



Policy Handbook

Superannuated Teachers
of Saskatchewan

July 1, 2023

Preamble

The Superannuated Teachers of Saskatchewan is a local body of teachers established in accordance with the provisions of *The Teachers' Federation Act, 2006*. The Constitution, Bylaws and Policies of the Superannuated Teachers of Saskatchewan shall be consistent with the provisions of this Act. Any group of members of the Superannuated Teachers of Saskatchewan may organize themselves into a Local Chapter provided they meet the policy for "Establishing a Local Chapter of the Superannuated Teachers of Saskatchewan."

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Amendments to the Constitution require the support of seventy-five percent of those present and voting at an Annual General Meeting or a Special STS Business Meeting.

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Constitution

Article 1 Name

1. This organization shall be known as the Superannuated Teachers of Saskatchewan (STS).
2. The STS is established as a Local Association of the Saskatchewan Teachers' Federation (STF) by virtue of STF Bylaw 4.2.

Article 2 Aims

1. To provide leadership in matters that pertain to the well-being of members of STS.
2. To advocate, within the scope of influence of the STS, for the collective interests of superannuated teachers, retired teachers, members and older adults.
3. To administer an Extended Health and Dental Benefits Plan that is affordable and sustainable.
4. To support the formation, growth and sustainability of local STS Chapters.
5. To establish, maintain and support working relationships with organizations whose interests are consistent with the Aims of the STS.
6. To maintain a continuing and supportive interest in public education and the life-long learning of its members.
7. To establish and maintain a working relationship with the Saskatchewan Teachers' Federation.

Article 3 Amendments

1. Proposed amendments to the Constitution shall be in writing, signed and submitted to the Resolutions Committee.
2. The Resolutions Committee shall present amendments to the Constitution to the Executive who shall present notices of motion in the *Outreach* prior to the next STS Annual General Meeting, or Special STS Business Meeting.
3. Amendments to the Constitution shall be carried by a vote of seventy-five percent (75%) of the representatives present and voting at an Annual General Meeting or a Special STS Business Meeting.

Bylaws

Bylaw 1 Membership

Full Membership shall be granted to:

1. Any superannuated teacher who has received or is receiving an allowance or pension under the *Saskatchewan Teachers' Superannuation and Disability Benefits Act* or the Saskatchewan Teachers' Retirement Plan.
2. Any surviving spouse of a teacher or of a superannuated teacher receiving an allowance or pension under the *Saskatchewan Teachers' Superannuation and Disability Benefits Act* or the Saskatchewan Teachers' Retirement Plan.
3. Any superannuated teacher, or the surviving spouse of a superannuated teacher, receiving a pension under a teachers' or university superannuation plan or act, and who resides in Saskatchewan, or who is a member of an STS Chapter outside of Saskatchewan.
4. Any superannuated teacher, or the surviving spouse of a superannuated teacher, receiving a pension under a pension plan or Superannuation Act covering members of the Canadian or Saskatchewan Public Service.
5. Any retired STF staff member, or the surviving spouse of a retired STF staff member, receiving a retirement allowance from the STF Staff Pension Plan.
6. Any teacher, or the surviving spouse of a teacher, who takes the commuted value of a pension from the Saskatchewan Teachers' Retirement Plan, the Saskatchewan Teachers' Superannuation Plan or the STF Staff Pension Plan.

Associate Membership may be granted by a local Chapter to:

1. The spouse of a member.
2. A teacher who has left teaching, but has not met the requirements for superannuation eligibility.

Note: For the purposes of this Bylaw "teacher" shall mean any person holding a valid certificate of qualification to teach in schools in Saskatchewan.

Bylaw 2 Officers and Committees

1. The elected Executive shall be composed of the following:
 - 1.1 President (also an STF Councillor)
 - 1.2 Past-President (also an STF Councillor)
 - 1.3 Vice-President (also an STF Councillor)
 - 1.4 Canadian Association of Retired Teachers (ACER-CART) Representative
 - 1.5 Councillors (5)
 - 1.6 Members-at-Large (7)
2. The Executive Director is a non-voting member of the Executive, who will have primary leadership responsibility for general supervision of and direction over the daily activities of the STS.
3. The Executive shall appoint the following Standing Committees. The Committees shall consist of as many members as are deemed necessary to carry out the work of the committee. Committees shall have the power to add to the committee, during the year, upon approval of the Executive.

- 3.1 Advocacy Committee
 - 3.2 Annual General Meeting Planning Committee
 - 3.3 Budget, Finance and Audit Committee
 - 3.4 Communications Advisory Committee
 - 3.5 Governance and Handbook Review Committee
 - 3.6 Group Benefits Committee
 - 3.7 Honorary Life Membership Committee
 - 3.8 Office and Staffing Committee
 - 3.9 Recreation Committee
 - 3.10 Resolutions Committee
4. The Executive shall have power to establish Ad Hoc Committees as it deems necessary.

Bylaw 3 Elections, Terms of Office and Vacancies

1. Elections

The Executive (with the exception of the Past-President) shall be elected in the following manner:

- 1.1 A list of declared candidates for offices shall be presented in the issue of *Outreach* published and distributed just prior to the STS Annual General Meeting.
- 1.2 Nominations for the STS Executive received by the Executive Director up to four o'clock in the evening of the day prior to the elections shall be posted for the information of AGM Delegates and will be eligible for election.
- 1.3 The order of elections shall be President, Vice-President, ACER-CART Representative, Councillor, Member-at-Large.
- 1.4 An unsuccessful candidate for any position may choose to be a candidate for election in any other positions not yet elected, with the exception of the incumbent President who becomes Past-President if a new President is elected.
- 1.5 Voting by Chapter representatives at the Annual General Meeting shall be by secret ballot, either paper or electronically, and representatives must vote for as many candidates as there are positions to be filled.
- 1.6 When the results of each ballot for President, Vice-President, ACER-CART Representative, Councillor or Member-at-Large have been tabulated, the name of the candidate receiving the lowest number of votes shall be dropped from the ballot, and further ballots will be taken until the required number of candidates has been selected.

Provided that, where the total number of votes received by two or more candidates receiving the lowest number of votes is less than the votes received by the candidate with the next lowest number of votes, such two or more candidates shall be dropped from the ballot.
- 1.7 In the event of an equality of votes which leaves the election of any position undecided, the following procedures shall occur:
 - 1.7.1 One tie-breaking vote shall be taken. The ballot shall contain only the names of those with an equality of votes.
 - 1.7.2 If a tie should occur after the tie-breaking vote, the position shall be determined by lot.

2. Terms of Office

- 2.1 The term of office for all elected positions shall be from July 1 of the year elected to June 30 of the following year.
- 2.2 Should a President seek and be elected for more than one term, the Past-President shall be offered the position of Past-President for the subsequent term(s).
- 2.3 Should the Past-President choose to not serve as Past-President, an additional Councillor shall be elected at the AGM.

3. Vacancies

- 3.1 Where the President of STS is unable to complete his/her term of office, the Vice-President shall assume the Presidency to the end of the term.
- 3.2 Where the Vice-President is unable to complete his/her term, the Executive shall elect, from Executive members, a Vice-President for the remainder of the term.
- 3.3 If a vacancy occurs in the office of Councillor, the Executive shall make an appointment to the position from the members of the Executive.
- 3.4 If a vacancy occurs in any other elected office, the Executive may fill the position by appointment.
- 3.5 When a member of the Executive, not including the President, resigns before completing the tenure of office, the following procedures shall be followed:
 - 3.5.1 A member shall contact the President, indicating the date upon which the resignation is to become effective.
 - 3.5.2 Prior to the next scheduled Executive meeting, the member shall present a letter in writing to the Executive stating the effective date for the resignation.

4. Removal From Office

- 4.1 Any Executive Member may be removed from their position on the Executive upon the occurrence of any of the following:
 - 4.1.1 The conviction of a criminal offence pursuant to the Criminal Code;
 - 4.1.2 The failure of the Executive Member to attend three consecutive Executive meetings;
 - 4.1.3 The fair and reasonable determination by the full Executive that the member in question has exhibited conduct that is adverse to the best interests of the STS or that the Executive member lacks capacity, is incompetent or otherwise incapable of making decisions necessary to perform his or her duties.
- 4.2 The removal from office shall be effective upon the two-thirds majority vote of the Executive members present and voting at a duly called Executive meeting at which the Executive member in question has been provided the opportunity to address the Executive.

Bylaw 4 Financial Affairs

4.1 Fees

- 4.1.1 The fee for membership in the Superannuated Teachers of Saskatchewan shall be determined at the Annual General Meeting.
- 4.1.2 Membership fees, as set by the STS Annual General Meeting shall be deducted by the Teachers' Superannuation Commission or the Saskatchewan Teachers' Retirement Plan. Where deduction at source is not authorized, the membership fees for the ensuing fiscal year shall be forwarded to the STS Office by June 30. Late membership fees, paid to the Chapter Treasurer, shall be forwarded by the middle of the month following payment.

4.1.3 The STS annual membership fee for 2023-24 shall be \$30.00 per member. The STS annual rebate to Chapters for 2023-24 shall be \$1,000.00 plus \$8.00 per member.

4.2 Fiscal Year

The fiscal year shall be from July 1 to June 30.

4.3 Signing Authority

4.3.1 The STS Provincial Executive shall authorize and oversee the financial affairs of the STS and/or may delegate this authority as necessary.

4.3.2 Signing authority for the STS shall consist of any two of the following: President, Vice-President, Executive Director and the STS Office Manager.

4.3.3 Signing authority for the agreement of the STS Benefits Program shall be any two of the STS President, the Benefits Committee Chairperson and the Executive Director.

4.4 Financial Records

The STS Office will maintain the financial records of the organization and will ensure adequate safety, storage and backup of these records.

4.5 Establishment of Funds and Guidelines

4.5.1 The STS Executive shall establish reserve funds with a defined purpose in addition to those that are required by the Group Benefits Insurance Carrier.

4.5.2 The STS Executive shall establish Guidelines relating to how STS Reserves are funded and how STS Reserves are invested.

4.5.3 The STS Executive shall review on a periodic basis the structures, adequacy and uses of the individual reserve funds.

4.6 Operations and Capital Reserve

4.6.1 An Operations Capital Reserve Fund shall be maintained at a level to be determined by the STS Executive and outlined in the STS Guidelines.

4.6.2 Monies intended for the Operations and Capital Reserve shall be kept in a separate fund.

4.6.3 The Operations and Capital Reserve shall be used to cover unanticipated operating deficits, unanticipated expenditures not budgeted for, expenditures resulting from AGM resolutions that have not been otherwise budgeted for as well as capital expenditures.

4.6.4 Approval for use of the Operations and Capital Reserve (except for major capital expenditures which require approval of the Annual General Meeting or Special Business Meeting) shall be by motion of the Executive and reported to the next Annual General Meeting.

4.7 Contingency Reserve Fund

4.7.1 A Contingency Reserve Fund shall be maintained at a level determined by the STS Executive and outlined in the STS Guidelines.

4.7.2 Monies intended for the Contingency Reserve shall be kept in a separate fund.

4.7.3 The Contingency Reserve shall be used to provide legal support for the organization, to provide financial means for a public information program in support of the Aims of the STS, to provide financial support for strategic initiatives in support of the Aims of the STS or to provide financial support for the STS to deal with emergent circumstances.

4.7.4 Approval for use of the Contingency Reserve shall be by motion of the Executive or resolution of the Annual General Meeting.

4.8 STS Group Benefits Sustainability Reserve Fund

4.8.1 A Group Benefits Sustainability Reserve Fund shall be maintained at a level to be determined by the STS Executive and outlined in the STS Guidelines.

