



Operations Handbook

Branch: _____

Retired Teachers Organization

of the Nova Scotia Teachers Union

3106 Joseph Howe Drive, Halifax, Nova Scotia [B3L 4L7]

www.rto.nstu.ca

Revised 2014-2015

TABLE OF CONTENTS

Section 1

Mission Statement	
Brief History	
Aims of the Organization	
The Retired Teachers Legacy Foundation	
Acronyms and Definitions	
RTO Executive Members [2014-2015]	
Provincial Officers Position Descriptions	
Standing Committees	
Travel Expense Policy	
RTO Expense Guidelines	
Standing Committee Members [2014-2015]	
RTO Affiliations	
Geographical Regions	
• Appendix A – Treasurer – Roles and Responsibilities	
• Appendix B – Treasurer Timeline	
• Appendix C – RTO Communications Committee Chair Responsibilities	
• Appendix D – RTO Membership Committee Action Sheet	
RTO Meeting Schedule [2014-2015]	
RTO Branches and Presidents [2014-2015]	

Section 2

RTO Constitution – Revised May 2014	A
RTO Operational Procedures – Revised May 2014	B
RTO Retired Teachers Foundation	C
Pre-Retirement Seminar Power Point Presentation	D
• 2014-2015 Pre-Retirement Seminars Schedule	
Accomplishments since 2005	

Section 3

Guidelines/Suggestions: Branch Officers & Operations	
Guidelines: Regional Returning Officer	
Guidelines: Hosting and Organization of the Annual General Meeting	
Sample Branch By-Laws/Operating Procedures	
Rules of Order: Re Motions	
Rules of Parliamentary Procedure	
Branch Grant Guidelines	
AXA Insurance Policy	

Section 4

Group Insurance	
Premium Renewal Effective May 1, 2014	
Change in Insurer and Reduced Premium Rates – MEDOC	
Total Care Dental – Enhanced Major Restorative Services	

Voluntary Critical Illness Coverage
CAREpath
What happens to my Benefits when I Retire?
Travelling soon? Don't leave the Country-Province without Travel Insurance
Critical Illness Insurance for NSTU Members
CAREpath – The Cancer Assistance Program
Para medical Practitioner Coverage – NSTU Total Care Medical Plan
Mental Health Practitioner coverage available to Active and Retired Teachers
Nova Scotia Pharmacare Programs
NSTU Group Insurance Trustees Report to 2014 Annual Council
Frequently Asked Questions – Pensions
Indexing and your Pension July 1, 2014
Your Pension Connection Fall 2013
Your Pension Connection Spring 2014
Sydney RTO: What Happens at age 65?

Section 5

Applications:

- Membership/Authorization Form
- Affiliate Membership Form/Authorization Form
- Associate Membership Form/Authorization Form
- Nomination for Provincial Executive Positions elected at AGM 2015
- RTO Foundation Grant
- AGM Resolutions Submission Form
- RTO Committee Application Form
- RTO Member-at-Large Application (3 forms)
- Travel Insurance Coverage for Branch Table Officers

Section 6

Forms:

- RTO Officers Form
- RTO Financial Statement
- RTO Conflict of Interest Guidelines
- RTO Privacy Information

Section 7

General Information:

- Canadian Public Employee Acquisition Club
- RTO Travel Club – Maritime Travel
- Ultramar Home Heating Fuel Discount for RTO Members
- Deals and Discounts – August 2014

SECTION 1

1. RTO MISSION STATEMENT:

The RTO is the official body representing the retired teachers of Nova Scotia and will advance, promote and protect the welfare of its members.

2. BRIEF HISTORY:

In 1956, a group of retired teachers sought to establish an association of retired teachers across Nova Scotia. They looked to a group of retired female educators entitled Halifax CPX for their inspiration. This organization would sow the seeds for a Retired Teachers Association which was formed on May 25, 1966. In June 2005 the Retired Teachers Association was renamed the Retired Teachers Organization of the Nova Scotia Teachers Union.

We are now 7,000 members strong across twenty-three [23] branches in seven geographical regions: Cape Breton-Victoria, Strait; Chignecto-Central, Halifax Metro, South Shore; South West Shore, and Valley.

We are affiliated with the Canadian Association of Retired Teachers, [ACER/CART] and pay an annual membership fee. The president of RTO is a Director of ACER/CART.

The RTO is also affiliated with the Group of IX [Senior Advisory Council of NS]. The main objective of the group is to provide advice to the Minister of Health and Wellness on all aspects of the Seniors' Pharmacare Program.

The RTO and a number of RTO Branches have joined Community Transit-Nova Scotia. This provincial non-profit organization supports the growth and development of transit services in communities across the province. This organization believes an individual's access to transportation is an essential connection to daily living, community development, and quality of life.

All retired teachers of Nova Scotia should be aware of the RTO and are invited to participate as provincial and branch members. For those not able to continue participation, branches are encouraged to arrange visits and inclusion through a variety of means.

3. AIMS OF THE ORGANIZATION:

- a) To maintain and increase professional and social contacts;
- b) To keep informed on subjects of education development;
- c) To maintain a liaison with the Nova Scotia Teachers Union;
- d) To be a strong voice for education in Nova Scotia, speaking in support of the principles and actions of the NSTU;
- e) To furnish recommendations and advice to the NSTU on matters affecting the welfare of retired teachers;
- f) To be knowledgeable of the rights and benefits of retired teachers;
- g) To have authority to appoint representatives to provincial and national non-teacher bodies whose specific mandate is to promote the interests of retirees;
- h) To keep the NSTU apprised of representations made to external organizations, agencies or departments on all matters exclusive of NSTU policy issues.

4. THE RETIRED TEACHERS LEGACY FOUNDATION

The objectives of the Retired Teachers Foundation are:

1. To create and operate a fund exclusively for the benefit of sick and / or challenged children in the province of Nova Scotia;
2. To solicit, accept, receive, acquire by grant, donation, legacy, gift, bequest or otherwise any kind of real or personal property and to enter and carry out agreements, undertakings and conditions in connection therewith;
3. To acquire, hold, convert, sell or dispose of any asset owned by the Foundation; and to invest and re-invest any principal in such manner as may from time to time be determined;
4. To disburse and distribute money in the furtherance of the Foundation;
5. To honour the life and work of former teachers in the province of Nova Scotia.
6. To assist institutions that provide medical treatment and / or educational training for sick and / or challenged children on a not-for-profit basis;
7. To cooperate with charitable organizations.
 - All funds, investment certificates, assets and accounts are with the Teachers' Plus Credit Union.
 - An Audited Financial Statement is presented to the membership at the Annual General Meeting [AGM].
 - The RTO Executive members are the Directors of the Foundation.
 - The interest earned is disbursed annually and the recipients of awards are announced at the AGM.
 - The Foundation is a registered charity and issues Income Tax receipts.
 - The Foundation is registered with the Registrar of Joint Stock Companies, Province of Nova Scotia.
 - The Foundation has a Memorandum of Association and By-Laws.
 - The Foundation was certified on January 16, 1995.

5. ACRONYMS & DEFINITIONS:

ACER/CART: Association Canadienne des enseignantes et des enseignants retraités /Canadian Association of Retired Teachers

AGM Reports: Provincial reports document the work of the Executive and Committees and keeps members informed as to provincial activities. They are to be shared by all members.

Branch By-Laws Guide: The Branch by-laws guide is your special tool for assuring continuity and uniformity. An example of Branch By-Laws is included as Section 3

CART [see ACER/CART]

Constitution and Operational Procedures: RTO Governance Documents in Section 2.

CPX: Coronation Pedagogist X-Teachers

Legacy Foundation: A registered charity that disburses the interest earned annually.

Newsletter [Branch]: All branches are encouraged to prepare regular newsletters for circulation to members within the Branch. A copy of each should also be sent to RTO and shared with other branches at regular presidents' meetings.

Newsletter [Provincial]: The newsletter, "The Retired Teacher"[TRT], is published and circulated to all RTO members three times annually. It is your newsletter and you should contribute information for publication to make it an informative vehicle for communication.

PIPEDA: Personal Information Protection & Electronic Documents Act

RRO: Regional Returning Officer

TRT: The Retired Teacher

Website: The RTO maintains a web page on the NSTU site (www.nstu.ca). Members are encouraged to access this site to view copies of Executive Minutes, Annual General Meeting (AGM) Minutes, The Retired Teacher, and other related information. Members are encouraged to register for a free NSTU email account by contacting the appropriate staff person at the NSTU [1-800-565-6788 or locally at 477-5621].

RTO Executive 2014-2015

President:

Jim Kavanaugh
3238 Nicholson Ave.
New Waterford, NS
B1H 1P1
jkavanaugh@ns.sympatico.ca
902-862-3833

Past President:

Randy Holmesdale
38 Gravenstein Dr.
Berwick, NS
B0P 1E0
rholm@ns.sympatico.ca
902-538-8173, cell: 902-847-5621

Vice President:

Bill Berryman
5965 Highway 215, GD
Summerville, NS
B0N 2K0
bberryman@nstu.ca
902-633-2211

Treasurer:

Fred Jeffery
PO Box 25
Hopewell, NS
B0K 1C0
fredjeffery@eastlink.ca
902-923-2965

Secretary & Member at Large (Halifax Metro)

Dorothy Smith
8 Sheridan St.
Dartmouth, NS
B3A 2C7
dorettesmith@eastlink.ca
902-463-6511

Member-at-Large (Cape Breton-Victoria):

John Donovan
171 James Street
New Waterford, NS
B1H 2X7
Johndonovan46@hotmail.com
902-862-7868

Member-at-Large (Chignecto-Central):

Peter Lewis
11162 Rte 6, RR 3
Pugwash, NS
B0K 1L0
lewisp@ns.sympatico.ca
902-243-2075

Member-at-Large (Valley):

Bill Wagstaff
6 Birchwood Drive
Kentville, NS
B4N 4Y1
bwagstaff@eastlink.ca
902-678-5776

Member-at-Large (South West Shore):

Gary Archibald
108 Chebogue Point Road
Rockville, NS
B5A 5E8
archibaldg@eastlink.ca
902-742-4195

Member-at-Large (South Shore):

Herbert Seymour
13240 Hwy 3
Upper LaHave, NS
B4V 7C5
hseymour@eastlink.ca
902-543-7781

Member-at-Large (Strait):

George Landry
8571 Hwy 4, Box 9, RR 1
River Bourgeois, NS
B0E 2X0
geojland@gmail.com
902-535-3248

Pension Committee Rep:

Al MacKinnon
PO Box 181
Whycocomagh, NS B0E 3M0
almackinnon@ns.sympatio.ca
902-756-2183

NSTU Staff Liaison

Bruce Kelloway

7. PROVINCIAL OFFICERS POSITION DESCRIPTIONS:

It is important that all officers maintain a good working relationship to ensure a harmonious operation.

7A The **PRESIDENT** shall:

- ◆ Be a voting member of the Executive
- ◆ Provide leadership and direction to the Executive
- ◆ Uphold the Constitution of the RTO
- ◆ Conduct and preside at Table Officers, Executive meetings and the AGM
- ◆ Maintain a close collegial relationship with the NSTU allowing for common concerns to be dealt with in a manner beneficial to both the RTO and NSTU
- ◆ Be the official voice and media contact for the RTO
- ◆ Be diligent and keep current with changes in pension and benefits and other issues that could affect the membership
- ◆ Meet with the Branch Presidents on a regular basis so that the membership is fully informed on current matters
- ◆ Appoint the Chairpersons of the RTO committees
- ◆ Direct the Secretary to issue notices of meetings, as required
- ◆ Circulate at least two weeks in advance an agenda for meeting(s)
- ◆ Represent the RTO on external bodies such as Group of Nine
- ◆ Be the RTO spokesperson at ACER/CART and other national organizations, or to designate an alternate representative

7B The **PAST PRESIDENT** shall:

- ◆ Be a voting member of the Executive
- ◆ Provide an historical background of events for the new President and Executive
- ◆ Chair the Nominating Committee and present the names of candidates for election at the AGM and provide names, of successful applicants to serve on RTO Standing Committees at the AGM.
- ◆ Work closely with the President and Executive and provide relevant information, as needed
- ◆ Be an RTO representative on the Group of Nine
- ◆ Perform any other tasks designated by the President
- ◆ Circulate the expectations for each position to new executive officers and committee chairs.

7C The **VICE PRESIDENT** shall:

- ◆ Be a voting member of the Executive
- ◆ Attend Executive and other meetings of the RTO
- ◆ Maintain a good working relationship with the President and the Executive
- ◆ Conduct and preside at Branch Presidents' meetings
- ◆ Be aware of all issues and concerns at the Executive level
- ◆ Be ready to assume leadership of the RTO, should the occasion arise
- ◆ Assist the President and the Executive as needed
- ◆ Perform any other tasks designated by the President

7D The **TREASURER** shall:

- ◆ Chair the RTO Finance Committee
- ◆ Be a voting member of the Executive

- ◆ Review monthly statements for all accounts
- ◆ Maintain the RTO general account and Foundation ledgers
- ◆ Reconcile monthly the Credit Union statement with General Ledger
- ◆ Prepare and make deposits of RTO revenue and Foundation donations in a timely fashion
- ◆ Pay outstanding invoices
- ◆ Issue Foundation receipts
- ◆ Prepare an annual draft budget for presentation to the Executive
- ◆ Be familiar with NSTU accounting software
- ◆ When necessary meet with the NSTU Financial Officer
- ◆ Prepare and present to regular Executive meetings a Treasurer's Report which shall include budget variances
- ◆ Present an annual budget and financial statement to the membership at the AGM
- ◆ With the approval of the Executive, make investments on behalf of the RTO
- ◆ Any other duties designated by the President and/or Executive

Please see Appendix A for Roles and Responsibilities

Please see Appendix B for Treasurer Timelines

7E The SECRETARY shall:

- ◆ Be a voting member of the Executive
- ◆ Attend and keep accurate records of the RTO Executive, RTO AGM, the RTO Foundation meeting and Table Officers meetings
- ◆ Keep a list of all standing committees
- ◆ Record any changes in the Constitution or Operational Procedures
- ◆ Perform any other tasks designated by the President

7F The TABLE OFFICERS shall:

- ◆ Act on behalf of the Executive in the interval between the meetings of the Executive in accordance with the Constitution and Operational Procedures of the Retired Teachers Organization and the direction of the Executive
- ◆ Hold meetings at the call of the President. A majority of the members of the Table Officers Committee shall constitute a quorum
- ◆ Keep a record of all meetings and actions thereof and such records shall be open at all times to the inspection of any Executive member

7G The MEMBERS-AT-LARGE shall:

- ◆ Be a voting member of the RTO Executive Committee for the benefit of all RTO members
- ◆ Communicate with Branch Presidents within their geographical area
- ◆ Inform their respective Branch Presidents of decisions and issues arising from RTO Executive Meetings
- ◆ Ensure their respective Branch Presidents get minutes of RTO Executive Meetings
- ◆ Meet with their respective Branch Presidents at Presidents Meetings
- ◆ Liaise among their respective Branches by:
 - Ask for ideas and input
 - Share ideas
 - Keep informed on issues
 - Encourage initiative and recognize contributions of Branches
 - Work through Branch Presidents to raise profile of RTO

- Visit all branches and attend subsequent meetings at the request of the Branch President

7H The PENSION REPRESENTATIVE shall:

- ◆ Attend all RTO Executive Meetings as a voting member
- ◆ Attend all RTO Annual Meetings and give a report to the membership at the AGM
- ◆ Take the concerns of the RTO Executive to the Pension Committee of the NSTU
- ◆ Keep the RTO informed of any proposed changes in pensions or benefits
- ◆ Monitor the workings of the NSTU Pension Committee as the RTO member
- ◆ Chair all meetings of the RTO Pension and Benefits Committee
- ◆ Perform any other tasks designated by the President

7I ACER / CART Representatives

- ◆ The RTO President shall:
 - Be the official RTO spokesperson
 - Prepare, with assistance, the report for the AGM
 - Attend the ACER / CART AGM
- ◆ The second ACER / CART representative shall:
 - Attend the ACER / CART AGM
 - Assist the President with the annual report

7J The NSTU / RTO LIAISON Committee shall:

Advise the Executive on sensitive issues and bring RTO concerns to the attention of NSTU officer(s).

7K The NSTU STAFF SECRETARY(s) AS ASSIGNED shall:

- ◆ Conduct the correspondence of the RTO
- ◆ Keep a data base of all members;
- ◆ Inform the membership, Executive, committees and President of all relevant meetings
- ◆ Keep a list of all standing committees
- ◆ Record any changes in the Constitution or Operational Procedures
- ◆ Attend RTO AGM (with permission)

8. STANDING COMMITTEES

The five standing committees of the RTO are: Assessment, Communications, Membership, Finance and Pension & Benefits.

8A The RESEARCH / REVIEW COMMITTEE shall:

- ◆ Provide in depth analysis and research in areas identified by the Executive;
- ◆ Review and evaluate the effectiveness of the RTO in areas identified by the Executive;
- ◆ Complete the work of the previous years committee in areas identified within their annual report;
- ◆ Maintain a record for all meetings;
- ◆ Report the business of all meetings to the Executive via the committee minutes and/or a written report;
- ◆ Report the activities of the Committee at the Branch President's meetings;
- ◆ Follow PIPEDA guidelines.

8 B The Communications Committee shall:

The Communications Committee has the overall responsibility for the production of *the Retired Teacher* and the RTO Website and shall be expected to:

- ◆ Be chaired by a member of the Executive
- ◆ Consist of a maximum of six members including the Chair. The Editor of the Retired Teacher and the RTO Webmaster shall be members of the Committee
- ◆ Because of the nature of the work, more than one member may have to serve more than one year
- ◆ Report directly, through the chairperson, its recommendations to the Executive
- ◆ Submit annually a tentative budget to the Treasurer of the RTO
- ◆ Be selected by the Executive of the RTO
- ◆ Follows PIPEDA guidelines
- ◆ Coordinate the collection of news items, Committee reports, and other articles for the Editor of *the Retired Teacher* and RTO Webmaster
- ◆ Recommend to the Executive the names of Editor and Webmaster for yearly appointments
- ◆ Act as a sounding board for the Editor and Webmaster on content for *the Retired Teacher* and RTO Website
- ◆ Recognize that there are other area of communications with in the RTO that are the responsibility of others including, and not restricted to media contacts, productions of handbooks and brochures

8B [1] RTO NEWSLETTER EDITOR:

The RTO Executive shall appoint, on a year-to-year basis an Editor for *The Retired Teacher*. Previous experience with local and/or provincial newsletters would be an asset, as would a working knowledge of desktop publishing. The successful candidate must be a retired teacher and RTO member.

The Newsletter Editor shall be expected to:

- ◆ Oversee the preparation and submission of material for each issue of *the Retired Teacher*
- ◆ Liaise with NSTU publication staff to ensure that the publications are printed and circulated to members as scheduled
- ◆ Establish publication deadlines to meet the publication dates as established by the Executive and the Communications Committee
- ◆ Publish information as directed by the Executive and the Communications Committee.
- ◆ Peruse other Branch newsletters to be aware of issues and information that may be relevant to members
- ◆ Solicit and accept articles of retiree/senior-appropriate material for publication
- ◆ Determine the acceptability of material submitted for publication – at times in consultation with the Communications Committee and/or President and Executive
- ◆ Present a tentative budget for the Communications Committee to consider
- ◆ Attend other meetings as determined by the RTO President – example: Branch Presidents Meetings

♦ **Newsletter shall contain:**

- President's message in each of the issues
- A space for the RTO Foundation
- A change of address form in at least one issue
- A Member Application form as well as a list of Branch Presidents and Executive in every issue
- A space for ACER/CART and Group of IX in each issue
- A space for a report from the Pension and Benefits Committee
- Pertinent Annual General Meeting material in the issue preceding the AGM

8 B [2] RTO WEBMASTER

The RTO Executive shall appoint a Webmaster on an annual basis and he/she shall be expected to:

- ♦ Revise and update the RTO website
- ♦ Publish information as directed by the Executive and the Communications Committee
- ♦ Advise the Communications Committee on matters concerning the website
- ♦ Submit any budget requests to Chairperson of Communications Committee for inclusion in the Committee's budget

Please see Appendix C for Chair of Communications Committee Responsibilities

8C The MEMBERSHIP COMMITTEE shall:

- ♦ Be chaired by a member of the Executive
- ♦ Consist of a maximum of five members including the chair
- ♦ Report through the chair its recommendations to the Executive
- ♦ Be selected by the Executive following the AGM
- ♦ Ensure the RTO has an accurate and current data base
- ♦ Establish the fundamentals for an annual recruitment of members, both new retirees and existing retirees
- ♦ Follow PIPEDA guidelines
- ♦ Maintain and update the RTO Wall as it reflects our current Executive, Committee members and ongoing branch activities
- ♦ Periodically survey RTO branches on their operational and social activities
- ♦ Provide up-to-date membership information via the RTO newsletter
- ♦ Have the Committee Chair or designate update Branch Presidents on membership issues at provincial meetings of the Branch Presidents
- ♦ Annually review the membership application forms with a view to making recommendations, if appropriate, to the Executive

Please see Appendix D for Membership Committee Annual Action Sheet

8D The PENSION & BENEFITS COMMITTEE shall:

- ♦ Keep RTO members informed on pension and benefit matters.
- ♦ Propose pension and benefit changes through the RTO Executive to the appropriate body.
- ♦ Become and stay informed on relevant pension and benefit information.

- ◆ Review the annual Actuarial Valuation of the Teachers Pension Fund, the Teachers Pension Plan Annual Report, Quarterly Investment Reports and other relevant TPP documents.
- ◆ Review NSTU Annual Council pension and/or benefit resolutions and make such recommendations as deemed appropriate.
- ◆ Review the Annual Report submitted by the NSTU Insurance Trustees to NSTU Annual Council.
- ◆ Submit an article(s) in each issue of the "Retired Teacher".
- ◆ Annually review the "Frequently Asked Pension Questions and Answers" and update when necessary.
- ◆ Keep the RTO webmaster updated re pension and benefit matters.
- ◆ Seek benefit improvements for RTO members.
- ◆ Seek discounts and special offers for RTO members.
- ◆ Present budget requests to the Treasurer annually in January.
- ◆ Upon invitation, participate in the annual meeting between representatives of the NSTU Group Insurance Trustees and the RTO Executive.
- ◆ Upon invitation, participate in the biennial NSTU Pension symposium.
- ◆ Carry out all duties assigned by the President or Executive.
- ◆ Submit a report to the RTO Executive following each committee meeting.
- ◆ Submit a report to Branch Presidents at each of their meetings.
- ◆ Submit an annual report to the RTO AGM.

8E The Finance Committee shall:

- ◆ Prepare an annual budget.
- ◆ Exercise control over the finances of the RTO.
- ◆ Make recommendations to the RTO Executive on the provision of financial services.
- ◆ Provide recommendations to the RTO Executive on financial matters.
- ◆ Receive, study and submit recommendations to RTO Executive on matters relating to finances.
- ◆ Monitor all expenditures of the RTO.
- ◆ Verify Teachers Plus Credit Union reconciliation.
- ◆ Review financial statements for presentation to RTO Executive.
- ◆ Review and report on matters of a financial nature if deemed appropriate to the RTO Executive.
- ◆ Review Johnsons' monthly statement.
- ◆ Carry out all duties as assigned by RTO Executive.

8 F The RTO Legacy Foundation Chair shall:

- ◆ Raise awareness of the Legacy Foundation throughout Nova Scotia.
- ◆ Encourage donations to the Legacy Foundation.
- ◆ Maintain and distribute the Legacy Foundation Memorial Cards.
- ◆ Promote the Legacy Foundation at Branch Presidents' Meetings.
- ◆ Seek applications for the Annual Legacy Foundation Award.
- ◆ Bring applications to the Executive for selection of the winner(s).
- ◆ Submit an annual Report to the RTO Annual General Meeting.

8G The **CHAIR** of each Committee shall:

- ◆ Review the Annual Report filed the previous year for outstanding business
- ◆ Notify all members as to meeting times, dates and locations

- ◆ Remind those requiring accommodation to reserve a room
- ◆ Prepare and send out an agenda for each meeting along with the draft minutes of the committee's previous meeting
- ◆ Once approved, send an electronic copy of the minutes to Erin Keefe and place a hard copy of the minutes in the appropriate file in the RTO storage area
- ◆ Appoint a recorder
- ◆ Each September, review the committee's mandate, report this review in the minutes and recommend any changes to the Executive
- ◆ Conduct business between meetings via the internet
- ◆ Process all recommendations via the Executive
- ◆ Present budget requests to the Treasurer each December
- ◆ Prepare an annual report for the Executive and the AGM
- ◆ Seek the prior approval of the President before changing the meeting time, date or location of a previously scheduled committee meeting
- ◆ Carry out all duties assigned by the President and/or Executive.

8H Travel Expense Policy

1. RTO members are eligible to claim hotel, meals, travel and other appropriate expenses while on RTO related business, according to rates established from time to time by the Executive and stated in the Travel Expense Guidelines.
2. Accommodation
 - a. Reservations must be made through the NSTU, otherwise the maximum per day hotel amount as contracted by the NSTU (+ taxes) will apply with the hotel receipt attached to the completed claim form.
 - b. When staying at hotels other than the NSTU contract hotel, a receipt must accompany the travel claim and reimbursement will be made at the contracted rate.
 - c. Without a receipt, the RTO will accept a claim in accordance with a rate established from time to time by the Executive and stated in the Travel Expense Guidelines.
3. Travel

Claims for metrage distances are from your usual place of residence, or less as the case may be.
4. Meals

Meal allowance rates, including taxes and gratuities, are paid in accordance with rates established from time to time by the Executive and stated in the Travel Expense Guidelines.
5. Parking

If you are not staying at any hotel, parking fees with official parking receipts will be accepted.
6. All other claims must be substantiated by receipts and may need to have prior approval from the Executive.
7. The Finance Committee shall administer the RTO Travel Expense Guidelines.
8. All travel and related expenses over that stated in the RTO Expense Guidelines must receive prior approval from the RTO President.

8I RTO Expense Guidelines

1. Travel

- 1.1 At the NSTU metrage rate approved by the RTO Executive to reimburse Executive, Presidents and Committee members for:
- Travel to and from usual place of residence to meeting site.
 - Travel related to office held – ie:
 - **President:** ACER/CART, Group of IX, Liaison Committee, Branch Visits and other approved meetings or travel necessary for carrying out the work of the RTO
 - **Past President:** ACER/CART, Group of IX (1st term); Liaison Committee; and other meetings at the request of the President
 - **Vice President:** ACER/CART, Group of IX (2nd term), Liaison Committee; and other meetings at the request of the President
 - **Treasurer:** Meetings with the NSTU Financial Officer.
 - **Member-at-Large:** At the request of Branches in their geographical region and meetings of Branch Presidents in their geographical region.
 - **Pension Rep:** At the request of Branches.
 - **Secretary:** As approved by the Executive.

1.2 Travel Related Expenses

- Bridge & highway tolls (no receipt)
- Taxi fare (special circumstances with receipt)
- Parking (special circumstances with receipt)
- When travelling on RTO business with expenses being paid by an outside agency/group, the RTO shall top up the expenses when the outside agency/group rates are less than those of the RTO.

2. Meals

- 2.1 At the NSTU meal allowance rate.
- Eligibility: If RTO meeting/business/travel occurs close to the normal meal hours (B: 7-9 am; NL: 11:30am – 1:30pm; D: 4:30pm onward). (Note: the noon period is normally a lunch unless special circumstances (ie. AGM dinner).

3. Overnight Accommodations

- 3.1 Evening prior to a meeting, if meeting is scheduled prior to 10:00am.
Evening after a meeting when meeting goes later than 2:00pm.
- 3.2 The hotel rate shall not exceed the NSTU contract rate, unless special circumstances prevail (i.e. AGM; high/peak demand periods). Should anyone opt to stay at a location other than the designated hotel(s), payment shall not exceed the NSTU rate and a receipt is necessary.

A rate of \$25.00/night shall be paid for staying at a private residence other than one's own home (in accordance with the terms governing overnight stays).

9. STANDING COMMITTEE MEMBERS 2014-2015:

RESEARCH/REVIEW:

BILL WAGSTAFF, CHAIR
VIC FLEURY
NORBERT LEBLANC
JACK BOYD
ANN JESSOME

COMMUNICATIONS:

GARY ARCHIBALD, CHAIR
GLYNDA WIMMER
MARGARET MORRISON
MARILYN RODGERS
COLIN J. CAMPBELL, WEB MASTER
BETTY ANNE MCGINNIS, EDITOR RETIRED TEACHER

MEMBERSHIP:

GEORGE LANDRY, CHAIR
EILEEN COADY
SHARON TAYLOR
VICKY PARKER
REG JOHNSTON

PENSION & BENEFITS:

AL MACKINNON, CHAIR
DEREK HAYNE
CATHY ANDERSON
LINDA MACNEIL
MARGARET LUDLOW

FINANCE:

FRED JEFFERY, CHAIR
BILL BERRYMAN
RANDY HOLMESDALE
JOHN DONOVAN
JIM KAVANAUGH

10. RTO AFFILIATIONS

At present the RTO has affiliation with three external organizations:
Canadian Association of Retired Teachers [ACER/CART], the Group of IX and Community Transit Nova Scotia.

ACER / CART:

The RTO is represented on the Canadian Association of Retired Teachers by the President or his/her alternate as appointed by the RTO executive.
The RTO has a second member, either the incoming President or the Vice President.

GROUP OF IX:

The RTO representatives on the Group of IX are the President and Past President or their alternate as appointed by the RTO Executive.

