

OUTREACH



To The Superannuated Teachers
of Saskatchewan

President's Report

Doug Still

In recent weeks I have had the opportunity to visit with a number of Chapters around the province. What I have noticed is a deep commitment by superannuated teachers to their Chapter and also to the communities in which they are found. Community outreach and engagement is varied and includes activities like volunteering in school-based reading programs, student scholarships, donations to nursing homes and older adult activity centres, providing gift baskets to newborns, as well as, to those who are alone at Christmas. These acts of kindness are so meaningful to so many and are noticed by the wider community who appreciate the energy and thoughtfulness of members of the STS. Of the many conversations during Chapter visits, the chat with a teacher couple in Lloydminster who between the two of them taught for a total of one hundred years is one that comes easily to mind!

Sunil Pandila, who chairs the Group Benefits Committee, will have more information about the Health Spending Account for Group Benefits Plan members. However, I want to reinforce the importance for members of the Health and Dental Plan to apply for the \$250 amount that is available for members who were active as of July 1, 2021. This program will come to an end on June 30, 2023, with any money remaining in the HSA pool being returned to the benefit plans on July 1, 2023.

To date, as we approach the two-thirds point of the two-year Health Spending Account, fewer than one in three members have fully utilized their HSA funds. If you use the Saskatchewan Blue Cross app, and there is an amount owing on a claim, please check the box indicating you want to use your HSA for some or all of the balance. This applies to the paper claim form as well.

Please contact the STS office if you have any hesitancy or difficulty applying for the HSA. It provides flexibility in being able to claim for things not covered in our Blue Cross Plan. As long as it is on the Canada Revenue Agency list of approved expenditures, items such as vaccines or medicinal marijuana, that are not covered in our current plan are eligible for reimbursement under the HSA.

Our in-person Chapter Presidents' Meeting was held on October 26. These events are an opportunity for Chapter Presidents and representatives to gather with members of the Provincial Executive. This year we were very pleased to see the Fraser Valley and Okanagan Chapters among the group of many Chapters in attendance.

Chapters are faced with many challenges: remoteness, distance, attracting new members, finding volunteers for local executives and activities, and the impacts of COVID-19 to name a few. At the Chapter Presidents' Meeting there

was discussion on what Chapters are doing and how these success stories can be shared.

Chapter Presidents also heard a presentation on the findings of the major membership survey conducted earlier this year. Over 1,200 responded, which is a significant number of participants. Given that public opinion polling in national elections is slightly in excess of 1,000 voters across all of Canada, responses from one in ten members is very significant. We learned that a couple of key reasons for people to join the STS are for the Group Benefits Plan and to support advocacy for older adults. The survey also looked at member engagement at the Chapter and provincial levels. We are looking at ways that more of the survey information can be shared with members.

Planning for the 50th Anniversary of the STS to be marked in 2023 continues, and I invite you to read the report of the 50th Anniversary Planning Committee chaired by Jane Isinger. The 2023 Annual General Meeting will be one opportunity to highlight these celebrations. We also want to engage as many members as possible to be involved in celebrating the anniversary and are asking Chapters to consider ways in which they might mark this at the local level.

As we head into the holiday season soon, my very best wishes to you and yours.

ACER-CART

Helen Sukovieff

I attended my first in-person AGM in June and one of our guest presenters, Sue Lantz, gave a talk entitled "Taking the Lead: Opening up the options for Aging in Place". Sue is currently making a short video for this talk, and we are exploring how that might be made available. In addition, her book "*Options Open, The Guide for Mapping Your Best Aging Journey*", published in 2020, is available for purchase or to borrow from libraries.

ACER-CART Priorities 2022-23 are:

ACER-CART will, in collaboration with like-minded organizations:

1. Advocate for the development and implementation of a National Seniors' Strategy.
2. Monitor the federal government's implementation of a national universal pharmacare program, including the establishment of a Canada Drug Agency and implementation of a national formulary.
3. Monitor the Canada Health Act and the bilateral health funding agreements with the provinces and territories.
4. Advocate for a health care system that prioritizes care in seniors' own homes for as long as possible.
5. Advocate for regulations governing Retirement and Long-Term Care Homes with emphasis on improving patient respect and working conditions, training and wages for staff.