- 4.8.2 Monies intended for the Group Benefits Sustainability Reserve shall be kept in a separate fund.
- 4.8.3 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.
- 4.8.4 Approval for use of the Group Benefits Reserve Fund shall be by motion of the Executive.

4.9 Group Benefits Appropriated Reserve Funds

- 4.9.1 A Claims Fluctuation Reserve (CFR) Fund and an Incurred But Not Reported (IBNR) Reserve Fund shall be established and maintained at a level as required by the Group Benefits Insurance Carrier or as determined by the STS Executive and outlined in the STS Guidelines.
- 4.9.2 Monies intended for these reserves shall be kept in separate funds.
- 4.9.3 The Claims Fluctuation Reserve Fund shall be utilized to mitigate fluctuations in monthly Group Benefits Plan usage.
- 4.9.4 The Incurred But Not Reported Reserve Fund shall be utilized to pay the run-out period of legitimate claims in the event that the Group Benefits Plan would terminate.

Bylaw 5 Meetings

5.1 Annual General Meeting

- 5.1.1 The STS shall hold an Annual General Meeting on dates determined by the STS Executive. The agenda shall include the following:
 - 1. Election of President, Vice-President, ACER-CART Representative, Councillors, and Members-at-Large
 - 2. Proposed Budget
 - 3. Fee structure
 - 4. Appointment of an Auditor
- 5.1.2 Notice of venue and date of the STS Annual General Meeting shall be presented to Chapter members and Non-Chapter members not less than two months before the set date.
- 5.1.3 Representative voting at the STS Annual General Meeting or a Special STS Business Meeting shall be as follows:
 - 1. The Executive shall annually determine the number of Chapter representatives to the AGM ensuring that no Chapter shall have fewer than two representatives.
 - 2. Executive members shall have voting privileges.
 - 3. The President shall arrange for a meeting of Non-Chapter members for the purpose of choosing representatives as prescribed under 5.1.3(1).
- 5.1.4 Notwithstanding any other Bylaw contained herein, the Executive may in exigent circumstances, delay, postpone or re-schedule the Annual General Meeting to a date, place and time to be determined by the Executive and the current Executive members shall remain in office until an election is held at the next Annual General meeting.

5.2 STS Business Meetings

- 5.2.1 Special STS Business Meetings shall be called to deal with a defined agenda. Other topics may be discussed with the approval of seventy-five percent (75%) of the representatives present and voting.
- 5.2.2 Any four Chapters representing at least twenty-five percent (25%) of the membership may submit a written request to the STS Executive requesting a Special STS Business Meeting. The request must contain the nature of the request and the date of the proposed meeting.
- 5.2.3 If the request for a Special STS Business Meeting is refused by the Executive, the Chapters may petition the general membership, and upon receiving the signatures of twenty-five percent (25%) of the members, may submit the petition to the STS Executive. Upon receiving the petition,

the STS Executive must call a Special STS Business Meeting in accordance with the request. The petition must contain the nature of the request and the date of the proposed meeting.

5.2.4 Representative voting at a Special STS Business Meeting shall be in accordance with Bylaw 5.1.3(1).

5.3 STS Executive Meetings

The Executive shall meet at least four times during the year. The Executive shall decide place, time and date of meetings.

5.3.1 One such meeting shall occur immediately following the adjournment of the STS Annual General Meeting.

5.3.2 Special Executive meetings may be called by the President.

5.3.3 The President shall call a Special Executive Meeting at the written request of any two Executive members. The request shall contain the nature of the request and the date of the proposed meeting.

5.3.4 Executive members shall receive notice of Executive meetings not less than two weeks before the date of the meeting.

5.3.5 Executive meetings may be held without formal notice if all members are in attendance at a meeting.

Bylaw 6 Duties of Executive and Executive Officers

6.1 Executive

6.1.1 Set meeting dates for the Annual General Meeting, Special Business Meetings and Executive Meetings.

6.1.2 Organize and conduct all matters pertaining to the STS in accordance with the Constitution, Bylaws and Policies.

6.1.3 Appoint committees.

6.1.4 Propose an annual fee for members.

6.1.5 Appoint an Executive Director, *Outreach* Editor and the Chairpersons of all Standing Committees and grant them voting privileges. The Chairpersons of all Standing Committees should be appointed from the elected members unless circumstances dictate otherwise.

6.1.6 Have authority to appoint representatives to other organizations.

6.1.7 Provide liaison with local Chapters of STS.

6.1.8 Attend all regularly called meetings. The following procedures shall apply upon failure to attend:

1. If a member of the Executive is unable to attend an upcoming Executive meeting, he/she shall indicate his/her possible absence to the President.
2. When a member of the Executive fails to attend two meetings without indicating due cause, he/she may be asked to consider resignation.
3. If a resignation occurs, procedures shall be enacted in accordance with Bylaw 3.5.

6.1.9 Ratify all STS staff contracts of employment entered into or terminated by the Office and Staffing Committee.

6.1.10 Dissolve or re-establish the STS by a meeting of the Executive following full consultation with STS Chapters and a vote of the membership.

6.2 Executive Officers

6.2.1 President

1. The President of STS and the Executive Director shall be jointly responsible as spokespersons for the STS.

2. Preside at all meetings of the STS and take general supervision of all work pertaining thereto.
3. Serve as an STF Councillor.
4. Be an ex-officio member of all committees, except the Nominations Committee.
5. Be the supervisor of all voting in the STS.
6. Make decisions at Business Meetings on procedural matters not dealt with specifically in the Constitution, Bylaws or Policies. A decision can be challenged and must receive a majority vote of representatives present and voting to sustain the decision of the Chair.
7. Dispose of all resolutions to the appropriate agencies.

6.2.2 Past-President

1. Chair the Nominations Committee.
2. Chair the Group Benefits Committee.
3. Supervise the voting for the election of the Executive.
4. Serve as an STF Councillor.

6.2.3 Vice-President

1. Assume the duties of the President in his/her absence.
2. Assume further duties as assigned by the President.
3. Assume the duties of the President and Councillor to the end of the term, when the President resigns.
4. Chair the Budget, Finance and Audit Committee.
5. Serve as an STF Councillor.

6.2.4 Councillors

1. Keep the organization informed on all matters relative to the Saskatchewan Teachers' Federation.
2. Attend scheduled meetings of Council as called by the Saskatchewan Teachers' Federation.
3. In the event that a Councillor is unable to attend an annual or special meeting of Council, he/she shall notify the President. The President shall designate a substitute.
4. Carry out duties as outlined in the *STF Statement of Policy and Bylaws*.
5. Accept the chair or act as member of Committees as requested or directed by the President or Executive.

6.2.5 Members-at-Large

1. Assume responsibilities as directed by the President or Executive.
2. Accept the chair or act as a member of Committees as requested or directed by the President or Executive.

6.2.6 ACER-CART Representative

1. Keep the organization informed on all matters relative to ACER-CART.
2. Act as liaison between STS and ACER-CART.
3. Act as liaison between STS and other provincial or territorial Superannuated Teachers' Organizations.
4. Report to the STS Executive and Annual General Meeting.

6.2.7 Executive Director

1. The Executive Director of STS and the President shall be jointly responsible as spokespersons for the STS.
2. Provide leadership, direction and overall supervision of STS activities.
3. Be responsible for the overall supervision of the STS office and the organization and allocation of duties of the office staff.
4. Be responsible for the overall supervision of the financial affairs of STS.
5. In cooperation with the STS President and the STS Executive, foster good relationships and open communications with other organizations. In particular, time and effort

should be directed towards achieving strong relationships with the STF, the provincial government, the STS Group Benefits Carrier, the Teachers' Superannuation Commission, the Saskatchewan Teachers' Retirement Plan, the TCU Financial Group, ACER-CART and Saskatchewan Seniors Mechanism.

6. The Executive Officers shall make representation on behalf of the STS to the provincial government only after first obtaining the approval of the STF.
7. Facilitate the development and direct the implementation of STS Policies and Bylaws.
8. Take initiatives to increase STS membership.
9. Carry out other activities jointly agreed upon with the STS President and the STS Executive.
10. Receive, collect and bank all monies and securities of the STS, and disburse the same as directed by motion of the membership or by motion of the Executive. The expenses not in a budget line shall be considered by the Executive.
11. With the President, and/or Vice-President, act as joint trustee for all funds.
12. Obtain financial reports from all committees.
13. Present a financial statement at the request of the President or the Executive.
14. Be a member of the Budget, Finance and Audit Committee.
15. Prepare a budget in consultation with the Budget, Finance and Audit Committee and present the proposed budget to the regular Executive Meeting at least one month prior to the Annual General Meeting.
16. Prepare and present the finalized budget to the STS Annual General Meeting for adoption.
17. Present a copy of the proposed budget to the *Outreach* Chairperson for inclusion in the issue published and circulated just prior to the STS Annual General Meeting.
18. Reimburse to Chapters the rebate portion of the membership fee as set by the Annual General Meeting for all Honorary Life Members.

6.2.8 Chairpersons of Standing Committees

The Chairpersons of all Standing Committees shall be responsible for chairing the meetings of their respective committees and presenting reports to the Executive after each Committee meeting.

Bylaw 7 Quorum

- 7.1 A quorum at Executive Meetings shall be the majority of members.
- 7.2 A quorum at the STS Annual General Meeting or a Special STS Business Meeting shall consist of the representatives in attendance.

Bylaw 8 Local Chapters

- 8.1 Local Chapters shall be autonomous organizations with regard to their bylaws, election of officers, program and local fees.
- 8.2 The Chapter shall submit to the STS Office by June 30, a list of the Chapter Executive with addresses, postal codes, telephone numbers and email addresses.
- 8.3 The Chapter shall submit to the STS Office by June 30, the names, addresses, postal codes, telephone numbers and email addresses of those Chapter members who have paid their regular membership fee to the Local Chapter. Late membership names shall be submitted by the middle of the month following payment of fees.
- 8.4 The Chapter shall submit to the STS Office by June 30, the per capita fee as specified by the STS Annual General Meeting for those Chapter members who have paid their regular membership fee to the Local Chapter. Late memberships shall be forwarded by the middle of the month following payment of fees.
- 8.5 The Chapter shall submit, one month prior to the STS Annual General Meeting, a written report for the inclusion in a compendium of Chapter reports to be presented at the STS Annual General Meeting.

- 8.6 All correspondence for consideration of Provincial Executive Members shall be submitted to the appropriate Executive Member or Committee at the STS Office – 2311 Arlington Avenue, Saskatoon, SK S7J 2H8, unless otherwise directed.
- 8.7 Local Chapters may accept Associate Members upon payment of a fee as set by the Chapter.
- 8.8 Local Chapters shall set the time of elections no later than June 30 in any given year.
- 8.9 The names of the recipients of Chapter Awards shall be forwarded to the STS Office one month prior to the STS Annual General Meeting. The recipients of Chapter Awards will be recognized at the Annual General Meeting.