11. GEOGRAPHICAL REGIONS

- A. CAPE BRETON-VICTORIA
- B. STRAIT
- C. CHIGNECTO-CENTRAL
- D. HALIFAX METRO
- E. VALLEY
- F. SOUTH WEST SHORE
- G. SOUTH SHORE

2014-15 RTO Table Officers

President:

Jim Kavanaugh
3238 Nicholson Ave.
New Waterford, NS
B1H 1P1
jkavanaugh@ns.sympatico.ca
902-862-3833

Past President:

Randy Holmesdale
38 Gravenstein Dr.
Berwick, NS
B0P 1E0
rholm@ns.sympatico.ca
902-538-8173, cell: 902-847-5621

Vice President:

Bill Berryman
5965 Highway 215, GD
Summerville, NS
B0N 2K0
bberryman@nstu.ca
902-633-2211

Treasurer:

Fred Jeffery
PO Box 25
Hopewell, NS
B0K 1C0
fredjeffery@eastlink.ca
902-923-2965

Secretary & Member at Large (Halifax Metro)

Dorothy Smith
8 Sheridan St.
Dartmouth, NS
B3A 2C7
dorettesmith@eastlink.ca
902-463-6511

2014-15 RTO Finance Committee

President:

Jim Kavanaugh
3238 Nicholson Ave.
New Waterford, NS
B1H 1P1
jkavanaugh@ns.sympatico.ca
902-862-3833

Past President:

Randy Holmesdale
38 Gravenstein Dr.
Berwick, NS
B0P 1E0
rholm@ns.sympatico.ca
902-538-8173, cell: 902-847-5621

Vice President:

Bill Berryman
5965 Highway 215, GD
Summerville, NS
B0N 2K0
bberryman@nstu.ca
902-633-2211

Treasurer:

Fred Jeffery
PO Box 25
Hopewell, NS
B0K 1C0
fredjeffery@eastlink.ca
902-923-2965

Member-at-Large (Cape Breton-Victoria):

John Donovan
171 James Street
New Waterford, NS
B1H 2X7
lohndonovan46@hotmail.com
902-862-7868

**RTO Research/Review Committee
(2014-2015)**

Bill Wagstaff

6 Birchwood Drive
Kentville, NS
B4N 4Y1
bwagstaff@eastlink.ca
902-678-5776

Vic Fleury

63 Main St.
Kingston, NS
B0P 1R0
902-765-8665
vfleury@eastlink.ca

Norbert LeBlanc

PO Box 131
Arcadia, NS
B0W 1B0
902-742-7973
Norbertleblanc@ns.sympatico.ca

Jack Boyd

PO Box 375
Amherst, NS
B4H 3Z5
902-667-8341
jackboyd@eastlink.ca

Ann Jessome

2291 Old Route 5
Big Bras d'Or, NS
B1X 1H5
902-674-2342
arjessome@nstu.ca

**RTO Communications Committee
(2014-2015)**

Gary Archibald, Chair

108 Chebogue Point Road
Rockville, NS B5A 5E8
902-742-4195
archibaldg@eastlink.ca

Glynda Wimmer

807 Hwy 329, RR 2
Hubbards, NS
B0J 1T0
gdwimmer@nstu.ca
902-857-3706

Marilyn Rodgers

5-8 Munroe Crt
Truro, NS
B2N 6P
marilyn_rodgers@yahoo.ca
902-893-4379

Margaret Morrison

34 Duncan St.
Glance Bay, NS
B1A 2L6
902-849-5868
margiehm@hotmail.com

Betty Anne McGinnis, Newsletter Editor

6571 Hwy 1
RR 1, Ellershouse
Hants County, NS
B0N 1L0
902-757-2581
bettyanne@eastlink.ca

Colin J Campbell, Webmaster

67 Willow Street
New Waterford, NS
B1H 3W3
902-862-2409
colin@colinjcampbell.ca

RTO Membership Committee (2014-2015)

George Landry

8571 Hwy 4, Box 9, RR 1
River Bourgeois, NS
B0E 2X0
geojland@gmail.com
902-535-3248

Eileen Coady

1257 Greenville Road
Brooklyn,
Yarmouth County, NS
B5A 5H9
902-742-1098
eccoady@nstu.ca

Sharon Taylor

26 Brookdale Cres. Apt 106
Dartmouth, NS
B3A 2R5
902-469-7249
sharon_taylor@live.ca

Vicky Parker

PO Box 548
Kingston, NS
B0P 1R0
902-765-6647
vjparker@eastlink.ca

Reg Johnston

33 Bathgate St.
Glace Bay, NS
B1A 1A3
902-849-8037
rjohnsxy@hotmail.com

**RTO Pension & Benefits Committee
(2014-2015)**

Al MacKinnon, Chair

PO Box 181
Whycocomagh, NS
B0E 3M0
902-756-2183
almackinnon@ns.sympatio.ca

Derek Hayne

16112 Hwy 316
Country Hbr, NS
B0H 1J0
902-328-2008
djhayne@nstu.ca

Cathy Anderson

40-B Birchwood Dr.
Sydney Mines, NS
B1V 3G6
902-544-0704
cbanderson@nstu.ca

Margaret Ludlow

27 Clysdale Dr.
Dartmouth, NS
B2W 2P7
902-434-5554
ludlowm@hotmail.com

Linda MacNeil

52 Nictaux Road, RR 3
Middleton, NS
B0S 1P0
902-825-4354
nmacneil@eastlink.ca

2014 – 15 RTO Legacy Foundation - Community Transit NS

Member-at-Large (South Shore):

Herbert Seymour
13240 Hwy 3
Upper LaHave, NS
B4V 7C5
hseymour@eastlink.ca
902-543-7781

RTO Programs (2014-2015)

Peter Lewis, Chair

11162 Rte 6, RR 3
Pugwash, NS
B0K 1L0
902-243-2075
lewisp@ns.sympatico.ca

APPENDIX A

Treasurer – Roles and Responsibilities

1. Accounting

- ◆ Record and deposit all receipts
- ◆ Record disbursements
- ◆ All payments to be made cheque and supported by voucher
- ◆ Record adjusting entries
- ◆ Reconcile monthly organization cash account with Teachers Plus Credit Union
- ◆ Prepare monthly financial reports for:
 - Finance Committee
 - Executive

2. Yearly Financial Reports

- ◆ Request and receive from Teachers Plus Credit Union Statements of all credit union accounts
- ◆ Have financial statements audited
- ◆ Prepare and present audited statements for:
 - Executive
 - Annual General Meeting
- ◆ Prepare budget for coming year

3. Finance Committee

- ◆ Act as Chair of said Committee
- ◆ Submit a monthly Teachers Plus Credit Union reconciliation statement
- ◆ Have available, for perusal of Committee members, vouchers of disbursements since last meeting
- ◆ Prepared agenda for meetings
- ◆ Prepare budget working paper for Committee

4. Johnson Travel Insurance – Executive, Standing Committee Members, Branch Table Officers

- ◆ Survey members covered as to age as of September 1st
- ◆ Prepare report and remit payment for coverage

5. Donations

- ◆ Deposit all revenues
 - All donations
 - Interest on term deposits
 - Interest on savings
 - Rebates
- ◆ Issue and mail income tax receipts to all donors
- ◆ Transfer funds as required

6. Yearly Awards

- ◆ Ensure pertinent information relating to the awards to be distributed
- ◆ Ensure all information meets the needs of Canada Revenue Agency

7. Charities Report to CRA

- ◆ To be completed and remitted within six months of the organizations year end
- ◆ Once submitted, the report will be reviewed and, if acceptable, a new set will be sent

8. Joint Stock – Registrar

- ◆ Submit yearly renewal with remittance

9. General

- ◆ Give support to Annual General Meeting Organization Committee
- ◆ Act on RTO Table Officers Committee
- ◆ Any other duties as required by Executive

APPENDIX B

Treasurer Timeline

January:

- ◆ Check with Teachers Plus Credit Union re accounts balances as of Dec. 31, 20 ____.
- ◆ Reconcile accounts balance from Teachers Plus with RTO Organization
- ◆ Finance Committee: preparation of next year's budget.

February:

- ◆ Finalize next year's budget at Finance Committee meeting.
- ◆ Remit Group of IX fees.

March:

- ◆ Review Legacy Foundation and Organization Finance Reports for presentation at AGM.
- ◆ Present next year's Budget to Executive for approval.

April:

- ◆ Present Legacy Foundation Finance Report to Legacy Foundation AGM.
- ◆ Prepare and send Legacy Foundation Charity Report to Charities Directorate
- ◆ Early May mail out Branch Finance Report to Branch Treasurers. These should be returned, completed, by July 15th.
- ◆ At pre-AGM Presidents meeting, distribute another copy of Branch Finance statement to Presidents.
- ◆ At AGM:
 - Submit annual finance report for approval.
 - Submit next year's budget for approval.
- ◆ Post AGM meeting arrange for signing authority at Teachers Plus Credit Union.

July:

- ◆ Verify receipt of branches finance statements

September:

- ◆ Expect invoice from Johnson Inc. for travel insurance.

October:

- ◆ ACER/CART fees
- ◆ Foundation Joint Stock Report

APPENDIX C

RTO Communications Committee Chair Responsibilities

These will be some suggestions, guidelines to consider as Chair of the RTO Communications Committee.

During June/July

1. Read the role of the Communications Committee. Can be found on the RTO website under "Committees". You should have been given a copy of this as well. Included there you should also find the roles of the newsletter editor and the webmaster. I would suggest you become familiar with both roles.
2. See to it that you have an editor and a webmaster. Hopefully each position will be filled when you become Chair. It would be worthwhile for you to call them to start a relationship with them - both positions are extremely important to the RTO. While a formality, each year at the September RTO Executive meeting a formal motion is made to appoint the editor and webmaster for the year. It is your responsibility to see that this is done. It has been my belief that the editor and/or the webmaster have to manage the material that we give them and should not be expected to have to search for content. This will be expanded upon later.
3. It is also very worthwhile to contact your Committee Members and introduce yourself. They will be contacted and congratulated on their appointment by the President before you do so. Prepare and check a committee contact list both for yourself, committee members but also for Erin at the NSTU Building.
4. You will receive a list of committee meeting dates from the President. These may or may not be good for the Communications Committee, depending on the confidence of the newsletter editor in getting the newsletter out on time. The first year I was chair we had a new editor so our committee met late in August for our first meeting to make a timetable for the year. Since the first year we have met in September on the same date as other committees.
5. Late August/September - First meeting of committee:
 - A. You prepare the agenda and send it out for comments
 - B. Have members sign Conflict of Interest and Privacy Forms.
 - C. Have committee mandate to circulate and discuss, this available in the White Binder and on the website.
 - D. Have a list of items that need to be updated on the website. You should make arrangements to have new information be sent to the webmaster, including:
 - list and contact information for Executive
 - list and contact information of Branch Presidents
 - check and update various items (example minutes, discounts and benefits, constitution and procedures, etc.)
 - these are available from Erin at the NSTU

Previous Records/minutes/old newsletter copies

In the RTO cabinet (second floor of NSTU building behind the computers) you can find a Communications Committee binder with Minutes, reports and copies of newsletters over the years. Many of the previous copies of the Retired Teacher are also located on the RTO website under "Documents".

The editor of the newsletter has a portable hard drive to collect and organize each edition but also to act as an archives of the past issues.

Advertising in the Retired Teacher

During the fall of 2011 the RTO Executive agreed that there would be no advertising permitted other than the three companies listed below. They would each have one free ad during the year. The Communications Committee Chair will contact each contact person to arrange for the ad in conjunction with the Editor and NSTU contact person.

October Issue..... Johnson Inc. contact Bernadette Donovan (donavan@johnson) or Paul Sarty 902-453-9552. psarty@johnson.ca

February issue.... RTO Teachers Travel Club contact Blair Jerrett, 902-421-7570. bjerrett@maritimetravel.ca

April issue..... Teachers Plus Credit Union contact Steve Richard 902-477-4108. srichard@teachersplus.ca

Setting newsletter publishing dates

You will have to set the dates, with the editor, for the fall, winter and spring newsletters. The fall newsletter is usually printed in October, the winter issue in early February while the spring newsletter must be in the hands of the members 30 days prior to the RTO AGM. (This is especially true if there are any resolutions to be dealt with at the AGM.)

The layout editor at the NSTU (Sonia) should be contacted to see how her schedule fits into the timetable as her main responsibility is preparing the NSTU Teacher. I have left this to the editor to make contact with Sonia as they will be working together.

The RTO has used the Transcontinental Group in Halifax. After the editor has signed off on the newsletter, Sonia sends it to Transcontinental for printing and mailing. The cost is around \$7000 per issue for 24 pages. There is also a mailing costs to send the newsletter to members.

Honorariums

Within in RTO only the editor of the newsletter and the webmaster receive a well deserved fee-for-service. In March you should fill out an expense form for the honorariums given to the editor (\$300 per issue) and the web master (\$300) for the year. These forms are given to the Treasurer for payment.

Branch Presidents' Meetings

Branch Presidents' Meetings are held three times a year, fall, winter and just before the AGM. You may have some items to report, in the past we have included

A. To have your Branch represented in the newsletter you must submit something.

B. If you have a question, submission please go through the Editor, Web Master or Communication Committee, not to bother the staff at the NSTU.

4. Encourage Branch Presidents to submit articles, reports and/or photographs for future editions.
5. We have tried to have hard copies of The Retired Teacher to hand out to the Presidents.

Obtaining content:

It would be beneficial for the Chair to review last year's editions of the newsletter. They can be found under documents on the RTO website. There you will see what generally has to go in each edition. The same is true of the website. The Chair should review it and see what has to be updated each year.

As indicated earlier it has been my practise to ensure the information is given to the editor and webmaster for their use. It would be very useful to the Chair if all information submitted to the editor/webmaster was copied to the Chair. This would allow for the Chair to see what has been done and what requires further attention.

Web site content

Have a list of items that need to be updated on the website. You should make arrangements to have new information be sent electronically to the Web Master, including:

- list and contact information for Executive
- list and contact information of Branch Presidents
- the Discounts and Benefits sheet(s) from the NSTU
- photographs and names of the Executive and various committees
- Chair may have to arrange for a photographer, usually through the NSTU.
- arrange for the newsletter to be posted on the website when it goes to the publisher for printing
- arrange for the RTO Secretary to send Executive and AGM minutes to the web master

Newsletter content

The Editor has the responsibility of editing content, arranging for layout with NSTU staff and dealing with publisher along with NSTU staff.

Generally for each issue in the past the Chair of the Communications Committee tour arranges for the following:

- Message from the RTO President
- Report from each RTO Committee Chairs
 - Research / Review
 - Pension and Benefits
 - Membership
 - Finance
 - RTO Legacy Foundation
- Report from the Group of IX representative
- Report from ACER/CART
- An ad from one of our sponsors
- A feature a retired teacher/branch article or contact for the same
- Important contact information for RTO members (companies)

Report from the Branches.

Generally the Communications Committee members will see that the branches have a submission. In the past branches were divided up and committee members would contact them for content, usually via email with telephone follow ups if necessary. A possible script is available in the binder in the cabinet.

In addition there are some special items for particular issues:

Fall Issue

Photographs from the AGM, maybe a report on the AGM
Resolutions Committee will have a page on resolutions
Maybe a Welcome from the NSTU President
Photographs of Executive and Committees, with names
List and contact info of Executive Members
Information on the RTO Legacy Foundation

Winter issue

Information on the Next AGM
Nominating Committee Report
-page for member at large information
-page for committee/executive election information
Foundation application form and information
Report on the golf tournament
Notice cannot claim RTO dues for income purposes

Spring Issue

Registration form and information for the AGM
Election candidate platform and photograph
Information on the RTO Golf Tournament
Application form for Committee Memberships

For each edition: after deadline has been set

About 2 months before, contact the company which advertises that issue
About a month before Committee Members contact Branch Presidents
About a month before Chair contacts the Executive and Committee Chairs
About two weeks before everyone follows up on their responsibilities
A meeting is set near deadline to review what has been received

The editor in the meantime has been reviewing the submissions, editing, questioning, rewriting where necessary.
The editor sends in the edited submissions to Sonia at the NSTU who begins the layout process.
The editor visits with Sonia and they finalize the layout.
The editor sends out copies to the Committee Members for a quick review and turn around.
The editor signs off, Sonia sends off copy to the publisher and webmaster.

APPENDIX D

RTO Membership Committee Annual Action Sheet Revised April 2014

This action sheet is not all inclusive; the chair should check the following: minutes from the previous year as appropriate, Committee Mandate, Priority Goals recommended by the previous year's committee. **The most important activity of the Committee is to ensure the accuracy of the database;** see the Year Long Items at the end of this action sheet as well as monthly items.

May - Appointed by RTO Executive; chair appointed in June

- June - The chair, upon appointment, should review minutes and activities of the past year including priority goals for the current year as well as the Committee Mandate.
- Set meeting dates, with other chairs and in consultation with the RTO President, for the upcoming year.
 - Send out memo to committee members advising them of dates for meetings and thanking them for serving RTO.
 - Briefly meet with NSTU staff with whom you will be working. These are primarily the NSTU / RTO Secretary who is also responsible for updating the database.
 - Remind the NSTU / RTO Secretary to send our reminders to those who direct pay their dues that the time for renewal is during July.

- July/August - Respond to any correspondence as necessary.
- Prepare Sept. agenda; be sure to check previous Sept. and June minutes.
 - Send agenda to committee members.

- September - Ask NSTU/RTO secretary to have June minutes ready and expense forms for Sept. meeting.
- Select committee secretary, preferably on a volunteer basis, and remind her/him to send in draft minutes to NSTU/RTO secretary after committee members review the same.
 - Try to delegate duties to committee (eg. a person to update Wall).
 - Review winter travel procedure with the Committee.
 - Chair Sept. meeting and follow up as necessary especially prepare for Oct. Presidents' meeting.
 - Prepare report for Exec. Meeting.
 - Attend Exec. Meeting and do follow up.
 - Obtain keys for Wall from outgoing Committee Chair.
 - Check to see if there are enough membership pins
 - Prepare report for newsletter
 - Ask NSTU / RTO Secretary to send out branch membership lists to branches for correction/additions etc.
 - Request an item be included in the newsletter re promotion of The Wall.
 - Promote use of RTO banners among Executive, branches, at RTO tournaments and pre-retirement seminars.
 - Review Committee mandate at Committee meeting and update as necessary with updates going to the RTO Executive for approval.

- The Chair should check with the NSTU / RTO Secreatry as to the number of new RTO members who have signed up since May/June and report the same to the Committee and the Exec.

October

- Prepare Oct agenda, consult last October and Sept. minutes and send to committee members.
- Ask NSTU/RTO secretary to have Sept. minutes and expense forms ready for meeting
- Chair Oct. meeting and do follow up as necessary.
- Presidents' meeting: check minutes for items to have ready. Promote use of banners at this meeting. Have pins for sale.
- Collate returned forms from presidents' meeting if necessary.
- Prepare report for Exec. Meeting.
- Attend Exec. Meeting.

November

- mid month: Ask NSTU / RTO Secretary to send out reminder to branch presidents to update membership lists.
- Promote use of RTO banners at pre-retirement seminars.

December

- Attend Dec. Exec meeting (prepare report in advance if necessary).
- Prepare January agenda, consult last January and Oct. minutes and send to committee members.

January

- Ask NSTU/RTO secretary to have Oct. minutes and expense forms ready for meeting.
- Chair Jan. meeting and do follow up.
- Prepare report for Exec. Meeting
- Prepare report for newsletter
- Attend Exec. Meeting
- Respond to those requesting receipts for dues that RTO does not issue receipts as they are not eligible for an income tax deduction.
- Request that a statement be included in the newsletter regarding the above item

February

- Prepare materials for Feb. Presidents' meeting. See the last item of this action sheet for May.
- Prepare report for Feb. Exec. Meeting
- Attend Exec. Meeting and presidents meeting. Promote use of RTO banners.
- Check with Pension Services Corporation as to the number of retirees and materials they will need; see that materials are sent.
- Respond to receipt requests in the same manner as in January.

March

- Prepare March/April agenda, consult last March/April and Jan. minutes and circulate to committee members.
- Ask NSTU/RTO secretary to have January minutes ready.
- Prepare report for newsletter
- Chair March/April meeting and do follow up as necessary.
- Prepare report for Exec.
- Ask NSTU/RTO secretary to prepare 400 retiree packages (the number may need to be adjusted); update materials as required.
- Review Priority Goals and prepare recommended Goals for the next year at Committee meeting.
- Update action sheet as necessary.

- Review membership forms and recommend updates, as appropriate to RTO Exec.

April

- Attend Exec. Meeting and do follow up.
- Late in April or early May have NSTU/RTO secretary send out memo to branch presidents requesting the number of retiree packages each branch needs.
- Prepare Annual Report of Committee for AGM.

May

- Prepare materials for May Presidents' meeting, particularly retiree packages
- Arrange to have both RTO banners at the AGM banquet, Presidents' meeting and at the AGM.
- Attend AGM, Presidents Meeting and Exec. Meeting.
- Ask NSTU/RTO secretary to send out letter to NSTU locals requesting the number of retirees for the current year. As of 2014, most branches are able to get these lists; branch presidents should be consulted on this at the February Presidents' Meeting.

Year Long Items

- **keeping database updated:** Answering inquiries re the same etc. Check to see that the list of members from Johnson Inc. is current (once a year minimum). Past presidents of RTO are life members and do not pay dues (request NSTU receptionist to make the appropriate change at Johnson Inc.). Death notices should arrive from Johnson Inc. which should then be forwarded to RTO branches. If newsletters are returned to NSTU, the accuracy of the contact information for such members needs to be checked. Branch presidents are given membership lists for their branches in October and are asked to forward updates. Branch presidents need to be thanked for their work in keeping the database as accurate as possible. Corrections can be made at any time. All of this requires frequent contact between the Chair and the NSTU receptionist.
- **taking photos for The Wall and updating the same;** photos can also be obtained from the Communications Committee.



Retired Teachers Organization

of the Nova Scotia Teachers Union

3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7

RTO Meeting Schedule 2014-2015

<u>Delta Halifax</u>	Aug 7, Thursday	Strategic Planning	9:30am - 4:30pm
	Aug 8, Friday	Strategic Planning	9:30am - 12:30pm
<u>NSTU</u>	Sept 15, Monday	Executive	9:30am - 4:30pm
	Sept 16, Tuesday	Executive	9:30am - 12:30pm
<u>NSTU</u>	Oct 20, Monday	Executive	9:30am - 4:30pm
	Oct 21, Tuesday	Executive	9:30am - 12:30pm
		Presidents	2:00pm - 4:30pm
	Oct 22, Wednesday	Presidents	9:30am - 12:30pm
<u>Delta Halifax</u>	Dec 4, Thurs	Executive	9:30am - 4:30pm
	Dec 5, Friday	Executive	9:30am - 12:30pm
<u>NSTU</u>	Jan 19, Monday	Executive	9:30am - 4:30pm
	Jan 20, Tuesday	Executive	9:30am - 12:30pm
<u>NSTU</u>	Feb 17, Tuesday	Executive	9:30am - 4:30pm
	Feb 18, Wed	Executive	9:30am - 12:30pm
		Presidents	2:30pm - 4:30pm
	Feb 19, Thurs	Presidents	9:30am - 12:30pm
<u>NSTU</u>	April 16, Thursday	Executive	9:30am - 4:00pm
		Foundation	4:00pm - 4:30pm
	April 17, Friday	Executive	9:30am - 12:30pm
<u>NSTU</u>	May 19, Tues	Nomination	9:30am - 11am
		Executive	2:00pm - 4:30pm
	May 20, Wed	Executive	9:30am - 12:30pm
		Presidents	2:00pm - 4pm
TBA		RTO Dinner	6:30pm for 7:00pm
<u>NSTU</u>	May 21 Thurs	AGM	9:30am

RTO Communications (C), Membership(M), (P & B) and Research/Review(R/R) Committees

1. Wednesday, September 10, 2014	9:30AM - 12:30PM	C, M, P&B,
2. Wednesday, September 24, 2014	9:30AM - 12:30PM	R/R
3. Wednesday, October 15, 2014	9:30AM - 12:30PM	C, M, P&B, R/R
4. Wednesday, January 12, 2015	9:30AM - 12:30PM	C, M, P&B, R/R
5. Wednesday, February 11, 2015	9:30AM - 12:30PM	M, R/R
6. Wednesday, March 18, 2015	9:30AM - 12:30PM	C
7. Friday, April 17, 2015	2:00pm - 5:00 pm	P&B

RTO Finance & Table Officers

Friday, September 5, 2014	Finance 9:30am - 12:30pm	Tab Officers 1:30 - 4:30pm
Friday, October 3, 2014	Finance 9:30am - 12:30pm	Tab Officers 1:30 - 4:30pm
Wednesday, November 19, 2014	Finance 9:30am - 12:30pm	Tab Officers 1:30 - 4:30pm
Wednesday, January 14, 2015	Finance 9:30am - 12:30pm	Tab Officers 1:30 - 4:30pm
Wednesday, February 11, 2015	Finance 9:30am - 12:30pm	Tab Officers 1:30 - 4:30pm
Wednesday, April 1, 2015	Finance 9:30am - 12:30pm	Tab Officers 1:30 - 4:30pm
Wednesday, May 13, 2015	Finance 9:30am - 12:30pm	Tab Officers 1:30 - 4:30pm

RTO Branch Presidents

2014-2015

Annapolis

Neil MacNeil
825-4354
RR 3
Middleton, NS B0S 1P0
nmacneil@eastlink.ca

Colchester-East Hants

Peter Mattatall
257-2328
14888 Sunrise Trail, RR #2
Malagash, NS B0K 1E0
p.mattatall@hotmail.com

Dartmouth

E. Margaret MacDonald
435-3116
155 Poplar Dr.
Dartmouth, NS B2W 2K7
margmacdonald@nstu.ca

Halifax City

Ross Thompson
425-8482
2428 Harvard St.
Halifax, NS B3L 2T1
Ross.thompson@ns.sympatico.ca

Kings

Dave Jones
678-9513
1335 Princess Cres.
Coldbrook, NS B4R 1B1
davejones@bellaliant.net

Northside-Victoria

Cathy Anderson
40-B Birchwood Dr.
Sydney Mines, NS B1V 3G6
902-544-0704
cbanderson@nstu.ca

Richmond

Danny Madden
535-3366
9730 Greenville, Box 204
St. Peters, NS B0E 3B0
damadden@nstu.ca

West Hants

Phil Van Zoost
798-3881
673 Sangster Bridge Rd
Falmouth, NS B0P 1L0
cpvanzoost@eastlink.ca

Antigonish

Derek Hayne
328-2008 c225-1876
16112 Highway 316
Country Harbour, NS B0H 1J0
djhayne@nstu.ca

CPX

Mary Hammond
852-3146
339 Prospect Bay Rd.
Prospect Bay, NS B3T 1Z7
maryhammond@eastlink.ca

Digby

Debby Trask Cushing
837-5936
RR 1
Plympton, NS B0W 2R0
djtrask-cushing@nstu.ca

Halifax County

Beth Raymond
902 448-9125
1322 Waverley Road
Waverley, NS B2R 1W5
mbraymond@eastlink.ca

Lunenburg

Glen Demone
644-3418
1848 Barss Corner Rd, RR 1
Barss Corner, NS B0R 1A0
glenndemone@gmail.com

Pictou

Shirley Jeffery
923-2965
PO Box 25
Hopewell, NS B0K 1C0
shirleyjeffery@eastlink.ca

Shelburne

Bonnie Mahaney
875-4363
187 Mowatt St., Box 1081
Shelburne, NS B0T 1W0
bgmahaney@nstu.ca

Yarmouth/Argyle

Blair Boudreau
663-2633
Box 332
Lower Wedgeport, NS B0W 2B0
blairboudreau@eastlink.ca

AER – Baie Sainte-Marie

André Turbide
769-3006
RR 1, Boite 132-C
Pointe de l'Eglise, NS
B0W 1M0
alturbide@eastlink.ca

Cumberland

Gail Walsh
667-8148
45 Lorne Cres.
Amherst, NS B4H 4A7
gewalsh@nstu.ca

Glace Bay & Area

Reg Johnston
849-8037
33 Bathgate St.
Glace Bay, NS
B1A 1A3
rjohnsxy@hotmail.com

Inverness

Frances MacEachern
787-2258
253 High Road
Port Hood, NS B0E 2W0
franme@ns.sympatio.ca

New Waterford

John Donovan
862-7868
171 James St.
New Waterford, NS B1H 2X7
lohndonovan46@hotmail.com

Queens

Alex Doggett
683-2454
RR 1
Hunts Point, NS B0T 1G0
alexdoggett@eastlink.ca

Sydney & Area

Bernadette Hollohan
562-2724
64 Cottagedale Cres.
Sydney, NS B1P 6T8
bm.hollohan58@hotmail.com

SECTION 2

CONSTITUTION

Retired Teachers Organization / Nova Scotia Teachers Union

Mission Statement:

The RTO is the official body representing the retired teachers of Nova Scotia and will advance, promote and protect the welfare of its members.



Revised May 2014

CONSTITUTION: The Retired Teachers Organization

ARTICLE 1 NAME

The name of the Organization shall be the Retired Teachers Organization of the Nova Scotia Teachers Union.

ARTICLE 2 OBJECTIVES

The objectives of the Organization shall be to:

- i. Maintain a liaison with the Nova Scotia Teachers Union (NSTU);
- ii. Be a strong voice for education in Nova Scotia, speaking in support of the principles and actions of the NSTU;
- iii. Maintain and increase professional and social contacts;
- iv. Keep informed on educational issues/topics and areas of concern to retirees;
- v. Furnish recommendations and advice to the NSTU on matters affecting the welfare of retired teachers;
- vi. Be knowledgeable of the rights and benefits of retired teachers;
- vii. Have authority to appoint representatives to provincial and national organizations/agencies that have a mandate to promote the interests of retirees and keep the NSTU apprised of any and all representation made to these bodies.

ARTICLE 3 MEMBERSHIP

A. Active Member:

To qualify as an active member of the Organization, a person must pay the annual fee and meet one of the following criteria:

- i. Be in receipt of a pension pursuant to the Nova Scotia Teachers' Pension Act;
- ii. Been in the Faculty and Professional Support bargaining units of the Nova Scotia Community College and be in receipt of a pension pursuant to the Public Service Superannuation Plan;
- iii. Been employed as a teacher pursuant to the Nova Scotia Teachers' Pension Act and in receipt of a pension pursuant to the Public Service Superannuation Plan.

B. Affiliate Member:

A retired teacher shall be eligible for Affiliate Membership in the Organization if that person is in receipt of a pension from outside Nova Scotia.

C. Associate Member:

- i. A retired teacher shall be eligible to Associate Membership in the Organization, subject to the approval of the RTO Executive.
- ii. Any surviving spouse/partner of a retired teacher shall be eligible for membership in the Organization.

D. Life Member:

A person who has held the office of the President of the RTO shall be granted Life Membership in the Organization.

E. Honorary Member:

An Honorary Member is a person upon whom the honour has been conferred by the resolution of the Annual General Meeting for outstanding service to the RTO.

F. Rights, Privileges and Responsibilities:

The rights, privileges and responsibilities of membership shall be extended as follows:

- i. To Active and Life members the full rights, privileges and responsibilities of membership;
- ii. To Affiliate members the full rights, privileges and responsibilities of membership, except to hold provincial office in the Organization;
- iii. To Associate members the full rights, privileges and responsibilities of membership except in matters of voting and holding office; and,
- iv. To Honorary members the right to attend the Annual General Meeting as an observer and the right to receive RTO publications.

G. Membership Fees:

- i. Membership fees shall be established by resolution at the Annual General Meeting of the Organization and approved by the NSTU Provincial Executive. The fee set shall endeavour to allow the Organization to become self-sufficient;
- ii. Life and Honorary members shall be exempt from membership fees;
- iii. Affiliate and Associate members shall submit membership dues annually by September 30; and,
- iv. A revision of membership fees requires a thirty (30) day notice-of-motion to the membership and a 2/3 vote during the Annual General Meeting of the Organization.

ARTICLE 4 FINANCIAL

A. FISCAL YEAR:

The fiscal year shall extend through the calendar period defined by the Operational Procedures.

B. MEMBERSHIP YEAR:

The membership year shall extend through the calendar period defined by the Operational Procedures.

C. BUDGET:

The Executive Committee shall present a budget to the membership at the Annual General Meeting.

ARTICLE 5 EXECUTIVE COMMITTEES
--

A. EXECUTIVE COMMITTEE:

- i. The Executive Committee shall be comprised of the immediate Past President, a President, a Vice-President, a Treasurer, seven (7) Members-at-Large and the RTO Pension Representative on the Nova Scotia Teachers Union Pension Committee.
- ii. If a vacancy occurs in the Executive Committee through any cause, the Executive Committee shall name a member to fill the vacancy until the next Annual General Meeting.
- iii. Service by an RTO Executive member as a result of a by-election shall not be applied to the term of office when the same member is elected through a regular election.
- iv. Should a Past President be unable to serve, the Executive shall assign his/her duties to one or more members of the current executive.
- v. The Executive Committee shall be the decision making body of the RTO between Annual General Meetings.

B. ELECTION OF EXECUTIVE COMMITTEE MEMBERS:

- i. The election for President and Vice-President shall be held at the Annual General Meeting in 2014 and every two years thereafter. The election for Treasurer and RTO Pension Representative shall be held at the Annual General Meeting in 2015 and every two years thereafter.
- ii. All elections will be for a two (2) year term. No one shall hold the same position for more than two (2) consecutive terms, except under exceptional circumstances.

