

## **Retired Teachers Organization Accomplishments and Insurance Trustees Initiatives\* Since 2005**

The Retired Teachers Organization (RTO) was created by the following motion at the Nova Scotia Teachers Union Provincial Executive meeting on January 21, 2005 , “That the Retired Teachers Association (RTA) be renamed the Retired Teachers Organization (RTO) of the NSTU”. This motion was one of the eleven recommendations provided to the NSTU Provincial Executive by the Report of the Adhoc Committee on Structure Review in the matter of the Retired Teachers of Nova Scotia. The mandate of this committee was to prepare a position paper on the status and input capacity of the Retired Teachers Association as that Association related to the Nova Scotia Teachers Union.

### **1. Pension**

Retired teachers have representation on pension matters through one of four (4) NSTU members on the Nova Scotia Teachers Pension Plan Trustee Board Inc. The Trustees are responsible for the following:

- The investment of the Fund in accordance with the terms of the Joint Trust Agreement
- The day to day administration of the Fund including the determination of benefit entitlement
- Recommending change to the Actuarial Assumptions and Methods used to value the Plan
- Recommending amendments to the Plan to the Pension Board.

A Member-At-Large of the RTO Executive will chair the RTO Pension and Benefits (P&B) Committee. The Chair will sit on the NSTU Pension Committee. The responsibilities of the P&B Chair are as follows:

- Attend all RTO Annual General Meetings and give a report to the membership at the AGM
- Keep the RTO informed of any proposed changes in pensions and benefits
- Monitor the workings of the NSTU Pension Committee as the RTO member
- Attend the biannual NSTU Pension Symposium

### **2. Insurance Benefits**

In May 2008 the NSTU Insurance Trustees provided a **Critical Illness benefit** to members enrolled in the Provincial Master Life Accidental Death and Dismemberment Insurance Program. This enhancement is available to all teachers, active and retired to age 65 in the Program. The Critical Illness Insurance covers heart attack, coronary artery bypass surgery, stroke and life threatening cancer. If diagnosed by a medical practitioner or specialist, the member may be eligible to receive a \$2,000.00 onetime lump sum payment tax free.

In November 2008 the NSTU Insurance Trustees provided **Trip Cancellation/Interruption Protection** for members enrolled in the Out-of-Province/Out-of-Country Medoc Group Travel

Plan. This benefit helps protect travelers against unforeseen circumstances that may prevent or discontinue a trip.

In June 2009 the NSTU Insurance Trustees provided an open enrollment for active and retired teachers to allow those who wished to sign up for new or increased coverage for **Accidental Death and Dismemberment Insurance**.

In August 2009 the NSTU Insurance Trustees increased the **Retiree Life Insurance** policy after age 65 from \$3,000.00 to \$10,000.00 for retirees enrolled in the plan.

In January 2010 the NSTU Insurance Trustees extended the **Total Care Dental Program** to members enrolled in the Plan at that time beyond age 75. There is no termination date.

In February 2011 the NSTU Insurance Trustees provided a **Voluntary Critical Illness Program**. This insurance is a living insurance benefit that is paid to an insured member when the member is medically diagnosed with a covered critical illness or injury. This benefit is available to all teachers, active and retired to age 75. A member enrolled in this Program may apply for coverage for an eligible spouse under age 75 and eligible dependent child(ren). This program provides coverage of 29 illnesses or conditions for the member and spouse and 20 illnesses or conditions for dependent children.

\* In 2014, the NSTU Group Insurance Trustees introduced **CAREpath, The Cancer Assistance Program**. CAREpath is a Canadian company that specializes in cancer care. Their services are based on the most up-to-date, evidence-based information available globally. CAREpath was started by leading oncologists and oncology nurses who have devoted their entire medical careers to cancer care in Canada and the United States. As a retired NSTU member, you, your spouse and dependent children now have access to CAREpath's Navigation Program, a program founded to help cancer patients and their families better cope with the burden of cancer in their lives.

\* In 2016 the NSTU Group Insurance Trustees introduced a new program funded by the NSTU Group Insurance Trust Fund for both active and retired NSTU members and their families. The **Seniors' Care Assistance Program** is the only service in Canada that connects members, immediate family, and parents to a Registered Nurse who specializes in senior care assistance. The program helps members understand their senior care choices and ensure they get the right care every time.