Bylaw 9 Amendments to Bylaws and Policies

- 9.1 The Executive may, by resolution, amend, repeal or make bylaws or policies that regulate the activities and affairs of the STS. Such changes shall become effective until the next STS Annual General Meeting or Special STS Business Meeting. These changes must be submitted in the form of a resolution to the next STS Annual General Meeting or Special STS Business Meeting for confirmation, rejection, or amendment by the representatives.
- 9.2 Except for the provisions in the Bylaw on Membership, every bylaw or policy, amendment or repeal thereof shall state an effective date which shall not be more than thirty days from the day on which the bylaw, policy, amendment, or repeal was made.
- 9.3 If any bylaw, policy, amendment or repeal is rejected by the representatives at an STS Annual General Meeting or Special STS Business Meeting or is not submitted as provided in Bylaw 9, the bylaw, policy, amendment or repeal ceases to be effective and no subsequent bylaw, policy, amendment, or repeal having substantially the same purpose or effect shall be effective until confirmed, or confirmed as amended, by an STS Annual General Meeting or a Special STS Business Meeting.
- 9.4 Policy statements may be passed by the Executive or at the STS Annual General Meeting or at a Special STS Business Meeting.
- 9.5 Amendments shall be forwarded to the Executive for inclusion in the earliest printing of *Outreach*.
- 9.6 Amendments to the STS Bylaws must be submitted to the STF for approval prior to their coming into effect.

Bylaw 10 Enforcement

The Constitution, Bylaws and Policies contained in this document shall annul all previous Constitutions, Bylaws, Policies and Amendments thereto, and shall become effective on the July 1 next following the Annual General Meeting or such other date as specified in the resolution.

Policies

Policy 1 Affiliations and Memberships

The Superannuated Teachers of Saskatchewan shall:

- 1.1 Be affiliated with the Saskatchewan Teachers' Federation (STF).
- 1.2 Be a member of the Canadian Association of Retired Teachers (ACER-CART).
- 1.3 Be a member of the Saskatchewan Seniors Mechanism (SSM).

Policy 2 Establishing a Local Chapter of the Superannuated Teachers of Saskatchewan

Local Chapters may be formed by any group of superannuated teachers who submit an application for establishing a Chapter and have it approved by the STS Executive. The criteria for approval shall include the number of full STS members in the proposed Chapter and the distance from existing Chapters and the degree of isolation of the proposed Chapter.

If a Local Chapter wishes to abandon its charter, it must notify the STS Executive in writing with a supporting resolution passed by the Chapter at a duly constituted meeting of the Chapter.

Policy 3 Resolutions

- 3.1 Resolutions passed at the STS Annual General Meeting shall be submitted to the STF for inclusion at the next Council of the STF, if appropriate.
- 3.2 Resolutions affecting STS may be submitted to the STF Council only after being approved by the STS Executive and/or the STS Annual General Meeting or a Special STS Business Meeting.
- 3.3 Resolutions submitted by March 1 shall be distributed to the representatives before the STS Annual General Meeting.
- 3.4 Resolutions will be accepted any time up to and including the day before the presentation of resolutions to the STS Annual General Meeting.

Note: Any resolutions received after March 1 and not dealt with by the Resolutions Committee shall be designated as Late Resolutions.

Policy 4 Honorary Life Memberships

- 4.1 Honorary Life Memberships shall be conferred by the STS at the STS Annual General Meeting.
- 4.2 Candidates for Honorary Life Membership shall be nominated by a Chapter or by the Executive.
- 4.3 Honorary Life Membership entitles the member to all benefits of membership, and the member will not be required to pay the annual membership fee.
- 4.4 Honorary Life Members shall have their expenses paid by the STS at the time of their induction.
- 4.5 Honorary Life Members shall receive *Outreach*.
- 4.6 Honorary Life Members shall receive complimentary tickets for the banquet held in conjunction with the STS Annual General Meeting for themselves and a guest.
- 4.7 Honorary Life Members who attend the STS Annual General Meeting as non-delegates shall be granted the same meal privileges as delegates.
- 4.8 Honorary Life Members have non-voting status at the STS Annual General Meeting unless they have been named by their Chapter as a Chapter representative or have been selected by the Non-Chapter representatives as a voting member.

Policy 5 Complimentary Tickets and Ticket Refunds

- 5.1 Complimentary tickets to STS functions shall be given to Honorary Life Members in accordance with the "Honorary Life Memberships" policy.

Policy 6 Membership Growth Awards

- 6.1 A Membership Growth Award shall be given to a Chapter in the year in which the Chapter membership is at least ten percent (10%) greater than it was in the year in which the Chapter last received recognition.
- 6.2 The Executive Director shall be responsible for the calculation of the percentages, and for the arrangements for the presentation at the Annual General Meeting.

Policy 7 Conduct of Meetings - Rules of Order

The President or designate shall act as Chairperson. The Chairperson shall follow generally accepted rules of order and shall be responsible for conducting the meeting in such a manner as to ensure that all delegates have fair opportunity to participate in discussion and in the efficient and expeditious resolution of the business before the Assembly. The Assembly shall be the final decision-maker.

To this purpose, the following points shall be noted:

- 7.1 The Assembly shall be the representatives in attendance as determined in accordance with Bylaw 5.1.3.
- 7.2 To be successful, changes to the Constitution, Bylaws and Policies require the following percentages of those present and voting at an Annual or General Meeting: Constitution (75%), Bylaws (66 2/3%) and Policies (50% plus one).
- 7.3 Any member of the Assembly may challenge a decision of the Chair. The Chairperson shall immediately ask for a motion to "sustain the decision of the Chair". If the motion is defeated then the intent of the challenge shall be accepted.
- 7.4 Resolutions presented through the Resolutions Committee become the property of the Assembly. A resolution may be withdrawn when a motion to do so, presented by the original mover or a representative, is approved by the Assembly.
- 7.5 A representative of the individual or group who presented the resolution shall have the right to open and close debate. At the discretion of the chair, this individual may offer further information during debate in answer to specific questions or may enter new arguments. Any summary or recap shall end debate.
- 7.6 A representative may speak a second time to introduce new arguments or information, but only after all other delegates wishing to do so have had an opportunity to participate.
- 7.7 A motion to amend a resolution shall be accepted by the Chair if it does not change the intent of the resolution. The amendment shall be voted on before returning to debate on the original or amended motion.
- 7.8 A resolution may be tabled by a majority vote of the assembly. A motion to table may suggest a time at which the resolution should be lifted and brought before the assembly. A motion to table a resolution is not debatable.
- 7.9 A resolution may be referred, by a majority vote of the assembly, to the Executive or other body, for further information or research. A motion to refer is debatable.
- 7.10 Late resolutions from the floor, that are in writing, may be accepted for debate with the approval of two-thirds of those present and voting at the STS Annual General Meeting or a Special STS Business Meeting.

Policy 8 Health Care

The Superannuated Teachers of Saskatchewan has established the following policy on health care in Saskatchewan:

- 8.1 The five historic principles of the Canada Health Act (1984) (universality, access, comprehensiveness, portability and public administration) shall define any vision, current or renewed, for publicly funded health care in Saskatchewan.
- 8.2 The Federal Government is an essential partner with the provinces in the provision of health care. Among other things, it has the responsibility to define national standards for health care and to provide funding, supplementary to provincial funding, adequate to ensure the implementation of such national standards.
- 8.3 Timely access to health care and required services, provided by qualified medical personnel, shall be the right of all residents of Saskatchewan, irrespective of their place of residence, financial circumstances, or state of health.
- 8.4 Health care shall be deemed to include education, prevention, diagnosis and counselling, and shall be the element upon which all health care revolves in a Saskatchewan comprehensive health care system.
- 8.5 Seniors constitute an increasing proportion of Saskatchewan society. Seniors have special needs and STS, on their behalf, urges health care policy makers to take an integrated approach to health care, one that will ensure seniors a measure of independence commensurate with their history; will ensure a quality of life and death with dignity through care at home, in long-term care facilities, and in hospital settings.
- 8.6 Many Saskatchewan residents rely on medications for their very lives. Given the proportion of seniors making up the Saskatchewan population and their special needs, a review of costs in providing necessary drugs is mandatory. This review should include the way pharmaceuticals are prescribed to an aging population and the benefits to be derived from more holistic approaches to medical treatment. STS believes that adequate provision of medication should form an essential component in the provincial health care program.
- 8.7 All citizens of Saskatchewan have a right to health care. System efficiencies, streamlining operations, and restructuring health care facilities should not be accepted as sufficient reason to deny citizens this right, regardless of location or wealth. It is conceded, however, that such services need to be provided as efficiently as possible.
- 8.8 Health care shall be provided out of revenues gleaned by governments from public taxation.
- 8.9 Possible expansion of publicly funded health services should not compromise the availability and quality of those medical services currently insured, except for those services no longer deemed basic or required.
- 8.10 STS will continue to be involved with the development of health care strategies intended to benefit Saskatchewan residents of all generations, in a meaningful and continuing way.
- 8.11 STS urges all levels of government to determine, in concert, their share of the costs of health care and make a commitment to paying such shares each year for several years and that information concerning such agreements be made public.
- 8.12 STS believes that home care should constitute an essential element of the provincial health care system.

Policy 9 STS Scholarships

- 9.1 As an organization with interest and history embedded in education in Saskatchewan, the STS supports teachers and prospective teachers entering the profession through the provision of annual scholarships to the Education degree granting institutions in Saskatchewan. The STS will make annual scholarships available to the University of Saskatchewan and University of Regina to support students completing their third year and entering their fourth year of study in a teacher education program.
- 9.2 A scholarship in the amount of \$2,500 will be provided to each of the University of Saskatchewan and University of Regina for allocation by those institutions.

Policy 10 Dr. Stirling McDowell Foundation Grant

- 10.1 As an organization with interest and history embedded in education in Saskatchewan, the STS supports teacher directed research in the province through the provision of an annual grant to the Dr. Stirling McDowell Foundation for Research Into Teaching (McDowell Foundation).
- 10.2 The STS will provide an annual grant in the amount of \$3,000, as approved through the annual STS budget, to the McDowell Foundation.
- 10.3 The STS will make memorial donations to the McDowell Foundation in the event of the death of an active STS Executive Member in the amount of \$1,000.

Policy 11 Indexing

- 11.1 The Superannuated Teachers of Saskatchewan believes that all teachers' superannuation allowances should be indexed at one hundred percent (100%) of the Canadian Consumer Price Index.
- 11.2 The Superannuated Teachers of Saskatchewan should take appropriate action to achieve full indexing.

Policy 12 Saskatchewan Seniors' Drug Plan

The Superannuated Teachers of Saskatchewan believes that all Saskatchewan seniors who qualify for the Saskatchewan Seniors' Drug Plan should not be charged a prescription fee.

Policy 13 Saskatchewan Seniors' Drug Plan Threshold

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.

Policy 14 Rehabilitation Services for Seniors

The Superannuated Teachers of Saskatchewan believes that all Saskatchewan seniors should have free access to physician ordered rehabilitation services.

Policy 15 Ageism

- 15.1 Ageism is discrimination or stereotyping on the basis of a person or groups age or perceived age.
- 15.2 Discrimination on the basis of age is a prohibited grounds of discrimination as per the Saskatchewan Human Rights Code (2018).
- 15.3 As an organization comprised of and serving older adults, the focus of the Superannuated Teachers of Saskatchewan is on ageism directed towards older adults.
- 15.4 The Superannuated Teachers of Saskatchewan opposes ageism, particularly discrimination of older persons, in its various forms including in medical settings, workplaces, and in the creation of environments that limit older persons' potential that may impact their health and well-being.

Policy 16 Prospective Teacher Experiences

- 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.

Guidelines

Including Executive Policies and Procedure

Guideline 1 Duties of Executive Committees

Each Executive Committee is expected to:

- annually appoint a Chairperson;
- develop a set of Committee goals to be recommended to the STS Executive;
- report Committee progress at Executive meetings; and,
- present a report to the STS Annual General Meeting.

