



PEIRTA

Newsletter

Prince Edward Island Retired Teachers' Association

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From the President

By the time you read this, I'm hoping that summer weather has arrived.

On behalf of the RTA, I wish to thank the staffs of the Public Schools' Branch, the French Language School Board, and the PEI Teachers' Federation for all their work on behalf of students and teachers of PEI. May you take the summer months to rejuvenate after another busy year. Also, we wish to thank the retired teachers who have volunteered in various roles within the schools and communities of PEI during the past year.

Wayne Denman attended the pre-retirement seminar at the Loyalist Inn on April 22. Michel Plamondon attended the pre-

retirement seminar at the Delta on April 29. They introduced the upcoming retirees to the RTA mandate and encouraged them to become involved. RTA continues to advocate for all seniors, especially for issues related to health and wellness.

On March 13, the executive members of the East Coast Retired Teachers' Organization held a zoom meeting. One of the topics discussed was encouraging retired teacher membership in organizations at the provincial, regional, and federal levels. Updates from each of the member organizations included work on advocacy and health for seniors, membership initiatives, pensions and indexing, and support for active teacher issues. Retired teachers in PEI are fortunate to have CPI indexing of their pensions, as well as representation on group insurance and pension committees. Many of the retired teachers' organizations across Canada do not.

Lise Morin, vice-president of the RTA, and I will attend the ACER-CART annual meeting in Ottawa on June 1 and 2. This is an opportunity for all retired



teachers organizations across the country to meet and share ideas.

Wayne Denman, past president, is working on plans for the sixth annual retired teachers' golf tournament. On behalf of all retired teachers, I wish to thank Wayne for all his work in organizing this tournament over the years. The Executive is considering hosting a curling bonspiel in the fall and thinking about other social events for members.

Each year, the RTA awards a number of scholarships and bursaries to PEI students:

See President, 3
President (cont'd from 1)

INSIDE THIS ISSUE

Page 2—To/From the Editor; Executive

Page 3—President; Credit Card Fraud

Page 4—Teachers and Friends in Harmony

Page 5—Sixth Annual RTA Golf Tournament

Page 6—Report on Pharmacare

Page 7—PEITF Corner

Page 8—Geneva Villa Performance

**Visit our website at
www.peirta.com**

From the Editor

On August 11, 2021 the Federal Minister of Health and then PEI Minister of Health and Wellness, Ernie Hudson, announced the signing of “the first agreement to accelerate the implementation of national universal pharmacare (Gov of Canada website).” Through this federal-provincial agreement, PEI will receive from the federal government \$35 million over four years to increase access to prescription drugs and make them more affordable.

Not long ago MP Robert Morrissey’s office announced that patient co-pays on many prescription drugs would be reduced to \$5 per prescription. This change would be made possible by the above mentioned federal-provincial agreement.

Several weeks ago I emailed Robert Morrissey, Sean Casey (because he is my MP), Hon. Mark McLane (because he is our Minister of Health and Wellness), and Heath MacDonald, MP for Malpeque to seek clarification on the eligibility of drugs for this program. Mr. MacDonald’s

office responded to me at length and provided the following information.

The reduced co-pay (to \$5), which will come into effect some time in the coming months, applies only to drugs currently covered under PEI Pharmacare’s Seniors Drug Program, the Family Health Benefit Program, the Generic Drug Program, and the Diabetes Drug Program, and of these, only to medications used in the management of mental health, cardiovascular disease, and diabetes. This core group represents approximately 60 percent of prescriptions that Island residents access through the public drug programs. Eligible drugs will be identified in the provincial pharmacare formulary—available online.

More than 60 drugs have been added to the PEI Pharmacare formulary and approximately 25 drugs have been added to the Cancer Treatment Centre formulary so far. A number of legacy drugs (previously approved and marketed drugs, some developed decades ago) and generic options have also been added.

Access to the PEI Catastrophic Drug Program and the provincial High Cost Drug Program has also been expanded by increasing the number of income bands, reducing the percentage calculation to determine the household cap, and removing co-pays for financial assistance clients and nursing home clients.

All good news! For more information, go to the Health PEI website.

For related information on pharmacare, see page 4.

PEIRTA Executive does not necessarily agree with opinions expressed in material authored by those other than official representatives of the PEIRTA, and information about opportunities offered by others is for information only—no endorsement is implied.

Next issue October 1, 2023. Submit material to margstewart@pei.eastlink.ca.

If you wish to read this newsletter online instead of receiving a hard copy, send me an email and I will let you know when each issue should appear on our site and on the PEITF site.

