

OUTREACH



To The Superannuated Teachers
of Saskatchewan

President's Report

Sunil Pandila

On behalf of the STS Executive, I extend greetings to all STS members wherever you may be. I hope you are all continuing to maintain a balance with your health whether it is mental, physical, emotional, or intellectual under this prolonged period of constraint. We are, once again, facing an uphill battle to control the spread of COVID-19 provincially, nationally and globally. Being vigilant and observing health guidelines is our best defense. As I write this article today, it is 21°C in Moose Jaw, but winter is arriving for good this weekend and brings an opportunity to look forward to some seasonal recreational activities.

Under normal circumstances, the fall sees a flurry of activity for all Chapters and a time for gathering informally and also conduct local STS business. I would normally need a road map to navigate my way to all the invitations throughout the province for Chapter visitations in October, November and into early December but now I just have to settle down on the couch with my computer and visit by Zoom! I want to thank Carrot River Valley (Melfort & District) Chapter for the digital invitation to speak to their Chapter members who were able to join in online.

Since our last STS Executive meeting, it has been relatively quiet in terms of what I have done for STS business. I was unable to attend the STF Annual Meeting of Council, held online in October, as I had a busy schedule with Elections Saskatchewan training poll workers. I know that many of you were also involved in various ways with the election process. I felt that if I could not put in 100 percent, it would not be fair to our organization, so thanks to Murray Wall who was able to attend as my replacement.

October felt differently as we typically have our annual STS Meeting of Chapter Presidents in conjunction with STF Fall Council. I missed the personal connections with the Chapter representatives that I have come to enjoy, especially since we introduced the idea of having two members per Chapter attend. The past two years were truly a success for providing Chapter Presidents and representatives with important STS updates, sharing news and ideas with colleagues, and getting charged up for the upcoming year.

The STS Executive met online on November 3 via Zoom. We continue to carry on with the business at hand as we would in person, and deal with essential items that need

Executive discussion and decisions. Key topics included: review of the finances for both the Operational and Extended Health and Dental, reviewing the trends in our Group Benefits Plan, planning for our AGM with an emphasis on planning for a virtual event and continuing with our recognition of Honorary Life Members. Please read the individual Committee reports in this edition which contains additional details and information. Our next Executive meeting is scheduled for early January.

Our Provincial STS Office is now open to our members by appointment only. If you need to visit please phone ahead for your appointment and follow the necessary safety precautions that must be adhered to while in the building.

The STS has struck a Committee of Executive members to conduct a governance review and update our *Policy Handbook*. This Committee began its work this month. While our policies continue to change and evolve through our resolutions process, it is important that we take the initiative to review policies to ensure they continue to be relevant and up to date. Please contact your STS liaison should you have any ideas or suggestions so they can be brought forward.

Finally, the holiday season, believe it or not, is almost here. On behalf of the Executive, I would like to wish everyone Season's Greetings and the very best for the New Year.

Keep safe, well and enjoy time with your families!

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.

ACER-CART

Marie LeBlanc-Warick

ACER-CART's website has been redesigned: <https://acer-cart.org>

We invite you to familiarize yourself with the redesigned website at your own leisure, or to explore it using the ACER-CART Website Treasure Search.

Our aspirations in this redesign were guided by ACER-CART Objectives. We focused on facilitating easy access to Advocacy information, to AGM approved priorities that have evolved from issues affecting the well-being of seniors, and to member websites and publications all across Canada.

ACER-CART's predominant colours now are red and blue. If the banners are still showing yellow, refresh your computer. If that does not work, delete cookies and temporary files.

Annual General Meeting

Jane Isinger and Doug Still

With uncertainty around how long COVID-19 will continue to impact all of us, the Provincial Executive has passed a motion that the May 2021 AGM will take place in a virtual format. While an in-person AGM is what we are used to, there is a strong likelihood that public health guidelines will still require social distancing. Even if a vaccine is developed, the reality is that it may not be available in time for this gathering.

Planning for this event which involves around 250 people typically starts at least four months prior. Direction was given to Executive Secretary Murray Wall to bring recommendations for a virtual AGM to the January 2021 Provincial Executive meeting. This will provide ample time for planning to take place.

One of the key challenges will be the use of technology that will allow

Delegates to participate. As we are learning from our colleagues in Alberta and British Columbia who held their own AGMs in October, additional effort is required to ensure that those taking part in this online activity are supported and prepared in advance as we shift to a distanced AGM.

The agenda for the AGM will be determined in the coming months but it is quite likely that the core program will focus on meeting the legal and governance requirements of the organization. As we could not hold the May 2020 AGM, a portion of the business that was required at that event will have to be dealt with.