C. ELECTION OF MEMBERS-AT-LARGE

- i. Presidents (or designates) of each Branch will form a Regional Nominating Committee in each of the seven (7) regions.
- ii. The seven (7) regions comprising the following Branches are as follows:

<u>Cape Breton-Victoria</u>	Glace Bay and Area New Waterford Northside Victoria Sydney and Area
<u>Strait</u>	Antigonish/Guysborough Inverness Richmond

Chignecto-Central

Colchester-East Hants
Cumberland
Pictou

Halifax Metro

Dartmouth
Halifax CPX
Halifax City
Halifax County

Valley

Annapolis
Kings
West Hants

South Shore

Lunenburg
Queens
Shelburne

South West Shore

AER- Baie Ste. Marie (Clare)
Digby
Yarmouth-Argyle

- iii. An election shall be held prior to the 2011 Annual General Meeting in the South Shore region for a three (3) year term and every two (2) years thereafter ;
- iv. Elections shall be held prior to the 2011 Annual General Meeting in the Strait, Chignecto-Central, Halifax Metro and South West Shore regions and every two (2) years thereafter ;
- v. Elections shall be held prior to the 2012 Annual General Meeting in the Cape Breton-Victoria and Valley regions and every two (2) years thereafter;
- vi. One member of the Regional Nominating Committee will be designated by the group as Chairperson and Returning Officer at the winter meeting of the Branch Presidents;
- vii. Those Branches that opt to nominate a Member-at-Large will conduct an election that will be overseen by the Branch President and one name only will be submitted by that Branch to the Regional Nominating Committee no later than April 15;
- viii. If more than one Branch in a region nominates a candidate for the position of Member-at-Large, an election will take place no later than May 15;
- ix. Voting will be conducted by the Returning Officer;
- x. A Selection Committee consisting of three (3) members selected by and representing each Branch in the region will cast a vote;
- xi. In the event of a tie for the lead, the number so tied would be involved in a run-off election;
- xii. If a subsequent tie ensues, the Returning Officer would draw the name of the successful candidate from those tied for the lead;
- xiii. The Member-at-Large must be elected by the region prior to the Annual General Meeting of the Retired Teachers' Organization;
- xiv. The names of the elected Members-at-Large will be presented to the Annual General Meeting of the RTO by the Chairman of the Nominating Committee of the Provincial RTO for information only.

ARTICLE 6 GENERAL PROVISIONS

A. NOVA SCOTIA TEACHERS' PENSION COMMITTEE RTO REPRESENTATIVE:

The Executive Committee shall appoint the required number of representatives to the Nova Scotia Teachers' Pension Committee following their election at the Annual General Meeting, for the term specified by this Committee's Term of Reference.

B. ANNUAL GENERAL MEETING:

All RTO elections shall be decided by majority vote.

C. AFFILIATIONS

Any representation by the Organization to external organizations, Government Departments, or agents thereof, shall be consistent with NSTU policy.

D. ANNUAL REPORTS:

The Organization shall submit an audited Financial Statement annually to the Provincial Executive of the NSTU.

E. REPRESENTATION AT NSTU COUNCIL:

Upon invitation, the Organization shall appoint a member or members to attend the Annual Council as Associate Delegate(s) with the rights of same.

F. RETIRED TEACHERS LEGACY FOUNDATION:

The Retired Teachers' Legacy Foundation, as established by the RTO Executive in 1994, shall support sick and/or challenged children of the Province of Nova Scotia.

G. CONSTITUTIONAL AMENDMENTS:

A revision to the Constitution shall require a thirty (30) day Notice of Motion to the membership and a 2/3 vote during the Annual General Meeting of the Organization or at a Special General Meeting called for that purpose.

H. QUORUM:

- i. To constitute a meeting of the Executive the quorum shall be 50% of the Executive as outlined in Article 5A;
- ii. A quorum for an Annual General Meeting or Special General Meeting shall be twenty-five (25) active members in addition to the Executive members in attendance.

I. RTO/NSTU LIAISON COMMITTEE:

That regularly scheduled meetings be held at least three (3) times per year between the Executive (President, Vice-President and Past President) and the NSTU (President, Executive Director or designate and the Assistant Executive Director or designate).

J. CONFLICT OF INTEREST

- i. Definition: A conflict of interest exists when a situation arises in which the member has a private, personal or pecuniary interest that is not common to all members and which is sufficient to make it appear to have a possible influence on the objective exercise of that member's duty;
- ii. Members attending meetings of the Executive, Branch Presidents, Standing or Ad-hoc Committee Meetings must identify possible conflict areas once the agenda has been approved;
- iii. A conflict of interest heading shall appear on the agenda immediately following the item agenda (additional approval).



OPERATIONAL PROCEDURES

Retired Teachers Organization / Nova Scotia Teachers Union

THESE PROCEDURES ARE INTENDED TO FACILITATE THE
IMPLEMENTATION OF THE RTO CONSTITUTION; IN THE
EVENT OF A CONFLICT THE CONSTITUTION SHALL
PREVAIL.

Revised May 2014

OPERATIONAL PROCEDURES 1

AGM RESOLUTIONS

- A. All resolutions submitted for debate at the RTO Annual General Meeting shall be processed by the RTO Resolutions Committee.
 - i. Composition
 - a. The RTO Resolutions Committee shall be comprised of the RTO Table Officers and Chaired by the RTO Vice-President.
 - ii. Procedures
 - a. All resolutions submitted for consideration at the RTO Annual General Meeting shall be submitted no later than December 15th on the submission form available from NSTU Central Office or on the RTO website (rto.nstu.ca).
 - b. Resolutions can be submitted by the RTO Executive, RTO Branches or RTO individual members.
 - c. RTO Branches or an RTO individual member wishing to receive an opinion regarding the appropriateness and accuracy of a resolution submission may contact the Chair of the RTO Resolutions Committee to provide an analysis.
 - iii. Briefs
 - a. Resolutions submitted to the RTO Resolutions Committee for consideration at the RTO Annual General Meeting must be accompanied by supporting briefs.
 - b. Only those resolutions supported by briefs will be forwarded to the RTO Annual General Meeting for consideration.
 - c. The full intent of the resolution must be explained in the submission
 - d. All briefs must be clear and concise.
 - iv. Recommendations
 - a. The RTO Resolutions Committee shall submit resolutions received by December 15th to the RTO Executive or the appropriate RTO Standing Committee for study in January.
 - b. The RTO Executive or RTO Standing Committee(s) studying the resolution(s) shall provide a statement of support or a statement of opposition to the Chair of the RTO Resolutions Committee no later than February 1st.
 - c. The RTO Resolutions Committee shall prepare a written report of all resolutions to be submitted to the RTO Annual General Meeting for presentation at the February Executive meeting, placement in the Spring edition of The Retired Teacher and on the RTO website.
 - 1. All resolutions to the RTO Annual General Meeting shall be designated policy or action. Resolutions designated policy shall refer to changes in the RTO Constitution or RTO Operational Procedures. Resolutions designated action, if

passed, shall be presented at the following RTO Annual General Meeting in the Disposition of Resolutions Report.

- v. RTO Annual General Meeting Pre-Mailing
 - a. All resolutions to be considered at the RTO Annual General Meeting shall be sent to delegates attending the RTO Annual General Meeting in their pre-mailing kits at their address on file (e-mail or postal) prior to the RTO Annual General Meeting.
- vi. Responsibilities at RTO Annual General Meeting
 - a. All resolutions to be deliberated by delegates shall be presented in the same order they were received by the RTO Resolutions Committee.
 - b. A resolution adopted at the RTO Annual General Meeting becomes effective immediately upon adoption unless the resolution itself specifies a particular time frame or unless the resolution affects the RTO budget.
- vii. New Business Resolutions
 - a. Eligibility requirement for a New Business resolution shall be one of the following:
 - 1. Time – an issue arises after the official closing date for resolution submission (December 15th)
 - 2. New information – new developments have taken place after the official closing date for resolution submission.

OPERATIONAL PROCEDURE

2

CALENDAR

A. MEMBERSHIP YEAR:

The membership year shall be from July 1 to June 30 next.

B. FISCAL YEAR:

The fiscal year shall be from the first (1st) of January to the thirty first 31st of December next.

OPERATIONAL PROCEDURE

3

FISCAL MATTERS

A. SIGNING OFFICERS:

Signing Officers for the Organization shall be any two of the following:

- i. Treasurer,
- ii. President,
- iii. Vice-President,
- iv. Past President

B. FINANCIAL:

- i. The Treasurer is authorized to conduct the financial affairs of the Organization: (a) in person, or (b) via telephone, or (c) via the internet.

- ii. It is understood that the above refers to both the Organization and the Foundation.
- iii. Only one signature is required on cheques under \$500.00. The financial institution shall honor a cheque of less than \$500.00 with only one signing officer's signature.
- iv. The financial institution for the RTO and Foundation shall be the Teachers' Plus Credit Union.
- v. Reimbursement of expenses to members of the Executive, Branch Presidents and Committees shall be the rates approved from time to time by the Executive.

OPERATIONAL PROCEDURE

4

COMMITTEES

A. 1. STANDING COMMITTEES

There shall be five (5) Standing Committees appointed annually by the Executive Committee:

- i. A Research/Review Committee consisting of up to five (5) members;
- ii. A Communications Committee consisting of up to six (6) members, to include the editor of *The Retired Teacher* and the web master;
- iii. A Membership Committee consisting of up to five (5) members;
- iv. A Pension and Benefits Committee consisting of up to five (5) members, one of whom must be the Executive Member representing the Organization on the Nova Scotia Teachers Union Pension Committee who will act as Chairperson;
- v. A Finance Committee consisting of the Treasurer (chair), Past President, Vice-President and one Member-at-Large.

A. 2. COMPOSITION OF STANDING COMMITTEES

- i. Each committee shall have at least one (1) Executive Committee member and be chaired by an Executive member;
- ii. Each committee shall have the balance of positions filled by active members representing various regions while addressing the issue of continuity;
- iii. When committee member absenteeism is such as to impede the working of the committee, the decision to hold a committee meeting shall be made by the President following consultation with the Committee Chair, if possible.

A. 3. COMMITTEES

- i. The Executive Committee shall appoint, from time to time, any Ad Hoc Committee(s) as may be deemed necessary to carry on the work of the Organization;
- ii. Whenever a vacancy occurs on a committee, through any cause, the Executive Committee shall name a replacement;
- iii. Committee chairs shall make every effort to schedule Committee meetings prior to the Executive and/or other meetings in order to provide a written report on the business of each meeting.

B. NOMINATING COMMITTEE

- i. The Executive shall appoint annually in September a Nominating Committee comprised of the Past President as Chairperson and the chairs of the Assessment, Communications, Membership and Pension and Benefits Committees.

- ii. The Nominating Committee shall call for nominations from active members by publishing in the fall *Retired Teacher* and on the RTO website a list of all positions open for election that given year. At the fall meeting of the Executive and Branch Presidents, the Nominating Committee shall submit a list of all positions open for election that given year.
- iii. To be an eligible candidate, a notice of candidacy for all positions must be received at the NSTU office no later than February 28th.
- iv. The Nominating Committee Chairperson shall report all names of candidates for election to the Executive and Branch Presidents no later than March 15th.
- v. The Nominating Committee shall provide candidates for Executive positions an opportunity to publish their platform in the spring *Retired Teacher* and on the RTO website.
- vi. If the Nominating Committee has not received a notice of candidacy for Executive positions by February 28th, the vacant position(s) shall be filled by calling for nominations from the floor at the Annual General Meeting.
 - a. If a nominated member is not present at the meeting, written and signed assent of willingness to stand must be provided by the nominee.
- vii. The Nominating Committee shall provide the recommended names to fill the positions on Standing Committees to the Executive for their decision at the pre Annual General Meeting of the Executive.
- viii. The Nominating Committee shall report the names of all appointments to Standing Committees at the Annual General Meeting.
- ix. The Nominating Committee shall oversee the election process for Executive positions:
 - a. The Nominating Committee shall obtain the consent of each candidate who has submitted nomination papers;
 - b. Election for Executive positions shall be by secret ballot and decided by a majority vote;
 - c. Voting at the Annual General Meeting is restricted to active and affiliate members holding Annual General Meeting voting credentials;
 - d. Active and affiliate pre-registered members attending the Annual General Meeting shall receive voting delegate cards as part of their registration package;
 - e. Active and affiliate members who have not pre-registered shall receive voting delegate cards at registration subject to presenting proof of RTO membership;
 - f. Ballots with the printed names of pre-submitted nominated candidates shall be made available to the Annual General Meeting scrutineers;
 - g. The scrutineers shall facilitate the voting process by passing out ballots to voting delegates who must display their voting cards;

- h. Space shall be provided on the ballots for names of member(s) nominated from the floor at the Annual General Meeting;
 - i. The scrutineers shall count the ballots and provide the results to the Chairperson of the Nominating Committee;
 - j. The Chairperson of the Nominating Committee shall announce the results of the vote to the Annual General Meeting;
- i. Members of the Nominating Committee shall be ineligible to run for Standing Committees and Executive positions for that given year.
- ii. Notwithstanding x, following an AGM, members of the Nominating Committee shall be eligible to be appointed to any of the following positions:
 - a. Chair of a Standing Committee
 - b. Secretary
 - c. Member of the Finance Committee
- xii. The Nominating Committee Chairperson shall enforce a time allocation of up to five (5) minutes on candidates running for Executive positions for the purpose of delivering an election address.

OPERATIONAL PROCEDURE

5

AFFILIATIONS

A. NSTU ANNUAL COUNCIL

The Organization's representative to Annual Council shall be the President or his/her designate.

B. GROUP OF IX

The Organization shall have two Group of IX reps:

- i. The President shall be the voting representative;
- ii. The Past President shall be the second representative during the first term of the President;
- iii. The Vice-President shall be the second representative during the second term of the President;
- iv. If either member is unable to attend, the President may ask another Executive member to attend.

C. ACER/CART

- i. In 2012, the RTO representatives to the annual ACER/CART meeting shall be the out-going President, the in-coming President and the 5 Year Representative.
- ii. In 2013, the RTO representatives to the annual ACER/CART meeting shall be the Vice-President, the President and the 5 year Representative.
- iii. Beginning in 2014, the RTO representatives to the annual ACER/CART meeting shall be:
 - a) in a election year of a change in President, the in-coming President and the out-going President.
 - b) in a non-election year, or in a election year with no change in President, the President and the Vice-President.
- iv. The President shall be the spokesperson for the RTO.

- v. The responsibilities of the ACER/CART representatives shall be:
 - a) To attend the annual ACER/CART meeting;
 - b) To submit an annual report to the RTO Annual General Meeting;
 - c) To keep RTO members informed, through the Executive and Branch Presidents, of ACER/CART activities throughout the year; and
 - d) To carry out other duties assigned by the RTO Executive.
- vi. Prior to payment, the ACER/CART fee shall be reviewed by the Executive.

D. GENERAL

Candidates for positions or representatives of committees must be members in good standing.

OPERATIONAL PROCEDURE

6

FOUNDATIONS

A. LEGACY FOUNDATION:

- i. The audited financial statement of the Legacy Foundation will be published in "The Retired Teacher";
- ii. The Board of Directors shall be the RTO Executive Committee who shall serve on a voluntary basis and not be reimbursed for out-of-pocket expenses;
- iii. Expenses for postage, stationery and promotion will be borne by the RTO;
- iv. All donations to the Legacy Foundation will be invested at the Teachers' Plus Credit Union in term deposits, deposit certificates, government certifications, savings bonds or other avenues as approved by the Board of Directors;
- v. The interest on deposits shall be disbursed annually to assist charitable institutions that provide service to sick and/or challenged children in the Province of Nova Scotia;
- vi. The funds of the Foundation are independent of the RTO and shall not be used as security by the RTO for whatever reason.

OPERATIONAL PROCEDURE

7

SPECIAL SERVICES

That the NSTU extend the following:

- i. Meeting space (as available);
- ii. Clerical support services as offered by the NSTU;
- iii. Printing and postal support as offered by the NSTU;
- iv. Assignment of Liaison Officer;
- v. Upon request, copies of The Teacher and Member Diary subject to availability;
- vi. Membership in the Nova Scotia Teachers Plus Credit Union;
- vii. Membership in the NSTU Group Insurance Plan in accordance with the provisions of the Plan;
- viii. Access to NSTU members-only website and NSTU webmail.

OPERATIONAL PROCEDURE

8

AMENDMENTS

Amendments to the Operational Procedures may be made either by:

- iii. Members are advised to consult the RTO President, RTO Vice-President or Chair of the Standing or Ad-Hoc Committee when in doubt whether conflict may exist or thought to exist;
- iv. When in doubt members shall err on the side of caution rather than presume that no conflict shall be perceived;
- v. When members withdraw/absent themselves voluntarily from the meeting because of the possibility of a conflict of interest, this shall be stated and recorded in the minutes of said meeting. The minutes shall also record the time at which the member left the meeting and the time of return.

C. Declaration Form

- i. Members attending meetings of the RTO Executive, RTO Branch Presidents, Standing or Ad-Hoc Committees shall sign a declaration form on conflict of interest prior to the initial meeting each year;
- ii. The declaration form shall be co-signed and dated by the RTO President for members attending Executive meetings, the RTO Vice-President for members attending Branch Presidents meetings and by the Chair of the Standing or Ad-Hoc committee for members attending committee meetings.

OPERATIONAL PROCEDURE

11

MISCELLANEOUS

- A. Minutes in circulation, prior to being approved, would have "DRAFT" imprinted across each page and will be posted on the website following approval;
 - i. A summary/highlights of Executive meetings will be made available to Branch Presidents;
- B. Branch grants are conditional upon the Treasurer receiving a completed yearly financial statement prior to July 15th of each year.
- C. Membership lists are made available to assist in identifying members and are not to be used for any other purpose without prior consent of the Executive.

- i. A majority vote of the members at the Annual General Meeting; or
- ii. A majority vote of the Executive Committee which shall be subject to ratification at the next Annual General Meeting.

OPERATIONAL PROCEDURE**9****MEETINGS****A. ANNUAL GENERAL MEETING:**

- i. The Annual General Meeting shall be held in May or at such time as determined by the Executive;
- ii. The Executive Committee shall attempt to hold the Annual General Meeting in each geographical region over a span of years equal to the number of regions;
- iii. The Executive shall present the following reports to the membership at the Annual General Meeting:
 - a. President/Executive Report
 - b. Budget
 - c. Audited Financial Statement for the Organization and Foundation
 - d. Group of IX
 - e. ACER/CART
 - f. NSTU Pension Committee Representative
- iv. Standing Committee annual reports shall be available at the Annual General Meeting for information; the highlights of standing committee reports shall form part of the President/Executive Report;
- v. All reports shall be available on the RTO web site at least two (2) weeks prior to the Annual General Meeting and in print at the Annual General Meeting registration desk.

B. SPECIAL GENERAL MEETING:

- i. To hold a Special General Meeting, not involving changes to the Constitution, the Executive Committee must advertise the meeting and its purpose to the membership a minimum of ten (10) days prior to the meeting.
- ii. Only items relative to the initial purpose(s) may be discussed and voted upon.

C. REGULAR MEETINGS

When meetings are held in Halifax, meetings shall normally be held in the offices of the NSTU.

OPERATIONAL PROCEDURE**10****CONFLICT OF INTEREST****A. Definition**

A conflict of interest exists when a situation arises in which the member has a private, personal or pecuniary interest that is not common to all members and which is sufficient to make it appear to have a possible influence on the objective exercise of that member's duty.

B. Guidelines

- i. Members shall be sensitive to the perception of conflict of interest;
- ii. Grounds for possible perception of conflict of interest shall be made known after the approval of the meeting's agenda;



In Memory of

A donation has been made to

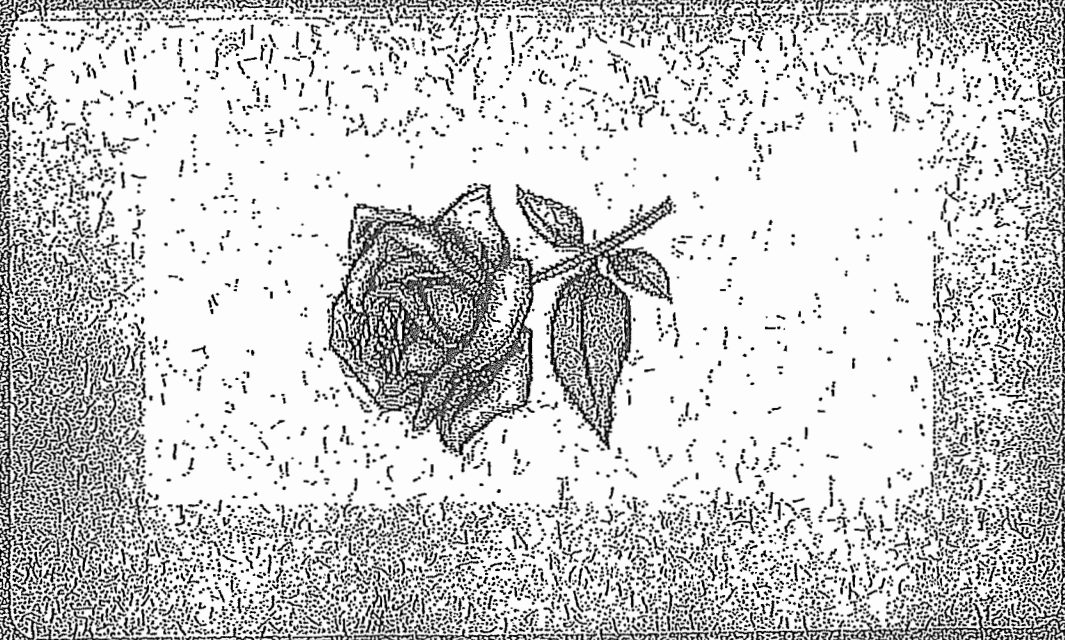
**The Nova Scotia Retired Teachers
Legacy Foundation**

by _____

Address _____

The Retired Teachers Legacy Foundation was
created

- to honour the life and work
of Nova Scotia Teachers
- to assist institutions that provide
medical treatment and/or
educational training for sick
and/or challenged children on a
not-for-profit basis.



Descriptions of:

MEMORANDUM OF ASSOCIATION OF THE RETIRED TEACHERS FOUNDATION

1. The name of the Society is: Retired Teachers Foundation
2. The objects of the Society are:
 - a) to create and operate a fund exclusively for the benefit of sick and/or challenged children in the Province of Nova Scotia;

Description of this objective:

The Retired Teachers Association of Nova Scotia has seeded this foundation with \$1,000.00 and will continue to direct an amount not exceeding \$100.00 per year as the fund develops. Notwithstanding the annual limit, if in any year, the RTO feels it has an excess of funds it will direct more to the foundation. Each year the RTO will advertise the Foundation and ask for applications for financial assistance for the benefit of sick and/or challenged children in the Province of Nova Scotia.

- b) to solicit, accept, receive, acquire by grant, donation, legacy, gift, bequest or otherwise any kind of real or personal property and to enter and carry out agreements, undertakings and conditions in connection therewith;

Description of this objective:

Brochures advertising the Foundation will be distributed to the 400 retired teachers and guests who will be attending the annual meeting of the RTA, June 1, 1995. (A copy of this brochure is enclosed). The newsletters, *The Teacher* and *The Retired Teacher* will carry information about the Foundation and a cut-out form will be included for those who wish to contribute on a personal basis. Bequests will be solicited in the same fashion. In future mail outs to educators a copy of our brochure may be included. We may also advertise in the daily and weekly newspapers in the province, if we find that the fund is not growing as fast as we anticipate. Without any solicitation we have had two donations – one of \$100.00 and another of \$50.00 and our Executive members are ready to add their personal contributions as soon as we get our charitable designation. We have the assistance of our parent body, the Nova Scotia Teachers Union, in this objective, and, in fact, in any area where we should need their advice or assistance.

- c) To acquire, hold, convert, sell or dispose of any asset owned by the association; and to invest and re-invest any principal in such manner as may from time to time be determined.

Description of this objective:

Whenever we should receive any such assets, we shall, on the advice of our Executive, accountants of the Teachers Credit Union where our money will be invested and solicitors, when necessary, uphold the trust invested in us to make all assets grow to their maximum so that we can achieve our Number One objective.

- d) To disburse and distribute money in the furtherance of the association;

Description of this objective:

In the spring of each year, approximately three months prior to the Annual Meeting of the RTA and the Foundation, we shall call for nominations for the distribution of the interest on the Foundation Funds. The announcement will be made at the Annual Meeting of the disbursement of said funds. As per our brochure,

only the interest on deposits will be distributed annually. Any expenses incurred in conjunction with the foundation will be paid by the sponsor, the Retired Teachers Association. All directors will serve on a voluntary basis and any expenses incurred for the purpose of meetings will be borne by the sponsor.

- e) To honor the life and work of former teachers in the Province of Nova Scotia;

Description of this objective:

The disbursements for the benefit of sick and/or challenged children in the Province of Nova Scotia will be done in memory of former teachers of the province. If substantive donations are made as bequests or in memory of particular educators then a special name may be attached one or more years to all or part of the disbursements.

- f) To assist institutes that provide medical treatment and / or educational training for sick and / or challenged children on a not-for-profit basis;

Description of this objective:

We will solicit and, if necessary, seek avenues for the disbursements of our annual interest. From previous experience, our RTA has always received applications for assistance, even when we had little if any to donate, so we believe that we will get more applications for assistance that our budget can handle. We will make it known in all the ways previously indicated and others, if necessary, that the Foundation exists and has monies available to help pay for medical treatment and/or educational training for sick and/or challenged children on a not-for-profit basis.

- g) To cooperate with charitable organizations.

Description of this objective:

Any charitable organization will be recognized and their solicitations considered as long as they comply with our objectives of providing financial assistance for the benefit of sick and/or challenged children in the Province of Nova Scotia.

**BY-LAWS
of
THE RETIRED TEACHERS FOUNDATION**

In these by-laws:

- a) "Society" means the Retired Teachers Foundation.
- b) "Registrar" means the Registrar of Joint Stock Companies appointed under the Nova Scotia Companies Act.
- c) "Special Resolution" means a resolution passed by not less than three-fourths of such members entitled to vote as are present in person at a general meeting of which notice specifying the intention to propose the resolution as a special resolution has been duly given.

MEMBERSHIP

- 2. The subscribers to the Memorandum of Association and such other persons as shall be admitted to membership in accordance to these by-laws, and none others shall be members of the Society and their names shall be entered in the Register of Members accordingly.
- 3. For the purposes of registration, the number of members of the Society is five.
- 4. Every member of the Society shall be entitled to attend any meeting in person and to vote at any meeting of the Society, and any other may hold office, but there shall be no proxy voting.
- 5. Membership in the Society shall not be transferable.
- 6. The following shall be admitted to membership in the Society:
 - a) Any retired teacher in the Province of Nova Scotia who is a member of the Retired Teachers Organization and who is elected to the Executive of the RTO;
 - b) An appointee of the Nova Scotia Teachers Union.
- 7. There shall be no annual membership fee.
- 8. Membership in the Society shall cease upon the member ceasing to qualify for membership in accordance with these by-laws.

FISCAL YEAR

- 9. The fiscal year of the Society shall be from May 1 of one year to April 30 in the year next following.

MEETINGS

- 10. a) The ordinary or annual general meeting of the Society shall be held in conjunction with the Annual Meeting of the Retired Teachers Organization.
- b) An extraordinary general meeting of the Society may be called by the President or by the Directors at any time, and shall be called by the Directors if requisitioned in writing by at least twenty-five percent (25%) in number of the members of the Society.
- 1. Three (3) days notice of a meeting, specifying the place, day and hour of the meeting and, in the case of special business, the nature of such business, shall be given by the members. Notice shall be given in address. Any notice shall be deemed to have been given at the time when the letter containing the same would be delivered in the ordinary course of post and in proving such service it shall be sufficient to provide that the envelope containing the notice was properly addressed and placed in the post office. The non-receipt of any notice by any member shall not invalidate the proceedings at any special meeting.

12. At any ordinary or annual general meeting of the Society, the following items of business shall be dealt with and shall be deemed to be ordinary business:

- minutes of the preceding general meeting;
- consideration of the annual report of the directors;
- consideration of the financial statements, including balance sheet and operating statement and the report of the auditors thereon;
- election of the directors for the ensuing year;
- appointment of auditor(s).

All other business transacted at an ordinary or annual general meeting shall be deemed special that is transacted at an extraordinary general meeting of the Society.

13. No meeting shall be transacted at any meeting of the Society unless a quorum of members is present at the commencement of such meeting and such quorum shall be three members.

14. If within one-half (1/2) hour from the time appointed for the meeting, a quorum of members is not present, the meeting, if convened upon the requisition of the members shall be dissolved. If any other case, it shall stand adjourned to such time and place as a majority of the members then present shall direct, and if at such adjourned meeting a quorum of members is not present, it shall be adjourned sine die.

15. a) The president of the Society shall preside as chairperson at every general meeting of the Society.

b) If there is no president or if at any meeting he/she is not present at the time of holding the same, the vice-president shall preside as chairperson.

c) If there is no president or vice-president, or if at any meeting neither the president nor vice-president is present at the holding of the same, the members shall choose someone of their number to be chairperson.

16. The chairperson shall have no vote except in the case of an equality of votes. In the case of an equality of votes, he/she shall have a casting vote.

17. The chairperson may, with the consent of the meeting, adjourn any meeting from time to time and from place to place, but no business shall be transacted at any adjourned meeting other than the business left unfinished at the meeting from which the adjournment took place, unless notice of such new business is given to the members.

18. At any general meeting, unless a poll is demanded by at least two members, a declaration by the chairperson that a resolution has been carried and an entry to that effect in the book of the proceedings of the Society shall be efficient evidence of the fact, without proof of the member or proportion of the members recorded in favor of or against such resolution.

19. If a poll is demanded in the manner aforesaid, the same shall be taken in such manner as the chairperson may prescribe and the result of such poll shall be deemed to be the resolution of the Society in general meeting.

VOTES OF MEMBERS

Every member shall have one (1) vote, and no more.

DIRECTORS

21. The number of directors shall be ten. The subscribers to the Memorandum of Association of the Society shall be the first directors of the Society.
22. All members of the Society shall be directors of the Society.
23. Directors shall be elected by the members at each ordinary or annual meeting of the Society.
24. At the first ordinary or annual meeting of the Society and at every succeeding ordinary or annual general meeting, all the directors shall retire from office, but shall hold office until the dissolution of the meeting at which their successors are elected; and, retiring directors shall be eligible for re-election.
25. In the event that a director resigns his office or ceases to be a member of the Society, whereupon his office as director shall ipso facto be vacated, and the vacancy thereby created may be filled for the unexpired portion of the term by the Board of Directors from among the members of the Society.
26. The Society may, by special resolution, remove any director before the expiration of the period of office and appoint another person in his stead. The person so appointed shall hold office during such time only as the director in whose place he is appointed would hold office if he/she had not been removed.
27. Meetings of the Board of Directors shall be held once a year or more often if the business of the Society may require it. A meeting of directors shall be held in conjunction with the Annual Meeting of the Retired Teachers Organization. Notice shall have been given specifying the time and place thereof and shall be given either orally or in writing to each director within a reasonable time before the meeting is to take place, but non-receipt of such notice by any director shall not invalidate the proceedings at any meeting of the Board of Directors.
28. No business shall be transacted at any meeting of the Board of Directors unless at least five (5) directors are present at the commencement of such business.
29. The president, or in his/her absence, the vice-president, or in the absence of both of them, any director appointed from among those directors present shall preside as chairperson of the meetings of the Board.
30. The president, or other person presiding, shall be entitled to vote as a director and, in the case of equality of votes, he/she shall have a casting vote in addition to the vote to which he is entitled as director.

POWERS OF DIRECTORS

31. The management of activities of the Society shall be vested in the directors who, in addition to the powers and authorities by these by-laws or otherwise expressly conferred upon them, may exercise all such powers and do all such acts and things as may be exercised or done by the Society and are not hereby or by Statute expressly directed or required to be exercised or done by the Society in the general meeting.