Letters to the editor should be a maximum of 200 words, must include a one-line bio, and may be edited for length.

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- Award for a worthy Island student in the BEd program at UPEI who has attended a Prince Edward Island high school;
- Award for a student graduating from the BEd program at UPEI who has attended a Prince Edward Island high school;
- Award for a student entering the second year in the Early Childhood Care and Education program at Holland College who attended a Prince Edward Island high school;
- Award for a student entering the second year in the Early Childhood Care and Education Program at College de L'iLe and who attended a Prince Edward Island high school;
- A Young Leader award to one graduating student in each high school in the Public Schools Branch (PSB) and one student in the Commission scolaire de langue française (CSLF) West and East;
- A \$2000 scholarship to a student entering a BEd or MEd program as a full-time student at a university with a recognized program in those areas of study. The student must have graduated from an Island high school.

For more information, please visit our PEIRTA website.

The 2023 RTA AGM will be held at the Loyalist Inn in Summerside on November 2. More information will appear in the Fall newsletter.

Feel free to contact me or any of the executive members if you have any questions or concerns. I hope you have a sunny, relaxing summer with family and friends!

Protect yourself from debit and credit card fraud



In the past year, Canadians have lost millions of dollars to fraud and scams. When it comes to debit and credit card fraud, scammers are finding new ways to steal personal and financial information, so it's important to know your rights and responsibilities, and how to protect yourself.

Card issuers such as Visa, Mastercard, American Express and Interac are bound to help protect you against financial loss if someone uses your credit or debit card without your permission. However, you also have responsibilities when it comes to protecting yourself against fraud.

For example, it's your responsibility to keep your account information and PIN safe. You must also notify your card issuer right away if you notice unauthorized transactions on your account and, if you lost money, they'll usually reimburse you in full.

Generally, these conditions are similar across all card issuers. Contact your card company or check your credit or debit card agreement to verify the terms and conditions. Banks must always fully investigate a transaction that you dispute

How to protect yourself

Here are a few smart steps to keep in mind:

- When shopping online, look for websites with addresses starting with “https” or ones that have a padlock image in the address bar.
- Never share your debit or credit card number or your PIN with another person, not even a family member or partner.
- Choose a PIN that is difficult to guess and change it often.
- Keep a list of the cards that you carry in a safe place, along with the phone numbers to call if any of your cards are lost or stolen. If you think that you were a victim of fraud, you should report it to the Canadian Anti-Fraud Centre. You should also contact your local police, your bank and the two credit reporting agencies, Equifax and TransUnion, to put a fraud alert on your credit report. Learn more at canada.ca/money.

CSA News, Spring, 2023, p. 6

“There’s no such thing as a free lunch”

Except there is!

Come to the PEIRTA 2023 AGM on Nov. 2 at the Loyalist Inn, Summerside.

Registration: 9 a.m.

Meeting: 10 a.m.

Guest Speaker: TBA

Free lunch



Teachers and Friends in Harmony ~ Rowena Stinson

Teachers and Friends in Harmony is a choir formed in the late 1990s by Kay Linkletter as a means of providing a choir for teachers who enjoyed singing to get together, make music, and have fun. The choir was a great success, and boy, have we had fun!! Now under the inspired direction of Lisa Carmody Doiron and accompanied by Kay McDowall, it still fulfills its original mandate while coming to include friends as well as teachers. About a dozen of the original members are still part of the group.

Our repertoire is varied – inspirational, traditional, and light hearted. We enjoy singing together, but the most important aspect of the choir is the friendship and fun it generates—and we have a good sound too. Reading music is an asset, but certainly not a requirement, and everyone is welcome.

The choir meets weekly at Spring Park School music room on Friday afternoons at 4pm. New members are always welcome. Come and meet old friends and colleagues—or meet some new ones. Either way, you will be sure to have fun.

For more information, contact Kathleen MacDonald at mermaid@bellaliant.net, or Rowena Stinson at rowenastinson@yahoo.ca.



In Rehearsal



NOTE: Teachers and Friends in Harmony pay a modest registration fee, but with the passing of a generous benefactor, and with no income during the Covid years, financing their activity

has been difficult. Recognizing this, the PEIRTA recently approved a \$2000 grant to help with basic expenses and make life a little easier for this dedicated group.



PEI RTA Annual Golf Tournament

Eagles Glen Golf Club

August 22, 2023

*Don't miss
out! Register
early.*

9 a.m. shotgun start

Four-person scramble (male, female, mixed)

Minimum of two retired teachers on each team

72 golfers (maybe more, depending upon registration)

On-course games Silent auction Prizes

18 holes /power cart:

\$50 — RTA Members (show your card, or we can look you up)

\$75—non-members

Email registration to werdenman48@gmail.com. Include names of team members (identify retired teachers) and one person's phone number and email address.