1.1 Table Officers

1.1.1 The Table Officers shall be made up of the President, Vice-President, Past-President and Executive Director.

1.1.2 The purpose of the Table officers is to:

1.1.2.1 Provide leadership for the Executive

1.1.2.2 Provide consultative support for the Executive Director

1.1.3 The Table Officers will meet as called by the President or as needed.

1.1.4 Meetings of the Table Officers will be reported to the full Executive in a timely fashion or at the next regularly called Executive Meeting.

1.2 Advocacy Committee

1.2.1 Consider matters related to provincial bargaining that affect STS members and make recommendations to the STS Executive for appropriate action.

1.2.2 Consider matters referred to ACER-CART and SSM for action or follow-up action and make recommendations to the STS Executive for appropriate action.

1.2.3 Consider resolutions referred to the STS Executive related to advocacy and make recommendations to the STS Executive for appropriate action.

1.2.4 Consider any other issues relevant to older adults deemed appropriate by the Advocacy Committee or the STS Executive and make recommendations to the STS Executive for appropriate action including, but not limited to government benefit plans, taxation, health care and drug costs.

1.2.5 Consider aspects of the STF Advocacy program and make recommendations to the STS Executive for appropriate action.

1.2.6 Ensure STS Advocacy adheres to STF Bylaws regarding Local Association representations to provincial government.

1.2.7 Consider funding of Advocacy initiatives may occur through the Contingency Fund if meeting the criteria of Bylaw 4.7.

1.3 Annual General Meeting Planning Committee

1.3.1 Organize and review, in consultation with the STS Office Staff and Executive Director, all matters pertaining to the STS Annual General Meeting.

1.3.2 Monitor the approved budget for the AGM.

1.3.3 Ensure that recognition of Chapter Award Recipients occurs at the Annual General Meeting.

1.4 Budget, Finance and Audit Committee

- 1.4.1 The Budget, Finance and Audit Committee is a Committee of the whole Executive and shall meet in conjunction with regularly scheduled Executive meetings.
- 1.4.2 Review the financial reports and budget prepared by the Executive Director and make recommendations to the Executive regarding their approval.
- 1.4.3 Review the financial implications of proposals or initiatives.
- 1.4.4 Provide oversight to all STS Funds.
- 1.4.5 Provide advice on matters having financial implications for the STS.

1.5 Communications Advisory Committee

- 1.5.1 Provide advice to the staff regarding all public facing organizational communications including *Outreach*, Executive Notes, the STS website, STS Facebook, public presentations and informational booklets.
- 1.5.2 Assist in soliciting submissions for *Outreach*.

1.6 Group Benefits Committee

Note: A Negotiating Committee for the purpose of contract negotiations will be comprised of the Group Benefits Committee Chairperson, President, Vice-President and Executive Director.

- 1.6.1 The Group Benefits Committee is a Committee of the whole Executive and shall meet in conjunction with regularly scheduled Executive meetings.
- 1.6.2 Oversee the STS Group Benefits Program and regularly review the financing, underwriting and funding of the program.
- 1.6.3 Review and monitor claims experience on a regular basis.
- 1.6.4 Review the design and implementation of communications materials.
- 1.6.5 Review proposed rate changes and recommend such changes to the Executive for approval.
- 1.6.6 Review contract amendments as negotiated by the Negotiating Committee with the insurer, and recommend proposed changes to the Executive for approval.
- 1.6.7 Review and decide upon written problem claims and/or appeals with respect to the terms of the insurance contract.
- 1.6.8 Be aware of provincial and federal legislation that may have an impact upon any of the Plans in the STS Group Benefits Plan.
- 1.6.9 Determine on a regular basis the competitiveness of benefits provisions, premium rates, retention charges and underwriting arrangements.

1.7 Honorary Life Membership Committee

- 1.7.1 Advertise for submission of names of candidates to be considered for Honorary Life Memberships.
- 1.7.2 Recommend the selection of up to four candidates to be honoured with Honorary Life Memberships according to the criteria outlined in Guideline 4.
- 1.7.3 Present the recommended names to the Executive, along with supporting documentation, for approval.
- 1.7.4 Assist in the planning and preparation of the honouring ceremony.
- 1.7.5 Ensure that a photograph for each Honorary Life member be provided to the STS Office.

1.8 Office and Staffing Committee

- 1.8.1 Provide advice and support to the Executive Director on matters related to employment of staff, staff contracts, office space, office equipment, office technology and other matters related to operation of the STS Office.

- 1.8.2 Be responsible for the negotiation of all office staff contracts and for entering into and terminating existing contracts.
- 1.8.3 When necessary, appoint a sub-committee for the purpose of conducting a search for the hiring of an Executive Director.
- 1.8.4 The President shall serve as Chair of the Office and Staffing Committee.

1.9 Recreation Committee

- 1.9.1 Oversee all recreation activities sponsored by the STS as outlined in Guideline 2.
- 1.9.2 Approve all competition venues and dates for recreation activities.
- 1.9.3 With the assistance of the Executive Liaison, ensure that the STS Office receives a completed Recreation Activity Report for each activity.
- 1.9.4 Present a report to the Executive following each activity.

1.10 Resolutions Committee

- 1.10.1 Encourage Chapters to submit resolutions which address provincial concerns.
- 1.10.2 Assist in the formulation of resolutions.
- 1.10.3 Prepare and provide copies of resolutions to all Chapters.
- 1.10.4 Merge resolutions where possible, with the approval of the movers, when resolutions have substantially the same wording.
- 1.10.5 Immediately following the March Provincial Executive meeting, distribute to the membership resolutions submitted by March 1.
- 1.10.6 Accept resolutions from Executive, Chapters, and STS members any time up to 4:00 p.m. the day before the presentation of resolutions to the STS Annual General Meeting, or up to the call to order of a Special STS Business Meeting.
- 1.10.7 Present all resolutions at the STS Annual General Meeting or at other meetings, as requested.
- 1.10.8 The Chair and/or member of the Resolutions Committee may chair the resolutions portion of the AGM at the request of the President.

Guideline 2 Chapters and Committees Hosting Recreational Events

2.1 Hosting

An STS Chapter wishing to host a recreational activity should:

- 2.1.1 Contact the STS Office who will identify the STS Executive Liaison for the event.
- 2.1.2 Provide representation, if possible, at the activity they wish to host a year prior to their bid to hold the event.
- 2.1.3 In the event the activity is not listed, the following criteria must be met by the applying Chapter:
 - The activity must be repeatable in other locations.
 - Contact must be made with the STS Office signaling the intention to hold an event.
 - The STS Office will contact the Chairperson of the Provincial Recreation Committee regarding the proposed activity.
 - If approved by the Recreation Committee and Executive, an STS Executive Liaison will be appointed.
 - The applicant must supply information about the activity and the governing rules to the STS Executive Liaison.
 - Once approved, the STS Executive Liaison will contact the Chapter for the purpose of transparent communication, planning and advice.

2.2 The Host Committee

- 2.2.1 Formation of the Host Committee should be as soon as possible after the decision is made to host the event.
- 2.2.2 Accurate records of meetings should be kept for the reference of the current committee and subsequent hosts.
- 2.2.3 The following Host Committee responsibilities should be considered along with others:
 - Registration
 - Finances
 - Publicity
 - Record Keeping
 - Competition (Rules, Eligibility, Conditions of Competition)
 - Awards and Presentations
 - Facilities
 - Social Events and Entertainment
 - Accommodations (Hotels, Motels, Campgrounds)
 - Liability Insurance

2.3 Registration

- 2.3.1 Registration procedures should include the contact information of the participants. This information may be valuable for subsequent hosts to recover trophies or to provide an invitation list for future competitors.
- 2.3.2 Advance registration including fees should be the norm.
- 2.3.3 Processes for refunding fees, if allowed, should be determined and communicated in advance.
- 2.3.4 Registration fees should be kept reasonable.

2.4 Finances

- 2.4.1 The Local STS Chapter is the body responsible for financing the recreational activity.
- 2.4.2 The Provincial Organization awards a \$2,000 grant for an authorized two-day event and a \$1,000 grant for an authorized one-day event. These grants are available upon application to the Executive Director at the STS Office and will be paid in two installments: the first installment upon application and the second installment upon receipt at the STS Office of the final report (including a financial statement) for the event.
- 2.4.3 The Host Committee may choose to solicit funds from other sources.
- 2.4.4 A financial summary of the event should be submitted to the Chapter Executive at the conclusion of the event. Any profit is the property of the STS Chapter and any losses must be borne by the STS Chapter.

2.5 Publicity

- 2.5.1 Publicity should be circulated as early as practical depending on the event.
- 2.5.2 The first notices should include as many specifics as possible with dates, times, locations, entry deadlines, competitions, methods of scoring and contact persons. The fee and what it covers should also be established and publicized early. Any limitations to the number of entries should be circulated and information about accommodations could be included in notices or the registration package.
- 2.5.3 Free publicity is available through the STS *Outreach* (typically no more than one quarter page); however, *Outreach* is published only four times a year so the information must be submitted early to ensure timely distribution.
- 2.5.4 An email to all Chapter Presidents can be sent via the STS Office.

- 2.5.5 Publicity is also available through the STS website, the STS Facebook page and at the STS Annual General Meeting and Chapter Presidents' Meeting.
- 2.5.6 STS financial support for the event should be explicitly acknowledged in the publicity, communications or award ceremonies of the event.

2.6 Awards and Presentations

- 2.6.1 The designated trophies listed below will be used for each activity. Their use minimizes costs and provides continuity and accuracy in recording the winners.
- 2.6.2 The engraving of the trophy shields is the responsibility of the Host Chapter unless the winning individual or team wishes to take the trophy for display to their Chapter .
- 2.6.3 The Host Chapter (or winner of the trophy) will be responsible to return the trophies to the AGM or to the Host Chapter of next year's competition in that event.
- 2.6.4 The Host Chapter may make any other awards, presentations or prizes as it sees fit.
- 2.6.5 The awards available are:

Curling

(Trophies permanently housed at the Weyburn Curling Hall of Fame and a list of previous winners is available through the hosting committee)

- First Event winner - George Anderson Trophy
- Second Event winner - STS Trophy
- Third Event winner - Assiniboine STS Trophy
- Fourth Event winner - Saskatoon STS Trophy

Bowling

- Flora Henderson Trophy
- STS Trophy
- Saskatoon STS Plaque

Kaiser

- STS Plaque (Women)
- STS Plaque (Men)

Bridge

- TCU Financial Group Trophy
- Moose Jaw STS Shield
- Provincial STS Shield

Fishing Derby

- TCU Financial Group Trophy
- Saskatchewan Blue Cross Trophy

- 2.6.6 The STS Liaison for the event should be invited to bring greetings to the event.
- 2.6.7 Some events have banners which may be used for display at the event, including Curling, Bowling, Golf and Stitch 'N Quilt Banners should be passed along to the next hosting committee.

2.7 Conditions of Competition

- 2.7.1 The Local Host Committee is responsible for all aspects and conditions of competition. Such things as composition of teams, flights, duration of events are the kinds of decisions that must be made with due regard for facilities, number of entrants and other local conditions.
- 2.7.2 Priority for entry should be given to STS members and their spouses or companions. The goal is to have at least 50% of competitors being STS members, spouses or companions.
- 2.7.3 Competition rules and regulations, including those to determine winners in the event of ties, should be made available to participants.

- 2.7.4 In the event that entries must be limited for certain competitions, consideration should be given to entries from previous participants, the winner of the previous competition and future hosts.
- 2.8 Record Keeping – Reporting**
- 2.8.1 The Host Committee is expected to prepare and submit the STS Recreation Activities Report to the STS Office, including a full financial report and a description of the number of superannuated teachers/spouses and non-teachers participating. The STS Office will forward the completed Report to the Executive Liaison.
- 2.8.2 A shorter report, including photos if available, should be submitted to the STS Office for publication in the *Outreach* if space is available.
- 2.8.3 Organizational binders should be updated and forwarded to the next host Chapter or to the Executive Liaison for the event, along with event banners where available.