OFFICERS

32. The officers of the Society shall be the president, vice-president, secretary and treasurer.
33. The officers of the Society shall be the same officers – president, vice-president, secretary and treasurer of those of the Retired Teachers Organization.
34. The president of the Society shall have general supervision of the activities of the Society and shall perform such duties as may be assigned to her/him from time to time by the Board of Directors.

The vice-president shall perform the duties of the president during his/her absence, illness or incapacity or during such period as the president may request her/him to do so.

The secretary shall keep the minutes of the meetings of members and directors and shall perform such

The treasurer shall carry out such duties as the Board may assign.

AUDIT OF ACCOUNTS

35. The directors shall appoint auditor(s) annually.

36. The Society shall make a written report to all the members of the Retired Teachers Organization and such report shall contain a balance sheet and operating account; and, it shall be published in *The Retired Teacher* or other publication. The auditors shall make a written report to the directors upon the balance sheet and the operating account and, in every report, he/she shall state whether, in his opinion, the balance sheet is a full and fair balance so as to exhibit a true and correct view of the Society's affairs, and such report shall be read at the annual meeting. A copy of the balance sheet, showing the general particulars of its liabilities and assets and a statement of its income and expenditure in the preceding year audited by the auditor(s), shall be filed with the Registrar as required by law.

REPEAL AND AMENDMENT OF BY-LAWS

37. The Society has power to repeal or amend any of these by-laws by a special resolution passed in the manner prescribed by the By-Laws.

MISCELLANEOUS

The Society shall file with the Registrar with its annual statement a list of its directors with their addresses, occupations and dates of appointment or election and notify the Registrar of the change.

39. The Society shall file with the Registrar a copy in duplicate of every resolution passed.

40. The seal of the Society shall be in the custody of the secretary and may be affixed to any document upon resolution of the Board of Directors.

41. Preparation of minutes, custody of the books and records, and custody of the minutes of all the meetings of the Society and of the Board of Directors shall be the responsibility of the secretary.

42. The books and records of the Society may be inspected by any member at any reasonable time within two (2) days prior to the annual general meeting at the registered office of the Society.

43. Contracts, deeds, bills of exchange and other instruments and documents may be executed on behalf of the Society by the president or vice-president and the secretary or otherwise as prescribed by resolution by the Board of Directors.

44. The borrowing powers of the Society may be exercised by special resolution of the members.

Received: Office of Registrar of Joint Stock Companies, November 29, 1994

Certified: January 16, 1995

Revised: September, 1996 (By-law 36 Left out *The Teacher*, at request of NSTU)

Revised: May 31, 2006 (general housekeeping)

These objectives will be achieved in the following manner:

- (i) Each year the RTO will advertise the Foundation and ask for applications for financial assistance to benefit sick and/or challenged children in the Province of Nova Scotia. This assistance will be based on the accrued interest on deposits on an annual basis.
- (ii) In the spring issue of the RTO newsletter, "The Retired Teacher" and the NSTU newsletter, "The Teacher" an application form will be provided to give an opportunity for qualified applicants to apply for said funds.
- (iii) A meeting will be held prior to the RTO Annual General Meeting to decide who the successful applicant(s) will be. The winner(s) will be announced at the AGM.
- (iv) Each RTO Branch will be encouraged to solicit funds through the use of Memorial and Donation Cards. A form letter will be provided for this purpose.
- (v) Each RTO Branch will be encouraged to make a yearly donation of \$100.00 to the Foundation.
- (vi) The Provincial Executive will also be asked to make a yearly donation of \$500.00.
- (vii) Articles will be placed in the NSTU newsletter, "The Teacher" and the RTO newsletter, "The Retired Teacher" to provide periodic reports on the operation and work of the Foundation.

The Objectives of the Retired Teachers' Foundation are:

- A. To operate a fund exclusively for the benefit of sick and/or challenged children in the province of Nova Scotia;
- B. To solicit; accept; receive; acquire by grant, donation, legacy gift, bequest; or otherwise; any kind of real or personal property and to enter and carry out agreements, undertakings and conditions in connection therewith;
- C. To disburse annually the interest on deposits.

GUIDELINES:

- 1. This annual disbursement is to honor the life and work of former teachers in Nova Scotia;
- 2. This annual disbursement is to benefit sick and/or challenged children younger than the age of 21 years;
- 3. This annual disbursement may benefit institutes which are defined as a Society or organization founded for an educational, medical, social or similar purpose;
- 4. This annual disbursement may benefit charitable organizations that work for the benefit of sick and/or challenged children.

NSTU
Pre-Retirement Seminar

Presentation By:



...RETIREMENT!!!

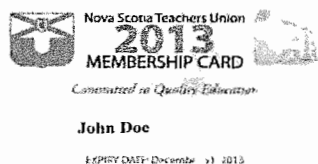
"means different things to different people"



RTO Focus:

TRANSITION

From: NSTU Membership



To: RTO/NSTU Membership



Mission Statement:

"The RTO is the official body representing the retired teachers of Nova Scotia and will advance, promote and protect the welfare of its members."

[illegible]

Why Join the RTO?

- Deals and Discounts
- Fellowship and leisure activities at Branch level
- Up to date retiree information
- Need your support and membership to advance, promote and protect the welfare of our members

Communications

- RTO Newsletter
- RTO Website
- [www.rto.nstu.ca]



Branch Activities

- Contact by telephone / email
- Dinners with guest speakers
- Social / leisure activities
- Volunteer possibilities

RTO Activities

- Golf tournament (September)
- Curling tournament (February)

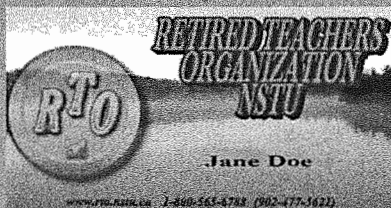
Affiliations - NSTU

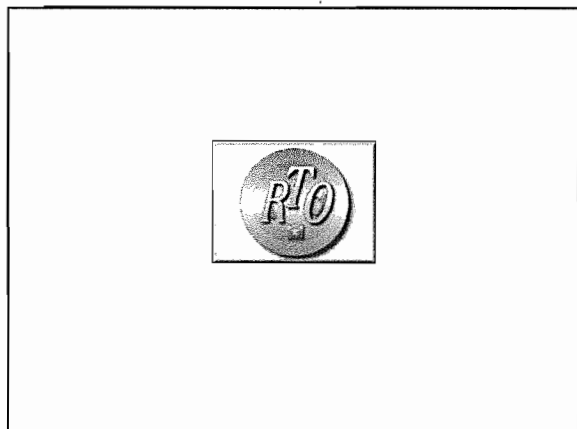
- Liaison Committee
- Staff Liaison Officer
- NSTU Pension Committee Representative
- Annual meeting with Insurance Trustees

Affiliations

- Community Transit Nova Scotia
- Group of IX
[Provincial Health/Pharmacare Issues]
- ACER/CART
[Canadian Association of Retired Teachers Federal Issues]

Upon Your Retirement
We Invite You to:
Join Us The





FINAL

**2014-2015
Pre-Retirement Seminars
Schedule**

Dates:

Locations:

Oct 30 & 31 (Thursday & Friday)

CCRSB – Holiday Inn, Truro

Nov. 3 & 4 (Monday & Tuesday)

SRSB – Port Hawkesbury Civic Center

Nov. 13 & 14 (Thursday & Friday)

CBVRSB – Holiday Inn, Sydney

Nov. 18 & 19 (Tuesday & Wednesday)

HRSB – Dr. Tom Parker Building

Dec 2 & 3 (Tuesday & Wednesday)

TCRSB –Rodd Grand Yarmouth

Dec 9 & 10 (Tuesday & Wednesday)

CCRSB – Wandlyn, Amherst

Jan. 8 & 9 (Thursday & Friday)

AVRSB – Old Orchard Inn, Greenwich

Jan. 19 & 20 (Monday & Tuesday)

CCRSB – Museum of Industry

Feb 5 & 6 (Thursday & Friday)

HRSB – Dr. Tom Parker Building

Feb 11 & 12 (Wednesday & Thursday)

SSRSB – Best Western, Bridgewater

Feb 18 & 19 (Wednesday & Thursday)

HRSB – Dr. Tom Parker Building

April 20 & 21 (Monday & Tuesday)

CBVRSB – Holiday Inn, Sydney



ACCOMPLISHMENTS SINCE 2005

June 2014

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 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 Nova Scotia Pension Services Corporation.

At the Annual General Meeting, members elect a Pension Representative on the Nova Scotia Teachers' Union Pension Committee for a two year term. The responsibilities of the Pension Representative are as follows:

- To attend RTO Executive Meetings as a voting member
- To attend RTO Annual General Meetings and report to the membership at the AGM
- To keep the RTO informed of proposed changes in pensions and benefits
- To monitor the workings of the NSTU Pension Committee as the RTO member
- To attend the biennial NSTU Pension Symposium
- To chair 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 in the Program, active and retired, to age 65. 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 interrupt a trip.

In June 2009, the NSTU Insurance Trustees provided an open enrollment for active and retired teachers to allow those who wished to do so 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, the 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 children. 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 complex matter and will take time to investigate.

3. GROUP OF NINE SENIORS ORGANIZATION

The RTO has two members who attend the monthly meetings of the Group of Nine, the voice of Nova Scotia seniors which provides advice to the Ministers of all departments in the government of Nova Scotia. Discussion topics with government departments include palliative-care facilities, medical care in continuing-care facilities and nursing homes, oral health, and improved cost-sharing for all seniors in pharmacare.

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 lobbies 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 combined taxes. A national pharmacare program and a national formulary which would lead to lower drug costs are among current lobbying efforts.

5. COMMUNITY TRANSIT-NOVA SCOTIA

The RTO has joined Community Transit-Nova Scotia which is a provincial non-profit organization supporting the growth and development of transit services in communities across the province. This organization believes an individual's access to transportation is an essential connection to daily living, community development and quality of life.

6. DEALS & DISCOUNTS

With RTO cards, RTO members have access to the NSTU Deals and Discounts. One example is a special rate of \$96.00 a night and \$9.95 for parking per day if a member stays at the Delta Halifax or the Delta Barrington.

The RTO has negotiated 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 include:

- For existing RTO customers, a 6-cent per litre discount on heating fuel
- For new RTO customers, a 10-cent per litre discount on heating fuel for first delivery, a 6-cent per litre discount on heating fuel for subsequent deliveries and a credit of 100 litres applied at the end 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 toward vacation packages and cruises offered by Maritime Travel. Travel Club members receive regular emails of best vacation buys, airfares, and last-minute specials. Maritime Travel will organize customized and special-interest tours for RTO members. Maritime Travel has thirty-three locations across Nova Scotia and provides emergency worldwide assistance 24/7.

Enterprise Rent-A-Car provides discounted special rates through its thirty-six 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, by telephone: 1-800-Rent-A-Car and provide Corporate Class ID Number 9CA4256, or on-line at 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 six years the RTO has provided a 30-minute presentation on the first day of the two-day NSTU Pre-Retirement Seminars held in each region of the seven School Boards across the province. The power-point presentation provides information on RTO activities, Branch activities, affiliations, communications and some pre-retirement considerations.

—Submitted by Bill Berryman

Some Pre-Retirement Considerations

1. Will you take the time to make YOUR OWN decision as to when and why you should retire?
2. Your position in education is, by its very nature, very structured. Will, or how will, your retirement give you the structure you need, or that you may feel you need?
3. Your position in education is, by its very nature, very active. Will, or how will, your retirement keep you active?
4. Your position in education provides you with your own space. Will you have, or will you need to have, your own space in retirement.
5. Will you be retiring at the same time as your spouse? If yes, will this be a problem?
6. When you retire will you be ready to adjust to one pay per month?
7. Some new retirees are overwhelmed with requests to volunteer. Are you able to say NO politely?
8. Your position in education provides you with satisfaction, positive feedback, a feeling of accomplishment, authority, achievement, purpose, stimulation, routine, challenge, social contacts, friendships. How will your retirement fill the gaps?
9. Will you be in greater demand by your children, your grandchildren, your parents, others?
10. How do you plan to use your knowledge and skills after retirement?
11. Do you plan to work after retirement? If yes, what opportunities may be open to you?
12. Do you anticipate having to make a major expenditure in the near future?
13. Do you have any hobbies now that you can continue into retirement? If not, is there any that might interest you?

SECTION 3

13. GUIDELINES / SUGGESTIONS : BRANCH OFFICERS & OPERATIONS

13 A [1] GUIDELINES: BRANCH PRESIDENT

The President holds the key management role in the Branch. The President's responsibilities are to:

1. Preside at the meetings of the Branch
2. Assign and communicate Executive responsibilities within the guidelines established in this guidebook
3. Ensure that all officers and committee reports are available at all meetings of the Branch
4. Consult with his/her Executive in the preparation of agendas and format for meetings
5. Prepare an agenda and have all relevant material in order and with him/her at meetings
6. Maintain close liaison with the Provincial RTO via the Member-at Large
7. Follow proper procedures when contacting external agencies
8. Ensure that regular communication links are in place with the members
9. Prepare and present a Branch Annual Report
10. Attend the Annual Meeting of RTO, and other meeting(s) to which he/she may be invited, by the Executive
11. Encourage the establishment of Standing and Ad hoc Committees, as and when necessary
12. Ensure prompt and efficient continuity by passing over the Operations Handbook and all other papers to his/her successor
13. Set the mood during the meeting for friendly companionship
14. Work with the officers to provide stimulating programs to keep members interested and eager to return to the next meeting
15. Perform any other responsibilities as may be authorized by the Branch membership and the provincial RTO
16. Follow PIPEDA guidelines

It is very important that the President be knowledgeable about current RTO projects and be ready to discuss them with members and others.

A supply of RTO pins, RTO Membership forms and other information should be kept on hand at all times.

13A [2] MEETINGS

Yearly meetings should be set in advance so all members will know their dates and times. Branches are encouraged to promote activities and communication between regularly scheduled meetings. The Annual Provincial RTO Meeting is usually held in May or June.

13A [3] PARLIAMENTARY PROCEDURE/RULES OF ORDER

Roberts Rules of Order should be the reference.[Some of the more common concerns re motions, voting and so on are included in this Section.

The purpose of the parliamentary procedure is to make it easier for a group to work together. While procedure should not impede what the numbers wish, parliamentary procedure should be followed so that free and open debate will lead to decisions acceptable to the majority. Five basic principles that should prevail are:

- i) courtesy and justice to all
- ii) one thing at a time
- iii) the minority must be heard

- iv) the majority must prevail
- v) spouses are welcome at social gatherings; it must be noted that members only have the right to speak and vote at business meetings.

13A [4] ORDER OF BUSINESS

1. Call to Order
2. Opening Welcome and Statement
3. Acceptance of Agenda
4. Approval of previous meeting minutes
5. Business Arising from Minutes
6. Correspondence
7. Treasurer's Report
8. Reports of Officers, Conveners and Committees
9. New Business
10. Social Activity – lunch/dinner/draws/entertainment, etc
11. Date and time of next meeting
12. Adjournment

13B GUIDELINES: BRANCH SECRETARY / SECRETARIES

BASIC RESPONSIBILITIES OF THE BRANCH SECRETARY:

1. Record all minutes of the meetings
2. Assist in the preparation of the agenda
3. Record attendance
4. Assist in giving notice of time and place of meeting
5. Have charge of all Branch documents and correspondence (except the Treasurer's books)
6. Perform all secretarial duties as directed by the Branch
7. Deliver to his/her successor all previous minutes, documents, and other Branch property in his/her custody

BASIC RESPONSIBILITIES OF THE BRANCH CORRESPONDING SECRETARY:

1. Conduct official correspondence by letter and/or telephone and keep a record of all communications
2. Keep a copy insert: of correspondence on file
3. Retain all important correspondence and documents
4. Forward communications as necessary to RTO

Note: All minutes are permanent records and must be kept along with all documents and by-laws governing the Branch. Branch and Corresponding Secretaries may be same person.

13C GUIDELINES: BRANCH TREASURER

- ◆ After election of a Treasurer, he/she, along with any one of two others (often the President and Secretary), shall be duly authorized by resolution passed by the Annual Meeting] to be the official signing officers of the branch.

- ♦ The Treasurer issues cheques on Branch Funds as he/she is directed by the Executive, or by resolution passed at a general meeting of the Branch. Receipts for all expenditures must be obtained, retained and made available for auditing purposes.
- ♦ Only the Treasurer is responsible for handling money at any fundraising events, but this responsibility may be delegated by resolution at a general meeting.
- ♦ All transactions regarding finance in the Branch must be recorded in the Treasurer's books.

- ♦ Present annual budget and audited financial report to the Branch AGM, with copies to the Provincial RTO Treasurer.

Note: [Records and account books, along with invoices, receipts, contracts, bank statements and cancelled cheques must be kept until audited by an Audit Committee of the Branch or an Auditor.]

13D GUIDELINES: BRANCH COMMUNICATIONS OFFICER

The Communications Officer shall be in charge of all public relations of the Branch, including media contacts and promotions of projects and shall be the Liaison Officer with the Provincial RTO Newsletter Chairperson.

13E GUIDELINES: NOMINATIONS AND NOMINATIONS COMMITTEE AT THE BRANCH LEVEL

The Branch at a regular meeting held at least two months before the Annual Meeting shall elect a Nominating Committee of three to five members. The Chairperson may be the Past President, but may be chosen by the said Committee from amongst its own members.

At an Executive Meeting preceding the Annual Meeting, the Nominating Committee Chair shall present a suggested slate of officers who have consented to act for the coming year.

At the Annual Meeting additional nominations may be made providing the person nominated is present or has given written consent that he/she has agreed to have his/her name entered into nomination. A vote by secret ballot shall be held to choose the person for the office when more than one person is nominated to fill any office.

If an election at an Annual Meeting is necessary, three or more scrutineers who are not running for office shall be elected or appointed by the meeting session. Scrutineers are to count the ballots and make the results known to the Meeting Chair who announces the results to those assembled.

14. GUIDELINES: REGIONAL RETURNING OFFICER

- a) To receive nominations from Branch Presidents for the area Member-at-Large position
 - b) To notify Branch Presidents who have not submitted a name by April 15th that the branch has forfeited the right to nominate a candidate
 - c) To select the time and place for the candidate forum, if any candidate opts for the opportunity to address the selection committee, after input from the Presidents
- Or,

To select the time and place for the selection committee to meet if the candidate forum option is not utilized, again after consulting with Presidents;

- d) To prepare ballots
- e) Chair the candidate's forum and/or selection committee meeting:

- Arrange for refreshments [coffee, muffins]
 - Carry-out introductions
 - Obtain contact information from the candidates for follow-up notification
 - Afford an opportunity to each candidate to speak or, in the candidate's absence, circulate to the selection committee materials supplied by the candidate
- f) Conduct the election [secret ballot]
- g) Count the ballots in the presence of one member of each respective selection committee
- h) In the event of a tie, conduct a run-off election involving the candidates tied for the lead
- i) Again, count the ballots in the presence of one member of each respective selection committee
- j) In the event of a subsequent tie, draw "from the hat" one name who shall be declared the elected Member-at-Large
- k) Notify, in a timely fashion the following of the results:
- Selection committee members; [prior to leaving]
 - Candidates; [telephone call or e-mail]
 - Respective Branch Presidents in the geographical area;[telephone call or e-mail]
 - Chair of the Provincial RTO Nominating Committee; [telephone call or e-mail with a follow-up letter]
- l) Destroying the ballots

15. GUIDELINES – HOSTING AND ORGANIZATION OF THE ANNUAL GENERAL MEETING

A. Expenses

- a. Provincial RTO provides \$300.00 as "seed money" to the Steering Committee. Money would be returned if AGM earns an appropriate profit.
- b. Nutrition break morning of AGM.
- c. Social evening before AGM.

B. Meeting Rooms

- a. Meeting room for Executive (15 members) 2 days prior to AGM.
- b. Meeting room for Executive and Branch Presidents (40 members) afternoon before AGM.
- c. Meeting room for Executive (15 members) afternoon after AGM.

C. Hotel Booking

- a. Rooms for Executive (15 members) two or three nights prior to AGM.
- b. Rooms for Branch Presidents and AGM delegates (approximately 50 members) evening before AGM.
- c. All hotel bookings will be handled by AGM delegates.

D. Social After RTO Annual Dinner at Hotel

E. RTO Dinner

- a. Dinner for approximately 90 members will be commencing at 7:00 pm the evening prior to the AGM.
- b. Head table necessary with podium available in room.
- c. Cost should range in \$25.00 to \$30.00 per person including tax.

F. Steering Committee

- a. Meets on a regular basis and is responsible to oversee all organization of the AGM.
- b. Need to provide a follow up report and financial statement to the RTO Executive no later than October 31st.
- c. Verify that the Executive has chosen a parliamentarian, if necessary, at the April Executive meeting.
- d. Verify that the three scrutineers have been chosen and have been provided training prior to the AGM.
- e. Need to have ballots printed with candidate names if elections for Executive position(s) are held.

G. Registration Committee

- a. Will commence delegate registration no later than 2:00 pm the day before AGM.
- b. Responsible to distribute information packages and voting cards to preregistered delegates.
- c. Collect money from last minute registering delegates. Committee will have a master list of RTO members in alphabetical order with surname first. There will be separate lists of active members, affiliate members and associate members provided by NSTU Central Office. Members Branch will be on registration form.
- d. Provide copies of reports and voting cards to delegates registering day before and day of AGM.
- e. Check all equipment, microphones in audience for delegates to ask questions or seek clarification, podium, head table for Table Officers, adequate seating, ventilation/air conditioning, note pads and pencils available in AGM meeting room.
- f. Registration for annual General Meeting and/or dinner shall end 15 days prior to the AGM.

H. Funding Committee

- a. Responsible for obtaining money from corporate sponsors (Johnson Inc, Maritime Travel, Teachers Plus Credit Union, Medavie Blue Cross, etc); local supporting businesses and other Branches.

I. Organization

- a. The AGM Agenda will reflect the business of the organization and the only debate will be on resolutions and the budget.
- b. There will be time allotted for a question and answer period on the President and the Standing Committee reports.
- c. All AGM Resolutions must have accompanying briefs.
- d. All AGM reports must be colour coded.
- e. All AGM reports and the proposed budget will have factual information explaining the reason(s) for change.

- f. All Standing Committee, Group of Nine and ACER/CART reports will be sent to registered delegates 15 days prior to the AGM. These reports will be posted on the website.
- g. The RTO Finance Committee will provide detailed background on the proposed budget and it will be sent to registered delegates 15 days prior to the AGM.

16. SAMPLE BRANCH BY- LAWS / OPERATING PROCEDURES

16.1 NAME

The name of the organization shall be the Retired Teachers Organization of the Nova Scotia Teachers Union (hereinafter referred to as the Branch).

16.2 PURPOSE

The purpose of the Branch shall be to carry out the objectives of the Retired Teachers Organization.

16.3 MEMBERSHIP

Membership in the Retired Teachers Organization, Local Branch, shall use the same membership qualifications as the Constitution of the Retired Teachers Organization of Nova Scotia.

16.4 RIGHTS PRIVILEGES AND RESPONSIBILITIES

Branch members shall have the same rights, privileges and responsibilities as those extended by the Constitution of the Retired Teachers Organization of Nova Scotia.

16.5 FEES

Branch Membership fees shall be established by resolution and may be changed by serving at least a thirty-day notice (previous meeting) plus a vote of the membership at an Annual General Meeting.

16.6 MEMBERSHIP YEAR

The membership shall extend from one annual general meeting to the next annual general meeting.

16.7 MEETINGS

- A. Meetings shall be held at least three times yearly, according to the following schedule:
 - i) May / June (one of which shall be the Annual Meeting)
 - ii) September / October
 - iii) December
- B. The time and place of meetings shall be determined by the Executive.
- C. Between meetings the business of the Branch will be carried on by the Executive, and be ratified, if necessary, at the next regular meeting.
- D. Branches are encouraged to conduct social activities as part of and/or between regular meetings [meet and greet; lunch, door prize, etc.]

16.8 ORGANIZATIONS

- A. The Officers of the Branch shall be as follows:
President; Vice-President; Secretary; Treasurer; and, the Immediate Past President.

- A. The members of the Executive, with the exception of the Past President, shall be elected for a term of one or two years at the Annual Meeting of the Branch. Any vacant position, which may occur within the period, must be filled by an appointment by the Executive.

16.9 COMMITTEES AND DUTIES

- A. Membership
Keep an updated list of Branch members
Collect Branch dues
Fill out and distribute membership cards
Seek ways to increase membership
- B. Registration
Register members at Branch meetings
Collect money for meal at meetings
Distribute materials at registration when required
- C. Calling Committee
Keep calling list updated
Call members on list to inform them of meetings and events of the Branch

16.10 NOMINATING COMMITTEE

A Nominating Committee of three shall be chosen from the floor at the last meeting prior to the Annual Meeting] It shall be the duty of this Committee to bring in a slate of officers at the Annual General Meeting.

16.11 REPRESENTATION AT RTO ANNUAL MEETING

The President, or an Executive member delegated by the President, shall represent the Branch at the RTO Annual Meeting, as well as the Provincial Branch Presidents Meetings.

RTO Branches that wish an additional delegate to attend along with the President or designate shall notify the RTO Vice-President and the Branch will be responsible for the expenses of an approved delegate.

16.12 AMENDMENTS

These by-laws may be amended by 2/3 vote of the members present at the next regular meeting of the Branch, provided Notice of Motion has been given.

16.13 DUTIES OF THE EXECUTIVE

- PRESIDENT:** Preside over Branch affairs
Chair meetings of the Branch
Set agenda for Branch meetings
Act as spokesperson for the Branch
Assumed a member on all committees
- VICE PRESIDENT:** Assume the Chair of the Membership Committee
Assume duties of the President in the President's absence

- SECRETARY:** Record minutes of business and Executive meetings
Read minutes as required
Present correspondence to Executive for direction
- TREASURER:** Write cheques, as necessary; make deposits, maintain financial records
Prepare Treasurer's Report to present at business meetings
- PAST-PRESIDENT:** Serve as an advisor to the President and Executive of the Branch

16.14 **Roberts Rules of Order shall be the governing rules of procedure.

17. RULES OF ORDER: RE MOTIONS

1. The Routine of a Motion:

- a) A motion is moved, seconded, stated, debated, restated and voted upon and the results declared.
- b) In debate every member must address the chair, speak within a time limit and should not repeat what has already been said. Usually no member speaks more than once to a motion except that the mover has a right of reply.
- c) A motion may be amended by insertion or deletion. Any amendment must be related to the motion and must not change the original intent. No more than two amendments must be discussed and follow the routine of a motion, then the first amendment and then the motion as amended.
- d) A motion to accept or adopt a report is made by the person giving it. If it is the Chairperson, he/she must vacate the Chair and have the Vice President or another person assume the chairmanship for that period of time.

2. To Withdraw a Motion:

- a) The mover and seconder with the unanimous consent of the meeting may withdraw a motion.
- b) Unless a motion is seconded, it dies on the floor.
- c) A motion which is not seconded or is withdrawn is not recorded in the minutes.

3. To Table a Motion:

Moving and seconding that the question be "tabled" may delay a decision on any motion. This would probably be because of insufficient information. The motion can be lifted from the table later at the same meeting or a subsequent meeting and at that time would follow the normal routine of a motion. This tabled motion would come under new business.

4. To Rescind and Reconsider:

Reconsideration should not occur at the meeting at which the motion was passed unless two-thirds agree and facts have been made available which would make reconsideration necessary and because it requires immediate action. Usually reconsideration takes place at a subsequent meeting.

5. Method of Rescinding:

- a) Motion to reconsider.
- b) Motion to rescind the original motion in whole or in part. Reasons must be given in the motion.

- c) New motion, if required.
- d) Only a person who was present at the original meeting and voted with the majority may move to reconsider.

♦ **Notice of Motion:**

A notice of motion may be given at any meeting for consideration at a subsequent meeting. This notice is not seconded and not discussed. Usually under "Business Arising from the minutes" a member then makes the motion which then follows the normal routine of a motion.

♦ **Present in Room:**

Members must be present in the room for discussion of a motion in order to vote on that motion.

8. Time Limits:

The Chairperson may, at any time with the permission of members, limit the time to discuss a motion and then may limit the time for each speaker.

9. Voting:

The Chairperson does not vote by voice or hand except to break a tie; but may vote by secret ballot.

****Roberts Rules of Order shall be the governing rules of procedure.**

18. OVERVIEW – RULES OF PARLIAMENTARY PROCEDURE

#	Action	Vote Requirement	Use / Application	Permission to Debate	Explanatory Notes
1. RM	Amend a Main Motion.	Simple Majority.	During debate on a main motion.	Yes – on the value of the amendment.	Must be germane (i.e. relevant) to intent of main motion.
2. RM	Reconsider a Main Motion.	Simple Majority	Applies to motions previously addressed during the same meeting.	Yes – on the reasons for reconsideration.	Used in the same meeting at which the motion in question was addressed.
3. RM	Rescind a Main Motion.	Same vote requirement that the motion received when originally addressed.	Applies to motions adopted at a previous meeting.	Yes	No amendments. Intent is to mark for deletion in the official meeting minutes.
4. RM	Resume Consideration of a Main Motion.	Simple Majority.	Applies to a postponed "temporarily" motion during the same meeting.	No	If a "postponed temporarily" motion is to be considered in the same meeting, the motion to resume consideration is used to bring the motion forward to the assembly.
5. I	Appeal the Decision of the Chair.	Simple Majority.	Questions a ruling of the chair.	Yes	Secunder required. Chair then moves a motion to "sustain the ruling of the chair."
6. I	Rise on Point of Order.	No vote Taken.	Identifies a violation or omission in parliamentary procedure and requests a ruling from the chair.	No	No secunder required. Requires a ruling by the chair (well taken/not well taken).
7. I	Make a Parliamentary Inquiry.	No Vote Taken.	Seeks an answer to a procedural question concerning the motion on the floor.	No	No secunder required as it is a request.
8. T	Call for division of the assembly concerning a motion's vote result.	No Vote Taken.	Immediately after the vote is announced.	No	Used to verify a vote. Not required to vote in the same way on a division as delegate voted on the initial vote.
9. S	Close Debate on a Main Motion.	Two Thirds	During debate on a main motion.	No	
10. S	Refer a Main Motion.	Simple Majority.	During debate on a main motion.	Yes – reasons for referral; details concerning assignment tasks.	Intent is to study and report back to assembly.
11. S	Postpone Temporarily a Main Motion. (i.e. to table)	Simple Majority However, if motion is meant to stop debate, a 2/3 vote is required.	During debate on a main motion.	No	Used to defer a decision to a later time at the same meeting; used to put aside an unfavourable motion.

Key: **RM** Restorative Main Motion : a main motion that concerns an action previously taken.
I Incidental Motion : a motion dealing with meeting procedures.
S Subsidiary Motion : a motion that changes the main motion, amends or disposes of it in a timely fashion.
P Privileged Motion : a motion that does not address the motion under discussion, rather it interrupts pending business.

18. [Cont.] OVERVIEW – RULES OF PARLIAMENTARY PROCEDURE

12. S	Postpone to a certain time a main motion. (ie to table to a specific time)	Simple Majority	During Debate on a Main Motion	Yes [to time only]	Considered as an Unfinished Business item when postponed to a future meeting date
13. S	Withdraw a Main Motion	No Vote Taken	Early in the Debate on a Main Motion	No	Considered a request; Can be withdrawn before a final vote if there is agreement of the entire assembly and no objection is raised.
14. P	Rise on Question of Privilege	No Vote Taken	Addresses Issues of Immediate Comfort and Information	No	Considered a request and decided upon by the chair

Key: **RM** Restorative Main Motion : a main motion that concerns an action previously taken.
I Incidental Motion : a motion dealing with meeting procedures.
S Subsidiary Motion : a motion that changes the main motion, amends or disposes of it in a timely fashion.
P Privileged Motion : a motion that does not address the motion under discussion, rather it interrupts pending business.