If you don't have a team, register anyway—we will find a team for you.

***All donations/profits go to the Esther Finkle Walk for Kids—helping children realize their dreams.**

Sponsored by the PEI Retired Teachers' Association



Out of shape?

Begin with a five-pound potato bag in each hand. Extend your arms straight out from your sides, hold them there for a full minute, and then relax. After a few weeks, move up to ten-pound potato bags. Then try 50-pound potato bags, and eventually try to get to where you can lift a 100-pound potato bag in each hand and hold your arms straight for more than a full minute. Once you feel confident at that level, put a potato in each bag. — Beverly Gross *Reader's Digest*

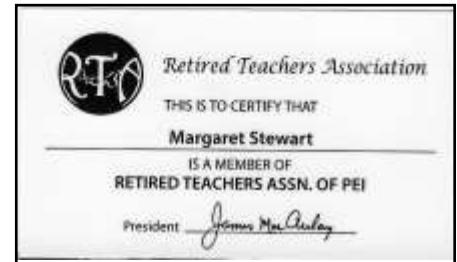
Teacher story

I called the student into my office. Pointing to my computer screen, I said, "I found your entire paper online. Do you have anything you want to say about that?" Her angry response: "Well, I paid my sister to write it, but I didn't think she'd plagiarize!" *Reader's Digest*

Membership Cards

If any member has not received a membership card, please contact the membership chair, Cynthia MacDonald (contact information on page 2) and one will be mailed out to you. You never know when you might use it.

Your membership card looks something like this.



Do you know where yours is??

A Prescription for Canada: Achieving Pharmacare for All: Final Report of the Advisory Council on the Implementation of National Pharmacare June, 2019

Excerpts from the message from the chair, Dr. Eric Hoskins.

“After hearing from many thousands of Canadians, we found a strongly held, shared belief that everyone in Canada should have access to prescription drugs based on their need and not their ability to pay, and delivered in a manner that is fair and sustainable. That’s why our council has recommended that Canada implement universal, single-payer, public pharmacare.”

“We may enter the hospital or the doctor’s office with equal access to health care, but we don’t go home with the same prospects for a healthier future, because prescription drug coverage varies greatly from person to person, and from province to province. There are too many people in our country who die prematurely or suffer needlessly in ill health because cost is a barrier to accessing prescription drugs”

“Even though many Canadians have some form of coverage, Canada relies on a confusing patchwork of over 100 public prescription drug plans and over 100,000 private plans—with a variety of premiums, copayments, deductibles and annual limits. For a family or a single patient with a complex condition, those costs can add up to a significant barrier. Approximately 20 per cent of Canadians have inadequate drug coverage or no cov-

erage at all and must pay out of pocket. A recent study found almost 1 million Canadians had cut their household spending on food and heat to pay for medication. Another found that one in five households reported a family member who, in the past year, had not taken a prescribed medicine due to its cost.

This uneven, inconsistent and tenuous patchwork in no way resembles a “system.” There is no single, uniform method in Canada for a child with asthma to get her inhaler. It depends on her family’s coverage. There is no one consistent way that all cancer patients obtain take-home cancer drugs or medicines for coping with chemotherapy side effects. Some pay more. Some pay less. Some don’t have access to those medicines at all.”



“There is a cost to universal pharmacare and we understand that governments have fiscal limits. But universal, single-payer, public pharmacare can save billions by lowering the price we pay for prescription medicines and by avoiding the greater costs that accumulate when a manageable condition becomes a serious health crisis or when complications develop because someone could not afford to take medicine as prescribed.”

“Pharmaceutical research is producing a new generation of drugs that offer transformational benefits particularly for sufferers of chronic conditions and rare diseases. How-

ever, many of these drugs have costs that reach into the tens or even hundreds of thousands of dollars per person, per year. Such developments were not imagined when universal health care was enacted without prescription drug coverage. “

“Among the generation who launched universal health care fifty years ago were people who had once looked at doctor’s bills and worried how they would pay. They enabled their governments to create a program so that no one in Canada would have that worry again. Today, most of us have never even seen an invoice from a doctor or a bill from a hospital, through the joys of childbirth, the pain of injury or the trials of illness. That’s just the Canada we know—and love.