Guideline 3 Criteria for Format of Resolutions

3.1 Definition

- 3.1.1 A resolution is a formal proposal calling for the Superannuated Teachers of Saskatchewan to take a certain action, or to express a certain view or set of beliefs.
- 3.1.2 Resolutions passed by the Annual General Meeting or Special STS Business meetings become either short-term action directives or policy statements of the organization.

3.2 Format

- 3.2.1 Resolutions should be unambiguous, direct and concise with the actions called for clearly stated.
- 3.2.2 Resolutions are to begin with the words, “Be It Resolved” and state who is to do what.
- 3.2.3 The use of a “Whereas” section in addition to the main body of the resolution will not be accepted by the Resolutions Committee.
- 3.2.4 Accepted titles for frequently referenced agencies: ACER-CART (Canadian Association of Retired Teachers); STS (Superannuated Teachers of Saskatchewan); STF (Saskatchewan Teachers’ Federation); CTF (Canadian Teachers’ Federation); boards of education; Government of Canada; Government of Saskatchewan; Ministry of Education; SSM (Saskatchewan Seniors Mechanism).

3.3 Explanatory Comments

- 3.3.1 The movers of a resolution may submit explanatory comments to be published with the resolutions to facilitate discussions.
- 3.3.2 The Resolutions Committee will edit explanatory comments for length and removal of ambiguity or lack of clarity.
- 3.3.3 Explanatory comments will be included when they describe the actual situation. In other words, the resolution describes the ideal; explanatory comments describe the actual.
- 3.3.4 Known errors of fact will not be published as explanatory comments.
- 3.3.5 The STS office may include additional background information for consideration.
- 3.3.6 Acceptable background information will be included in the printing of resolutions for the Annual General Meeting if they are submitted by the March 1 deadline.

Guideline 4 Nomination of Honorary Life Members

4.1 Description of the Award

- 4.1.1 The Honorary Life Membership is the highest provincial award given by the organization. A superannuate nominated for Honorary Life Membership in the STS must be an active member who has worked diligently for the STS.
- 4.1.2 Nominations may be submitted by local Chapters or the Provincial Executive.
- 4.1.3 Up to four superannuates may be awarded Honorary Life Membership at each Annual General Meeting.
- 4.1.4 Honorary Life Memberships will not be bestowed upon active STS Executive members or awarded posthumously. STS members who are spouses or companions of STS Executive members are eligible to receive nominations for Honorary Life Memberships.

4.2 Criteria for the Award

- 4.2.1 Recipients must have involvement at the provincial level.
- 4.2.2 Contributions at the provincial, Chapter and community levels will be considered for the award as outlined below.
 - **Provincial Level Contributions** may include serving on the Provincial Executive, serving on provincial STS committees, serving on committees organizing provincial recreational activities, participation in the provincial recreational activities, and attending Annual General Meetings as a delegate for the Chapter.
 - **Chapter Level Contributions** may include Chapter participation, serving on the STS Chapter Executive or any work done to further the growth and development of the Chapter.
 - **Community Level Contributions** (after Superannuation) may include serving on community boards, church boards, arts councils or service organizations.
- 4.2.3 The award selection will be made with the assistance of a selection rubric which will be made available to Chapter Presidents.

4.3 Procedure for Nominations

- 4.3.1 If a candidate fulfills these criteria and is in acceptance of the nomination, please submit the nomination in the following format (electronically if possible):
 - name and contact information of **nominee**,
 - name and contact information of **nominator**, and
 - in **600 words or less**, an explanation of the contributions made by the nominee according to the categories outlined above.
- 4.3.2 Send the nomination to the Honorary Life Membership Chairperson, c/o the STS Office, in sufficient time to ensure that it arrives before **March 1**.
- 4.3.3 Upon the selection of the recipients, the STS Office will produce a citation of 300 words or less based on the nomination, and will request a photo of the recipient for inclusion in the Archives.

Guideline 5 Information for Local Chapters

This overview of information is designed to assist local Chapter officers in ensuring efficient and effective functioning.

5.1 General Information

- 5.1.1 Local Chapters are autonomous entities that are a part of a provincial organization.
- 5.1.2 Local Chapters are expected to support the aims of the provincial organization as referenced in Article 2 of the STS Constitution.
- 5.1.3 The primary responsibility of the local Chapter is to provide for the needs of Chapter members.

5.1.4 If a local Chapter wishes to change its name, notification must be given in writing to the STS Executive with a supporting resolution passed by Chapter members.

5.2 Membership and Fees

5.2.1 Membership definition and practices are determined on a provincial basis.

5.2.2 The membership year extends from July 1 to June 30 of the following year.

5.2.3 Membership is contingent on payment of an annual fee by June 30. Payment may be made in one of the following ways:

- Payment of a \$30.00 annual fee deducted monthly automatically at source.
- Payment of a \$30.00 annual fee to the Chapter Treasurer, who shall be responsible for forwarding the provincial portion to the STS Office and retaining the appropriate chapter rebate to support Chapter activities.
- Where no Chapter exists, or if a member chooses, payment of a \$30.00 annual fee may be submitted directly to the provincial STS Office.

5.2.4 The provision of *Outreach* and membership in the STS Group Benefits Plan are contingent upon current membership in the STS.

5.2.5 Chapters may offer associate and/or affiliate memberships to allow individuals to participate in activities and receive Information. Such members will not be included in the Chapter's membership count for the provincial AGM. Membership criteria and fee amounts for these members are determined by the local Chapter.

5.3 Important Dates

5.3.1 Prior to March 1

5.3.1.1 The Chapter submits, in the format outlined in Guideline 4, nominations for Provincial Honorary Life Membership to the Chairperson of the Provincial Honorary Life Membership Committee c/o the STS Office.

5.3.1.2 Nominations for the Provincial Executive must be submitted to the STS Office in order to be printed in *Outreach* (other nominations will be received until four o'clock in the evening on the day prior to the elections for the STS Executive).

5.3.1.3 The Chapter submits resolutions for the Annual General Meeting to the Chairperson of the Resolutions Committee c/o the STS Office in order to be printed in *Outreach* (other resolutions will be accepted at any time up to the day before the presentation of resolutions at the Annual General Meeting).

5.3.2 Prior to April 1

5.3.2.1 The Chapter submits to the STS Office a list of local Chapter delegates to the Annual General Meeting.

5.3.2.2 The Chapter submits to the STS Office a Chapter report for inclusion in a compendium of Chapter reports to be presented at the STS Annual General Meeting.

5.3.2.3 The Chapter submits to the STS Office the names of Chapter Award Recipients for recognition at the Annual General Meeting.

5.3.3 Prior to June 30

5.3.3.1 The Chapter seeks nominations for Chapter officers for the following year.

5.3.3.2 The Chapter submits to the STS Office a list of the Chapter President, Secretary and Treasurer with contact information.

5.4 Chapter Executive Duties

In addition to what is expected at the local level, these responsibilities are required to be fulfilled at the provincial level. Suggestions have been made regarding the performance of certain duties by specific Chapter officers; however, individual Chapters are encouraged to determine the most

appropriate manner in which the identified responsibilities can be fulfilled. Chapters should develop or renew a governance document that provides guidance in the smooth functioning of the Chapter.

5.4.1 Chapter President

- Reminds potential new Chapter members of the benefits of membership and that qualification for participation in the STS Benefits Program is contingent upon membership in the STS.
- Invites Chapter members to submit items to *Outreach* and to stay informed about STS information and events.
- Encourages members to draft resolutions for submission to the Chairperson of the Resolutions Committee by March 1 for publication in the March/April publication of *Outreach*.
- Attends the Chapter Presidents' Meeting as organized by the STS Provincial Executive.
- Communicates important information from the provincial level to Chapter members.
- Encourages Chapter members to become involved in local and provincial activities and events.
- Ensures that Guideline 8 (Access to Information and Privacy) is being followed.

5.4.2 Vice-President

- Consider a Vice-President position to fulfill responsibilities in the event that the President is unavailable.

5.4.3 Chapter Secretary

- Keeps accurate information and minutes regarding the activities of the Chapter.

5.4.4 Chapter Treasurer

- Submits promptly to the STS Office membership fees paid locally for those individuals who join the STS after June 30.
- Keeps an accurate and transparent record of financial transactions.
- Ensures an annual third-party independent review of financial records.

5.5 Conclusion

5.5.1 While this overview identifies major activities to be carried out by Chapters to ensure effective functioning and maximum benefit to members, it is not intended to provide detail about each of the activities. Such detail is made available in one or more of the following sources:

- The *Policy Handbook* of the Superannuated Teachers of Saskatchewan,
- *Outreach*, and
- Correspondence from the Provincial STS.

5.5.2 As stated in the Provincial Bylaws (Local Chapters - Bylaw 8.6) all correspondence for consideration of Provincial Executive members shall be submitted to the appropriate Executive member or Committee at the STS Office, 2311 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8, or to sts@sts.sk.ca unless otherwise directed.

Guideline 6 STS Membership Growth Awards

When a Chapter's membership is 10% greater than it was in the year in which the Chapter last received recognition, a small engraved shield will be provided for utilization as the Chapter determines. If it is the first Growth Award the Chapter is receiving, they will receive an Engraved Bell on a base.

Guideline 7 *Outreach* Publication and Distribution

7.1 General Information

- 7.1.1 *Outreach*, the magazine of the Superannuated Teachers of Saskatchewan, is published four times per year and is provided free of charge to STS members.
- 7.1.2 Members are encouraged to receive *Outreach* notification by email and access it on the website.
- 7.1.3 *Outreach* is intended to provide content of particular interest and relevance to retired educators.
- 7.1.4 The content should avoid advertising for profit, propaganda, religious views, partisan political views and bias.

7.2 Circulation

- 7.2.1 Circulation should include STS Members, Honorary Life Members, ACER-CART members, new retirees (one complimentary edition only), selected STF staff, STF offices (Saskatoon and Regina), Teachers' Superannuation Commission, STRP, SSM office, contributors and others as deemed appropriate.
- 7.2.2 One copy per household should be supplied where both spouses are STS members.

Guideline 8 Access to Information and Privacy

- 8.1 The STS is committed to protecting an individual's privacy and the confidentiality of personal information as well as the confidential nature of other information such as contracts with service providers, vendors or staff.
- 8.2 Openness and the easy flow of information is desired while adhering to all applicable laws and statutes with respect to privacy and access to information.
- 8.3 The Provincial Executive by virtue of their governance roles of leadership, representation and oversight will be privy to detailed information that will not be made available to the general membership.
- 8.4 The STS will only collect and use personal information for the purposes identified to the individual at the time of collection of the information and with the individual's authorization. The STS will only disclose personal information in accordance with these guidelines, unless otherwise required by law.
- 8.5 Requests for information should be made through the Executive Director in writing. The STS will respond to all such requests in a timely manner.
- 8.6 The following guidelines will be followed:
 - 8.6.1 General membership statistics will be made available to the STS Executive, and to Chapters, as required.
 - 8.6.2 New STS members will have an opportunity to authorize sharing of their contact information with the STS Chapter they have chosen to support.
 - 8.6.3 Each Chapter will receive, on a semi-annual basis, a list of their Chapter members, contact information, and member's method of payment.
 - 8.6.4 Names and contact information of teacher superannuates who are non-Chapter members of STS and are residing in the general area of an organized STS Chapter, cannot be made available to Chapters.
 - 8.6.5 Requests for information on specific individuals from other and outside sources will be denied.
 - 8.6.6 The STS may contact an individual whose name is on file, on behalf of another person, giving them the name and contact information of the individual initiating the contact. Any further action is the responsibility of the individual being contacted.
 - 8.6.7 Information provided to the STS in confidence, such as survey responses and evaluation forms, will only be provided in summarized or generalized form.
- 8.7 All decisions by the STS to grant or deny a request for information will be made in accordance with these guidelines and as required by law. The STS retains the discretion to deny all requests from third parties or outside sources for confidential business information.