P

BRANCH GRANTS GUIDELINES

1. Grants are made available to groups of recognized retired teachers, referred to as Branches, throughout the province of Nova Scotia. The intention of these grants is to financially help branches achieve their objectives within those of the Retired Teachers Organization of Nova Scotia.
2. Grants to RTO branches shall be paid one a year in September. Newly organized branches are pegged at four hundred dollars (\$400.00) per year. Existing branch grants have been established for some time and will be paid in accordance to the following amount.

• Annapolis	\$600.00
• Antigonish-Guysborough	\$700.00
• AER Baie-Ste-Marie	\$500.00
• Colchester East Hants	\$800.00
• Cumberland	\$700.00
• Dartmouth	\$900.00
• Digby	\$400.00
• Glace Bay & Area	\$600.00
• Halifax City	\$1,000.00
• Halifax County	\$1,100.00
• Halifax CPX	\$500.00
• Inverness	\$600.00
• Kings	\$800.00
• Lunenburg County	\$800.00
• New Waterford and Area	\$500.00
• Northside-Victoria	\$700.00
• Pictou	\$700.00
• Queens	\$400.00
• Richmond	\$500.00
• Shelburne	\$500.00
• Sydney & Area	\$800.00
• West Hants	\$500.00
• Yarmouth-Argyle	\$600.00
3. In order to receive a grant, each branch is requested to submit a completed yearly financial statement prior to May 15th of each year. A branch which fails to submit its yearly report by the end of a fiscal year (April 30th) will not receive a grant for that year.
4. New Branches:
 - (a) A minimum group of twenty pensioned teachers is required in order to apply to the RTO Executive to form a new branch.
 - (b) Once approved by the RTO Executive, the new branch may receive a set-up amount of two hundred fifty dollars (\$250.00)
 - (c) The yearly base grant is four hundred dollars (\$400.00), which will be prorated for the first year.



Policy # 9227563 (This policy replaces the policy bearing the same number issued effective November 1st, 2007).

In consideration of the statements set forth in the Schedule and in consideration of the payment of a minimum retained policy premium of \$550, AXA Assurances Inc. (hereinafter called the "Insurer") agrees with:

**RETIRED TEACHERS ORGANIZATION (RTO) OF
THE NOVA SCOTIA TEACHERS UNION**

(Hereinafter called the "Policyholder")

Address: 3106 Joseph Howe Drive
Halifax (Nova Scotia) B3L 4L7

to insure all eligible persons specified herein (herein individually called the Insured Person) for loss resulting from injury to the extent herein provided and subject to all of the exceptions, limitations and provisions of this policy:

Effective Date and Policy Term

This policy is issued for the term beginning November 1st, 2010 and ending November 1st, 2011. It takes effect at 12:01 A.M., Standard Time, at the address of the Policyholder, from which date all insurance years shall be calculated. It continues in force for the period for which premium has been paid. It may be renewed subject to consent of the Insurer for further consecutive terms on payment of premium at the rate and in the amount determined at the time of renewal.

Definitions

Wherever used in this policy:

"Injury" means bodily injury caused by an Accident occurring while this policy is in force as to the Insured Person whose injury is the basis of claim and resulting directly and independently of all other causes in loss covered by this policy, provided such injury is sustained under the circumstances and in the manner described in the section entitled "Description of Hazards" but in no event shall Injury mean Sickness or Disease howsoever caused unless caused by an Accident.

"Accident" means any unlooked for mishap or untoward event which is not expected or designed.

"Sickness" means an impairment of normal physiological function and includes illness and infections.

"Disease" means any unhealthy condition of the body or any part thereof.

"Residence" means both the dwelling of which an Insured Person is an occupant and the premises on which it is situated.

"Member of the Immediate Family" means a person at least eighteen (18) years of age, who is the son, daughter, father, mother, brother, sister, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, sister-in-law, (all of the above include natural, adopted or step relationship), spouse, grandson, granddaughter, grandfather or grandmother of the Insured Person.

"Principal Sum" means the amount indicated in the Schedule as being applicable to the Insured Person.

The male pronoun will be construed as the feminine when the person is a female.

Eligibility

For the purpose of this policy, Insured Persons covered herein are all individuals who occupy the following Titles/Position and who are all under the age of eighty-five (85).

Schedule of Insured Titles/Positions

President	Past-President
Vice-President	Treasurer
Secretary	Members-at-Large
Branch Presidents	Committee
Pension Representative	Pension & Benefits
Assessment Committee	Committee
Membership Committee	Communications
	Committee

Schedule of Benefits

The insurance afforded under this policy is only with respect to such indemnities listed in this Schedule.

Principal Sum: \$100,000

Description of Hazards

The hazards against which insurance is provided under this policy are (providing such hazards arise while the Insured Person is on the business of the Policyholder) injury sustained in consequence of and during the course of any trip made by the Insured Person (excluding everyday travel to and from work and bona fide vacations).

Such trip shall be deemed to have commenced when the Insured Person leaves his/her residence or place of regular employment for the purpose of going on such trip, whichever last occurs, and shall continue until such time as he/she returns to his/her residence or place of regular employment, whichever first occurs.

The term "on the business of the Policyholder" as used in this policy means any trip on assignment by or with the authorization of the Policyholder for the purposes of furthering the business of the Policyholder.

Specific Loss Accident Indemnity

When injury results in any of the following losses within three hundred and sixty-five (365) days after the date of the Accident, the Insurer will pay:

For Loss of

Life	The Principal Sum
The Entire Sight of	
Both Eyes	The Principal Sum
Speech and Hearing in	
Both Ears	The Principal Sum
One Hand and the Entire	
Sight of One Eye.....	The Principal Sum
One Foot and the Entire	
Sight of One Eye.....	The Principal Sum
The Entire Sight of	
One Eye.....	Three-Fourths of the Principal Sum
Speech.....	Three-Fourths of the Principal Sum
Hearing in Both	
Ears.....	Three-Fourths of the Principal Sum
Hearing in One	
Ear	Two-Fifths of the Principal Sum
All Toes of One	
Foot.....	One-Third of the Principal Sum

For Loss or Loss of Use of

Both Hands	The Principal Sum
Both Feet	The Principal Sum
One Hand and One Foot	The Principal Sum
One Arm	Four-Fifths of the Principal Sum
One Leg	Four-Fifths of the Principal Sum
One Hand	Three-Fourths of the Principal Sum
One Foot.....	Three-Fourths of the Principal Sum

Thumb and Index Finger or
at Least Four Fingers of
One Hand Two-Fifths of the Principal Sum

For Paralysis of

Both Upper and Lower Limbs	
(Quadriplegia)	Two Times the Principal Sum
Both Lower Limbs	
(Paraplegia)	Two Times the Principal Sum
Upper and Lower Limbs of	
One Side of Body	
(Hemiplegia).....	Two Times the Principal Sum

"Loss of Life" means the death of the Insured Person.

"Loss" as above used with reference to hand or foot means complete severance through or above the wrist or ankle joint, but below the elbow or knee joint; as used with reference to arm or leg means complete severance through or above the elbow or knee joint; as used with reference to thumb means the complete severance of one (1) entire phalanx of the thumb; as used with reference to finger means the complete severance of two (2) entire phalanges of the finger; as used with reference to toes mean the complete severance of one (1) entire phalanx of the big toe and all phalanges of the other toes; as used with reference to eye means the irrecoverable loss of the entire sight thereof.

"Loss" as above used with reference to speech means complete and irrecoverable loss of the ability to utter intelligible sounds; as used with reference to hearing means complete and irrecoverable loss of hearing.

"Paralysis" means the loss of ability to move all or part of the body.

"Quadriplegia" means the permanent Paralysis and functional loss of use of both upper and lower limbs.

"Paraplegia" means the permanent Paralysis and functional loss of use of both lower limbs.

"Hemiplegia" means the permanent Paralysis and functional loss of use of upper and lower limbs on the same side of the body.

"Loss" as above used with reference to loss of use means the total and irrecoverable loss of use, provided the loss is continuous for twelve (12) consecutive months and such loss of use is determined to be permanent at the end of such period.

Indemnity provided under this section will not be paid under any circumstances for more than one (1) of the Losses, the greatest, sustained for multiple injuries to the same limb by any one (1) Insured Person as the result of any one (1) Accident.

Indemnity provided under this section for all Losses sustained by any one (1) Insured Person as the result of any one (1) Accident will not exceed the following:

- (a) with the exception of quadriplegia, paraplegia and hemiplegia, the Principal Sum.
- (b) with respect to quadriplegia, paraplegia and hemiplegia, Two Times the Principal Sum, or the Principal Sum if Loss of Life occurs within ninety (90) days after the date of the Accident.

In no event will indemnity payable for all Losses under this section exceed, in the aggregate, Two Times the Principal Sum as the result of the same Accident.

Repatriation Benefit

In the event a Loss of Life resulting from Injury is sustained by an Insured Person more than fifty (50) kilometres from the Insured Person's normal place of residence and indemnity for such Loss becomes payable in accordance with the terms of this policy, the Insurer will pay the reasonable and customary expenses actually incurred for the transportation of the body of the deceased Insured Person to the first (1st) resting place (including but not limited to a funeral home or the place of interment) in proximity to the normal place of residence of the deceased, including charges for the preparation of the body for such transportation, not to exceed in the aggregate the amount of fifteen thousand dollars (\$ 15,000) for all such expenses.

The above benefit will only be payable under one (1) of the policies issued to the Policyholder by the Insurer.

Rehabilitation Benefit

In the event an Insured Person sustains an Injury which results in a Loss payable under the section entitled "Specific Loss Accident Indemnity" of this policy, and such Injury requires that the Insured Person participate in a rehabilitation program in order to be qualified to engage in an occupation in which he would not have engaged except for such Injury, the Insurer will pay the reasonable and necessary expenses actually incurred, within three (3) years from the date of Loss, by the Insured Person for such program.

Payment by the Insurer for the total of all expenses incurred by any Insured Person will not exceed fifteen thousand dollars (\$ 15,000) as the result of any one (1) Accident. Payment will not be made for room, board or other ordinary living, travelling or clothing expenses.

The above benefit will only be payable under one (1) of the policies issued to the Policyholder by the Insurer.

Occupational Training Benefit

In the event a Loss of Life resulting from Injury is sustained by an Insured Person and indemnity for such Loss becomes payable in accordance with the terms of this policy, the Insurer will pay the reasonable and necessary expenses actually incurred, within three (3) years from the date of such Loss, by the Spouse of the Insured Person who engages in a formal occupational training program in order to become specifically qualified for active employment in an occupation for which he would not otherwise have sufficient qualifications, not to exceed in the aggregate the amount of fifteen thousand dollars (\$ 15,000) for all such expenses. Payment will not be made for room, board or other ordinary living, travelling or clothing expenses.

In the event the Insured Person's Spouse satisfies the requirements indicated above, such Spouse will be deemed the beneficiary with respect to the benefits payable under this provision.

"Spouse" means an individual under seventy (70) years of age

- (a) to whom the Insured Person is legally married, or
- (b) with whom the Insured Person has continuously cohabited in a conjugal relationship for a minimum of one (1) year immediately before a Loss is incurred under the policy.

Only one (1) individual will qualify as a spouse.

If the Insured Person is legally married but is also cohabiting with an individual as described under section (b) above, the Insured Person may elect in writing which one of the individuals will qualify as a spouse under this policy. This election must be filed with the Policyholder. The Insurer will not be bound by an election not filed before the event insured against. If an election is not filed, the spouse will be the individual to whom the Insured Person is legally married.

The above benefit will only be payable under one (1) of the policies issued to the Policyholder by the Insurer.

Identification Benefit

In the event a Loss of Life resulting from Injury is sustained by an Insured Person and the police or similar governmental authority requires identification of the Insured Person's body, the Insurer will reimburse one (1) Immediate Family Member's or a family representative's expenses incurred for transportation to the location of the Insured Person's body and return to his normal place of residence by the most direct route and for lodging and board, up to a maximum of ten

thousand dollars (\$10,000). If transportation is by any motor vehicle not for hire then the reimbursement of transportation expenses will be limited to a maximum of thirty-five cents (\$0.35) per kilometre travelled. The Insured Person's body must be located more than one hundred fifty (150) kilometre from the Immediate Family Member's residence.

The benefit is payable under only one of the policies issued to the Policyholder by the Insurer.

Aircraft Coverage

Insurance provided under this policy includes Injury sustained while and in consequence of:

- (a) riding as a passenger, and not as a pilot, operator or member of the crew in or on any aircraft having a current and valid certificate of airworthiness and piloted by a person who then holds a current and valid pilot's license of a rating authorizing him to pilot such aircraft.
- (b) riding as a passenger, and not as a pilot, operator or member of the crew in or on any aircraft operated by the Canadian Armed Forces or by a similar military service of any duly constituted governmental authority of any other recognized country.
- (c) boarding or alighting from or being struck by any aircraft.

Notwithstanding (a) and (b) above, this policy excludes Injury sustained while and in consequence of riding in or on any aircraft owned, operated or leased by or on behalf of the Policyholder.

Exposure and Disappearance

If, by reason of an Accident covered by this policy, an Insured Person is unavoidably exposed to the elements and as the result of such exposure, suffers a Loss for which indemnity is otherwise payable hereunder, such Loss will be covered under the terms of this policy.

If the Insured Person is not found within one (1) year after the date of the disappearance or sinking or wrecking of the conveyance in which the Insured Person was riding at the time of the Accident and under such circumstances as would otherwise be covered hereunder, it will be presumed the Insured Person suffered a Loss of Life resulting from Injury at the time of such disappearance, sinking or wrecking.

Aggregate Limit of Indemnity

The Insurer's aggregate limit of indemnity for all losses arising out of any one (1) Accident, for which coverage is provided hereunder, is \$1,000,000. In the event said limit of indemnity for any one (1) Accident is insufficient to pay the full amount of indemnity for each Insured Person, then the amount payable for each Insured

Person will be in the proportion that the limit of indemnity for any one (1) Accident bears to the total amount of insurance that would have been payable, except for such limit of indemnity.

This section only applies to losses payable under the following section:

Specific Loss Accident Indemnity

Beneficiary Designation

Indemnity payable in the event of the loss of life of an Insured Person is payable to the Estate of the Insured Person.

All other indemnities payable will be payable to the Insured Person, with the exception of indemnities payable under the following section:

Repatriation Benefit

Territorial Limits

World-wide.

Individual Terminations

The insurance of an Insured Person will immediately terminate on the earliest of the following dates:

- (1) on the date this policy is terminated;
- (2) on the premium due date if the Policyholder fails to pay the required premium for the Insured Person;
- (3) on the date the Insured Person reaches eighty-five (85) years of age;
- (4) on the date the Insured Person ceases to be associated with the Policyholder in a capacity making him eligible for insurance hereunder.

Exclusions

This policy does not cover any Loss, fatal or non-fatal, caused or contributed to by:

- (1) suicide or intentionally self-inflicted injury;
- (2) war, whether declared or not;
- (3) active full-time, part-time or temporary service in the armed forces of any country;
- (4) riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage";

Claims Provisions

Notice of Claim Written notice of Injury on which claim may be based must be given to the Insurer within thirty (30) days after the date of the Accident resulting in such Injury. Such notice given by or on behalf of the Insured Person or beneficiary, as the case may be, to the Insurer at its Head Office, 2020, University Street, Suite 700, Montréal, Québec, H2A 3A5 or to any Regional Office of the Insurer or to any authorized agent of the Insurer, with particulars sufficient to identify the Insured Person, will be deemed notice to the Insurer. Failure to give such notice within the time provided in this policy will not invalidate any claim if it is shown not to have been reasonably possible to give such notice during such time and that such notice was given as soon as reasonably possible, but in no event later than one (1) year after the date of the Accident.

Claim Forms The Insurer, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proof of Loss. If such forms are not so furnished within fifteen (15) days after the Insurer's receipt of such notice, the claimant will be deemed to have complied with the requirements of this policy as to proof of such Loss upon submitting, within the time fixed in the policy for filing proofs of Loss, written proof covering the occurrence, character and extent of the Loss for which claim is made.

Proof of Loss Written proof of Loss must be given to the Insurer within ninety (90) days after the date of Accident resulting in such Loss. Failure to give such proof within such time will not invalidate any claim if it is shown not to have been reasonably possible to give such proof during such time and that such proof was given as soon as reasonably possible, but in no event later than one (1) year after the date of the Accident.

Physical Examination and Autopsy The Insurer will have the right and opportunity to examine, at its own expense, the person of the Insured Person whose Loss is the basis of claim under this policy, where and so often as it may reasonably require during the pendency of claim hereunder, and in the case of death, the right and opportunity to require an autopsy where it is not forbidden by law.

Payment of Claims All indemnities provided in this policy for Loss will be paid after due proof of Loss satisfactory to the Insurer has been given in accordance with the requirements of this policy.

All moneys payable under this policy is payable in the lawful money of Canada.

Legal Actions Legal action will not be taken to recover indemnities under this policy until sixty (60) days after proof of Loss has been given in accordance with the requirements of this policy to the Insurer. Thereafter, the claimant will be limited to a one (1) year period [three (3) years in the province of Quebec] during which legal action may be taken.

Conformity with Provincial Law If any time limitation specified in this policy for giving notice of claim, or giving proof of Loss, or undertaking legal action is less than that permitted by law of the province in which the Insured Person is residing at the time of the Accident resulting in Loss, then the time limitation will not be less than that provided for by provincial law.

General Provisions

The Contract This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance. No statement made by the applicant for insurance will void the insurance or reduce benefits hereunder unless contained in a written application signed by the applicant. No agent has authority to change this policy or to waive any of its provisions. No change in this policy will be valid unless approved by an officer of the Insurer and such approval be endorsed hereon or attached hereto.

All statements contained in any such application for insurance will be deemed representations and not warranties.


Certificate of Insurance The Policyholder shall not deliver to any Insured Person any written description of the benefits available under this policy without first allowing the Insurer to review the description. The Insurer may at its discretion require the Policyholder to make changes to the description if the description contains a discrepancy with the wordings of the policy. Where the Insurer has not been allowed to review the description, or where the Policyholder does not make a change to the description as required by the Insurer, then the Policyholder will indemnify and hold harmless the Insurer against all claims that may be paid by or made against the Insurer and which arise out of a discrepancy between the description and the wording of the policy. In addition, the Policyholder will indemnify and hold harmless the Insurer from all losses, costs, charges and expenses, including but not limited to legal fees, that the Insurer may incur as a result of any such claims.

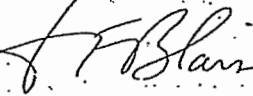
Termination The Policyholder may cancel this policy by mailing to the Insurer written notice stating when thereafter such cancellation will be effective. The Insurer may cancel this policy by mailing to the Policyholder at the address shown in this policy written notice stating when, not less than thirty (30) days prior to the Anniversary Date of this policy, such cancellation will be effective. The mailing of such notice as aforesaid will be sufficient proof of notice and the effective date of cancellation stated in the notice will become the end of

the policy period. Delivery of such written notice either by the Policyholder or by the Insurer will be equivalent to mailing.

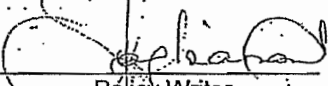
Inspection of Records The Insurer will be permitted to examine the Policyholder's records relating to this policy at any reasonable time, and from time to time until two (2) years after expiration of this policy or until final adjustment and settlement of all claims hereunder, whichever is the later.

IN WITNESS WHEREOF, AXA Assurances Inc. has caused this policy to be signed by its Chairman of the Board and President and Chief Executive Officer, but the same will not be binding upon the Insurer unless countersigned by its duly authorized Policy Writer.


Chairman of the Board


President and Chief Executive Officer

Countersigned by


Policy Writer

Date: December 6th, 2010.

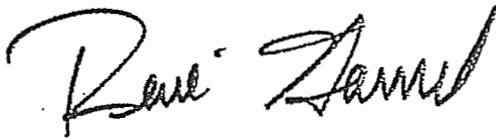
ENDORSEMENT NO. 4

In consideration of the payment of an additional premium of \$736.00, it is hereby understood and agreed that the Eligibility section of the policy to which this endorsement is attached is amended to include the President, Vice President, Past President, Secretary and Treasurer of the Retired Teachers Organization branches.

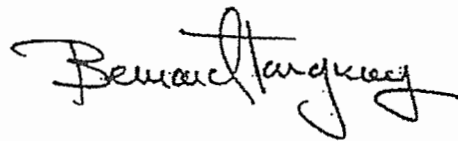
This endorsement is attached to and made a part of Policy No. 1KK20 issued to **RETIRED TEACHERS ORGANIZATION OF THE NOVA SCOTIA TEACHERS UNION.**

It takes effect 12:01 A.M., Standard Time, December 23rd, 2013 and expires concurrently with the policy to which it is attached. Nothing herein contained will vary, alter, waive or extend any provision or condition of the policy, other than as above stated.

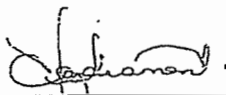
IN WITNESS WHEREOF, SSQ Insurance Company Inc. has caused this endorsement to be signed by its Chief Executive Office and Senior Vice-President; but the same will not be binding upon the Insurer unless countersigned by its duly authorized Policy Writer.



Chief Executive Officer



Senior Vice-President

Countersigned by 
Policy Writer

Date January 3rd, 2014

SECTION 4

Group Insurance

From time to time, Branch Presidents will be asked questions from the members about specific provisions in the Group Insurance Plans. Due to liability issues you should not interpret or provide advice. You should ask the member to contact the Johnson Inc regional office at 1-800-453-9543 and ask them to speak to a service representative about their issue. Here are some general questions you will receive and can provide answers.

A) What are some of the benefits I will continue to receive upon retirement?

1. Total Care Medical – Government will continue to pay annual premium of \$464.28 (single) or \$928.56 (family).
2. Hospital Benefits – 100% of semi-private room within Canada with no limit on number of days allowed and no dollar limit.
3. Professional Ambulance Services.
4. Diagnostic Services
5. Out-Patient Hospital Services.
6. Extended Health Benefits – 80% of usual and customary charges of:
 - Home Nursing Services to maximum of \$10,000 in 36 consecutive month period per insured person
 - Critical Illness Nursing Care to a lifetime maximum of \$5000 per insured person
 - Physiotherapy
 - Oxygen
 - Prosthetic and Other Appliances
 - Ostomy Equipment
 - Therapeutic Medical Equipment Rental/Purchase with a limit of a \$50,000 lifetime per insured person.
 - Hospital Bed
 - Blood
 - Dental Services due to accidental injury
 - Laboratory Tests
 - X-ray Therapy
 - Diabetic Supplies
 - Urinary Collection Devices
 - Paramedical Services which include services of a naturopath, acupuncturist, osteopath, chiropractor, speech therapist, podiatrist, chiropodist or occupational therapist to a maximum of 20 visits per calendar year.
 - Psychologist Services to a maximum of 20 visits per calendar year.
 - Massage Therapy to a maximum of 20 visits per calendar year.
7. Hearing Aids to a maximum of \$600.00 for each ear in any 36 consecutive month period.
8. Prescription Eyeglasses to a maximum of \$200.00 in any 24 consecutive month period.

9. Contact Lenses to a maximum of \$200.00 in any 24 consecutive month period.
10. Orthopedic Shoes and shoe modifications supplies to a maximum of \$200.00 in any 12 consecutive month period.

B) What happens to my Total Care Dental upon retirement?

If the member was enrolled in the dental plan, the year prior to retirement, and elected to keep the plan after retirement, he/she will be covered as long as they wish to stay in the plan. Premium is paid 100% by the member and is deducted monthly from their NS Teachers Pension Cheque. Basic Prevention Services are provided at 80% of the lesser of the usual and customary charge of the dentist. Major Restorative Services are provided at 60% of the lesser of the usual and customary charge of the dentist to a maximum payment of \$1,500 per person per calendar year. Prosthodontic services are provided at 50% of the lesser of the usual and customary charge of the dentist/prosthodontist to a maximum payment of \$2,000 per person per lifetime.

C) What happens to my MEDOC Group Travel Plan and MEDOC Trip Cancellation/Interruption Plan upon retirement?

The Base Plan allows unlimited travel up to a maximum of 35 calendar days per trip. At an extra cost, the supplemental plan provides coverage for trips in excess of 35 calendar days. The Travel Plan provides the following eligible expenses:

- Emergency Medical Expenses
- Air Emergency Transportation or Evacuation
- Bedside Transportation
- Private Nursing Services
- Physiotherapy
- Emergency Dental Expenses
- Board and Lodging
- Repatriation
- Return of vehicle

The Trip Cancellation / Interruption Plan coverage highlights are as follows:

- Trip cancellation to a maximum of \$5,000 per insured person per annual coverage period.
- Trip Interruption to a maximum of \$5,000 per insured person for each covered trip.
- Up to a maximum of \$1,000 for baggage and personal effects, during a covered trip.
- Baggage delay up to \$400.

D) What happens to my prescription drug coverage upon retirement?

Up to age 65 co-payment per prescription is \$5.00. MHCSI Supplemental Prescription Drug benefit provides a \$2.00 reduction to co-payment of \$3.00 at eligible Lawton's / Sobeys pharmacies. After age 65 Pensioners must enroll in the Nova Scotia Seniors Pharmacare program. More information is provided in this section.

Questions / Answers on Seniors Pharmacare

1. If the retired teacher is 65 or older and his/her spouse is still under 65, how is the drug plan for the younger person handled? What if the younger person is also a teacher?

Drugs for the spouse only are covered 80% after a \$25.00 deductible has been satisfied. This is an annual cost and after it has been paid, receipts totaling over \$25.00 should be forwarded to Medavie Blue Cross for reimbursement.

If the younger spouse is a teacher, he/she should be the owner of the plan so that his/her coverage continues and the older spouse is enrolled in Pharmacare at age 65.

2. What happens if both my spouse and myself are over age 65?

If both are over age 65, the Nova Scotia Seniors' Pharmacare Program Family Plan must be applied for. The maximum out of pocket expenses per year per couple is currently \$1,612.00 / year for both premium and maximum co-pay.

3. What does the Seniors' Pharmacare Program Cover?

The Pharmacare Program covers drugs listed on the Formulary, some prescribed ostomy supplies and diabetic supplies. Only generic drugs are covered unless a specific drug is prescribed by your physician and approved by Seniors' Pharmacare.

The co-payment fee is currently 30% of the prescription cost to a maximum of \$382.00 / year. Monthly payments may now be made toward the \$382.00 / year co-payment maximum. The full premium cost is \$424.00 per year. Maximum cost per individual is \$806.00 (as of April, 2014). Low-income premium exemptions may apply. Check with Seniors' Pharmacare.

E) Am I eligible to continue paying for Critical Illness Insurance upon retirement?

Members who continue to be enrolled in the Provincial Master Accidental Death and Dismemberment Program will continue to receive the \$2,000 Critical Illness benefit

which permits coverage if, a member were diagnosed with one of the four following conditions:

- Heart attack
- Coronary Artery Bypass Surgery
- Stroke
- Life threatening cancer

The voluntary Critical Illness Insurance Program provides coverage for 29 conditions for the member and his/her spouse and 20 conditions for dependants. Coverage in this program ends at age 75. More information is provided in this section.

F) Am I eligible for the CAREpath Cancer Assistance Program upon retirement?

This new program is to assist members, spouses and dependants who suspect having cancer or have a diagnosis of cancer to be available to retired members with no age limitation. More information is provided in this section.

G) What insurance plans are available upon retirement?

The \$50,000 Provincial Master Life and \$50,000 Provincial Master Death and Dismemberment Plan continues to be available up to age 65. The member pays 100% of the premium. At age 65 the member can access the Provincial Master Life policy of \$10,000 with no age limitation. Optional Life Insurance/Spousal Life Insurance cannot be increased after retirement. Coverage ceases at age 65 with the option of conversion available when policy cancels. Voluntary Accidental Death and Dismemberment cannot be increased after retirement. Coverage decreases to a maximum of \$100,000 at age 70 with no Permanent Total Disability, Home-Maker Weekly Indemnity or Hospital Indemnity Coverage. Coverage of the second plan ceases at age 75.

Other Questions/Answers on Benefits

- 1) What happens to my health benefits and those of my spouse if I (retired teacher) go to a retirement or nursing home?

All the health benefits my spouse and I would have enjoyed if I had not gone to a home remain in effect.

- 2) How does divorce impact on health benefits?

Only one person can be accepted as your spouse. Unless there are circumstances outlined in the divorce documents, the person who meets the definition of spouse as outlined in the definition of dependent in the Group Insurance Profile will be covered.

- 3) Are my dependants still covered by my health plan after I retire?

Yes, until you are 65. Over-aged dependants (21-27) attending an institute of higher learning must be registered annually with Johnson Inc. before Medavie Blue Cross will process claims on their behalf. Special needs dependants are covered on an individual basis. Check with Johnson Inc.

- 4) What coverage would an over-aged or under-aged dependants have after I turn 65?

After I turn 65, the Government will only pay the premiums for the member and the spouse. Dependants will have no coverage under the plan. Should I wish to have coverage for dependants, I would have to buy either a single or family plan to cover my dependants. I would be responsible for the entire premiums.

- 5) If both my parents were killed in an accident, would children be covered?

Any dependent children would be treated as dependent pensioner, and as such, would have the same benefits, however, they would be on their own for the dental plan.

- H) Is the Johnson Inc Auto and Home Insurance benefit available upon retirement?

Members can continue to access the Johnson inc Preferred Service Home-Auto plan on a voluntary basis. If the member was paying through payroll deduction, the insurance premium will now be deducted from the NS Teachers Pension cheque.

Questions/Answers on the Home-Auto Insurance

- 1) What happens when I have a change in premiums due to a change in my policy?

When there is a change in policy (Home or Auto), a certificate confirming the change along with a letter advising of your new monthly deductions will be sent to you.

- 2) What is Preferred Accident Forgiveness?

With Preferred Accident Forgiveness, in the event of an at-fault loss, your good driving record and policy discounts are protected. Your premiums will not increase as a result of the loss. This Auto coverage is just one of the unique products offered by Johnson Inc.

- 3) If you have an at-fault accident, do you get a replacement car?

You must purchase "loss of use" coverage for vehicle replacement as a result of the loss. The additional cost for this coverage is very reasonable.

- 4) Can I be discriminated against due to my age or the age of my vehicle?

No, not for either, as this is government regulated.

- 5) Are sewer back-up and oil leakage covered in my house insurance?

Sewer back-up and oil leakage are specific coverages that may be available to you. There is an extra charge for these coverages. Eligibility is required.



TO: NSTU RETIRED MEMBERS OVER AGE 65
FROM: NSTU GROUP INSURANCE TRUSTEES
DATE: MARCH 2014

RE: PREMIUM RENEWAL - EFFECTIVE MAY 1, 2014

The NSTU Group Insurance Trustees have recently completed renewal discussions with the underwriters of the NSTU Group Insurance Program based on claims experience during the past policy year. There will be no change in premium for the Retiree Life Insurance, Total Care Medical, and Voluntary AD&D benefits. After several years of no change in premium for Total Care Dental, a small rate increase is required this year. The deductions for May 1, 2014 coverage will occur on your April pension deduction. We are enclosing a premium rate sheet which summarizes the rates for each benefit separately.

Retiree Life

As a retired member over age 65, you were eligible to continue a retiree life insurance policy at age 65. Effective August 1, 2009 retirees over age 65 were given a one-time option to increase this amount from \$3,000 to \$10,000. Therefore, you may be insured for a \$3,000 retiree life benefit if you did not take the option to increase to \$10,000. The premium for this benefit is 100% paid by you.