ACER-CART will advocate for the protection of all retiree pensions, with emphasis on the preservation and enhancement of defined benefit pension plans.

ACER-CART will seek to continue elevating the profile of our National Association in our provincial associations and at all levels of government and beyond.

Advocacy

Huguette Kitchen and Devona Putland

The Advocacy Committee discussed the resolution that was passed at the 2022 AGM A.13 as well as actions already initiated relating to A.13.

Resolution 2022 A.13 - **BE IT RESOLVED** that STS annually offer its members at least one program or action focused on some aspect of climate change.

Actions already taken related to the issue of climate change include the Provincial Executive holding many committee meetings virtually throughout the year rather than meeting in person, other than our 5 scheduled in-person meeting days linked to Executive meetings. This reduces the amount of vehicle usage and the environmental impacts of driving. In addition, rather than using paper copies of documentation necessary for our meetings, we are now using an electronic distribution system, which reduces the amount of paper we use. We also encourage members to receive their copy of *Outreach* electronically instead of in paper form. Over 3,400 members now receive *Outreach* in this way.

The Committee also discussed the possibility of suggesting Interest Sessions related to actions to protect our climate to the AGM Planning Committee, as well as, considering other possible Advocacy related interest sessions at AGM.

Discussion also occurred regarding how we are working to share membership concerns regarding In-Home Supports, Aging in Place, and other health care issues with our partners (SSM and ACER-CART) and the government.

A list of possible Interest Sessions created by the Advocacy Committee that addresses some of the issues and concerns shared with us by our membership through the survey results and Resolutions referred to the Executive will be submitted to the AGM Planning Committee.

Lastly, we encourage you to visit our STS website to view its new look and view the information available there.

STS 50th Anniversary Jane Isinger

2023 will be the 50th Anniversary of the establishment of the Superannuated Teachers of Saskatchewan. That is certainly a reason to celebrate and with your help and support we hope to carry on those celebrations throughout the 2023 calendar year. It will be an opportunity to remember the past and to look to the future.

The Provincial Executive has established a 50th Anniversary Committee. Jane Isinger is the Committee Chair and Don Gabel is the Vice-Chair. The planning process is underway, and it is our hope that Chapters will also consider how they can incorporate celebrating the 50th Anniversary into local activities.

This is a wonderful opportunity to promote our organization and all that it offers to our new retirees. It will also remind us how much the organization has grown throughout the years.

Budget, Finance and Audit

Sue Amundrud

If you have had a chance to view our updated website (same URL: www.sts.sk.ca), you will have seen that the description of our Committee is as follows: “It is the responsibility of the Budget, Finance and Audit Committee to assist the Executive Secretary in reviewing financial reports for the Executive and to provide advice on matters having financial implications for the STS.”

At our October meeting, we officially received the final signed audited reports for the 2021-22 fiscal year. Copies were provided to the President of each local at the Chapter Presidents’ Meeting held in Saskatoon on Wednesday, October 26. These can also be sent by email to members upon request.

We reviewed the quarterly report dated September 30, 2022, from Connor, Clark and Lunn which shows a small loss due to downturns in the market. Our STS first quarter financial report was not yet available.

Our current STS membership is 12,093 – down 15 members from last month, but up 145 from this time last year.

A report from the sub-committee charged with the initial work of finding an investment manager for our organization was received. The first meeting with George and Bell Consulting was held on Friday, September 26, and the next is scheduled for Tuesday, November 1. As indicated in my previous report, the expectation is that we will be able to move through this process and have the Executive approve the hiring of an investment manager prior to the end of this current fiscal year.

Our auditors note that while it is not uncommon to have expenditures occur in one budget year and paid out in the next, when the Health Spending Account wraps up on June 30, 2023, members will only have two months after that date to submit any eligible claims to be reimbursed from their Health Spending Account. All STS members who have not yet utilized the full amount of their account are encouraged to do so and submit their claims prior to that end date if at all possible.

Councillors

Sunil Pandila

Like many other group activities slowly getting back to in-person gatherings, the STF Fall Councillor Conference and Special Meeting of Council took place October 27-29. There was definitely a “buzz” in the room as STF Councillors from across the province “unzoomed, by meeting face to face,” and participated with colleagues in discussions pertaining to STF affairs. It was indeed a productive conference and your STS Councillors Sue Amundrud, Don Gabel, Jane Isinger, Alan Laughlin, Terri Mitchell, Sunil Pandila, Devona Putland and Doug Still took part.