- 8.8 The STS will investigate and respond to any complaints or inquiries regarding its practices relating to the handling of personal information. In the event of an actual or potential privacy breach, the STS will investigate the incident and adhere to all applicable laws and statutes with respect to breach notification, reporting requirements, and steps to prevent future incidents.

Guideline 9 Organizational Funds and Funding

9.1 Introduction

The STS promotes the interests and advocates for the welfare of retired teachers. The STS has 39 chapters in Saskatchewan and two in British Columbia representing approximately 12,000 members. As part of its mandate, the STS manages the STS Group Benefits Extended Health and Dental Plan on behalf of its members that participate in the Plan.

9.1.1 Purpose

The purpose of these Organizational Funds and Funding Guidelines is to provide guidance to the STS Budget, Finance and Audit Committee and STS Provincial Executive with regards to:

- Funding – The funding levels to be maintained for the STS organization and the various Accounts and Reserve Funds established given their various needs and purposes.
- Group Benefits - The funding of the STS Extended Health and Dental Plan (the Plan) and the goals and benefits of the Plan are inextricably linked as the funding of the Plan to a large degree determines coverage and scope of eligible health care benefits offered by the Plan.

These Guidelines facilitate and inform decisions of the STS Budget, Finance and Audit Committee and STS Provincial Executive regarding the financial affairs of the organization. In particular, these Guidelines will:

- Provide guidance regarding the appropriate level of Account and Reserve Funds to be maintained to ensure adequate funding for the needs of the organization and to protect against the impact of volatility in Plan claims experience in order to:
 - Meet the financial obligations of the organization.
 - Achieve the plans and priorities of the organization as identified by the Provincial Executive and approved through the budget process.
 - Meet the benefit payment obligations to members and their eligible dependents.
 - Provide a framework for any relevant Committees or the Provincial Executive to assist in recommendations being made regarding plans, priorities, funding or benefits being identified.
 - Ensure that any deficit or surplus is adequately managed.

9.1.2 Authority and Responsibility

These Guidelines have been developed by the Governance and Handbook Review Committee in cooperation with the Budget, Finance and Audit Committee and approved by the STS Executive. Amendments to the policy are subject to approval by the STS Executive.

9.1.3 Intended Use

These Guidelines are intended for use by the STS Provincial Executive, Committees and STS Administration in managing the financial affairs and funding needs of the STS organization. These Guidelines are not intended for use or interpretation by third parties outside of the STS.

9.1.4 Foundational Documents

The following documents are considered foundational documents in the creation of these Guidelines:

- A. STS Bylaw 4 – Financial Affairs
- B. STS Guideline 1 – Duties of Executive Committees
- C. STS Guideline 9 – Financial Affairs

- D. Group Benefit Plan Agreements
- E. Extended Health and Dental Plan Benefits Guidelines
- F. Investment Objectives and Policy Statement Guidelines – IOPS

9.1.5 Guiding Principles for Organizational Financial Affairs:

The STS Budget, Finance and Audit Committee and the STS Provincial Executive shall apply the following guiding principles collectively when considering organizational funding needs:

Sustainability

The STS shall remain financially viable at all times including upon the introduction of changes to, or new plans and priorities involving, organizational programs or benefits.

Transparency

The STS shall provide members with reasonable levels of information and clarity regarding the financial affairs of the organization and how it is administered.

Accessibility

The STS shall provide members with reasonable access to information as outlined in Guideline 8 of The STS Policy Handbook.

Affordability

Membership in the STS shall be at a price affordable for members.

Efficiency

The STS shall strive to keep administrative costs as low as possible in order to maximize the use and impact of funds.

Responsibility

The STS will encourage members to take ownership for the organization and to be involved in the affairs of the organization.

9.2 Funding

9.2.1 Funding Objective

The target funding level for the various Accounts and Funds shall vary depending on the Account or Fund as described below and/or within the specific Guidelines associated with that Account or Fund. The target funding level is to have reserve levels maximized while keeping fees and premiums at a reasonable and consistent level.

9.2.2 STS Accounts

The STS maintains the following accounts as part of the regular business operations of the STS:

9.2.2.1 STS General Operations Account

- The STS General Operations Account is utilized to pay for day-to-day operations as approved through the annual budget. This account receives income from membership fees, the Extended Health and Dental Plan administrative fee and interest generated by the account.
- The target funding level to be maintained in the account is between 25% and 50% of the annual budget.
- If the June 30th balance of the Account is greater than 50% of the annual budget, the excess may, upon approval of the Provincial Executive, be transferred to the Operations and Capital Reserve Fund.
- If the balance of the Account is less than 25% of the annual budget, the Executive Director may make a transfer into the account from the Operations and Capital Reserve Fund to bring the balance within the target funding level. Notification of this transfer will be communicated to the Provincial Executive.
- Monthly financial statements are received and reviewed by the Executive Director

and reported as needed to the Budget, Finance and Audit Committee and Provincial Executive.

- Audited Financial Statements are provided to the Provincial Executive, Chapter Presidents, AGM Delegates and available to members.

9.2.2.2 STS Group Benefits Account

- The STS Group Benefits Account is utilized to pay invoices from the Insurance Carrier related to the STS Extended Health and Dental Plan This account receives premium payments from member premiums and retains interest generated by the account.
- The minimum target funding level to be maintained in the account is between 115% and 125% of monthly premiums received.
- If the minimum reconciled balance of the Account for three consecutive months is greater than 125% of monthly premiums received, the excess may, upon approval of the Provincial Executive, be transferred to the Claims Fluctuation Reserve (CFR) Fund, the Incurred But Not Reported (IBNR) Reserve Fund or the Group Benefits Sustainability Reserve (GBSR) Fund.
- If the minimum reconciled balance of the Account is less than 115% of monthly premiums received, the Executive Director may make a transfer into the account from the Claims Fluctuation Group Reserve (CFR) Fund to bring the balance within the target funding level. Notification of this transfer will be communicated to the Provincial Executive.
- Monthly financial statements are received and reviewed by the Executive Director and reported as needed to the Budget, Finance and Audit Committee and Provincial Executive.
- Audited Financial Statements are provided to the Provincial Executive, Chapter Presidents, AGM Delegates and available to members.

9.2.3 Reserve Funds

To ensure sustainability and protect the STS and/or STS Extended Health and Dental Plan from unexpected circumstances, the following reserves shall be maintained:

9.2.3.1 Operations and Capital Reserve Fund

- The Operations and Capital Reserve Fund shall be maintained and used to cover unanticipated operating deficits, unanticipated expenditures not budgeted for, expenditures resulting from AGM resolutions that have not been otherwise budgeted for as well as capital expenditures.
- The Operations and Capital Reserve Fund is funded through accumulated surpluses of the STS General Operations Account and interest generated by the Fund.
- Except where otherwise identified, approval for use of the Operations and Capital Reserve Fund shall be by motion of the Executive.
- The target funding level to be maintained in the Fund is between 50% and 100% of the current year's annual budget.
- If the June 30th balance of the Fund is greater than 100% of the current year's annual budget, the excess may, upon approval of the Provincial Executive, be transferred to the Contingency Reserve Fund. Alternatively, the Provincial Executive will determine steps to be taken in order to bring the balance of the Fund within the range described in these Guidelines. The steps taken will be reported at the next Chapter Presidents' Meeting and Annual General Meeting.
- If the June 30th balance of the Fund is less than 50% of the annual budget, the Provincial Executive will determine steps to be taken in order to bring the balance of the Fund within the range described in these Guidelines. The steps taken will be reported at the next Chapter Presidents' Meeting and Annual General Meeting.

- Quarterly financial statements are received and reviewed by the Executive Director and reported as needed to the Budget, Finance and Audit Committee and Provincial Executive.
- Audited Financial Statements are provided to the Provincial Executive, Chapter Presidents, AGM Delegates and available to members.

9.2.3.2 Contingency Reserve Fund

- The Contingency Reserve shall be maintained and used to provide legal support for the organization, to provide financial means for a public information program in support of the Aims of the STS, to provide financial support for strategic initiatives in support of the Aims of the STS or to provide financial support for the STS to deal with emergent circumstances.
- The Contingency Reserve Fund is funded through the transfer of funds in excess of the target funding levels of the Operations and Capital Reserve Fund and interest generated by the Fund.
- Approval for use of the Contingency Reserve shall be by motion of the Executive or resolution of the Annual General Meeting.
- The target funding level to be maintained in the Fund is between 150% and 200% of the current year's annual budget.
- If the June 30th balance of the Fund is greater than 200% of the current year's annual budget, the Provincial Executive will determine steps to be taken in order to bring the balance of the Fund within the range described in these Guidelines. The steps taken will be reported at the next Chapter Presidents' Meeting and Annual General Meeting.
- If the June 30th balance of the Fund is less than 150% of the annual budget, the Provincial Executive will determine steps to take in order to bring the balance of the Fund within the range described in these Guidelines. The steps taken will be reported at the next Chapter Presidents' Meeting and Annual General Meeting.
- Quarterly financial statements are received and reviewed by the Executive Director and reported as needed to the Budget, Finance and Audit Committee and Provincial Executive.
- Audited Financial Statements are provided to the Provincial Executive, Chapter Presidents, AGM Delegates and available to members.

9.2.3.3 Claims Fluctuation Reserve (CFR) Fund

- A CFR Fund shall be maintained and used to mitigate fluctuations in monthly Group Benefits Plan payments.
- The CFR Fund is funded through surpluses experienced in the STS Extended Health and Dental Plan or through transfers from the Group Benefits Sustainability Reserve Fund.
- The CFR Fund shall be funded at a level between 7% and 8% of annual premiums received.
- Except where otherwise identified, approval for use of the Claims Fluctuation Reserve Fund shall be by motion of the Executive.
- If the June 30th balance of the Fund is greater than 8% of annual premiums received, the excess may, upon approval of the Provincial Executive be transferred to the Group Benefits Sustainability Reserve (GBSR) Fund.
- If the June 30th balance of the Fund is less than 7% annual premiums received, the shortfall may, upon approval of the Provincial Executive, be transferred from the Group Benefits Sustainability Reserve (GBSR) Fund.
- Quarterly financial statements are received and reviewed by the Executive Director and reported as needed to the Budget, Finance and Audit Committee and Provincial Executive.

- Audited Financial Statements are provided to the Provincial Executive, Chapter Presidents, AGM Delegates and available to members.