Total Care Medical

Total Care Medical provides a comprehensive supplementary health care program to currently insured retirees over age 65. This program includes semi-private hospital room, vision care, paramedical services, including physiotherapy and massage therapy, and many other benefits as outlined in your Retired Teachers Group Insurance Plan Handbook. There is no prescription drug coverage for a member/spouse over age 65. The premium for this benefit is paid 100% by the Province of Nova Scotia.

Managed Health Care Services Inc. (MHCSI)

Please note that effective May 1, 2014, the Supplementary Prescription Drug Benefit of \$3.00/prescription filled at a Lawtons or Sobeys Pharmacy will be reduced to \$2.00/prescription.

Total Care Dental

Total Care Dental provides comprehensive dental care coverage to currently insured members. Total Care Dental includes Basic Preventative Services, Major Restorative Services, and Prosthodontic and Orthodontic Services. The premium for this benefit is paid 100% by you. Total Care Dental rates for retired members require a small increase this year.

Voluntary Accidental Death and Dismemberment

This plan provides coverage for any accident resulting in death, dismemberment, paralysis, loss of use of limbs, loss of sight, speech or hearing anywhere in the world – 24 hours a day – on or off the job. Coverage can be continued to age 75 as long as you were insured prior to retirement. However, at age 70 the coverage amount reduces to \$100,000. The premium for this benefit is 100% paid by you.

Optional Critical Illness Insurance

If you are under age 75, you may apply for this benefit at any time. Optional Critical Illness is a living benefit that is paid to an insured member when the member is medically diagnosed with a covered critical illness. A member and spouse can each have up to \$50,000 of coverage and each dependent can have \$10,000 of coverage without providing medical evidence of insurability. Pre-existing conditions do apply. This benefit is paid 100% by you.

Sample Monthly Deductions Charts

So, what does this all mean when it comes down to monthly deductions for retirees over age 65? We have provided below two charts summarizing the current and new monthly deductions that will become effective on your April 2014 deduction which pays for May coverage as premiums are paid one month in advance. Chart #1 represents a 69 year old retired member covered for \$10,000 retiree life insurance, family health, dental, and \$100,000 of voluntary accidental death and dismemberment insurance. Chart #2 reflects the same retired member but with single coverages.

As you can see from the examples, overall monthly deductions will be increasing slightly.

Chart #1 – Retiree and Spouse

	Current Premium	New Premium effective May 1, 2014	Current Monthly Deduction	Monthly Deduction April 2014
Retiree Life - \$10,000	\$19.50/month	\$19.50/month	\$19.50	\$19.50
Total Care Medical	\$77.38/month	\$77.38/month	100% Employer paid	100% Employer paid
Total Care Dental	\$84.30/month	\$85.38/month	\$84.30	\$85.38
Voluntary AD&D	\$0.029/\$1,000	\$0.029/\$1,000	\$2.90	\$2.90
Total Monthly Deduction			\$106.70	\$107.78

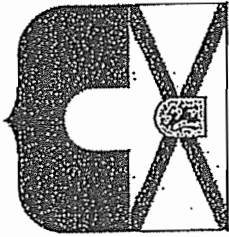
Chart #2 – Retiree

	Current Premium	New Premium effective May 1, 2014	Current Monthly Deduction	Monthly Deduction April 2014
Retiree Life - \$10,000	\$19.50/month	\$19.50/month	\$19.50	\$19.50
Total Care Medical	\$38.69/month	\$38.69/month	100% Employer paid	100% Employer paid
Total Care Dental	\$39.89/month	\$40.40/month	\$39.89	\$40.40
Voluntary AD&D	\$0.020/\$1,000	\$0.020/\$1,000	\$2.00	\$2.00
Total Monthly Deduction			\$61.39	\$61.90

As Trustees, we were extremely pleased with the renewal process. Please review your Retired Teachers Group Insurance Plan Handbook for more detailed benefit information on coverages available through the NSTU Group Insurance Program.

If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).

Premium Rates Retirees Over Age 65 Public School & APSEA



N S T U

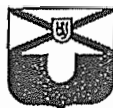
INSURANCE TRUSTEES

Your Benefits	Monthly Premium Rates	Your Monthly Cost															
I Total Care - Medical	Retiree - \$38.69 Retiree & Spouse - \$77.38	Retiree - NO COST (100% paid by Agreement with Province of Nova Scotia) Retiree & Spouse - NO COST (100% paid by Agreement with Province of Nova Scotia)															
II Total Care - Dental	Retiree Coverage - \$40.40 Retiree & Spouse - \$85.38	Retiree - \$40.40 (100% retiree paid) Retiree & Spouse - \$85.38 (100% retiree paid)															
III Retiree Life \$10,000 Life	100% retiree paid \$5.85 (\$3,000) (grandfathered) \$19.50 (\$10,000)	100% retiree paid \$5.85 (\$3,000) (grandfathered) \$19.50 (\$10,000)															
IV Voluntary Accidental Death and Dismemberment \$5,000 to \$300,000 in units of \$5,000	100% retiree paid Single - \$0.20 per \$10,000 Family - \$0.29 per \$10,000 coverage	100% retiree paid Example <table border="1"> <thead> <tr> <th>Principal Sum Selected by Retiree</th><th>Single</th><th>Family</th></tr> </thead> <tbody> <tr> <td>\$50,000</td><td>\$1.00</td><td>\$1.45</td></tr> <tr> <td>\$100,000</td><td>\$2.00</td><td>\$2.80</td></tr> <tr> <td>\$200,000</td><td>\$4.00</td><td>\$5.80</td></tr> <tr> <td>\$300,000</td><td>\$6.00</td><td>\$8.70</td></tr> </tbody> </table>	Principal Sum Selected by Retiree	Single	Family	\$50,000	\$1.00	\$1.45	\$100,000	\$2.00	\$2.80	\$200,000	\$4.00	\$5.80	\$300,000	\$6.00	\$8.70
Principal Sum Selected by Retiree	Single	Family															
\$50,000	\$1.00	\$1.45															
\$100,000	\$2.00	\$2.80															
\$200,000	\$4.00	\$5.80															
\$300,000	\$6.00	\$8.70															

* Please note, as a retiree you cannot purchase / increase the above coverages as you must be actively at work on effective date.

May 2014

Optional Critical Illness for Pensioners under age 75, MEDOC® Travel, and Trip Cancellation / Interruption coverage is available. Please contact Johnson Inc. for further information.



NSTU INSURANCE TRUSTEES

TO: MEDOC® TRAVEL AND TRIP CANCELLATION / INTERRUPTION PLAN MEMBERS.

FROM: NSTU GROUP INSURANCE TRUSTEES

DATE: AUGUST 2014

RE: CHANGE IN INSURER AND REDUCED PREMIUM RATES

The NSTU Group Insurance Trustees are pleased to announce that Medavie Blue Cross will be the new provider for the MEDOC® Travel Insurance and Trip Cancellation / Interruption Insurance effective September 1, 2014.

There will be no change in the current plan design. As well, plan members will see premiums reduce by approximately 15% for both the MEDOC® Travel and Trip Cancellation / Interruption programs. It is important to note that all members receiving this memo will only have the plan(s) that you are currently enrolled in.

To be eligible to enroll in the Trip Cancellation / Interruption coverage, you must be covered under the MEDOC® Travel component. Included in this correspondence is a letter outlining the coverage you are currently enrolled in as well as new subscriber cards for the plan(s) for which you are insured.

PLEASE DO NOT DESTROY YOUR CURRENT CARD(S) OR USE THE ENCLOSED NEW CARD(S) BEFORE SEPTEMBER 1, 2014.

MEDOC® Travel Insurance – Effective September 1, 2014

Member's Age	Under Age 40		Age 40 - 64		Age 65 - 69		Age 70 - 74		Age 75 - 79		Age 80 and Over	
Coverage	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$	Single \$	Family \$
Base Plan Unlimited Trips up to 35 days	30	60	54	108	154	308	168	336	266	532	518	1,036
Supplemental plan up to												
45 days/trip	38	76	71	142	217	434	226	452	377	754	669	1,338
60 days/trip	54	108	97	194	292	584	302	604	504	1,008	892	1,784
75 days/trip	67	134	126	252	359	718	383	766	671	1,342	1,169	2,338
90 days/trip	83	166	155	310	428	856	486	972	870	1,740	1,451	2,902
105 days/trip	98	196	185	370	497	994	568	1,136	1,014	2,028	1,692	3,384
120 days/trip	115	230	218	436	568	1,136	681	1,362	1,203	2,406	1,967	3,934
135 days/trip	130	260	252	504	635	1,270	830	1,660	1,402	2,804	2,250	4,500
150 days/trip	147	294	284	568	706	1,412	922	1,844	1,558	3,116	2,499	4,998
165 days/trip	163	326	315	630	775	1,550	1,043	2,086	1,737	3,474	2,901	5,802
180 days/trip	177	354	344	688	845	1,690	1,154	2,308	1,924	3,848	3,410	6,820

Trip Cancellation / Interruption Insurance – Effective September 1, 2014

Member's Age	Under Age 40		Age 40 to 64		Age 65 to 74		Age 75 and Over	
Coverage	Single	Family	Single	Family	Single	Family	Single	Family
	\$	\$	\$	\$	\$	\$	\$	\$
	30	60	38	76	91	182	119	236

The coverage you are currently enrolled in for September 1, 2014 and the new payroll or pension deductions have been outlined in the renewal letter included in this package. Please review this information carefully. Please note, the deduction month for this 2014/2015 policy year will begin in August 2014 and not September as stated in the letter.

The NSTU Group Insurance Trustees are pleased to bring this "good news" about important programs to plan members.

If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).



NSTU INSURANCE TRUSTEES

TO: RETIRED MEMBERS COVERED UNDER THE TOTAL CARE – DENTAL

FROM: NSTU GROUP INSURANCE TRUSTEES

DATE: JULY 2013

RE: TOTAL CARE – DENTAL – ENHANCED MAJOR RESTORATIVE SERVICES

As part of the recent signing of the new Teachers' Provincial Agreement, the Major Restorative Services coverage under the Total Care – Dental benefit was enhanced for both active and retired Public School Teachers. Prior to the enhancement, Major Restorative Services were provided "at 50% of the lesser of the usual and customary charge of the dentist or the current Dental Association Fee Schedule in effect in the member's province of residence, subject to a maximum payment of \$1,000 per person per calendar year". Through negotiations, this coverage has been enhanced to 60% to a maximum of \$1,500 per person per calendar year. Coverage includes crown restorations, inlay and onlay restorations, gold fillings when teeth cannot be restored with other material (limited to one in and five year period.) This benefit does not include bridgework, prosthetics or crowns, inlays or onlays associated with the placement of bridges or prosthetics.

For further clarification, crown restorations include restoration of a natural tooth with a crown. As always, we recommend that you have your dentist submit a pre-determination to Medavie Blue Cross for all major dental expenses.

The enhanced coverage became effective May 14, 2013. When an enhancement like this happens mid-year, there are rules regarding claims submission so please use the following guidelines when submitting a claim for Major Restorative Services in 2013:

- all claims submitted and dates of service prior to May 14, 2013 will be subject to the 50% usual and customary charges to a maximum of \$1,000 per person per calendar year benefit. As well, if you or a family member reached the \$1,000 maximum prior to May 14th, you cannot submit excess amounts after the May 14th date and expect reimbursement as the date of service is prior to the signing of the new contract.
- any new claims with dates of service after May 14th will be paid at 60% under the enhanced coverage up to the \$1,500 per person per calendar year maximum.
- in no case will the maximum payment per person exceed \$1,500 in the calendar year.

This is a very nice enhancement to the Total Care – Dental negotiated by the NSTU for active and retired Public School Teachers and the NSTU Group Insurance Trustees are pleased to communicate this information to you.

If you have any questions regarding the above, please do not hesitate to contact the Administrator, Johnson Inc., at 453-9543 (local) or 1-800-453-9543 (toll-free)



NSTU INSURANCE TRUSTEES

TO: ALL ACTIVE & RETIRED NSTU MEMBERS UNDER AGE 75.

FROM: NSTU GROUP INSURANCE TRUSTEES.

DATE: FEBRUARY 2011.

RE: VOLUNTARY CRITICAL ILLNESS COVERAGE.

Effective January 1, 2011 the NSTU Group Insurance Trustees is offering a Critical Illness Insurance program insured through Desjardins Financial Services. This is an optional benefit paid by plan members through payroll deductions. The rate table and sample monthly premium scenarios are provided below for your review. It is important to carefully read the brochure / enrollment form from Desjardins and remember that you and your spouse can each have up to \$50,000 of coverage and each dependent child can have \$10,000 of coverage without providing medical evidence of insurability. A postage-paid envelope has been included to return your completed enrollment form should you decide to participate in the program.

NSTU Critical Illness Rate Table (per \$10,000):

Age Band	MALE		FEMALE	
	Non-Smoker \$	Smoker \$	Non-Smoker \$	Smoker \$
Under 35	1.28	1.60	1.42	1.89
35 - 39	1.45	2.01	1.70	2.60
40 - 44	1.95	3.16	2.26	4.12
45 - 49	3.33	6.45	3.21	6.54
50 - 54	5.37	11.94	4.25	9.09
55 - 59	8.77	21.15	6.00	12.57
60 - 64	15.03	35.95	8.84	16.97
65	21.26	47.49	11.77	20.80
66	23.36	51.32	12.75	22.07
67	25.42	55.19	13.73	23.36
68	27.92	58.34	15.35	25.22
69	30.42	61.48	16.98	27.09
70	33.47	67.68	18.79	30.00
71	37.58	75.79	21.32	33.42
72	42.84	86.52	24.21	38.16
73	49.74	100.53	30.00	44.21
74	58.68	121.58	35.26	55.26

Dependent Child Critical Illness Benefit Rate - \$4.47 / member for \$10,000 of coverage per dependent child.

SCENARIO 1

5 Year Old Female, Non-Smoker, Volume of Insurance - \$50,000

Rate	Monthly Premium
\$3.21 / \$10,000	(5 x \$3.21) \$16.05

SCENARIO 2

40 Year Old Male, Non-Smoker, Volume of Insurance - \$50,000

Rate	Monthly Premium
\$1.95 / \$10,000	(5 x \$1.95) \$9.75

SCENARIO 3

55 Year Old Male, Smoker, Volume of Insurance - \$30,000

Rate	Monthly Premium
\$21.15 / \$10,000	(3 x \$21.15) \$63.45

SCENARIO 4

35 Year Old Female, Non-Smoker, Volume of Insurance - \$30,000

35 Year Old Male Spouse, Non-Smoker, Volume of Insurance - \$30,000

2 Dependent Children, Volume of Insurance - \$10,000 each

(All eligible dependent children are covered for the monthly rate of \$4.47)

Rate	Monthly Premium
Member - \$1.70 / \$10,000	(3 x \$1.70) \$5.10
Spouse - \$1.45 / \$10,000	(3 x \$1.45) \$4.35
Child(ren) - \$4.47	(\$4.47) \$4.47
	Total: \$13.92

We hope this information along with the brochure has been helpful in allowing you to assess the need for Critical Illness Insurance as part of your financial planning. The following page outlines a number of Frequently Asked Questions for your information.

If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).

NOVA SCOTIA TEACHERS UNION – VOLUNTARY CRITICAL ILLNESS BENEFIT

Frequently Asked Questions:

1. What is Critical Illness?

CI is a life-threatening or life-altering condition that often strikes with little or no warning such as: Heart Attack, Stroke, Cancer, Alzheimer's disease, Multiple Sclerosis, Muscular Dystrophy, etc. As a result of improvements in modern medication, an individual's chance of surviving an initial occurrence of such conditions has greatly increased. Also, the likelihood of an individual being diagnosed with one of these conditions has also increased.

2. What is Critical Illness Insurance?

CI Insurance is a policy that provides a one-time lump sum benefit to the insured member for a critical illness or condition that meets one of the definitions set out in the contract and satisfies the application survival period.

3. Are payments made to the beneficiary?

No, payments are made to the insured member as this is deemed to be a "living benefit".

What can the individual do with the funds received by a CI pay-out?

Anything....there are no specific requirements on how the proceeds can be spent. Individuals can use the funds for such things as; vehicle and/or home modifications, experimental drug/therapy treatments; Out-of-Country medical treatments; reduce debts or mortgage balances, convalescence outside the country, payment for other private health services, take family on a trip, etc.

5. ~~Are the funds received from a CI pay-out considered taxable?~~

No, at this time the funds are "non-taxable"

6. Can an individual qualify for 2 separate pay-outs under the CI benefit?

No, it is a "one and done" payment. Once an individual has received a CI pay-out, the benefit is terminated for that employee and premium is no longer paid.

7. What is the "Survival Period" for Cancer?

There is a survival period of 30 days required following the occurrence of all covered conditions. In addition, there is a 90 day waiting period after issue of the coverage before Cancer can be a covered condition.

8. Is there a "Pre-existing Condition" Clause?

Yes, "no benefit is payable for an illness or pre-existing condition for which the participant has received care, treatment or services, consulted a physician or taken medication that was prescribed to him/her in the 24 months prior to the effective date of coverage, unless the illness in question was diagnosed at least 24 months after the effective date of the insurance of the participant, subject to other applicable provisions of the policy".

9. Is the CI benefit available for Spouses & Dependent Children?

Yes, Spouses can apply and have the same \$50,000 guarantee issue amount available to them. Children under age 27 are covered if they are not married and attending school full-time - the benefit payable is \$10,000.

Questions and Answers

What is CAREpath?

CAREpath is a Canadian-owned and operated health care company that specializes in cancer-related service programs for Canadians and their families. CAREpath is now available to you, your spouse and dependent children at no cost to you.

Why do I need a good doctor?

How does CAREpath fit in?

CAREpath's goal is to enhance the care you are currently receiving, not challenge it. We do not replace the doctor/patient relationship you have with your family doctor or treating oncologists. We help prepare you for your oncology visits, which ensure you fully understand the purpose of your appointments, making it easier to discuss treatment issues and communicate with your specialists.

How can my doctor benefit from CAREpath's Services?

CAREpath will work closely with our doctors to ensure everyone fully understands any recommendations regarding your care. Your doctors will have an opportunity to consult with leading cancer specialists regarding your care. Doctors are generally appreciative of the assistance we provide. In an independent survey conducted by an insurance company, our clients were asked the question: "...did their treating doctors give a positive outlook on the service provided by CAREpath?" The answer was uniformly yes and the average rating was 4.0 out of 5.

How do I have to pay for CAREpath services?

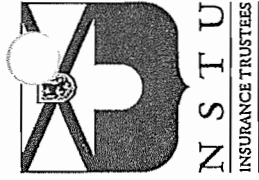
There are no costs to you. The CAREpath Navigation System is a service provided by the NSTU Group Insurance Trustees.

What is the CAREpath Navigation System "two-tier" medicine?

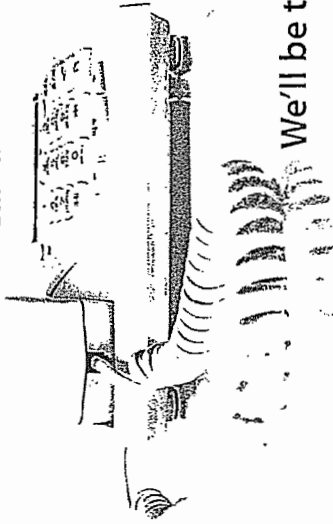
CAREpath services are offered to you as a service, not like the NSTU Total Care Medical Plan, which may also include provisions for you to seek care from health care providers outside the provincial systems, such as a psychologist, or physiotherapist. Similarly, CAREpath provides services which offer access to a personal Oncology Nurse, which is offered by oncologists, to help support you through your cancer journey.

What about confidentiality? I do not want my insurance company or workplace to know about my health.

CAREpath services are completely confidential. No personal information is shared with your employer, coworkers or anyone without your permission.



Call us.



We'll be there.

How do I find out more?

You can call the CAREpath Benefit Line at (1-866-883-5956). They will take your information and arrange for a callback from your personal CAREpath Oncology Nurse. Your Nurse will be able to answer all of your questions and tell you how CAREpath can help you.

Contact CAREpath now. We can help you.

CAREpath Benefit Line

1-866-883-5956

online | www.carepath.ca

e-mail | info@carepath.ca

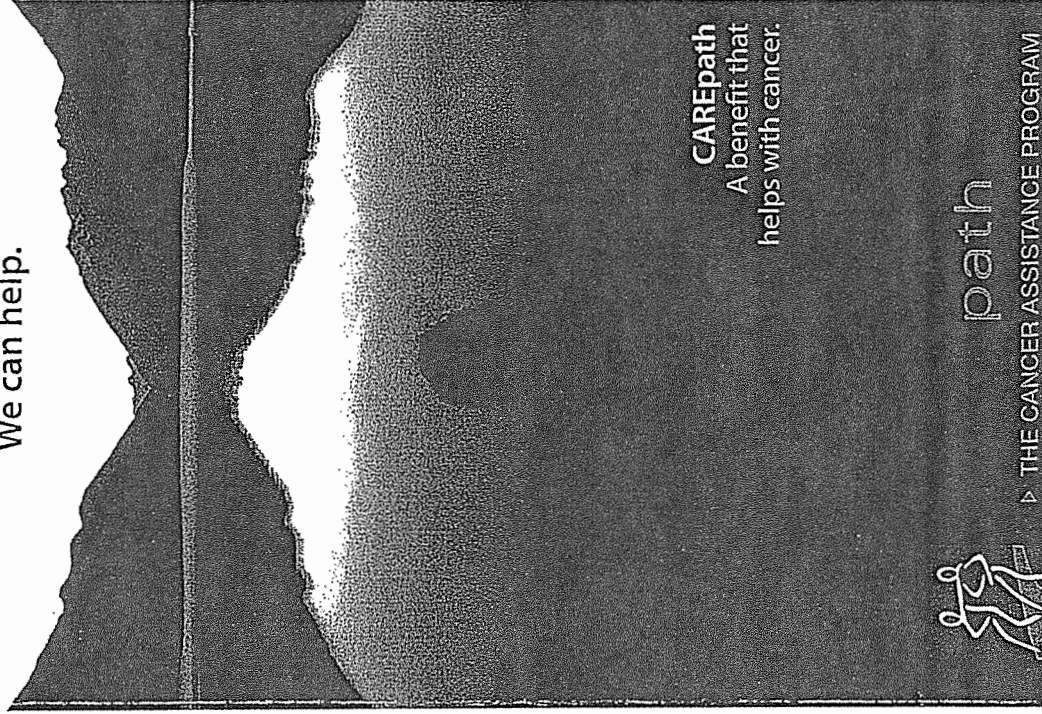


CAREpath

THE CANCER ASSISTANCE PROGRAM

We all know someone
touched by cancer.

We can help.



CAREpath
A benefit that
helps with cancer.



path

THE CANCER ASSISTANCE PROGRAM

CAREpath can help with a cancer diagnosis

Welcome to CAREpath

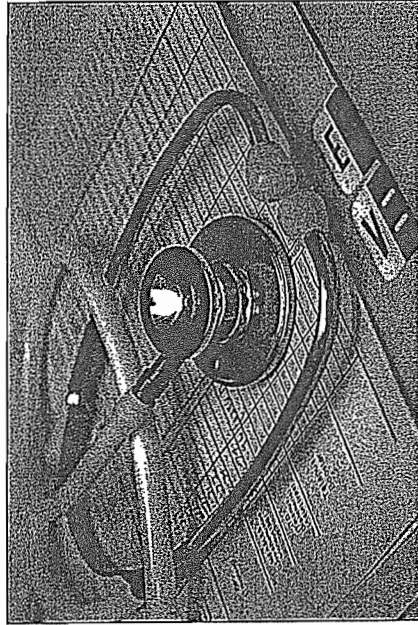
We understand that a cancer diagnosis can mean uncertainty, questions, anxiety and fear. At CAREpath, your personal oncology nurse, with the support of leading oncologists, is there to guide you through every step of your cancer experience, from diagnosis, through treatment and into survivorship.

Answers. Guidance. Support.

The CAREpath Navigation System is a service provided by the NSTU Group Insurance Trustees. If you, your spouse or dependent children suspect having cancer, are diagnosed with cancer, or are living with cancer, CAREpath is ready and able to provide you with support. Simply call us and we'll be there, every step of the way.

CAREpath's Benefit Line:

1-866-883-5956



CAREpath's goal is to support, not replace, health services provided by your doctors. It is important to note that this service is for both active and retired members of the NSTU. Simply call the number above for information on this service and how it can help you.

CAREpath Navigation System

Have you, your spouse or dependent child recently been diagnosed with cancer? Does your doctor suspect you may have cancer? Call CAREpath now.

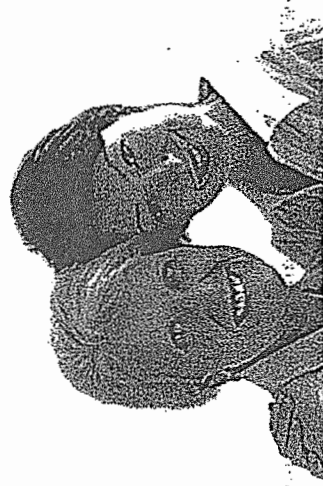
The CAREpath Navigation System provides your own personal CAREpath cancer nurse, backed by an oncologist specializing in your specific cancer, who is there to support you and your immediate family through scheduled telephone discussions, every step of your cancer journey. Your CAREpath team follows the most up-to-date guidelines for cancer treatment and care, to ensure that you receive the very best treatment.

What can I expect from the CAREpath Navigation System?

Your personal CAREpath Oncology Team will be your own cancer experts at your side from the first time you call, through your treatment and into survivorship.

CAREpath and your personal CAREpath Oncology Nurse will provide:

- Emotional support for the cancer patient and their immediate family
- Assessment of cancer treatment plan and options
- Explanations of tests and treatments
- Questions to ask on first and subsequent visits to the oncologist
- Expert advice and support through all treatment phases
- Information on how to access other support services, if necessary
- Guidance to alternate treatment locations, if required or requested
- Specialized advice and support on how to reduce the risk of a recurrence or new cancer
- Advice on issues survivors may face, including delayed effects of treatment



CAREpath Results

CAREpath dramatically improves the quality of medical care resulting in:

- Reduced toxicity from treatment in 77% of cases
- A change or expedited surgery in 20% of cases
- Improved symptom control medication in 49% of cases

What CAREpath clients are saying:

"It is really terrific to have someone clarify information...it can be overwhelming and you help me focus on what is important..."
D.T., CAREpath client

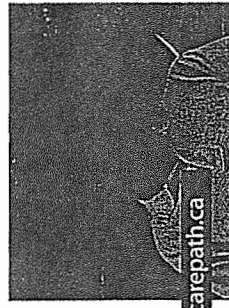
"I feel better after talking to you....it is so great to have someone at the end of the line to talk to."
CAREpath client

"....this has been the hardest time of my life....thank you for sending Julia (my CAREpath nurse) to me...."
M.S., CAREpath client

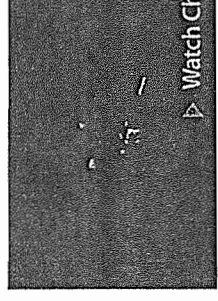
"It makes me feel so good to know that you are so thorough in monitoring my progress."
CAREpath client

"When I look back over the past year, I can't imagine it without your support...you made me feel like a person and not just a patient. This was the greatest gift of all."
S.F., CAREpath client

Roger, cancer free as of April 2009, talks about how the CAREpath Navigation System turned his life around after being diagnosed with colorectal cancer.



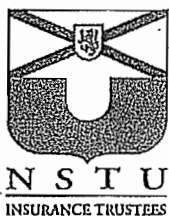
▶ Watch Roger's story at www.carepath.ca



In September, 2008, cancer survivor and school teacher C.L. spoke on camera about her journey with the CAREpath Navigation System.

▶ Watch Cheryl's story at www.carepath.ca

Visit the CAREpath website at www.carepath.ca.



What Happens To My Benefits When I Retire?

It is approaching the time of year when many teachers will begin to consider or may have already decided to retire from the teaching profession at the end of this school year.

The NSTU Group Insurance Trustees want to ensure that you are aware of exactly what occurs at your retirement with respect to your NSTU Group Insurance Program coverages.

Listed below is a summary of the coverages that are available to Retired Teachers under the age of 65 and any cost sharing that may be available to you. Also, we have listed a few important items to remember as you consider the coverage you will have at retirement.

PLAN	RETIRING UNDER AGE 65
Total Care Medical	Total Care Medical continues. Premium is paid 100 per cent by the Province of Nova Scotia, APSEA, or Community College for a Single or Family Plan for Retired Teachers in receipt of a N.S. Teacher's Pension cheque or a Public Service Superannuation Pension (PSSP). You must apply for coverage within 60 days of receipt of your first pension cheque. A form is included in the package from the Nova Scotia Pension Agency.
Total Care Dental	Total Care Dental continues if enrolled at the date of your retirement. Premium is paid 100 per cent by you and is deducted monthly from your N.S. Teacher's Pension cheque or your bank account if receiving a PSSP.
Provincial Master Life & Accidental Death & Dismemberment	\$50,000 Life \$50,000 AD&D \$2,000 Critical Illness for member \$3,000 Dependent Life - Spouse \$1,500 Dependent Life - Children \$50,000 AD&D \$3,000 Funeral Expense
Coverage may be continued. Premium is paid 100 per cent by you and is deducted from your N.S. Teacher's Pension cheque or your bank account if receiving a PSSP. The Funeral Expense Benefit is provided by the NSTU Group Insurance Trust Fund, however, you must continue to be insured under the Provincial Master Life. Funeral Expense coverage is ending in July 2014.	
Optional Life Insurance/ Spousal Life Insurance	\$30,000 to \$300,000 Premium is paid 100% by you and is deducted from your N.S. Teacher's Pension cheque or your bank account if receiving a PSSP. You can only continue the coverage in effect prior to retirement.
Voluntary Accidental Death & Dismemberment	\$5,000 to \$300,000 Premium is paid 100% by you and is deducted from your N.S. Teacher's Pension cheque or your bank account if receiving a PSSP. You can only continue the coverage in effect prior to retirement.
NSTU MEDOC® Group Travel Plan	Available to all Members. Premium is based on age and is deducted from your N.S. Teacher's Pension cheque or your bank account if receiving a PSSP. Pre-existing conditions apply.
NSTU MEDOC® Trip Cancellation /Interruption Plan	Available to all Members. Premium is based on age and is deducted from your N.S. Teacher's Pension cheque or your bank account if receiving a PSSP. Pre-existing conditions apply.
Voluntary Critical Illness	Available to all members under age 75 up to \$300,000 of coverage. Coverage is also available for your spouse and eligible dependent children. Premium is paid 100 per cent by you and is based on age. You may apply at any time. Pre-existing conditions apply.
Resilience® Employee/Family Assistance Program	Available to all active members and is sponsored by the NSTU Group Insurance Trust Fund. This program is not available to retired members.

CAREpath Cancer Assistance Program	Available to all active and retired members and is sponsored by the NSTU Group Insurance Trust Fund. This coverage continues after retirement with no termination age.
MHCSI Supplemental Prescription Drug Benefit	Available to all active and retired members enrolled in the Total Care Medical plan. This program provides a benefit of \$2 per prescription (effective May 2014) filled at an eligible Lawtons/Sobeys pharmacy. For active members and retirees under age 65, the Total Care Medical \$5.00 co-pay per prescription is reduced to \$3.00 per prescription. This benefit provides a reduction to the prescription drug co-pay. Members also receive a Lawtons Discount Card.
Home/Auto	Coverage continues. Premium is deducted from your N.S. Teacher's Pension cheque or your bank account if receiving a PSSP.
Nova Scotia Teachers Plus Credit Union	The requested amount will be deducted from your N.S. Teacher's Pension cheque or your bank account if receiving a PSSP.