\* In 2018 the NSTU Insurance Trustees provided **HealthCareAssist**, an enhancement to the CAREpath Cancer Assistance and Seniors' Care Assistance Programs. This is available to retired teachers, their spouses and dependent children, with answers, guidance and support before, during and after treatment of an illness or health crisis.

\* In 2019 the CAREpath program was expanded to include **Your Wellness Partner**. This program was designed to support people with acute or chronic mental health issues. It offers multiple levels of support to provide the right guidance and at the right time for members who are experiencing mental health concerns.

At the request of the RTO Pension and Benefits Committee, the NSTU Insurance Trustees have agreed to investigate the possibility of offering some type of Long Term Care Program. This is a very complex matter and will take a considerable amount of time to investigate.

### **3. Seniors Advisory Council of Nova Scotia**

The RTO has two members attending the monthly meetings of the Seniors Advisory Council, the Voice of Nova Scotia seniors providing advice to the Ministers of all departments in the Nova Scotia government. Discussions with government departments include better cost sharing for all seniors in Pharmacare, palliative care facilities, medical care in continuing care facilities and nursing homes and oral health.

In the fall of 2015 the provincial government attempted to raise the Seniors Pharmacare premium from \$424 each year to one based on a member's ability to pay. For many RTO members, the premium would have increased to the maximum of \$1200 each year for the retiree and his/her spouse. The RTO, under the leadership of the President and Vice-President (Also Chair of the Seniors Advisory Council of Nova Scotia) mounted a campaign over how changes were articulated and presented to the Advisory Council. The campaign, through the nine senior organizations in the council, brought public attention to the unilateral changes in the cost sharing ratio (75% government, 25% member), the excessive premium increase in one year, the single versus married premium level unfairness, and the extreme penalty clause.

The members of the Legislative Assembly received numerous phone calls, emails and personal visits from seniors during the campaign. The Premier of Nova Scotia retracted all proposed changes in a full page letter of apology in the Chronicle Herald, and indicated there would not be any fee increase until there is more consultation with the Seniors Advisory Council.

### **4. Canadian Association of Retired Teachers (ACER-CART)**

The RTO has two members who attend the Annual General Meeting held annually in Ottawa. This national organization of thirteen retired-teachers associations in Canada lobby the government of Canada on pension, finance, taxation and health issues. ACER-CART was instrumental in convincing the government of Canada to pass legislation whereby a member and spouse may be able to split eligible pension income (excluding Old Age Security and Canada Pension) to reduce ones combined taxes. A national Pharmacare program and a national formulary which would lead to lower drug costs are among current lobbying efforts.

### **5. Nova Scotia Community Transportation Network**

The RTO is a member of the N.S. Community Transportation Network which is a provincial organization supporting the growth and development of transit services in communities across the province. This organization is working to facilitate transportation options that lead to healthier and more connected communities throughout Nova Scotia by partnering with community organizations, governments and business. The RTO believes an individual's access to transportation is an essential connection to daily living, community development and quality of life.

### **6. Deals and Discounts**

With RTO cards, RTO members have access to the NSTU Deals and Discounts. One example is an RTO member pays a Leisure rate of \$115.00 to \$155.00 per night including a special parking rate of \$12.00 per day (self-parking) when staying at the Hotel Halifax or the Barrington Hotel.

Other Deals and Discounts are available for Accommodation, Automotive, Bookstores, Health and Wellness, Home and Garden and the list continues. Be advised that some of the Deals and Discounts are area specific. All RTO members are eligible to access the services of Merit Travel,

5552 Kaye Street, Halifax in person or by phone 902.482.8000 or toll free 1.866.341.1777. Explore their website at [merittravel.com](http://merittravel.com). Merit Travel is a full service travel agency with a focus on making your trip wonderful. They offer travel adventures for individuals, groups, hosted group tours and cruises. They will build a package to suit the needs of your group and welcome your inquiries to book Branch tours by bus or other means of transportation.

## **7. NSTU Pre-Retirement Seminars**

The RTO has provided a 30 minute presentation on the second day of the two (2) day NSTU Pre-Retirement Seminars held in each region of the seven (7) Centres for Education across the province. The power point presentation provides details on governance/structure, affiliations, fee structure, branch activities and benefits of joining the organization.

**\*denotes Insurance Trustee Initiatives**