9.2.3.4 Incurred But Not Reported Reserve (IBNR) Fund

- An IBNR Fund shall be maintained and used to pay legitimate claims during the “run-off” period should the Plan ever be terminated.
- The IBNR Fund is funded through surpluses experienced in the STS Extended Health and Dental Plan or through transfers from the Group Benefits Sustainability Reserve Fund.
- The IBNR shall be funded at a level between 7% and 8% of annual incurred Health claims plus 2% to 3% of annual incurred Dental claims.
- The Provincial Executive shall authorize any utilization of the IBNR Fund.
- If the June 30th balance of the Fund is greater than 8% of annual incurred Health claims plus 3% of annual incurred Dental claims, the excess may, upon approval of the Provincial Executive, be transferred to the Group Benefits Sustainability Reserve (GBSR) Fund.
- If the June 30th balance of the Fund is less than 7% of annual incurred Health claims plus 2% of annual incurred Dental claims, the shortfall may, upon approval of the Provincial Executive, be transferred from the Group Benefits Sustainability Reserve (GBSR) Fund.
- Quarterly financial statements are received and reviewed by the Executive Director and reported as needed to the Budget, Finance and Audit Committee and Provincial Executive.
- Audited Financial Statements are provided to the Provincial Executive, Chapter Presidents, AGM Delegates and available to members.

9.2.3.5 Group Benefits Sustainability Reserve (GBSR) Fund

- A GBSR Fund shall be maintained and used to protect the integrity and sustainability of the STS Extended Health and Dental Plan
- The GBSR Fund is funded through surpluses experienced in the STS Extended Health and Dental Plan
- The GBSR Fund shall be funded at a level between 25% and 30% of annual premiums received.
- Approval for use of the Group Benefits Sustainability Reserve Fund shall be by motion of the Executive.
- If the June 30th balance of the Fund is greater than 30% of the current year’s annual premiums received, the Provincial Executive will determine steps to be taken in order to bring the balance of the Fund within the range described in these Guidelines. The steps taken will be reported at the next Chapter Presidents’ Meeting and Annual General Meeting.
- If the June 30th balance of the Fund is less than 25% of the current year’s annual premiums received, the Provincial Executive will determine steps to take in order to bring the balance of the Fund within the range described in these Guidelines. The steps taken will be reported at the next Chapter Presidents’ Meeting and Annual General Meeting.
- Quarterly statements are received and reviewed by the Executive Director and reported as needed to the Budget, Finance and Audit Committee and Provincial Executive.
- Audited Financial Statements are provided to the Provincial Executive, Chapter Presidents, AGM Delegates and available to members.

9.3 Periodic Assessment of Organizational Funding Guidelines

A review of the entire Benefits Guidelines will be carried out at least every three years to ensure it remains reasonable and appropriate. The review will, at minimum, confirm:

- A. The current benefit target range remains appropriate.
- B. The current target funding ranges remain appropriate.
- C. Any emerging risks to be aware of that could affect the various Accounts or Funds.
- D. Whether the Guidelines remain appropriate or should be amended.

Guideline 10 Investment Objectives and Policy Statement

Approved May 9, 2023

10.1 Introduction

10.1.1 Background

The STS has a mandate to promote the interests and to advocate for the welfare of retired teachers. The STS has 39 chapters in Saskatchewan and two in British Columbia representing approximately 12,000 members. As part of its mandate, the STS manages the STS Group Benefits Extended Health and Dental plan on behalf of its members that participate in the Plan.

The investment assets of the STS originate primarily from membership fees and members' premiums to the STS Group Benefits Extended Health and Dental Plan. A portion of the premiums received are allocated to various Benefits Accounts and serve specific purposes. Membership fees along with a specified administrative fee included in the Health Plan premiums are transferred to the Operational Account to fund operations and operational reserves.

10.1.2 Purpose

The purpose of these Investment Objectives and Policy Statement Guidelines (IOPS) are to provide guidance to the STS Budget, Finance and Audit Committee, STS Group Benefits Committee and STS Provincial Executive regarding:

- Informing an organized approach to the management of financial assets of the STS.
- Appropriate investment of STS funds.
- Formulation of investment objectives and asset allocations.
- Evaluating investment results with regards to appropriate investment of STS funds.

10.1.3 Authority and Responsibility

These Guidelines have been developed by the Governance and Handbook Review Committee in cooperation with the Budget, Finance and Audit Committee and approved by the STS Executive. Amendments to the policy are subject to approval by the STS Executive.

10.1.4 Intended Use

These Guidelines are intended for use by the STS Provincial Executive, Committees and STS Administration in managing the financial affairs and funding needs of the STS organization. These Guidelines are not intended for use or interpretation by third parties outside of the STS.

10.1.5 Foundational Documents

The following documents are considered foundational documents in the creation of these Guidelines:

- A. STS Bylaw 4 – Financial Affairs
- B. STS Guideline 1 – Duties of Executive Committees
- C. STS Guideline 9 – Financial Affairs
- D. Group Benefit Plan Agreements
- E. Extended Health Plan Benefits Guidelines
- F. Investment Objectives and Policy Statement Guidelines – IOPS

10.2 Accounts and Reserve Funds

10.2.1 Structure of STS Accounts and Reserve Funds

These Investment Objectives and Policy Statement Guidelines govern all STS Accounts associated with the STS Operations and Group Benefits Extended Health and Dental Plan. The accounts are expected to last in perpetuity and are as follows:

- 10.2.1.1 **STS General Operations Account** is funded from income from membership fees and the Extended Health and Dental Plan administrative fee. The General Operations Account shall be used to pay for day-to-day operations as approved through the annual budget. **The general goal of these funds is capital preservation and liquidity with a short term time horizon.**
- 10.2.1.2 **Operations and Capital Reserve** is funded through accumulated surpluses of the STS General Operations Account and investment returns. The Operations and Capital Reserve shall be used for unanticipated deficits or expenditures as described in STS Bylaw 4. **The general goal of these funds is a balance between income and growth with a medium term investment time horizon.**
- 10.2.1.3 **Contingency Reserve** is funded through the transfer of funds in excess of the target funding levels of the Operations and Capital Reserve and investment returns. The Contingency Fund shall be used for other than normal operating circumstances as described in STS Bylaw 4. **The general goal of these funds is a balance between income and growth with a medium term investment time horizon.**
- 10.2.1.4 **STS Group Benefits Account** is funded by member premiums and investment returns. The Group Benefits Account shall be used to pay invoices from the insurance carrier related to the Group Benefits Plan. The target funding level is between 115% to 125% of monthly premiums. **The general goal of these funds is capital preservation and liquidity with a short term time horizon.**
- 10.2.1.5 **Claims Fluctuation Reserve** is funded through accumulated Benefits Account surpluses, transfers from the Group Benefits Sustainability Reserve and investment returns. The Claims Fluctuation Reserve shall be used to mitigate fluctuations in monthly payments. **The general goal of these funds is capital preservation, income and liquidity with a shorter term investment time horizon.** For clarity, this reserve can assume a small amount of risk and have a small portion of the portfolio exposed to equity market volatility.
- 10.2.1.6 **The Incurred But Not Reported Reserve** is funded through accumulated Benefits Account surpluses, transfers from the Group Benefits Sustainability Reserve and investment returns. The Incurred But Not Reported Reserve will be maintained and shall only be used to pay legitimate claims during the “run off” period should the group benefits carrier agreement or Plan ever be terminated. **The general goal of these funds is capital growth with a longer term investment time horizon.**
- 10.2.1.7 **The Group Benefits Sustainability Reserve** is funded through accumulated Benefits Plan surpluses. The Group Benefits Sustainability Reserve shall be maintained and used to preserve the integrity and sustainability of the Plan as described in STS Bylaw 4. **The general goal of these funds is a balance between income and growth with a medium term investment time horizon.**

10.3 Investment Advisor

The STS Provincial Executive shall designate an Investment Advisor who shall have exclusive authority to invest assets in the STS Reserve Funds on behalf of the STS, consistent with statements set forth in the Investment Objectives and Policy Statement Guidelines.

At the request of the STS Provincial Executive, the Investment Advisor shall propose to the STS Provincial Executive for approval specific objectives, investment class targets and ranges for the various funds that are consistent with, and guided by, the general goals set forth in this IOPS.

The Investment Advisor shall acknowledge that all advice and decisions rendered must reflect suitability standards and be in the best interests of the STS. The Investment Advisor shall also affirm its membership in the applicable professional organization and compliance with this organization's Code of Ethics.

10.4 Responsibilities

10.4.1 Responsibility for Development and Approval

The STS Provincial Executive is responsible for approval of the Investment Objectives and Policy Statement Guidelines and any subsequent changes. The Investment Advisor shall counsel the STS on the development of the Investment Policy, suggest appropriate revisions to the Policy on an ongoing basis, and monitor and report results achieved through implementation of the Policy on a quarterly basis.

10.4.2 Responsibility for Investment Objectives and Asset Allocation

At the request of the STS Budget, Finance and Audit Committee, the Investment Advisor is responsible for bringing to the STS Budget, Finance and Audit Committee for approval, specific investment objectives and proposed target levels, including proposed ranges, of individual investment classes for each of the STS funds. These proposed objectives, targets and ranges will be guided by the general goals set forth in this IOPS.

At the request of the STS Budget, Finance and Audit Committee, the Investment Advisor shall review the target asset allocations of the STS Reserve Funds and suggest revisions for final approval by the STS Budget, Finance and Audit Committee. The asset allocation plan shall consider the proportions of investments in cash (and cash equivalents), fixed income, equity and alternative investments.

10.4.3 Responsibility for Monitoring, Reviewing and Updating

The Investment Advisor is responsible for monitoring the investing requirements of STS, monitoring investment and economic issues, and suggesting changes to the IOPS as necessary. The Investment Advisor shall review the IOPS with STS on an annual basis.

The Investment Advisor is also responsible for monitoring application of the IOPS as well as the specific investment objectives and investment class target levels and ranges, and shall promptly notify the STS of the need for updates and/or any violations in implementation.

10.4.4 Responsibility for Risk Management, Monitoring, and Reporting

The Investment Advisor shall monitor the risk profile of the STS and ensure the Reserve Funds are consistent with the risk management policies approved and adopted by the STS Budget, Finance and Audit Committee. The Investment Advisor is also responsible for reporting to the STS in the overall reporting format that has been agreed to.

10.5 Investment, Return and Risk Objectives

10.5.1 Investment Objectives

The investment accounts governed by the STS Investment Policy Statement are intended to be used for specific purposes over differing time periods. In general terms, the operational accounts and reserve funds are to be used to fund budget related items or duly authorized expenditures that fall outside of the annual budget but within the mandate of the organization and within the purposes of the various funds as described in Bylaws and Guidelines.

Benefits related accounts and reserve funds are to be used to fund provision of benefits, to ensure stability in operations, to mitigate member premium increases, to achieve member

premium smoothing, to purchase additional member benefits coverage and/or to fund member premium reductions, as described in Bylaws and Guidelines.

The investment objective for the STS General Operations Account and the STS Group Benefits Account is to generate investment returns, net of investment management fees, that are greater than the risk-free rate of return on a rolling four-year basis.

The investment objectives for the Reserve Funds are to generate investment returns, net of investment management fees, that are greater than the applicable benchmark portfolio on a rolling four-year basis.

Benchmark Portfolios for the Reserve Funds

Asset Class	Index/Benchmark	Reserve Funds with Shorter Term Time Horizons ¹	Reserve Funds with Medium Term Time Horizons ²	Reserve Funds with Long Term Time Horizons ³
Money Market	FTSE Canada 91-Day T-Bill	0%	0%	4%
Short Term Bonds	FTSE Canada Short Term Bond	90%	70%	0%
Core Bonds and High Yield Bonds	FTSE Canada Universe Bond	0%	0%	32%
Canadian Equities	S&P/TSX Composite	5%	5%	20%
Global Equities	MSCI World (CAD\$)	5%	10%	24%
Real Estate	CPI + 5%	0%	5%	5%
Infrastructure Equity	CPI + 6%	0%	10%	15%

¹Claims Fluctuation Reserve

²Operations and Capital Reserve, Contingency Reserve, and Group Benefits Sustainability Reserve

³Incurred But Not Reported Reserve

For performance evaluation purposes, Bonds in the Reserve Funds with shorter term and medium term time horizons will be evaluated against the FTSE Canada Short Term Bond Index irrespective of types of bonds that the Investment Advisors invests in.

