

## **Retired Teachers Organization Accomplishments 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.

At the Annual General Meeting a Pension Representative is elected to a term specified by the Terms of Reference of the NSTU Pension Committee. The responsibilities of the Pension Representative are as follows:

- Attend all RTO Executive Meetings as a voting member
- 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
- Chair all meetings of the RTO Pension and Benefits Committee.

### **2. Insurance**

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 one time 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 dependant child(ren). This program provides coverage of 29 illnesses or conditions for the member and spouse and 20 illnesses or conditions for dependent children.

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. **Group of Nine Seniors Organization**

The RTO has two members attending the monthly meetings of the Group of Nine, the Voice of Nova Scotia seniors providing advice to the Ministers of all departments in the Nova Scotia government. The group has access to the Government of Canada through its affiliation with the Congress of National Seniors Organization. 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.

### 4. **Canadian Association of Retired Teachers**

The RTO has two members attending the four meetings held annually in Ottawa. This national organization of all retired teachers associations in Canada lobby the government of Canada on pension, finance, taxation and health issues. This organization was

instrumental in having the government of Canada passing 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. At the present time the organization is lobbying for a national pharmacare program and national formulary which would lead to lower drug costs.

## 5. **Deals and Discounts**

All RTO members have access to the NSTU Deals and Discounts with their RTO card. One example is an RTO member pays a special rate of \$94.00 a night and \$9.95 per day for parking if staying at the Delta Halifax or the Delta Barrington.

The RTO has negotiated three other discounts with Ultramar Home Heating, Maritime Travel and Enterprise Rent-A-Car for its members.

The Ultramar Home Heating Fuel discount is available through the centres in Dartmouth, Kentville, Bridgewater and Sydney. The terms are as follows:

- For existing RTO customers 6 cents per litre discount on heating fuel
- For new RTO customers 10 cents per litre discount on heating fuel for first delivery, 6 cents per litre discount on heating fuel for subsequent deliveries and credit of 100 litres will be applied at the end of the month of May.

Maritime Travel has introduced the RTO Travel Club which provides a \$50.00 per person Travel Card to RTO members and spouses upon registration. This card can be used towards vacation packages and cruises offered by Maritime Travel. Travel Club members receive regular e-mails of best vacation buys, airfares and last minute specials. Maritime Travel will organize customized and special interest tours for RTO members. Maritime Travel has 33 locations across Nova Scotia and provides emergency world wide assistance 24/7.

Enterprise Rent-A-Car provides discounted special rates through its 36 corporately owned locations in Atlantic Canada. RTO members can also receive discounted rates when renting out of town. Enterprise Rent-A-Car can be contacted at a Branch directly, telephone 1-800-Rent-A-Car and provide Corporate Class ID Number 9CA4256 or on-line at [www.enterprise.com](http://www.enterprise.com) using the first three letters of the company name (RET) in the Corporate Members Sign In area.

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

For the past 3 years the RTO has provided a 30 minute presentation on the first day of the two (2) day NSTU Pre-Retirement Seminars held in each region of the seven (7) School Boards across the province. The power point presentation provides details on governance/structure, affiliations, fee structure and benefits of joining the organization.