rode in a flatbed horse-pulled sleigh. She remembers flying off the sleigh many a time when the horse would have a run-away. Her accommodations often lacked water and heat. She chopped her own wood and hauled water when necessary. When heat wasn't available she would turn the oven and burners on for heat. In one school she was also the janitor being compensated \$5.00 a month for her duties.



Caption l-r Don Gabel (HLM Co-chair), Doris McDougall, Murray Wall (Executive Secretary)

In her 33 years she taught 11 of those in the north with grade four as her favorite year to teach.

Once retired she became very involved in her community where she served in many different organizations and was also active in sport activities such as curling and bowling, winning many a trophy such as Mixed Bonspiel in Curling in the 1990's and Ladies Bonspiel in 1994. She also placed first in the bowling league of St. Louis. Her awards were many. In 2004 she was presented with the Volunteerism Award from the St. Louis Business Association. In 2017 she was awarded the Canada 150 Award from Randy Hoback, M.P. for

the Prince Albert constituency. In 2018 Doris received an award in recognition of her dedication and support towards the Wakaw Chapter STS. Year 2022 was a very busy year for Doris as she received many awards such as The Order of Gabriel Dumont Golden Star Award, and the Elders Sharing Their Voice from the Metis Nation of Saskatchewan, a gift in the form of a Hudson Bay Blanket. Recently Doris received the STS Honorary Life Membership Award from the Superannuated Teachers of Saskatchewan, which was presented to her by Murray Wall and Don Gabel on May 18, 2022, in St. Louis. Many friends and family attended. It was a great tribute to a great woman!

Group Benefits

Sunil Pandila

As we start our current fiscal year, we are in the beginning of our new two-year (July 1, 2022 – June 30, 2024) contract with Saskatchewan Blue Cross. I would like to highlight the improvements to the Plan:

- Increased Vision Care coverage from \$300 every two calendar years to \$350 every two calendar years.
- Increased yearly maximum on prescription drugs from \$2,000 per year to \$2,250 per year.
- Increased lifetime medical equipment coverage from \$1,500 to \$2,500.
- Inclusion of Osteopaths in paramedical coverage at \$500 per year.
- Increased coverage for compression stockings from \$200 per year to \$250 per year.

The September Executive meeting is always a busy one as we start the year. The Committee reviewed the audited financial statements for the past year, began to monitor the plan over the first two months, and set our goals for this year.

The audited financial statements for the Extended Health Fund for the year July 1, 2021 - June 30, 2022, show the Plan accumulated a surplus of approximately \$1,376,281. This is a pleasant surprise given that we had a one-year extension of the agreement, which was expected to run a deficit over the last year. We did receive a clean audit and we are in a healthy financial position. Several items have contributed to the financial success of the Plan:

COVID-19 had an impact on many benefit plans, but we now see some rebound effects that are coming out of the analysis.

- New members added to plan help to balance out the usage and add revenue.
- Lower administration fees.

On July 31, 2022, one month into our new contract, we have realized a surplus of approximately \$385,000

(EHC – \$207.7K and Dental \$177.7K). We met with representatives, Kristy Kolach (Saskatchewan Blue Cross) and Bob Wilhelms (Elev8 Wealth Advisors Inc.) to review the Integrated Health Management Analysis Report of expenditures, and to understand the trends and possible implications for the Committee to consider in the future. They also answered any questions Committee members had to get a better understanding of details and operations of our Plan. While summer tends to be a quieter month in terms of claims, we will see how fall goes as members prepare for winter travel plans and as we enter a milder post COVID-19 period of time.

It should be noted that as we approach winter and members may be heading out of province for travel you should ensure the following when getting a receipt for services so the reimbursement process can be completed:

1. Date of service.
2. Plan codes clearly identifying the service provided.
3. Medical / Dental office information including contact information.
4. Any relevant back up information such as X-rays, etc.

Saskatchewan Blue Cross will be changing their claim processing in October and as a result, members out of province will receive new cards that say Saskatchewan Blue Cross on them. The new process means that all claims for the STS will be processed in Saskatchewan. Previously, claims submitted in British Columbia would be processed by Pacific Blue Cross. This change should not affect the members; however, they will need to refresh their mobile app and show the new card to their service provider.

An important task of the Committee is to set goals for the year and they are as follows:

1. Closely monitor the Group Benefits Plan and the financial status of the Plan.
2. Continue to promote and provide information to potential superannuates regarding the Plan so they have accurate information to make an informed decision regarding participation.
3. Consider enhancements to the Plan based on financial implications.
4. Monitor and update the *STS Information Booklet* as needed.
5. Monitor potential impacts of federal dental care and pharmacare programs.
6. Review processes to guard Plan against fraud.
7. Review Criteria for Out of Province Premium Reduction.

Membership in the Plan is currently 8,826 members.

If you have any questions regarding the Extended Health and Dental Plan, please contact the STS office and the staff will assist you with your concerns.

Blue Cross: Changes to Out of Province Claiming

Important Changes for Submitting your Health Benefit Claims

Starting October 17, Saskatchewan Blue Cross is changing the process for direct billing claims from health providers. Health providers are anyone who submits a claim on your behalf, such as a:

- Pharmacy
- Dentist
- Extended Health Provider (for example: physiotherapist, massage therapist, chiropractor)

Blue Cross has communicated to all health providers about this change, and they will be able to easily submit your claim when presented with your NEW member ID card, which you'll receive in the mail soon. Please continue to use your existing member card until October 16, 2022. There is no change to your coverage.

Here's what you need to know:

You will receive a NEW member ID card by mail. This will arrive in early October. Please show your new card or the card on the SK Blue Cross: Group mobile app when you visit current or new providers from October 17 onwards.

Your Digital member ID card in your SK Blue Cross: Group Mobile App will automatically update on October 17. If you don't yet have the mobile app on your phone, you can download it by searching SK Blue Cross: Group in your phone's App Store or use the links below. The mobile app is available in both the Apple App store and Google Play store.

- Download from the Apple App Store [here](#).
- Download from the Google Play Store [here](#).

Submitting claims if your health provider is not able to direct bill is easy.

If your provider is not able to direct bill, the fastest way for you to submit claims is through the SK Blue Cross: Group mobile app or the Group Member Portal. If you need to submit a claim by mail, visit sk.bluecross.ca/claims for the claims form and mailing information.

Who do I contact for assistance?

Saskatchewan Blue Cross is committed to making this change seamless for you! Should you need assistance during this transition, contact their Member Experience team at 1.800.667.6853.



Editor's Report

Joyce Hoffman

As the daylight hours become shorter and the nights become cooler, we know we are headed into the autumn season. Many of you are busy harvesting your bounty of vegetables from gardens and preparing them for storage for the winter.

I hope you are also thinking of writing a brief article for *Outreach* that we can use when space permits. We are always looking for items for "Superannuates Make a Difference" and "Spotlight on Superannuates".

If you haven't made the switch to electronic notification of *Outreach*, please consider this. Simply fill in the form found in this issue and submit it to the STS Office.

Enjoy the autumn season!!!

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!

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