STF President Samantha Becotte opened the conference and the key note speaker was Lisa Black-Meddings. She has extensive background in teacher negotiations and bargaining in Ontario with the Ontario Secondary Schools Teachers’ Federation and shared insights into member engagement and building solidarity within the Federation. Her message was that an investment in education improves society as a whole.

There were a variety of breakout sessions as well and major topics discussed during plenary sessions including:

- Draft Policy Discussions on the following:
 - Inclusive Learning Environments

- Intensification of Class Complexity
- Supporting Students With Intensive Needs
- Teachers’ Working Environments
- Positive Teacher-Student Relationships
- Bylaw 4 – Governance changes related to Local Associations
- Provincial Bargaining for 2023.

There was also one resolution brought to Council which passed and this dealt with LEADS and STF staff members who are re-employed after retiring and thus “double dipping,” without any further contributions to the pension plan while continuing to work and collecting a pension. They made it clear that this does not affect classroom teachers or substitute teachers. There will be no affect on the vast majority of our members who choose to substitute or accept temporary contracts in their retirement. We will continue to monitor how this proceeds to ensure that retired teachers are not affected in any negative way with unintended results of the resolution.

Honorary Life Membership

Gary Boechler and Don Gabel

The Honorary Life Membership Committee met on Monday, October 26, 2022 and finalized a rubric tool that will help with the selection of the Honorary Life Membership award recipients. It was approved by the Executive and will be distributed to Chapter Presidents.

Chapters are encouraged to begin their nomination process as the deadline for nominations is March 1, 2023. Further nomination information can be found under Policy 4 in the *STS Policy Handbook* on the STS website at www.sts.sk.ca.

Please Note:

Re: The September/October issue of *Outreach* article titled:

“Blue Cross: Changes to Out of Province Claiming”

This article relates to the process for direct billing claims only for those members who live outside of Saskatchewan (Policy number 9374200). Members who reside in Saskatchewan will not be receiving a new card. We apologize for any confusion this may have caused.

Recreation

Don Gabel and Alan Laughlin

The Committee met and received reports on recently completed events, specifically Stitch ‘N Quilt and Kaiser which were hosted by the Wakaw Chapter. Both events were successful with the majority of participants being retired teachers or significant others.

Unfortunately, the Bridge/Cribbage tournament that was to be hosted in Wadena and the Curling to be hosted in Moosomin had to be cancelled due to lack of registrations.

The Committee approved Regina Chapter’s application to host Bowling in April 2023 and Mah Jongg planned for May 2023.

If your Chapter is interested in hosting an event, you are more than welcome to contact your Recreation Co-Chairs, Don Gabel and Al Laughlin, for additional information. Please submit your application to the STS Office.

Health Spending Account

If you were an active member of the STS Health and Dental Plan on July 1, 2021, this is a reminder that a Health Spending Account (HSA) was implemented for those members. 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 at www.sts.sk.ca as well as Frequently Asked Questions for more information.

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

Group Benefits

Sunil Pandila

On October 25, 2022, the Executive reviewed the first quarter (July–September) of our new contract and the financial picture is as expected. We have had a surplus during this time, but it is expected that expenses will start to balance out with revenues. The experience report continues to exhibit the same pattern with no unusual expenses as we navigate to an almost post COVID-19 period of time. Our current surplus for the first three months is \$841,000.

Our membership numbers have also increased to 8,828 members.

An important reminder for all members eligible for the Health Spending Account (HSA) is that the deadline for usage of your \$250 HSA account is June 30, 2023. The Chapter Liaisons and the Executive, through *Outreach*, have been communicating this message since its inception last year. The Chapter Presidents also received a reminder for their members at our annual Chapter Presidents' Meeting. Any expenses incurred after June 30, 2023, will not be eligible for payment from HSA. While this may seem months away, we would encourage you to have your claims in as soon as possible and preferably by the end of May so payments can be made before our fiscal year end June 30. If you do not foresee any medical expenses simply claim the HSA to pay for your monthly health premiums by submitting your claim form with the HSA box checked off, along with a premium statement. A Statement of Premiums can be requested from the STS Office. If you need assistance related to the HSA, please contact the STS Office.