IMPORTANT THINGS TO REMEMBER

Provincial Master Life: Coverage reduces to \$10,000 at age 65, however, you can convert the terminated coverage to an individual policy of insurance. The Funeral Expense benefit ceases at age 65. As mentioned previously, the Funeral Expense benefit will end in July 2014.

Optional Life: Members can enroll or increase coverage only while you are actively teaching. Optional Life coverage cannot be increased after you retire. Coverage ceases at age 65. Terminated coverage prior to age 65 is eligible for conversion. If you wish to enroll or increase your coverage before retirement, make sure you start the process well before you retire as medical evidence of insurability is required. This will allow sufficient time for the underwriter to assess your application as you must be actively at work on the effective date.

Voluntary Accidental Death & Dismemberment: Members can enroll or increase coverage only while you are actively teaching. Coverage ceases at age 75. If you wish to enroll or increase coverage before retirement, make sure you start the process before the end of May, as you must be actively at work on the effective date. Coverage decreases at age 70 to \$100,000 and there is no Permanent Total Disability, Home-Maker Weekly Indemnity or Hospital Indemnity coverage.

Total Care Medical: Members must remember to enroll within 60 days of the receipt of your first pension cheque if you are currently enrolled. Prescription drug coverage under the Total Care Medical program ceases the end of the month prior to you turning age 65. Coverage under the Nova Scotia Seniors' Pharmacare program commences the first of the month that you become age 65. Therefore, there will be no lapse in prescription drug coverage.

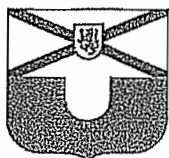
Total Care Dental: Total Care Dental coverage may be continued into retirement and there is no termination age. Members must be enrolled in the Total Care Dental program prior to retiring.

For members who have deferred their pension and have not continued their Group Insurance coverage, they have 60 days from receipt of their first N.S. Teacher's Pension cheque or Public Service Superannuation Pension cheque to enroll in the Total Care Medical and Dental Plans.

CAREpath – the Cancer Assistance Program: This is a new program sponsored by the NSTU Group Insurance Trust Fund for all active and retired members permanently residing in Canada. This program provides assistance and support to active and retired members, spouses, and dependent children who suspect having cancer or have a diagnosis of cancer. Information has recently been sent to all members.

Summary: There are many issues to consider as you move toward retirement. As well, there are many benefits available to you to continue through retirement to make your life a bit easier.

If you have any questions with respect to your NSTU Group Insurance coverage at retirement, please do not hesitate to contact the Administrator, Johnson Inc. at (902) 453-9543 or 1-800-453-9543 (toll-free).



NSTU
INSURANCE TRUSTEES

Travelling Soon? Don't Leave the Country/Province without Travel Insurance

For many years now, the NSTU Group Insurance Trustees have made available to both active and retired members, a competitively priced Out-of-Province/Canada Emergency Medical Insurance Program. The MEDOC® Travel Insurance Plan offers NSTU members complete coverage for your travel insurance needs.

The Provincial Health Insurance Plan provides limited basic coverage while members travel outside of the Province. However, this coverage is not enough. If you have a medical emergency while travelling out of Province or outside of Canada, costs can easily escalate and cost thousands of dollars.

Some covered expenses under the NSTU MEDOC® Group Travel Plan include prescription drugs, x-rays, nursing services, air emergency transportation or evacuation, emergency dental services, bedside transportation, repatriation, return of vehicle, and board and lodging.

The MEDOC® Group Travel Plan provides year-round coverage from September to August. With a 35-day annual Base Plan, you are covered for an unlimited number of trips up to 35 consecutive days per trip during the policy year. For longer periods of travel, you can purchase a Supplemental Plan for additional protection to cover the period of time that you will be away. The Supplemental Plan provides coverage for one single trip longer than 35 days and includes the annual Base Plan coverage. Premium payments are made through monthly payroll or pension deduction to the policy renewal, which is September 1.

NSTU Trip Cancellation/Trip Interruption Plan

The NSTU Trip Cancellation/Trip Interruption Plan is also available to active and retired NSTU members. This plan helps protect travellers against unforeseen circumstances that may prevent or discontinue a trip. Coverage highlights of this plan are:

Annual Plan - once enrolled coverage is in place from September to August.

Trip Cancellation - up to a maximum of \$5,000 per insured person per annual coverage period.

Trip Interruption - up to a maximum of \$5,000 per insured person for each covered trip.

Up to a maximum of \$3,500 for lodging, meals, car rental, telephone calls and taxi costs (\$350 per day).

Up to a maximum of \$1,000 for loss of, or damage to, baggage and personal effects during a covered trip.

Personal effects - actual cash value or \$500, whichever is less.

Document replacement - up to a maximum of \$200.

Baggage Delay - up to \$400.

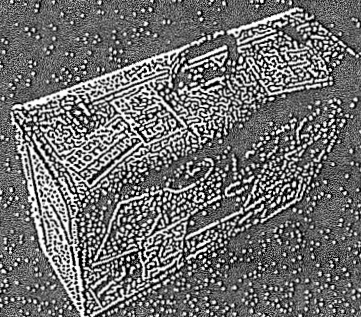
You must be enrolled in the MEDOC® Group Travel Plan to apply for Trip Cancellation/Trip Interruption coverage. You will be enrolled with the same level of coverage as the MEDOC® Group Travel Plan.

It is easy to enroll!!! Just contact Johnson Inc. at the numbers below for the application form(s).

If you have any questions, please call Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).

JOHNSON 

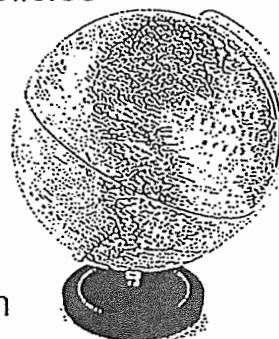
Out-of-Province/Canada Travel
NSTU Retired Teachers Organization
February 17, 2012



PAUL SARTY
Vice President, Consulting, Benefit
Consulting Practice Leader

Agenda

- Why do I need coverage?
- Is Out-of-Province different than Out-of-Canada?
- Key provisions common to many policies
- Myths and Facts
- What pitfalls should be avoided
- Other Travel Advice
- How about Member Communication



JOHNSON 

Why Do I Need Coverage?

Here's Why.....

- In-patient hospitalization covered in Canadian Funds at \$525 per day plus 50% of Ancillary fees. Physician services covered in Canadian funds at Nova Scotia rates
- Services not covered
 - Facility and Hospital Out-Patient charges
 - X-rays, diagnostic tests, and laboratory charges
 - Ambulance services
- Charges could be well beyond what MSI covers
- Who pays --- You Pay (if you don't have other coverage)

JOHNSON[®]

Out-of-Province Coverage

- Inter-provincial reciprocal agreements
- Hospital – based on the standard ward rate of the host province
- Physicians – based on the rates of host province, except Quebec and Newfoundland & Labrador
- Other provincial Government Health Insurance Plan (GHIP) services (e.g. Paramedical) paid at home province's rate
- No GHIP coverage or limitations for many items, such as air ambulance
- Should consider this coverage

JOHNSON[®]

Key Provisions

- Definition of medical emergency
- Pre-existing conditions covered?
- Medical stability
 - Change in medication?
- Maximum number of days covered
- Maximum benefits / dollar limits
- Limitations
 - Age limits / different provisions?
 - Activity limitations (scuba diving unless certified, willful exposure to perils)
 - Elective treatment

JOHNSON

Myths & Facts

Myth #1

- If I choose to have my surgery at my destination, rather than returning to my home province, I can.

Fact #1

- Surgery at destination is based upon medical necessity and stability for transport. If stable, then you will be returned to your home province.

JOHNSON

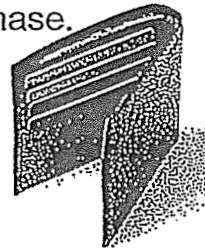
Myths & Facts

Myth #2

- Travel plans are relatively similar. It's best to shop for the cheapest price.

Fact #2

- Price is the last consideration when purchasing travel insurance. Read the policy before you purchase. Know your coverage and its limitations.



JOHNSON[®]

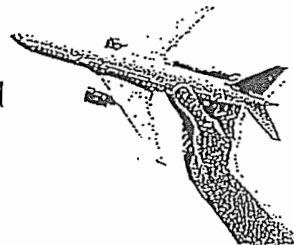
Myths & Facts

Myth #3

- My physician says I'm ok to travel, so I'm leaving Sunday for Arizona.

Fact #3

- Physician's clearance for travel does not override the travel policy. If according to the policy, your condition is not stable, then any medical emergency related to this condition would be ineligible.



JOHNSON[®]

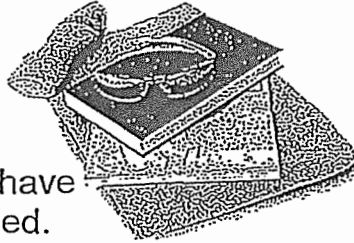
Myths & Facts

Myth #4

- If I make a mistake on my medical questionnaire when applying, I can simply pay the difference in premium and my claim will be covered.

Fact #4

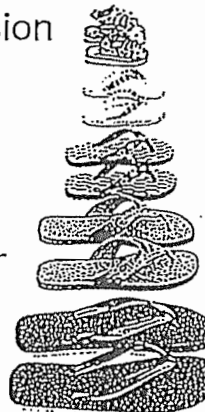
- If an insurer determines that **you** answered "no", when you should have said "yes", the claim will be declined. No additional premium can be paid and the application cannot be rewritten. Review the application carefully and check with your physician.



JOHNSON[®]

Pitfalls to Avoid

- No coverage at all
- Not covered due to a limitation or exclusion
 - Incorrect answer on application
 - Medical stability clause
 - Travel advisory
- Not contacting the Travel Assist provider (coverage may be limited)



JOHNSON[®]

Pitfalls to Avoid

- Missing notification deadlines
 - Trip cancellation or medical emergency
- Not getting proof of departure and/or early return
 - For each family member travelling
 - Date last in province of residence, and first return to province of residence
- Staying after a medical emergency
 - Limitation of benefits
 - Option of the Insurer

JOHNSON[®]

Pitfalls to Avoid

- Leaving information at home:
 - Wallet card(s), plan descriptions
- Unnecessarily paying long distance calls
 - Emergency message center may be available to you

JOHNSON[®]

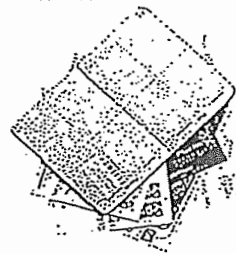
Other Travel Advice

- Medication in original containers
- Extra supply of medication
- Medication in carry-on bag
- Avoid extreme temperatures for medication storage
- Photocopy passport and insurance I.D. card(s)
- Check if travel area has appropriate care
- Remember your passport

JOHNSON[®]

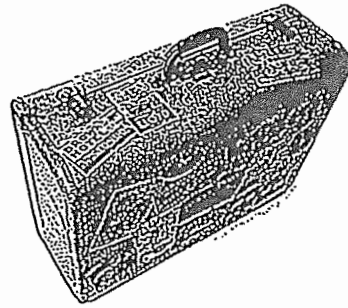
Member Communication

- Aware of coverage, limitations and pitfalls
- Carry booklet, wallet cards
- Have all telephone numbers
- Aware of processes, particularly in a medical emergency
- Discuss with anyone you are travelling with

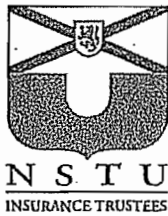


JOHNSON[®]

Thank you!



JOHNSON[®]



Critical Illness Insurance for NSTU Members

Did you know that as an NSTU member, you have access to two Critical Illness Insurance Programs?

Critical Illness Insurance is a living insurance benefit that is paid to an insured member when he/she is diagnosed with a covered critical illness. Critical Illness Insurance provides a one-time tax free lump sum payment to use as you wish if you survive an insured illness or condition.

Many NSTU members are not aware of the availability of these benefits through the NSTU Group Insurance Program. Therefore, the NSTU Group Insurance Trustees would like to refresh your memory on these important coverages.

Provincial Master Accidental Death and Dismemberment Insurance

Effective May 1, 2008 the Provincial Master Accidental Death and Dismemberment program added a \$2,000 Critical Illness benefit. As an active NSTU member with a permanent, term or probationary contract, you are automatically insured for this coverage and the Employer pays 100 per cent of the monthly premium. This benefit provides coverage should you, as plan member, be diagnosed with one of the four following conditions:

- Heart Attack
- Coronary Artery Bypass Surgery
- Stroke
- Life Threatening Cancer

Please note: Pre-existing condition clause applies, as outlined in your Group Insurance Profile.

Voluntary Critical Illness Insurance

The second program NSTU members have access to for Critical Illness Insurance is a voluntary Critical Illness Insurance Program insured by Desjardins Financial. Both active and retired members up to age 75 can participate in this program.

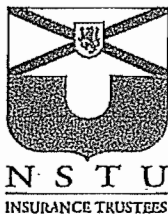
This voluntary program can provide coverage for you but also you can select to have coverage for your spouse and dependent children. There are 29 covered conditions for you and your spouse and 20 covered conditions for dependents.

As this is a "voluntary" program, you pay 100 per cent of the premium for the coverage. Rates are age banded and premiums increase as you age. The NSTU Group Insurance Trustees negotiated a Guarantee Issue amount of \$50,000 for you and your spouse and \$10,000 for your dependents. This means that you can purchase up to \$50,000 of coverage for you and your spouse and \$10,000 for your dependent children without submitting any medical evidence. For any amounts above \$50,000, medical evidence of insurability is required. A pre-existing condition clause applies to the Guarantee Issue amount.

More and more people are considering Critical Illness Insurance as an integral part of their financial planning process. The NSTU Group Insurance Program provides benefits that include this type of coverage for members.

The Provincial Master AD&D plan provides a base level of \$2,000 Critical Illness coverage for all active NSTU members who have a permanent, term, or probationary contract. The Voluntary Critical Illness Insurance plan provides members the opportunity to enhance their coverage up to \$300,000 through payroll deduction.

If you have any questions or would like additional information on either of the plans discussed above, please contact Johnson Inc., at 453-9543 (local) or 1-800-453-9543 (toll-free).



CAREpath - The Cancer Assistance Program

All active and retired NSTU members received information with respect to a new program provided by the NSTU Group Insurance Trustees, CAREpath. If you, your spouse or dependent children suspect having cancer, are diagnosed with cancer, or living with cancer, CAREpath is a service that is ready and able to provide you with support.

CAREpath's goal is to support, not replace, health services provided by your doctors. The CAREpath navigation system provides your own personal CAREpath cancer nurse backed by an oncologist specializing in your specific cancer, who is there to support you and your immediate family through scheduled telephone discussions, every step of your cancer journey. Your CAREpath team follows the most up-to-date guidance for cancer treatment and care to ensure that you receive the very best treatment.

Your personal CAREpath oncology team will be your own cancer experts at your side from the first time you call, through your treatment and into survivorship. You can expect CAREpath and your personal CAREpath oncology nurse to provide:

- ◆ Emotional support for cancer patient and your immediate family
- ◆ Assessment of cancer treatment plan and options
- ◆ Explanation of tests and treatments
- ◆ Questions to ask on first and subsequent visits to the oncologist
- ◆ Expert advice and support through all treatment phases
- ◆ Information on how to access other support services, if necessary
- ◆ Guidance to alternate treatment locations, if required or requested
- ◆ Specialized advice and support on how to reduce risk of a recurrence or new cancer
- ◆ Advice on issues survivors may face including delayed effects of treatment

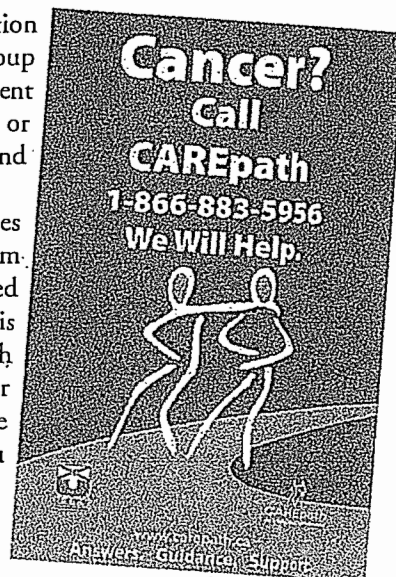
CAREpath understands that you may already have a good doctor guiding your treatment. CAREpath's goal is to enhance the care you are currently getting, not challenge it. CAREpath does not replace the doctor/patient relationship you have with your family doctor or treating oncologist. They are there to help you prepare for your oncology visits, which insure you fully understand the purpose of your appointment, making it easier to discuss treatment issues and communicate with your specialist.

It is important to note that there are no costs to you if you utilize these services. The CAREpath navigation system is a service provided by the NSTU Group Insurance Trustees.

Contacting CAREpath

There are three ways to contact CAREpath and learn more about their services. They can be contacted by telephone at 1-866-883-5956, on line at www.carepath.ca and through email at info@carepath.ca. The NSTU Group Insurance Trustees are very pleased to be able to provide this very important service to both active and retired members of the Nova Scotia Teachers Union.

If you have any questions please contact: Joan Ling at jling@staff.nstu.ca, 477-5621 (local), 1-800-565-6788 (toll-free), or Allan MacLean at amaclean@staff.nstu.ca, 477-5621 (local), 1-800-565-6788 (toll-free).





Paramedical Practitioner Coverage—NSTU Total Care Medical Plan

The coverage available for Paramedical Practitioners through the NSTU Total Care Medical Plan continues to become increasingly popular with both active and retired NSTU members. Among the many reasons for this, include the availability of service providers in the communities in which we live, as well as many members exploring alternative therapies to prescription drug medications.

In an effort to provide additional information with respect to the Paramedical Practitioner coverage available through the NSTU Total Care Medical Plan, the NSTU Group Insurance Trustees have provided below a brief summary of the practitioners eligible and the benefit available for coverage.

Acupuncture coverage - The general goal of all acupuncturists is the promotion, maintenance and restoration of health and the prevention of illness. Traditional oriental medicine defines a perfect state of health as a state of balance. The key to active treatment is to identify the most important imbalances and do what is possible to shift the patient back towards this balance.

Benefit - Acupuncturists are covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The acupuncturist must be one approved by Medavie Blue Cross.

Chiropractic coverage - Chiropractors believe the vertebrae of the spine and neck are routinely pulled out of alignment by every day stressors and these misalignments can be the cause of many physical and mental ailments. By physically manipulating individual vertebrae or readjusting the entire spine, chiropractors hope to relieve pressures caused by these misalignments.

Benefit - Chiropractic treatment is covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 treatments per calendar year. The chiropractor must be one approved by Medavie Blue Cross.

Massage Therapy coverage - A massage therapist is a professional who performs massage treatment. A massage therapist's goal is usually to relax the patient while promoting general health and well being. Some branches of massage therapy are focused on treating specific health conditions and on addressing muscular problems.

Benefit - Massage therapy is covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per year (August to July). The massage therapist must be one approved by Medavie Blue Cross.

Naturopathy coverage - Naturopathy is a system of healing that aims to provide holistic or whole body health care by drawing on treatment methods from several traditional systems of medicine. Naturopathy seeks to use the natural healing powers of the body to cure itself and focuses on treating the cause of disease rather than the symptoms.

Good health and wellness is what naturopathy is all about. The main emphasis of naturopathic practice is the belief that the body has an inbuilt ability to strive for health. The role of a naturopath is to work with a person to promote the natural healing of the body. A naturopath will design a treatment plan that meets your body's needs. They may at first advise you on how to remove the underlying causes of the stress that is causing problems in your body. This could involve recommending dietary changes, and encouraging ways of achieving deeper levels of relaxation. The naturopath may then suggest ways to nourish and cleanse the body, by suggesting dietary changes that might involve avoiding certain foods, eating certain foods, taking various vitamins, mineral or food supplements or drinking fruit and vegetable juices.

Benefit - Coverage for a naturopath is 80 per cent of the usual and customary charges per treatment to a maximum of 20 treatments per calendar year. The naturopath must be one approved by Medavie Blue Cross.

Occupational Therapist coverage - Occupational therapists help patients discover and achieve a balance in work, leisure, and self care that results in a level of independence and competency in all three areas of life. Occupational therapists seek to identify potential habits within each lifestyle component that could result in compromising the health of the individual and have a real potential of leading to injury or possibly a permanent disability. While all areas of life include some degree of risk, the role of the OT is to help the client see those risks clearly and move toward behaviour patterns that help minimize the risk.

Benefit - Coverage for occupational therapists is at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The occupational therapist must be one approved by Medavie Blue Cross.

Osteopathy coverage - Osteopathy is a way of detecting and treating inner parts of the body such as muscles, ligaments, nerves, and joints. It assists the body to function as a balanced and efficient system. Once balanced, the body will function with minimum wear and tear which enables it to have better function and more energy. Osteopathic practitioners use specialized skills to identify restrictions and tensions of the tissues in the body. Their specific techniques ease those restrictions which allows for normal physiology to continue.

Benefit - Osteopaths are covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The osteopath must be one approved by Medavie Blue Cross.

Physiotherapist coverage - A physiotherapist works with patients who have become disabled by injury, illness, or age. The goal of the physiotherapist is to help patients regain their range of movement, or to support patients with permanent disabilities to prevent further damage and increase their functionality. Typically, a physiotherapist establishes a relationship with a patient and he /she is part of a larger care team which is designed to support the patient through the healing process.

Benefit - Charges for the services of a registered physiotherapist are covered at 80 per cent of the usual and customary charges per treatment. The physiotherapist must be one approved by Medavie Blue Cross.

Podiatrist coverage - Podiatry is a field of medicine that focuses on preventing, diagnosing, and treating conditions associated with the foot and ankle by medical, surgical, or other means. Some common issues that are treated by podiatrists are problems of the feet including bunions, corns, ingrown toenails, and plantar warts. Podiatrists prescribe orthotics when needed, treat plantar fasciitis, flat feet, hammer toes and club feet. Circulation problems in the feet due to diabetes can also be treated by a podiatrist.

Benefit - Podiatrists are covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The podiatrist must be one approved by Medavie Blue Cross.

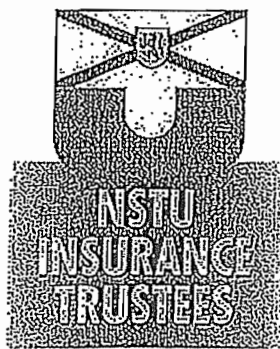
Speech Therapist coverage - Speech Therapists work with patients who have a variety of speech related disorders. These disorders can include the ability to produce certain sounds, speech rhythm and fluency problems as well as voice disorders. Speech therapists use written and oral tests, as well as special instruments, to diagnose the extent of impairment and to record and analyze speech, language and swallowing irregularities. Once a patient has been assessed, they develop an individualized plan of care tailored to each patient's needs.

Benefit - Coverage for a speech therapist is 80 per cent of the usual and customary charges per treatment to a maximum of 20 treatments per calendar year. The speech therapist must be one approved by Medavie Blue Cross.

Summary - We hope that the above descriptions have been helpful in providing information on how various paramedical practitioners may fit in to your overall wellness goals. Additional information with respect to the coverage provided through the NSTU Total Care Medical Program is contained within your Group Insurance Profile.

You will note that coverage for Mental Health Practitioners has not been included in this article. Information with respect to Mental Health Practitioners will be included in a future issue of *The Teacher*.

If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).



Mental Health Practitioner coverage available to Active & Retired NSTU members

As a follow-up to a recent article placed in *The Teacher*, with respect to Paramedical Practitioner coverage available through the NSTU Total Care Medical Plan, the NSTU Group Insurance Trustees want to inform members of the availability of mental health practitioners both through the NSTU Total Care Medical Plan and the Nova Scotia MSI program.

Mental health practitioners play an important role in managing the well being of society as mental health issues become more and more prevalent.

Through the Total Care Medical Program, the following services are available to both active and retired NSTU members:

Psychologist Coverage

Psychologists study the human mind and human behaviour. Psychologists apply their knowledge to a wide range of practice including health and human services, management, education, law and sports. In addition to a variety of work settings, psychologists usually specialize in one of a number of different areas. Counselling psychologists use various techniques, including interviewing and testing to advise patients on how to deal with problems of everyday living.

Master of Social Work Coverage

Many of the roles performed by social workers are common to all mental health disciplines. Work in the area of mental health provides an opportunity for social workers to practice collaboratively with allied professionals while maintaining the integrity of their knowledge and skill base. Social workers provide direct services to individuals, couples, families and groups, in the form of counselling, crisis intervention, and therapy, as well as advocacy, co-ordination of resources and case management.

Social workers in the mental health field are also involved in the planning and delivery of a variety of services such as building partnerships among professionals, caregivers, and families; collaborating with the community, usually with the goal of creating supportive environments for patients.

Benefit

Psychologist/Master of Social Work coverage is 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. A Master of Social Work is considered as an eligible service provider under the psychologist services benefit. The psychologist or Master of Social Work must be one approved by Medavie Blue Cross.

Services available through the Nova Scotia Teachers Union

As an NSTU member, you have access to counselling services through the Nova Scotia Teachers Union internal counselling staff. All counsellors have their Master of Social Work and provide counselling and other services to NSTU Members. These services can be accessed through the NSTU office in Halifax. It is important to note that the services offered by these professionals are not part of the NSTU Group Insurance Program.

Psychiatrist coverage available through the Nova Scotia MSI Program

Residents of Nova Scotia have access to mental health services through the Medical Services Insurance (MSI) Program. The Nova Scotia Department of Health and Wellness provides policy direction for these programs. Your family physician may be able to provide mental health counselling services or may decide that it is best to make a referral to a psychiatrist.

Psychiatrists are physicians who enhance a person's quality of life by providing psychiatric assessment, treatment and rehabilitation care to people with psychiatric disorders to prevent, reduce and eliminate the symptoms of subsequent disabilities resulting in a mental illness or disorder. Psychiatrists are informed and uniquely skilled in the integration of medicine, psychiatry, neuro-science and the psycho-social sciences.

A psychiatrist is trained primarily as a clinician to diagnose, treat, and provide ongoing care for mental disorders to patients of all ages. Psychiatrists not only provide direct care to patients, but often act as consultants to other health care professionals such as family physicians. Psychiatrists use a mix of treatment options, including medications and psychotherapy, depending on the psychiatric conditions. Often part of the treatment or rehabilitation plan will include referral to, or collaboration with, a range of social and support services.

Benefit

Psychiatrist services are covered by MSI if, in the opinion of your attending physician, you require the services of a specialist, a proper referral to the specialist is necessary. Payment through MSI at the specialist rate is based on a valid referral by the attending physician.

It is important to note that for NSTU members who suffer from a mental health disorder and are insured for Long Term Disability coverage, a specialist's report will be required to be submitted to the insurer as part of the LTD claims submission process.

Summary

The NSTU Group Insurance Trustees hope that the information provided with respect to the various Paramedical and Mental Health service providers has provided helpful information to you as you work to achieve your wellness goals.

If you have any questions with regard to the above, please do not hesitate to contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).

Nova Scotia Pharmacare Programs

The Nova Scotia Seniors' Pharmacare Program

Effective Date: October 2013

The information in this booklet is subject to change and does not replace the Health Services and Insurance Act.

Please ensure your Nova Scotia Health Card Number is included on all correspondence.

The Nova Scotia Seniors' Pharmacare Program

The Program

The Nova Scotia Seniors' Pharmacare Program is a provincial drug insurance plan that helps seniors who qualify for the Program, with the cost of their prescription drugs.

Medavie Blue Cross is under contract with the Nova Scotia Department of Health and Wellness to administer the daily operations of the Nova Scotia Pharmacare Programs.

■ What Is Covered?

Pharmacare pays for certain prescribed drugs, supplies and related services dispensed by pharmacies in Nova Scotia. Drugs and supplies covered by the Program are listed in the Nova Scotia Formulary. A committee of pharmacists and physicians reviews evidence-based research, which is used to determine the drugs that are included as benefits under the Program.

Before prescribing certain drugs, the medical professional prescribing will need to obtain special approval from Pharmacare. Our customer service representatives, your prescriber and pharmacist can answer questions about this process. You can also get information on our website: www.nspharmacare.ca.

■ Who Is Eligible?

You are eligible to join the Program if you:

- ☐ are a permanent resident of Nova Scotia;
- ☐ have a valid Nova Scotia Health Card; and
- ☐ are at least 65 years old.

You are not eligible to join the Program if you:

- ☐ have coverage through Veterans Affairs Canada;
- ☐ have coverage through Non-insured Health Benefits;
- ☐ Have coverage through Nova Scotia Family Pharmacare; or
- ☐ have any other public or private plan that covers most of your medications and supplies after your 65th birthday.

■ What If I Have Private Or Other Public Drug Coverage?

If you have private or other public drug coverage, you cannot join the Seniors' Pharmacare Program. However, if your coverage ends for any reason, you can join the Seniors' Pharmacare Program. To be sure you are not charged a late penalty you must show that you had other drug coverage after your 65th birthday. You must apply for the Seniors' Pharmacare Program within 90 days of your private plan ending to avoid the late entry penalty. To learn more about what you need in this situation, please call 1-902-429-6565 or Toll Free 1-800-544-6191.

■ Three Important Things to Know If You Have Private Insurance

1. If you have private drug coverage, check with your private drug plan to see if your coverage is continued after your 65th birthday and whether or not the coverage is reduced in any way.
2. If your private insurance ends you may join Seniors' Pharmacare. To avoid a late entry penalty you must:
 - apply for Seniors' Pharmacare within 90 days of the day your private insurance ends; and
 - provide a letter from your private insurer indicating the date your private coverage ended.
3. If you have other drug insurance after your 65th birthday and the copayments you paid under that insurance plan add up to more than what you would have paid had you been enrolled in the Seniors' Pharmacare Program, you can apply to the Seniors' Pharmacare Program to have the difference reimbursed. To process your receipts for reimbursement:
 - If your claims are submitted manually to your private insurer we require a duplicate official prescription receipt and an explanation of benefits from your private insurer. If your claims are submitted electronically by your pharmacy to your private insurer, you may send either your official prescription receipt or medical expense report from the pharmacy.
 - Submissions should clearly indicate 1) the total cost of the prescription; 2) the amount paid by your private insurer and 3) the amount you have paid out of pocket.
 - Claims must be submitted by June 30th for the preceding program year (April 01 – March 31). However, claims which are submitted monthly are usually processed in less time than annual submissions. You are encouraged to submit your claims monthly.

■ What If I Am A New Resident to Nova Scotia?

If you have just moved to Nova Scotia, you must first apply for and receive a Nova Scotia Health Card before you can register with the Nova Scotia Seniors' Pharmacare Program.

You must apply for the Senior's Pharmacare Program within 90 days of receiving your Nova Scotia Health Card to avoid the late entry penalty.

■ What Does The Program Cost Me?

Seniors contribute to the Seniors' Pharmacare Program in two ways – by paying a premium and by paying a copayment. Both have an annual maximum.

The **premium** is the fee you must pay each year to join the Seniors' Pharmacare Program. Some seniors may have their premium reduced or may not have to pay one at all depending on their income level or whether they receive the Guaranteed Income Supplement (GIS).

The **copayment** is the percentage of the prescription cost that you must pay each time you have a prescription filled at the pharmacy.

■ How Much Premium Do I Have To Pay?

When you sign up for the Seniors' Pharmacare Program, your premium is calculated based on your income and the number of months remaining in the program year (April 1 – March 31). The maximum annual premium a senior would pay is currently \$424.