The challenges are many, but the Planning Committee and Provincial Executive are committed to ensuring that the upcoming AGM will be a successful one, albeit in different format from what we are used to. Further information will

be provided later in January via *Outreach* and contact with Chapter Presidents.

The Committee approved its goals for 2020-21:

1. To present a quality virtual AGM that keeps in touch with the membership.
2. To present a virtual AGM that covers operating years 2019-20, 2020-21.
3. To keep costs within budget.
4. Respond to suggestions and concerns expressed in the AGM evaluations.
5. To host an AGM that tends to all legal and governance requirements.
6. To support the participation of our delegates in a virtual AGM.

Group Benefits

Maxine Stinka

The Committee reviewed the Summary of Health Revenue and Claims and the Integrated Health Management Analysis Report for the Extended Health Fund for the first three months of the third year of the contract with Saskatchewan Blue Cross (July 1, 2020 - September 30, 2020). Total health revenue was approximately \$2.7M and expenses approximately \$2M. Revenue for the Dental Plan was approximately \$1.6M and expenses approximately \$1.5M for a total surplus of approximately \$731,000. Drug costs were slightly more than half the total claims for health. We continue to experience less usage of paramedical services than before the pandemic. The Dental Claims for September 2020 were very high as were the Travel Claims for August 2020. The overall claims ratio for the July to September months is still very good for travel. The overall results of the Extended Health Fund continue to be better than usually experienced during the third year of a contract. This enabled us to extend the three-year contract with Blue Cross to four years without an increase in premiums and with increased benefits in both vision and hearing aid coverage as of July 1, 2020. We are in uncertain times and the Committee will continue to monitor the Plan to ensure it is sustainable and provides a safety net for our members.

Please note:

If you wish to make any changes to your Group Benefits effective January 1, 2021, please make sure that your request is received by the STS Office before 9:00 am on December 9, 2020.

Recent changes to SaskTel's email system have impacted the delivery of some emails.

The STS is committed to expeditiously replying to members' emails. If you do not receive a reply to your email within two business days please contact the STS Office by phone.

The STS Office has received many calls regarding COVID-19 and travel. There is additional information contained on the Blue Cross website.

Blue Cross now has a new travel provider and they no longer provide a lower premium for top-up travel insurance (i.e. insurance for stays longer than 65 days) for members of the STS Extended Health Plan. All Blue Cross clients receive the same rate. Our members are reminded that STS does not provide travel top-up insurance and you are advised to check with various providers if you require such insurance.

Total membership in one or both of the Health and Dental Plans as of November 1, 2020, was 8,476; an increase of 25 over September 1, 2020 and an increase of 255 from October 1, 2019.

The Committee approved its goals for 2020-21:

1. Closely monitor the Group Benefits Plan and the financial status of the Plan.
2. Continue to promote and provide information on the Group Benefits Plan to superannuates, making the distinction between a government-funded Plan or other private plans, and our Plan which is funded by the membership.
3. Review the policies and procedures on the Group Benefits Plan as stated in the *STS Policy Handbook*.
4. Consider enhancements to the Plan based on financial implications.
5. Monitor and update the *STS Group Benefits Handbook* subject to its review.

Congratulations to Northwest Chapter members, Betty and Mel Hill, who celebrated their 64th wedding anniversary on August 20, 2020.

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.** This will allow Blue Cross to lift the claims suspension status if you have reached your maximum of drug claims on the policy. 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 \$2000 threshold of eligible claims has been met. If Blue Cross subsequently receives the letter, they will process any claims that were held back.

However, 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 <https://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/extended-benefits-and-drug-plan/special-support-program> including a Question and Answer section linked from this page.

Budget, Finance and Audit

Don Gabel

The Committee met on November 3, 2020. They reviewed the current financial position of the STS Operating and the STS Extended Health and Dental Plan. The Committee reviewed the Statement of Operations as of September 30, 2020. The STS is in a strong financial position. The Operating Fund shows net revenues, after the first quarter, of \$144,274.89. All expenditures in our current Operating Budget are within budget. The Contingency Fund has a balance of \$1,489,144.00.

As of November 3, 2020, our membership was 11,855.

The Committee approved its goals for 2020-21.

1. Create a 2021-22 budget.
2. Continue to monitor the budget.
3. Improve members' financial knowledge base regarding the Extended Health and Dental Plan.
4. Be sensitive to members' expectations through liaison Chapter visits, Planning for Retirement seminars, *Outreach*, Retirement Lifestyles Planning and the President's Message in the *Bulletin*.
5. Encourage financial transparency and processes for avoiding fraud at both provincial and Chapter levels.