There are potential changes on the horizon for health care from the federal and provincial levels. Let's hope that these programs do provide some financial relief for some of our members. Together with our partners, Elev8 and Saskatchewan Blue Cross, our Committee is monitoring the possible effects of the recently announced federal dental plan as it may affect older adults and children. Two of the anticipated conditions of eligibility for older adults are that one must be uninsured and also be below certain income thresholds. These conditions may disqualify many Canadians, but

we will monitor and keep our membership informed as these programs are rolled out. Canadians may also be affected by the federal Pharmacare program that was announced recently. Details about this program are yet to be forthcoming so we will provide updates on the implications for our members as we receive them.

Effective December 1, 2022, the Saskatchewan government has announced it is moving to implement a co-pay model for the Cochlear Implant Program for residents who need to replace their devices. The processor replacement program expansion will see residents pay \$840 for the new device and the remainder will be paid by the Ministry of Health.

As we head into the winter season, those members considering travelling are reminded that Saskatchewan Blue Cross is now offering an additional option to purchase benefits for Trip Delay Insurance, Trip Cancellation and Interruption and Baggage delay, theft, or damage, in addition to the existing group travel benefits in our plan. Members should contact Blue Cross for more information and an estimate of cost.

Saskatchewan Blue Cross made changes to the service provider claim processing in October 2022 and as a result, members who reside outside of Saskatchewan will receive, or should have already received, a new card. This is strictly for internal claim purposes and does not affect your coverage in any way.

The Group Benefits Committee also reviewed the Blue Cross processes for guarding against fraudulent claims. The use of artificial intelligence software will assist in scanning claims and claim patterns to ensure that claims submitted are indeed legitimate. The Committee is committed to ensuring the most effective use of premium payments possible.

I would like to thank the Office staff for their ongoing support for members who have questions regarding the Group Benefits Plan. If you are in need of any assistance or have questions related to any aspect of our plan, please do not hesitate to call our STS Office at 306-373-38789. Have a great holiday season everyone. Best wishes for the New Year!

Please Note: If you wish to make any changes to your group benefits effective January 1, 2023, please make sure that your request is received by the STS Office before 9:00 am on December 9, 2022.



Chapter Presidents' Meeting

On October 26, 2022, Chapter Presidents and representatives and Provincial STS Executive gathered at the Saskatoon Travelodge Hotel for the Chapter Presidents' Meeting.

At the meeting Ellen Whiteman, Manager of the McDowell Foundation, presented certificates to various Chapters in recognition of their contributions to the McDowell Foundation.

The Perfect Storm

Linda Anderson

The Perfect Storm is approaching, bringing with it:

- an ever-increasing percentage of older adults in our population
- a higher proportion of very old (85+) people
- inevitable health problems that come with aging
- dysfunctional health systems that need significant change
- long term care that frightens those who may need it
- little assistance for the many people who don't yet need long term care – and may never need it – to remain in their own homes and communities
- inadequate or non-existent government investment in practical home supports
- no realistic, comprehensive plan by government to address these problems in the short and long term

The storm has begun. How can we minimize the destruction and loss? Are there solutions for weathering the storm?

Older adults may have solutions. Talk with us! Collaborate with us! Before the storm's full force is upon us!

To begin with the obvious, **older adults know what they want and need.** And they know their own limitations. When seniors say they will live healthier and happier lives if they can live independently in their own homes, believe them! Countless studies and research show that they are correct. And what is more, **costs to invest in the supports needed are about 1/3 the cost of residential long term care.** Let that sink in – 1/3 the cost! Compare those costs with what a huge increase in demand for residential care will cost – overwhelming – for individuals and communities.

Older adults don't want to be a burden on family and friends. They want to manage their own affairs. They shouldn't have to rely only on family and volunteers.

If only family members and available volunteers are expected to do all caregiving, it will be a recipe for burnout. Listen to the largely unpaid caregivers and hear how their lives are limited and their health is endangered by the stress of constant caring – even though they cannot imagine leaving their loved one without the needed help. While society holds up the value of volunteer contributions such as caregiving, there is a huge cost that is borne by the very people who are giving of themselves. How unreasonable.