“Someday in the not-too-distant future, it is within our grasp that every Canadian could walk away from the pharmacy counter with what they need to get better and live better. We can fulfil that original promise of universal care, of being there for one another, and create a future where no Canadian goes without the medicine they need. That will simply, and proudly, be the Canada our children and grandchildren know and love. Ours can be the last generation to look at a prescription and worry how to pay.”

To read the full report, go to
<https://www.canada.ca/en/health-canada/corporate/about-health-canada/public-engagement/external-advisory-bodies/implementation-national-pharmacare/final-report.html>,
or simply search the title in Google.



Aldene Smallman



As I sit down to compose this last newsletter article, I am in disbelief as to how fast these past four years have passed. It certainly has been a journey marked by a time in history that we will not forget in the years ahead as future generations learn of the hardships and challenges we all faced in the wake of a global pandemic.

We recently held our Area Association Day on May 5. During my comments to all three associations, I remarked that this was my first and last time bringing greetings at this event during my four-year period as President. Unprecedented times for sure, but I am certainly concluding my term with some regret as I feel somewhat robbed of the experiences and opportunities that were void during my term due to these unforeseen circumstances!

The Federation has been very busy this winter. Lingering contract negotiations, which ended with an arbitrated settlement, have kept things in motion with the work that accompanied bargaining. As this process was lengthy, preparations for the next round of bargaining will come soon.

In March, PEITF hosted the leaders' forum during the provincial election campaign. At the forum, we highlighted the areas of crisis in education. Our questions reflected the common themes that educators are facing in our classrooms. We invited the leaders and candidates to visit schools to witness first hand

what is happening daily in these buildings. The challenges are increasingly becoming more difficult to support students on the levels of social, emotional and academic learning. These learning environments constantly evolve as the system becomes more difficult to sustain. During the election, we heard a great deal about the health care crisis, but educators would also attest to crisis levels in education. We need a long-term forecast of more support and funding to address the current climate of complex conditions in today's classrooms.

Educators have been enjoying the return to the normal events of the school year. The sporting events, band days, musical productions, fundraising activities, fairs, writing celebrations, school trips, and band concerts leave lasting impacts on students who benefit from these experiences. These events require deep commit-

ment and dedication from staffs who know that learning opportunities often reach far beyond the classroom walls.

My meetings this spring with colleagues from across Canada have brought forward many themes. We continue to work on a collaborative relationship with stakeholders on P.E.I. Other organizations are experiencing tumultuous times with respect to labour relations and government. I am proud of the work that we have done and where we are. We always strive to do



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better, but it is important to recognize what we have achieved.

Serving as president over these past four years has been an honour and a privilege. As I visited schools across the province, what has been unwavering to me is being an advocate for educators' work. Witnessing this work has been the most amazing professional growth experience I could ever have.

The Retired Teachers' Association has supported me through these years, and I sincerely thank the membership for the support and encouragement I have received. Thank you for your contributions to the system. Throughout my years in education, I have been so fortunate

to have had stellar role models throughout my journey, many of who are now retired. As I near the end of my own career, I am so thankful and grateful for the people who have inspired me along the way. Please take every chance you get to tell people how they have impacted your life positively and significantly because you never know when you will not have the opportunity to do so!

I hope the upcoming summer months bring you great joy and happiness as we look forward to another summer on beautiful P.E.I. Continue "living the dream" in retirement, and take care of yourself and others!



Teachers and Friends in Harmony performed at Geneva Villa in Charlottetown on May 21. Picture submitted by Norma Morrison, a resident at the Villa.

Address Changes

If your address changes, or if you know anyone who has had a change of address and/or is not receiving this newsletter, please have him or her notify our membership chair (contact info on page 2). Your mailing address must include a civic address and/or PO Box number, and a postal code.

PEITF Travel Insurance

Our out-of-province travel insurance plan has a 90-day medical stability clause. This means that if you have a pre-existing medical condition, it must be considered medically stable for 90 days prior to your departure date if you are to be covered in the event of a medical emergency related to this condition while you are travelling.

A pre-existing condition is considered stable if the member, in the 90 days before the departure date, has not:

1. Been treated or evaluated for new symptoms or related conditions;
2. Had symptoms that increased in frequency or severity, or examination findings indicate the condition has worsened;
3. Been prescribed a new treatment or change in treatment for the condition.
4. Been admitted to a hospital for the condition; or
5. Been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

Number 3 generally does not include reductions in medication due to improvement in a condition, or regular changes in medication as part of an established treatment plan—but each case must be reviewed individually. A change shortly before departure, e.g., with a subsequent reaction, might present problems. So if you have any doubt, call Medavie Blue Cross at 1-800-667-4511, Travel Department, for clarification if you are planning to travel outside PEI.