The STS office will be closed for the holidays at noon on December 18, 2020, and will reopen January 4, 2021.

2020 Honorary Life Membership Recipients

Stella Ewanchuk – The Battlefords and District Chapter

Many of us struggle to find the right balance between family, school, profession and community, but occasionally we come across someone like Stella Ewanchuk who seems to be able to do it all. Stella is a farm wife, a mother of five, a teacher with 30 years of service, a superannuate active at both the provincial and local levels, and an ace volunteer in the communities where she has worked and lived.

Stella started teaching in a country school with grades one to eight and taught in six schools in three units or divisions before her retirement in 1988. She supported the Battlefords and District Chapter as secretary, treasurer and member of the social committee, and she still helps with

the lunch committee. Provincially she attended many STS Annual General Meetings, sometimes helping with the registration process, and she has hosted several STS kaiser tournaments in the Battlefords over the past 31 years.

Her contributions to community life are too numerous to list. They range from driving seniors to medical appointments and making enough perogies to circle the earth to her political involvements as an electoral officer or party member. Many charities have benefited from her skills and experience, for example, the Heart and Stroke Foundation, Meals on Wheels, the Battlefords Union Hospital Foundation and Telemiracle.

Perhaps most notably, she has been a mainstay of the Ukrainian Catholic community, through the church, the women's league, the cultural council, and the seniors' association. In these organizations she has served at various times as president, treasurer, auditor, choir director, event organizer, concert organizer, volunteer at camps for children, fund-raiser, costume-maker, card-player, visitor to the sick, and janitor.

Stella has done her share and then some, making it is a very great pleasure to recognize her hard work and whole-hearted commitment with Honorary Life Membership in the STS.

Mike Kaminski – Assiniboine Chapter

“Engagement,” “team-building,” and “leadership” - these are the kind of words typically used to describe Mike Kaminski. Throughout his 30-year career as a teacher and principal in Invermay, he not only served the Canora Teachers' Association as councillor, staff rep, LINC negotiator and president, he was also involved in a variety of community associations and numerous provincial organizations. For 30 years he was the Mayor of Invermay, which led him into extensive committee work and the spearheading of projects such as the Invermay Park Proposal, the publication of a history of Invermay, and a Community Futures initiative to develop technological literacy.

So it was no surprise that in retirement Mike became an active member of the Assiniboine Chapter. He served as president, helped prepare a history of the chapter, applied for an STS support services grant, and acted as chapter liaison with the provincial organization. In addition he sat on the STS executive for 20 years, where he was much respected as a committee member and as the liaison with the Wadena, Shamrock and Assiniboine chapters. Among his many contributions were the development of the STS Operations Continuity and Disaster Recovery Plan and the provision of a valuable voice on the Saskatchewan Seniors Mechanism Board.

Mike's concern for others,

especially seniors, continues to lead him into service at the local, regional, provincial and national levels. Currently he is part of the efforts in Invermay to establish a computer awareness program at the public library and an improved seniors' facility. He sits on boards overseeing services, planning and initiatives in the Parkland region. He is on the executive of the Saskatchewan Seniors Association and the National Pensioners Federation, and he is the public representative on the College of Podiatry board.

Mike Kaminski has deservedly received numerous awards for his many varied achievements, and it is a privilege to include him among the Honorary Life Members of the STS.

Please note that citations for Doris McDougall and Albert Waldbauer who were also 2020 Honorary Life Membership recipients, will be included in the January/February issue of Outreach.

We miss you! We miss our friends, colleagues, and family at the STS Chapters. Yes, COVID-19 sucks as it infiltrates in our lives, but we are thankful that everyone is still keeping safe and healthy! However, we miss the lunches, the meetings, the fun stuff that normally lets us easily connect throughout the year.

As teachers retire and become part of the STS membership, one mechanism we noticed is that many of our faithful monthly donors stop as retirement starts. This is usually because we currently do not have the ability to provide an option to request for a payroll deduction to the McDowell Foundation. But, did you know that monthly giving is still available through our website? We are linked to an organization called CanadaHelps.org.

What on earth is that organization, you ask? It is a reliable and trustworthy monthly giving option available to our donors through <http://mcdowellfoundation.ca/donations/>. For more than 20 years, CanadaHelps has been the trusted charity, informing, inspiring and connecting charities and donors with the causes they care about. In fact, CanadaHelps is vital for

many charities, including the McDowell Foundation, to provide a fast and reliable donation system for Canadian donors and charities including a monthly giving platform.