As the storm was only a distant rumble on the horizon, many opportunities for planning and preparing were available. Well-researched reports that outline necessary steps to change health systems and social support are gathering dust on shelves. *Why do we ignore the obvious? Why do we try to avoid the systemic change that is needed?* Doing the same thing over and over and expecting better results will only lead to disaster.

We still have a window of opportunity. We can take actions that will change the way older people are supported as they age. We have information and we have examples from other locations that show what works.

What blocks us? Passive acceptance of the current state of affairs exacerbated by assumptions that

our families or government will look after us AND denial that we will ever need this help. Saskatchewan people lack information and inspiration that encourages willingness to work for change.

What can older adults offer: knowledge, experience, wisdom gained through lifetimes of problem solving, inventing and creating. It's time to join our strengths together, form a critical mass of determined people and insist on using our human and financial resources to protect us all from the perfect storm.

– Reprinted with permission from the Saskatchewan Seniors Mechanism (SSM) publication, *Gray Matters*

Governance and Handbook Review Committee

Terri Mitchell

The Governance and Handbook Review Committee met via Zoom on October 3 and in-person on October 24. Two recommendations were presented and approved at the October 25 Executive meeting. With reference to referred Resolution A.16 from 2021, the Committee recommended to the Provincial Executive that while out of province participation is encouraged and supported, the present provincial practice and structure for election representation on the Executive remain in place. The Committee also recommended to the Provincial Executive to add to Guideline 1 the Role of Table Officers.

Our work also included a review of Constitution Article 2 Aims. Input from the Praxis presentation and from

Chapter Presidents and participating members on October 26 will be considered in the revision process. The goal is to have revisions of Constitution Article 2 Aims ready to present at the January 2023 meeting of the Executive. Thanks to Chapter Presidents and members who shared their ideas and feedback to further inform this revision.

The Committee also reviewed Bylaw 3. The goal is to have a revision ready to present at the January 2023 meeting of the Executive, and we plan to meet November 8 and December 6 via Zoom to work toward these goals.

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

Birthday Greetings
to Mary Neuman,
member of the
Assiniboine
Chapter, who
celebrated her
100th birthday on
November 12, 2022.

The STS Office
will be closed
for the holidays
beginning
December 21 and
will reopen
January 3, 2023.

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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Editor's Report

Joyce Hoffman

We know that autumn is soon drawing to a close when we experience or hear about snow falling somewhere within the province. The shortened hours of daylight just verifies this fact. Halloween will soon be here and gone, but parts of the province already had a trick played on them with snow/blizzard conditions earlier than usual this year. It is the hint of the beginning of our next season—winter.

Please consider sharing written items about your Chapter and members for “Superannuates Make a Difference” and “Spotlight on Superannuates”. Your articles can be submitted directly to the STS Office to be used in future editions. Everyone enjoys reading about Chapter activities.

We are pleased that several of you have already chosen to receive email notification of *Outreach*. You are doing a lot to help the organization with saving

money on paper, printing and postage. Also you receive this notification about two weeks earlier than people who still receive a paper copy. In this edition of *Outreach*, there is a form for you to submit your request to receive it electronically. We hope you consider this option for yourself.

Please enjoy the milder days of autumn that remain as we look forward to the colder days of winter.

STS Executive 2022-23

President/Councillor:

Doug Still, Regina Chapter

Vice-President/Councillor:

Sue Amundrud, Carrot River Valley (Melfort & District) Chapter

Past-President:

Sunil Pandila, Moose Jaw Chapter

ACER-CART Representative:

Helen Sukovieff, Regina Chapter

Executive Secretary:

Murray Wall, Saskatoon Chapter

Outreach Editor:

Joyce Hoffman, Regina Chapter

Councillors:

Don Gabel, Wakaw Chapter

Jane Isinger, Saskatoon Chapter

Alan Laughlin, The Battlefords & District Chapter

Terri Mitchell, Yorkton Chapter

Devona Putland, Moosomin Chapter

Members-at-Large:

Gary Boechler, Okanagan Valley Chapter

Joyce Hoffman, Regina Chapter

Huguette Kitchen, Lloydminster Chapter

Diane Marchand, South Central Chapter

Diane Selby, Saskatoon Chapter

Anna Wehrkamp, Carrot River Valley (Melfort & District) Chapter

Adeline Wuschenny, Regina Chapter



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