The Medium Term and Long Term Benchmark Portfolios have allocations to Real Estate and Infrastructure Equity that will take time to implement. During the implementation period, the Investment Advisor shall determine the appropriate benchmark for performance evaluation purposes.

10.5.2 Permitted Investments

In general terms, the STS Accounts may invest in Cash and Cash equivalents, Fixed Income securities and Debt obligations, Equities and approved Alternative investments available in domestic and foreign developed markets. There will be no leverage, margin, securities lending or otherwise lent, pledged as collateral or hypothecated at the account level. However, the use of leverage and securities lending are permitted within pooled funds.

An asset allocation plan for the STS Accounts shall be determined and subject to periodic review and change under the sole authority of the STS Budget, Finance and Audit Committee. The Investment Advisor shall be responsible for adhering to the asset allocation plan and for maintaining actual allocations to asset classes within the ranges established.

For Bonds in the Reserve Funds, the Investment Advisor may invest in short-term bond funds, core bond funds and/or high yield bond funds.

Asset Allocation Ranges for Reserve Funds with Shorter Term Time Horizons¹

Asset Class	Minimum Limit	Target Mix	Maximum Limit
Money Market	0%	0%	10%
Bonds	80%	90%	100%
Total Fixed Income	80%	90%	100%
Canadian Equities	0%	5%	10%
Global Equities	0%	5%	10%
Total Equities	0%	10%	20%

¹Claims Fluctuation Reserve

Asset Allocation Ranges for Reserve Funds with Medium Term Time Horizons²

Asset Class	Minimum Limit	Target Mix	Maximum Limit
Money Market	0%	0%	10%
Bonds	55%	70%	95%
Total Fixed Income	55%	70%	95%
Canadian Equities	0%	5%	10%
Global Equities	5%	10%	20%
Total Equities	5%	15%	30%
Real Estate	0%	5%	10%
Infrastructure Equity	0%	10%	15%
Total Alternatives	0%	15%	25%

²Operations and Capital Reserve, Contingency Reserve, and Group Benefits Sustainability Reserve

Asset Allocation Ranges for Reserve Funds with Long Term Time Horizons³

Asset Class	Minimum Limit	Target Mix	Maximum Limit
Money Market	0%	0%	10%
Short-Term Bonds	0%	4%	15%
Core Bonds	15%	27%	40%
High Yield Bonds	0%	5%	15%
Total Fixed Income	15%	36%	55%
Canadian Equities	10%	20%	35%
Global Equities	15%	24%	40%
Total Equities	25%	44%	75%
Real Estate	0%	5%	10%
Infrastructure Equity	0%	15%	20%
Total Alternatives	0%	20%	30%

³Incurred But Not Reported Reserve

10.5.3 Risk

The Investment Advisor shall initiate an investment strategy that is consistent with the overall expected portfolio return considering the risks associated with that strategy. The STS acknowledges and understands that the very nature of risk creates uncertainty as to future investment returns.

10.5.4 Constraints, Evaluation and Distributions

The STS prefers to utilize domestic and/or local investment managers, where possible and desirable. Evaluation of relative success in achieving investment objectives will be on a rolling four-year basis. All distributions (interest, dividend and capital gains income) will be re-invested into the accounts to be used for their specific purposes. Funds may be transferred between the STS accounts, subject to STS policies and funding targets. Accounts with shorter term time horizons should be invested in such a way that it can be liquidated on short notice without suffering capital depreciation.

10.5.5 Investment Strategy

The STS believes that a diversified, active management strategy can be applied profitably in the long term. The STS does not intend to seek to exploit investment opportunities that may exist in the very short term.

10.6 Reporting and Rebalancing

10.6.1 Performance Reporting

The STS Budget, Finance and Audit Committee shall receive and review reports of the performance of each investment account quarterly.

10.6.2 Portfolio Rebalancing

The Investment Advisor is responsible for monitoring the asset allocations of the Reserve Funds and ensuring that they stay with the asset allocation ranges specified in section 10.5.2.

Guideline 11 Extended Health and Dental Plan Benefits

11.1 Introduction

The STS promotes the interests and advocates for the welfare of retired teachers. The STS has 39 chapters in Saskatchewan and two in British Columbia representing approximately 12,000 members. As part of its mandate, the STS manages the STS Group Benefits Extended Health and Dental plan on behalf of its members that participate in the plan.

11.1.1 Purpose

The purpose of these Extended Health and Dental Plan Benefits Guidelines is to provide guidance to the Group Benefits Committee and STS Provincial Executive with regards to:

- Benefits - The goals of the STS Extended Health and Dental Plan (the Plan) including coverage and scope of eligible health care benefits offered by the Plan
- Premiums - The structure, amounts and acceptability of premium levels and increases needed to maintain the Plan.

These Guidelines facilitate and inform decisions regarding the Plan to ensure the design aligns with the guiding principles and along with the Funding Guidelines, the appropriate resources that are available to provide for current and future Plan benefits. In particular, these Guidelines will:

- Provide guidance regarding the appropriate reserves to be maintained to ensure sustainable funding and to protect against the impact of volatility in claims experience in order to:
 - meet the benefit payment obligations to members and their eligible dependents.
 - ensure that any deficit or surplus is adequately managed.

- Provide a framework for the Group Benefits Committee to assist in any recommendations that need to be made regarding the funding or benefits offered in the Plan.

11.1.2 Authority and Responsibility

These Guidelines have been developed by the Governance and Handbook Review Committee in cooperation with the Group Benefits Committee and approved by the STS Executive. Amendments to the policy are subject to approval by the STS Executive.

11.1.3 Intended Use

These Guidelines are intended for use by the STS Provincial Executive, Committees and STS Administration in managing the benefit provisions and funding needs of the Plan. These Guidelines are not intended for use or interpretation by third parties outside of the STS.

11.1.4 Foundational Documents

The following documents are considered foundational documents in the creation of these Guidelines:

- A. STS Bylaw 4 – Financial Affairs
- B. STS Guideline 1 – Duties of Executive Committees
- C. STS Guideline 9 – Financial Affairs
- D. Group Benefit Plan Agreements
- E. Organizational Funding Guidelines
- F. Investment Objectives and Policy Statement Guidelines - IOPS

11.1.5 Philosophy of the Plan

The purpose of the Plan is to provide affordable safety net insurance coverage for Extended Health, Dental and Travel for eligible STS Members, consistent with the Plan’s resources.

The Provincial Executive believes that the Plan should provide eligible health care benefits that are comprehensive, promote the physical, mental and emotional well-being of plan participants and provide a level of financial assistance for health care expenses that medically benefit members. This includes items such as prescription drugs, optical, selected paramedical services and other medical services as may be included in the Group Benefits Plan Agreement.

The provisions of the Plan are funded through member premiums and the Plan shall be designed in such a way that there is no unreasonable subsidy of premiums between groups of participants in the Plan. The Plan shall also keep a reasonable set of reserves, as determined by the Provincial Executive, for the purpose of risk mitigation and the overall protection of the Plan.

The long-term cost of the Plan is influenced most heavily by the level of the benefits themselves, by the claims experience, the income resulting from the payment of premiums and by the investment returns of any held funds.

11.1.6 Guiding Principles of the Plan:

In determining the coverage and scope of Plan benefits, the Negotiating Committee, Group Benefits Committee and Provincial Executive shall apply the following Guiding Principles collectively when considering benefit level changes:

Comprehensiveness

The Plan shall provide a broad range of reasonable and meaningful levels of healthcare benefits within the resources available and as determined by member feedback, market trends (current and anticipated) and best insurance practices. The Plan shall promote a healthy lifestyle for Plan participants and serve as a “safety net” for members’ health needs.

Affordability

The Plan shall provide a reasonable level of extended health, dental and travel insurance coverage at a premium level affordable for members.

Efficiency

The Plan shall strive to keep administrative costs as low as possible and maximize the use of members' premium dollars for the payment of claims.

Sustainability

The Plan shall remain financially viable at all times. The addition of any proposed benefit or premium changes must be market comparable and financially sustainable within the Plan.

Accessibility

The Plan shall provide coverage for determined benefits based on evolving needs, industry trends, advances in technology and varying access to healthcare resources and professionals across the province.

Predictability

The Plan shall engage in multi-year Agreements with the Insurance Carrier so that premium levels and changes are known reasonably into the future, insofar as possible.

Flexibility

The Plan shall provide a degree of flexibility to help address different benefit needs and preferences, subject to financial resources and current legislation.

Transparency

The Plan shall provide plan members with reasonable levels of information and clarity on what benefits are provided and how those benefits may be administered, adjudicated or modified under the rules of the Plan.

Responsibility

The Plan will encourage participants to take ownership for the Plan, to self-monitor how they engage with and access provisions of the Plan, including inquiring to their physicians as to the most appropriate and cost-effective treatments and prescription drugs.

11.2 Benefits

The Plan assumes responsibility for extended health care and drug claims in Canada as described in the Agreements with the Insurance Carrier.

11.2.1 Benefit Objective

The targeted level for eligible health care benefits shall be at or better (50th to 75th percentile) than the total relative value benchmark of health benefits provided by a comparator plan group.

11.2.2 Benefit Review Process

Together with a Plan consultant, a benefit and Plan design review shall occur whenever a new Agreement is negotiated with the insurance carrier. This review will include:

- A validation that the coverage and scope of current Plan benefits continue to adhere to the Guiding Principles outlined in Section 11.1.6 of these Guidelines.
- A comparison of the coverage and scope of the current Plan benefits to other groups to ensure current Plan benefits continue to be comparable to similar Plans.
- An analysis of the impact of any member feedback, proposed benefit and/or Plan design changes that have been received by the Executive over the previous five year period that are deemed reasonable by the Executive.
- A financial projection of current claim costs, fees and administrative expenses.
- An analysis of the current and future target funding levels of the Claims Fluctuation Reserve (CFR), Incurred But Not Reported (IBNR) Reserve, and the Group Benefits Sustainability Reserve (GBSR). These Reserve Funds are further described in the Organizational Funds and Funding Guidelines.

- A financial projection prepared for any reasonable proposed benefit changes to determine if the change is financially sustainable.
- Options, if necessary, for the Negotiating Committee to consider in order to:
 - Adjust the coverage and scope of benefits to adhere to the Guiding Principles.
 - Adjust the premium levels to adhere to the Guiding Principles
 - Align the Plan to industry standards.
 - Change the coverage and scope of benefits to address any proposed changes.

11.2.3 Exceptions

Notwithstanding any other provision in this Section 11.2, the Provincial Executive may at any point make a change to the Plan design, coverage and/or scope of benefits in order to address an emergent issue, as long as they adhere to the Guiding Principles as described in Section 11.1.6.

11.3 Periodic Assessment of Benefits Guidelines

A review of the entire Benefits Guidelines will be carried out within the term of the agreement with the Benefits Carrier to ensure it remains current, reasonable and appropriate. The review will, at minimum, confirm:

- A. The current benefit target range remains appropriate.
- B. The benefit level determination method remains appropriate, including relevant assumptions.
- C. Key risks to be aware of when assessing an appropriate Plan design and appropriate funding level.
- D. Any emerging risks to be aware of that could affect the Plan.
- E. Whether the Guidelines remain appropriate or should be amended.



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