Why do I talk about this organization? Well, since COVID-19 hit, our donations are down. We are financially doing all right at the moment but projections for investments are uncertain. We are intentionally spending more dollars on research to help with the impact of COVID-19 this year. The pandemic threw many charities "under the bus," but the Foundation continues to fill immediate needs for research. Not only do we feel it is vital, we feel it is crucial to keep our programming viable by not reducing our research through the Foundation. Actually, we have in turn created additional funding, on top of our regular funding, for our Special Directed Call around COVID-19 in the Classrooms.

As our one researcher stated, her research project focused on parent engagement, and it now takes on a completely different focus due to the pandemic. Parents and teachers are not meeting each other in the schools as they have done in the

past. Many teachers and students are focusing on teaching and learning virtually. This Foundation research project fills an immediate need as promising practices for parent engagement matter more now than ever. It is about relationships with the team of parents, teachers and students in a new world. As Pam Sawatzky says, "It never was about the event, it is about the relationship with the teacher."

We want to reach out to our STS members by asking for your assistance as we continue to grow our investment, and as we carefully watch stock markets over the next few years. We miss you and all the activities and events around STS members. You are important to our research and hope with your assistance, the pandemic impact will remain minimal to the Foundation over the long haul. If you have an email address, send us a 'hello', or if you have any questions or are interested in donating, please contact me at the McDowell Foundation anytime at mcdowell@stf.sk.ca. Friends, please keep safe!

Happy Holidays

From the Staff at Superannuated Teachers of Saskatchewan, we wish you a Happy Holiday and a New Year filled with prosperity and joy!

Murray, Colleen, Heather and MJ



Honorary Life Membership

This is a reminder that it is not too early to nominate individuals for the Honorary Life Member award for 2020-21. Deadline for nominations is March 1, 2021.

Councillors

Joyce Hoffman

COVID-19 has changed everything and that includes the STF Annual Meeting of Council 2020. Council was held virtually via Zoom over several days in October with the STS represented by eight members of your Executive - this includes six Councillors and two substitutes, Devona Putland for Sue Amundrud and Murray Wall for Sunil Pandila.

We were pleased that the STS resolution, "Be it resolved that the Pension and Benefits Board communicate any revisions regarding fundamental changes to Portaplan to a meeting of Council

prior to their implementation." was passed by 70% or more in the small groups and also in the final plenary on October 23. This resolution originated at STS AGM 2019 and needed to be slightly adjusted in order to be accepted by the STF Resolutions Committee.

There were eight candidates running for the four two-year STF Executive positions. Neal Boutin from Gull Lake and Vincent Mamer from Saskatoon were re-elected and Gwen Paul from Fort Qu'Appelle and Laura Skrumeda Sawby from Maple Creek were elected for the first time.

Holding the virtual meeting over several days was challenging for Councillors. However, the meetings were successful in meeting the needs of voting on resolutions, approving the financial statements and budget, and the election of members to both the Executive and to Committees.

It was a new experience for most of the Councillor participants. We look forward to having face to face meetings again when we are able.

Did you know

The STS spends nearly \$50,000 per year on printing and mailing costs for the *Outreach*! You can help us reduce this cost by requesting the *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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From The Editor's Desk

Joyce Hoffman

This has been a strange year with virtual meetings over the telephone or via Zoom, instead of face to face meetings. I am sure we are all looking forward to the time when we are able to meet and visit with both family and friends.

Please review all the articles contained in this issue about what is happening at the Executive level. There

is information in each article that will update you as to what is happening in your organization.

I want to wish you a safe holiday season and remind you to use face masks and follow social distancing when you are out in this winter season.

STS Executive 2020-21

President/Councillor: Sunil Pandila,
Moose Jaw Chapter

Past-President/Councillor: Maxine Stinka,
Assiniboine Chapter

Vice-President/Councillor: Don Gabel,
Wakaw Chapter

ACER-CART Representative: Marie LeBlanc-Warick,
Wakaw Chapter

Executive Secretary: Murray Wall,
Saskatoon Chapter

Outreach Editor: Joyce Hoffman, Regina Chapter

Councillors:
Sue Amundrud Carrot River Valley
(Melfort & District) Chapter
Joyce Hoffman Regina Chapter
Jane Isinger Saskatoon Chapter
Alan Laughlin The Battlefords and District Chapter
Doug Still Regina Chapter

Members-At-Large:
Diane Marchand South Central Chapter
Lyle Markowski Saskatoon Chapter
Terri Mitchell Yorkton Chapter
Devona Putland Moosomin Chapter
Helen Sukovieff Regina Chapter
Anna Wehrkamp Carrot River Valley
(Melfort & District) Chapter
Adeline Wuschenny Regina Chapter



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