If you receive the Guaranteed Income Supplement (GIS) you still have to pay the copayment, but you do not have to pay a premium unless you have an outstanding balance from the previous year. Pharmacare will confirm with Service Canada that you receive the Guaranteed Income Supplement. In some cases you may have to contact GIS to obtain confirmation that you receive GIS. Pharmacare will advise you if you have to contact GIS for the confirmation.

■ Income Levels:

Single Seniors:

If your annual income is below \$18,000 you may not have to pay a premium. If your annual income is between \$18,000 and \$24,000, you may be able to pay a reduced premium.

Married Seniors:

If your joint annual income is below \$21,000 you may not have to pay a premium. If your joint annual income is between \$21,000 and \$28,000, you may be able to pay a reduced premium.

NOTE: All seniors must pay a copayment, even when the premium is reduced.

■ How Much Copayment Do I Have To Pay?

The copayment you must pay is 30 percent of the total cost of each prescription. For example, if the total cost of your prescription is \$50, you must pay 30 percent, which would be \$15. Currently the maximum annual copayment is \$382. When you have paid the annual maximum copayment, Pharmacare will pay the approved cost of your medications that are covered under the Seniors' Pharmacare Program until the end of the program year, which is March 31st. You can contact the Pharmacare office to get your copayment balance at any time.

Sometimes, you may have to pay more than the annual maximum copayment. This could happen when:

- you want the brand name drug, which is more expensive than the generic; or
- the prescribed drug or supply costs more than the maximum amount the Seniors' Pharmacare Program will pay; or
- the prescribed drug is not covered by the Seniors' Pharmacare Program.

Please note the extra money you may pay for these prescriptions does **not** count towards reaching your annual maximum copayment. If you find yourself in one of these situations, you may want to talk to the medical professional who prescribed the medication or to your pharmacist. They may be able to recommend a comparable medication that is covered by the Seniors' Pharmacare Program.

■ How Does The Program Work?

1. If you live in Nova Scotia and have a Nova Scotia Health Card, you will receive a Seniors' Pharmacare Program information package two to three months before your 65th birthday. If you decide to join the program, you must return the completed application form within 90 days of the **first day of the month in which you turned age 65**. For example: If your birthday is January 19, your completed forms must be returned by April 1.
2. When you enrol, your Seniors' Pharmacare coverage starts on the first day of the month in which you turn age 65. Your Nova Scotia Health Card is also your Pharmacare Card. When you take your prescriptions to the pharmacy, you must show your Nova Scotia Health Card.
3. If you enrol after age 65 your eligibility date is determined at the time of registration.
4. The portion of the cost of the prescription covered by the Seniors' Pharmacare Program is billed directly to the Program. You will be required to pay only the copayment portion when you receive your prescription unless you choose to pay your copayment maximum directly to Pharmacare. (Refer to How Can I Pay My Copayment? on page 5.)

■ What If I Don't Apply When I Am Eligible?

If you **do not** apply for Seniors' Pharmacare Program coverage within 90 days of the first day of the month in which you were eligible, or if you decide to leave the program for any reason and decide to rejoin later, you may have to pay a **late entry penalty**. (Refer to Three Important Things to Know If You Have Private Insurance on page 2.)

The late entry penalty means:

- you must wait 90 days for your coverage to start once you are accepted into the Seniors' Pharmacare Program; and
- you must pay one-and-a-half times the premium for your coverage for five years.

■ Annual Registration Renewal

Each year in February or March, you will receive an information package to renew your coverage for the upcoming program year (April 1 - March 31).

FREQUENTLY ASKED QUESTIONS

■ How Can I Pay My Premium?

There are two ways to pay your premium:

1. A yearly payment can be made by cheque, online banking, Visa or MasterCard; or
2. Monthly payments can be made by electronic funds withdrawal from your bank account or you can pay by cheque, online banking, Visa or MasterCard.

■ Under What Circumstances Can The Premium Be Reimbursed?

Premiums can be refunded for any full months you have paid in advance if you move out of the province or are deceased during the program year. The Seniors' Pharmacare Program must be advised in writing within one year of your relocation or death for a refund to be issued.

■ How Can I Pay My Copayment?

There are two ways for paying your copayments.

1. Thirty percent on every prescription can be paid to the pharmacy when you have your prescription filled to a maximum of \$382 per year.
2. The \$382 annual maximum copayment can be paid directly to the Seniors' Pharmacare Program. You must complete the Copayment Options Form. If you choose to pay the annual maximum copayment of \$382 for the Program year, **you will not be reimbursed** any portion of \$382 that you do not use in the year. You should review your prescription costs from the previous year to help decide which option would work best for you.

■ What If I Have to Pay For A Prescription?

Some circumstances may result in you paying cash for the prescription at the pharmacy. For example, if you forget your Nova Scotia Health Card. In such cases, you can be reimbursed for the portion Pharmacare would have paid. To obtain this reimbursement, send original prescription receipts to Pharmacare within six months of the date of purchase. If received after six months, receipts will not be considered for reimbursement. For more information on how to apply for reimbursements, please call 1-902-496-7001 or Toll Free 1-800-305-5026.

■ **Traveling Outside Nova Scotia**

If you plan to travel outside the province, you must make sure you have enough medication and supplies for your trip. We also recommend you purchase health insurance before you depart.

If you are moving out of the province, your entitlement to Pharmacare benefits ends on the day you leave.

The Seniors' Pharmacare Program will not pay for prescriptions filled in a pharmacy outside Nova Scotia. Exceptions may be considered on a case by case basis. However, for prescriptions filled outside of Canada, there is no reimbursement.

■ **You Can Claim Your Premium and Copayments on your Income Tax**

Tax receipts for the previous calendar year will be sent to seniors enrolled in the Program each February.

The amounts you pay as your Seniors' Pharmacare copayment are considered medical expenses for taxation purposes. You can ask for more information at your pharmacy about your prescription expenses and details of your out-of-pocket expense. For further information regarding how to claim these expenses, please contact Canada Revenue Agency at 1-800-959-8281.

FOR MORE INFORMATION, PLEASE CONTACT:

By Mail

(Please ensure your Nova Scotia Health Card Number is included on all correspondence)
Nova Scotia Seniors' Pharmacare Program
Nova Scotia Pharmacare Programs
PO Box 9322
Halifax, NS B3K 6A1

In Person

Nova Scotia Seniors' Pharmacare Program
Nova Scotia Pharmacare Programs
230 Brownlow Avenue
Dartmouth, NS

By Phone

Metro Halifax: 902-429-6565
Toll Free: 1-800-544-6191

By E-mail

SeniorsPharmacare@medavie.bluecross.ca

By Fax

902-468-9402

Website

www.nspharmacare.ca

Guaranteed Income Supplement (GIS)

Service Canada
Toll Free (English): 1-800-277-9914
Toll Free (French): 1-800-277-9915
www.servicecanada.gc.ca/eng/isp/contact/contact_us.shtml

Health Card Questions

Medical Services Insurance
PO Box 500
Halifax, NS B3J 2S1
Telephone: 902-496-7008
Toll Free: 1-800-563-8880
www.gov.ns.ca/health/msi

Income Tax Notice of Assessment

Canada Revenue Agency
Tax Centre
PO Box 12077, Station A
St. John's, NL A1B 3Z2
Toll Free: 1-800-959-8281
www.cra-arc.gc.ca

NSTU GROUP INSURANCE TRUSTEES REPORT TO 2014 ANNUAL COUNCIL

Trust Deed

The Nova Scotia Teachers Union Group Insurance Trustees signed an up-to-date Trust Deed effective December 13, 2013. The NSTU Group Insurance Trustees have a mandate to ensure the long-term viability of all Group Insurance Programs. The NSTU Group Insurance Trustees provide a written report to Council.

Trustee Duties

The Trustees must:

- a) set up and invest any dividends, refunds or other funds;
- b) appoint consultants/brokers/administrators;
- c) appoint the underwriting companies;
- d) appoint auditors to audit the **NSTU Group Insurance Trust Fund**;
- e) review requests from members for new, additional, special or expanded benefits; and
- f) assess the impact of all requests on the applicable insurance program.

2013-2014 Highlights

1. Long Term Disability Plan

(a) New Member Enrollment – Mandatory Enrollment

Effective August 1, 2009, as a result of a resolution passed during Annual Council 2009, Long Term Disability enrollment is mandatory for new and currently insured members without the ability to opt out unless a certain criteria is met:

1. Plan Member is at least 50 years of age and has a minimum 30 years of pensionable service or,
2. Plan Member is in their last year of teaching with one year of accumulated sick leave.

(b) Financial

The Long Term Disability Plan ended the 2013 Fiscal year in a surplus position.

2. Early Intervention Program

Effective March 1, 2001, the NSTU committed to a voluntary Early Intervention Program for members who are absent from work due to injury or illness. The School Boards who participated in the pilot Early Intervention Program were the Cape Breton-Victoria Regional School Board and the Annapolis Valley Regional School Board. As of September 3, 2002, the program was offered province wide. The program provides encouragement, support and opportunity for active participation in order to facilitate an early return to health and work, or early application for disability benefits. The program continues to be very successful and valued by members who choose to utilize this service.

3. **Communication Initiatives**

(a) **Articles in The Teacher**

The NSTU Group Insurance Trustees inserted an article in most issues of The Teacher during 2013–2014 year to date.

(b) **Retired Teachers Organization**

The NSTU Group Insurance Trustees continue their ongoing liaison with the Retired Teachers Organization.

(c) **Presentation**

In order to improve communications, the Insurance Trustees have designed various presentations outlining the insurance benefits available under the NSTU Group Insurance Program, the roles and responsibilities of the Group Insurance Trustees, Johnson Inc. and Insurance Companies plus claims procedures, resource materials available and important features of the plan. These presentations have assisted Trustees in their efforts to bring a consistent message at the events they are asked to attend.

4. **Resilience® (EFAP)**

Effective January 1, 2012, the NSTU Group Insurance Trustees implemented an Employee / Family Assistance Program (EFAP) for active NSTU members and their eligible spouse or dependent child(ren) through Manulife Financial/Homewood Human Solutions™.

It provides Canada-Wide 24 hour counselling services in person, by phone, or through a secure online service. Resilience® can help with issues including, but not limited to: marital-family problems, stress, alcohol and drugs, bereavement, lifestyle problems, referrals for financial and legal problems and more. There is also online information available for “Plan Smart and Career Smart Services” which includes information on Health Articles, Childcare and Parenting Caregiver Support Services, Elder and Family Care Services, Financial Advisory Service, etc.

For the period covering January 1, 2013 to December 31, 2013, there were 523.5 cases –362 Counselling Services and 147 Plan Smart Services and 14.50 e-services were utilized. There were also 12 Wellness Session workshops.

5. **MHCSI (Managed Health Care Services Inc.)**

The Trustees launched a Supplementary Pharmacy Benefit Program for both active and retired members of the NSTU Total Care Medical Plan.

Effective May 1, 2014 this program provides an additional coverage of up to \$2.00 per prescription towards your out-of-pocket expense when filling a prescription at the Lawtons Drugs or Sobeys Pharmacy.

In addition to the Supplementary Pharmacy Benefit Program, there is a Lawtons Drugs Preferred Discount Card (does not apply to sale items). This card entitles you to the Lawtons Front Store Purchase Program.

6. **NSTU Total Care Dental – Major Restorative Services**

Effective May 14, 2013, as a result of negotiations, the Major Restorative Services under the Total Care Dental increased from 50% to a maximum \$1,000 per person per calendar year to 60% to a maximum of \$1,500 per person per calendar year for active and retired members.

7. **Investments**

The Trustees continue to monitor the Investment Manager.

8. CAREpath – The Cancer Assistance Program

The NSTU Group Insurance Trustees offered a new program effective March 1, 2014 for all active and retired members to assist members, spouses and dependents in navigating a diagnosis of cancer. This is a comprehensive program that provides those recently diagnosed or a cancer recurrence with ongoing, one-on-one, telephonic counselling, guidance by a personal oncology nurse, backed by oncology physicians.

The NSTU Group Insurance Trustees will continue to strive to provide the best value in employee benefits to NSTU members. Stay tuned for additional initiatives and information as we try to inform members of the benefits that are available.

Stephanie Black

Chairperson, NSTU Group Insurance Trustees

INTRODUCTION

The Trustees of the Nova Scotia Teachers Union Group Insurance Plan are charged with the responsibility of administering and monitoring the Group Insurance Policies of the NSTU. The NSTU has a number of policies that are considered “group” – group meaning that those insured under these policies:

1. Get a preferred rate.
2. Share risk as a group for the benefit of an individual. The group policies administered by the NSTU Group Insurance Trustees are:
 - TOTAL CARE/MEDICAL
 - TOTAL CARE/DENTAL
 - PROVINCIAL MASTER LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT
 - LONG TERM DISABILITY PLAN
 - MEDOC® TRAVEL PLAN
 - TRIP CANCELLATION / INTERRUPTION PLAN
 - OPTIONAL LIFE INSURANCE / SPOUSAL LIFE INSURANCE
 - VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT
 - CRITICAL ILLNESS
 - RESILIENCE® EFAP
 - CAREPATH – THE CANCER ASSISTANCE PROGRAM

These are the only group insurance programs that offer a preferred rate and a group sharing of risk as a direct benefit of being a member of the Nova Scotia Teachers Union.

Home and Auto Insurance

The NSTU Group Insurance Trustees provide information on insurance services in the home and auto insurance sectors. The primary services provided by the NSTU Group Insurance Trustees in association with Home/Auto Insurance are the provision of a payroll deduction option, monitoring of claims to premiums and addressing member concerns.

TOTAL CARE/MEDICAL

Total Care/Medical provides you and your eligible dependents with extensive hospital and medical coverage while you are at work, at home or on vacation. **IT IS ADVISABLE THAT YOU AND/OR YOUR DEPENDENTS PURCHASE INDIVIDUAL TRAVEL INSURANCE IF TRAVELLING OUTSIDE YOUR PROVINCE OF RESIDENCE.** The Plan is designed to work together with the Hospital and Medical Services Insurance Program provided by government.

Total Care/Medical Plan (Summary)

Under the Teachers’ Provincial Agreement/APSEA Agreement/NSCC Agreements, the Employer pays 100% of the monthly premium for the Total Care/Medical single or family plan.

Hospital Benefits – 100% of semi-private room – no maximum.

Extended Health Benefits – 80% for such items as the following (benefit maximums apply):

- Home nursing care;
- Physiotherapy;

- Prosthetic appliances;
- Orthopaedic Shoes and Shoe Modifications;
- Ostomy equipment;
- Wheelchairs, walkers, hospital beds, mist tent, etc.;
- Accidental dental;
- Hearing Aids;
- Eyeglasses and Eye Refractions;
- Diabetic supplies;
- Paramedical services;
- Massage Therapy; and
- Psychologist

Prescription Drugs – \$5.00 co-pay for each prescription.

In The Year 2013:

Public School Members/APSEA Members/Nova Scotia Community College Members

- The Total Care/Medical Plan was underwritten by Medavie Blue Cross.
- The number enrolled in Group 11300/11310 (active members) as of December 31, 2013, was 9,434.
- The number enrolled in Group 11351/11320 (retired members under age 65) as of December 31, 2013, was 3,530.
- The number enrolled in Group 11352/11330 (retired members over age 65) as of December 31, 2013, was 6,876.

✓ **NOTE:** For those retired members over age 65, there is no prescription drug coverage under the Total Care/Medical (residents of Nova Scotia are eligible to enroll in the Nova Scotia Seniors' Pharmacare Program). For those retired members age 65 and over with a Family Plan and whose spouse is under age 65, drugs for the spouse only are covered at 80% after a \$25.00 deductible has been satisfied. The deductible must be satisfied each year between June 1st and May 31st of the following year. The prescription drug coverage cancels as of the first of the month that the member or spouse turns 65 (whichever is applicable).

	Group 11300/ 11310 Active Members	Group 11351/ 11320 Retired Members under age 65	Group 11352/ 11330 Retired Members over age 65	Total
<i>Total # of Claims Approved</i>	315,716	134,130	58,704	508,550
<i>Total Claims Paid</i>	\$20,703,729	\$8,737,823	\$4,423,488	\$33,865,040
<i>Total Hospital Claims Paid</i>	\$368,356	\$197,058	\$786,694	\$1,352,108
<i>Total Extended Health Benefits Claims Paid</i>	\$9,402,149	\$3,082,075	\$3,295,047	\$15,779,271
<i>Total Prescription Drug Claims Paid</i>	\$10,933,224	\$5,458,690	\$341,747	\$16,733,661
<i># of Prescription Drug Claims Approved</i>	165,563	86,008	6,238	257,809

Additional Subsidized Benefits

- **Eyeglass Benefit – Public School Members/APSEA Members and Nova Scotia Community College Members –**
The Employer/College covers the cost of eyeglasses up to \$145 for frames and single lenses and \$160 for frames and bifocal or trifocal lenses once in any 24 consecutive month period or once in any 12 consecutive month period for

dependents under age 18. The NSTU Group Insurance Trust Fund continued to subsidize the additional premium to increase the benefit by \$10 to \$155 for frames and single lenses and \$170 for frames and bifocal and trifocal lenses.

- **Hearing Aids – Public School Members/APSEA Members and Nova Scotia Community College Members –** The Employer/College covers the premium for the cost and installation of a hearing aid or hearing aids up to \$550 in any 36 consecutive month period per insured member. The NSTU Group Insurance Trust Fund continued to subsidize the additional premium to increase the benefit by \$50 to \$600 in any 36 consecutive month period per insured member.

TOTAL CARE/DENTAL

Your Total Care/Dental Plan has been designed to provide reimbursement to you and your eligible dependents for basic preventative and major restorative dental services.

Total Care/Dental Plan (Summary)

Under the Teachers' Provincial Agreement/APSEA Agreement/NSCC Agreements, the Employer pays 65% of the monthly premium of single or family plans. Member pays 100% of the Prosthodontic and Orthodontic benefit.

Basic Preventative Services – 80% reimbursement for such items as the following (benefit maximums apply):

- oral examinations;
- cleanings, pit and fissure sealants;
- fillings;
- root canal therapy;
- periodontic services;
- denture repairs or relining; and
- extraction of teeth.

Major Restorative Services – 60% reimbursement for the following services to a maximum of \$1,500 per person per calendar year:

- crown restorations; and
- inlay and onlay restoration

This benefit does not include bridgework, prosthetics or crowns, inlays or onlays associated with the placement of bridges or prosthetics (these are considered Prosthodontic Services).

In the Year 2013:

Public School Members/APSEA Members/Nova Scotia Community College Members

- The Total Care/Dental Plan was underwritten by Medavie Blue Cross.
- The number enrolled in Group 11300/11310 (active members) as of December 31, 2013 was 8,755.
- The number enrolled in Group 11351/11320 (retired members under age 65) as of December 31, 2013 was 2,891.
- The number enrolled in Group 11352/11330 (retired members over age 65) as of December 31, 2013 was 3,307.

	Group 11300/ 11310 Active Members	Group 11351/ 11320 Retired Members under age 65	Group 11352/ 11330 Retired Members over age 65	Total
<i>Total # of Claims Approved</i>	125,700	32,417	30,893	189,010
<i>Total Claims Paid</i>	\$6,461,470	\$2,071,116	\$2,035,452	\$10,568,038
<i>Total Basic Services Claims Paid</i>	\$5,899,445	\$1,757,139	\$1,743,044	\$9,399,628
<i>Total Major Restorative Claims Paid</i>	\$562,025	\$313,977	\$292,408	\$1,168,410

Prosthodontic Services – 50% reimbursement to a maximum payment of \$1,500 per person per calendar year.

Public School Members/APSEA Members/Nova Scotia Community College Members

(a) Prosthodontic Services

The paid claims for Group 11300/11310 (active members) for the year ending December 31, 2013 amounted to \$232,362 for 473 claims.

The paid claims for Group 11351/11320 (retired members under age 65) for the year ending December 31, 2013 amounted to \$171,551 for 356 claims.

The paid claims for Group 11352/11330 (retired members over age 65) for the year ending December 31, 2013 amounted to \$192,028 for 392 claims.

Orthodontic Services – 50% reimbursement to a maximum payment of \$2,000 per person lifetime.

Public School Members/APSEA Members/Nova Scotia Community College Members

(b) Orthodontic Services

The paid claims for Group 11300/11310 (active members) for the year ending December 31, 2013 amounted to \$579,100 for 3,797 claims.

The paid claims for Group 11351/11320 (retired members under age 65) for the year ending December 31, 2013 amounted to \$21,778 for 113 claims.

The paid claims for Group 11352/11330 (retired members over age 65) for the year ending December 31, 2013 amounted to \$5,846 for 45 claims.

PROVINCIAL MASTER LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Provincial Master Life and Accidental Death & Dismemberment

- Provides \$50,000 Life Insurance coverage for Public School members, APSEA members and Nova Scotia Community College members.
- Provides \$50,000 Accidental Death & Dismemberment coverage for Public School members, APSEA members and Nova Scotia Community College members.
- Spouse covered for \$3,000 and each dependent child for \$1,500.
- Effective May 1, 2008, the Critical Illness component provides a one-time lump sum payment of \$2,000 should the member be diagnosed with one of the following: heart attack, coronary artery bypass surgery,

stroke and life threatening cancer. Pre-existing conditions limitations apply. Claim must be submitted within one year from the date of diagnosis.

- Waiver of Premium if totally disabled prior to age 60.
- Can be continued to age 65 if retired prior to age 65, with monthly premium deducted from Nova Scotia Teachers' Pension cheque or bank deduction if in receipt of a Public Service Superannuation Pension.
- Conversion option available when policy cancels.
- At age 65, Retiree Life of \$10,000 can be continued to death. The amount increased effective September 1, 2009, therefore, the retired member may be insured for a lesser amount.

In the Year 2013

Public School Members/APSEA Members/Nova Scotia Community College Members

- The Provincial Master Life Policy was underwritten by Manulife Financial and the Accidental Death and Dismemberment was underwritten by SSQ Insurance Company Inc.
- The number enrolled was 13,875 (includes retired members under age 65).
- The number of retired members over age 65 enrolled in the Retiree Life Plan was 5,802.
- The number of death claims for members or dependents was 140 for the period March 1, 2013 - December 31, 2013.
- The paid claims for the period March 1, 2013 to December 31, 2013 amounted to \$1,535,000.
- As of December 31, 2013, there were 274 disabled members on Waiver of Premium for a volume of Life Insurance in the amount of \$11,938,000.

LONG TERM DISABILITY PLAN

Long Term Disability Plan (Summary)

- Members under 59 1/2 years of age may apply for coverage. (Community College members paying into the Public Service Superannuation Pension are covered under the Province of Nova Scotia Long Term Disability Plan)
- All active members of the NSTU and all permanent employees of the NSTU or Teachers *Plus* Credit Union under age 59 1/2 who reside in Canada, may apply for coverage. A member of the plan who is on approved leave of absence and becomes an Associate Member of the NSTU may continue benefits on a pay-direct basis by contacting Johnson Inc.

Effective August 1, 2009, the Long Term Disability Plan is mandatory for new and currently insured members without the ability to opt out unless the following conditions are being met:

- (a) Plan Member is at least 50 years of age and has a minimum 30 years of pensionable service or,
- (b) Plan Member is in their last year of teaching with one year of accumulated sick leave.

A new member is defined as an NSTU member who has obtained their first contract in Nova Scotia.

Coverage will be effective the date you commence employment as a term, probationary or permanent contract member in the Province of Nova Scotia.

A member being **rehired** or a member **not currently insured** must submit evidence of insurability as required by policy if:

1. You were previously automatically enrolled as a "New Member" and opted out of the Program; and/or
2. If you previously applied for enrollment in the Long Term Disability Program and were denied coverage; and/or
3. If you failed to enrol through past open enrollments; and/or
4. If you had previously requested to cancel coverage and were not on a leave.

Coverage for #1, #2, #3 and #4 above will commence on the first of the month following the date the insurance company approves any evidence of insurability as required by the Policy.

- 70% of gross monthly salary at time claim commences.
- For long-term claims, benefit reduces by Teachers' Pension and/or Canada Disability Pension.
- Benefits payable to age 65.
- Elimination period is your accumulated sick leave or ninety (90) calendar days, whichever is greater.

Members with less than 90 calendar days of accumulated sick leave should apply for Employment Insurance Sickness Benefits.

If you are ineligible for Employment Insurance Sickness and Disability Benefits based on the number of working hours required in the last 52 weeks, you may apply for a Long Term Disability payment through the NSTU Group Insurance Trust Fund.

- Hospital Cash – A daily benefit of \$20.00 is payable to an insured member in a hospital, under the care of a physician and covered under the Long Term Disability Plan. Such a daily benefit will only be paid from the first day of hospitalization if hospitalized for at least four (4) days, but in no event for more than three hundred and sixty-five days per injury or sickness. If in a wardroom, Johnson Inc. must be notified. If in semi-private or private room, the hospital will notify Medavie Blue Cross.

In the Year 2013:

Public School Members/APSEA Members/Nova Scotia Community College Members

- The Long Term Disability Plan was underwritten by Manulife Financial.
- The number enrolled in the Plan as of December 31, 2013 was 7,825.
- A Cost-of-Living Benefit of 1.0% was declared and approved for payment from the **NSTU Group Insurance Trust Fund** in January 2013.
- The paid claims by Manulife Financial for the year ending December 31, 2013, amounted to \$4,099,596.
- The number of members on claim with Manulife Financial as of December 31, 2013, was 209.
- The Hospital Cash Benefit of \$20.00 per day was renewed effective May 1, 2013. The plan is underwritten by Medavie Blue Cross with the **NSTU Group Insurance Trust Fund** subsidizing the premium.
- The paid claims for Hospital Cash for the period January 1, 2013 to December 31, 2013, amounted to \$7,300.

FUNERAL EXPENSE PLAN

Funeral Expense Plan (Summary)

- Provides 100% reimbursement up to a maximum of \$3,000 per funeral for allowable expenses actually incurred and payable in accordance with the policy provisions.
- Eligibility same as Provincial Master Life Policy (no coverage for members age 65 and over).
- This benefit is subsidized by the NSTU Group Insurance Trust Fund.
- The Funeral Expense Plan will terminate July 31, 2014.

In the Year 2013:

Public School Members/APSEA Members/Nova Scotia Community College Members

- The number enrolled was 13,875.
- For the period January 1, 2013 to December 31, 2013, 36 claims were paid amounting to \$108,000

MEDOC® GROUP TRAVEL PLAN

The Travel Program under the NSTU Group Insurance Plan entitled MEDOC® (Medical Outside Province/Canada) Group Travel Plan is available to Active and Retired members.

The Provincial Health Insurance Plan limits basic coverage while travelling outside the Province of Residence. If you have a medical emergency while travelling outside Canada, costs can easily escalate and will not all be covered by the government plan.

The Base Plan allows a member unlimited travel up to a maximum of thirty-five (35) calendar days per trip. A Supplemental Plan may be purchased in addition to coverage for trips in excess of thirty-five (35) days. The benefits include:

- Emergency medical expenses;
 - Air emergency transportation or evacuation;
 - Emergency dental services;
 - Bedside transportation;
 - Repatriation;
 - Return of vehicle;
 - Additional expenses; and
 - Global Excel Travel Services – Global Excel must be contacted when an emergency arises at their 24-Hour Emergency Helpline – Global Excel will:
 - refer the member to a physician/hospital within the Managed Care Network;
 - guarantee payment or arrange payment on behalf of the member; and
- co-ordinate claims payment between the MEDOC® Travel Plan and the member's Provincial Health Insurance Plan.

Pre-existing Condition – The policy does not cover, provide services, or pay claims, for expenses resulting from any sickness, injury or medical condition that existed in the 6-month period prior to the date of departure, unless such pre-existing medical

condition has been stable (i.e., there has been no new diagnosis, treatment or prescribed medication; no new symptoms, more frequent symptoms or more severe symptoms; no test results showing deterioration; no hospitalization or referral to a specialist (made or recommended); and test results or further investigations for the medical condition must not be pending). Additionally, the policy does not cover, provide services, or pay claims, for expenses resulting from any sickness, injury or medical condition that has a change in dosage of a medication in the 90 days prior to the date of departure.

Exceptions – the routine adjustment of Coumadin, Warfarin, insulin or oral medication to control diabetes (as long as they are not newly prescribed or stopped) and a change from a brand name medication to generic brand medication (provided that the dosage is not modified).

In the first year, for first time MEDOC® Members only, the Base Plan premiums are pro-rated from the date coverage is effective until the policy renewal date, which is September 1st.

The Plan automatically renews each year on September 1st. Members will receive written notification in advance. Coverage will continue at renewal for the next policy year, unless the member provides Johnson Inc. with written notice of termination within 30 days of the renewal date. Premiums are deducted monthly. Premiums under the Base Plan are non-refundable and non-cancelable.

Supplemental Plan premiums for any of the single trip options include coverage for any other trips of thirty-five (35) days or less duration. Premiums are deducted monthly during the period remaining from the date coverage begins until the next policy renewal, which is September 1st. No portion of the Supplemental Plan premiums will be pro-rated.

The MEDOC® Travel Plan is available to all members who are insured under the Provincial Health Insurance Plan in their Province of residence and also provides coverage to the member's spouse and eligible dependent children by electing family coverage.

Additional information, brochures and enrollment material are available from Johnson Inc.

In the Year 2013:

Public School Members/APSEA Members /Nova Scotia Community College Members

- The MEDOC® Travel Plan was provided by RSA Travel Inc.
- The number of members enrolled in the MEDOC® Travel Plan as of December 31, 2013, was 7,657.

TRIP CANCELLATION / INTERRUPTION PLAN

The Trip Cancellation / Trip Interruption coverage offered through the NSTU Group Insurance Program is available to Active and Retired Members **who are enrolled in the MEDOC® Travel Plan**. This option helps protect travelers against unforeseen circumstances that may prevent or discontinue a trip.

Coverage Highlights

- Annual Plan.
- Trip Cancellation – up to a maximum of \$5,000 per insured person per annual coverage period.
- Trip Interruption – up to a maximum of \$5,000 per insured person for each covered trip.
 - up to a maximum of \$3,500 for lodging, meals, car rental, telephone calls and taxi costs (\$350 per day).
- Up to a maximum of \$1,000 for baggage and personal effects during a covered trip.
 - Personal Effects – actual cash value or \$500, whichever is less.
 - Document Replacement – up to a maximum of \$200.
 - Baggage Delay – up to \$400.

Pre-Existing Condition – This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by any sickness, injury or medical condition for which there has been a new diagnosis, treatment or prescribed medication; new symptoms, more frequent symptoms or more severe symptoms; test results showing deterioration; hospitalization or referral to a specialist (made or recommended); or test results or further investigations for the medical condition pending in the 6 months prior to the date of purchase of the travel arrangements; or a change in the dosage of a medication in the 90 days prior to the date of purchase of the travel arrangements.

Exceptions – the routine adjustment of Coumadin, Warfarin, insulin or oral medication to control diabetes (as long as they are not newly prescribed or stopped) and a change from a brand name medication to a generic brand medication (provided that the dosage is not modified).

Note – The above exclusion applies to you, an immediate family member, a travel companion, a travel companion's immediate family member, a close friend and/or your host at the destination.

For members purchasing Trip Cancellation / Trip Interruption coverage for the first time, premiums are pro-rated from the date your coverage is effective until the policy renewal date (September 1st).

Coverage will renew automatically on September 1st of each year. You will be provided with written notification in advance. Coverage will continue unless Johnson Inc. is provided with written notice of termination within 30 days of the renewal date. Premiums are deducted monthly and are non-refundable and non-cancellable.

In The Year 2013:

Public School Members/APSEA Members/Nova Scotia Community College Members

- The MEDOC® Trip Cancellation / Trip Interruption Plan was provided by RSA Travel Inc.
- The number of members enrolled in the plan as of December 31, 2013 was 2,971.

OPTIONAL LIFE INSURANCE

This Plan provides Optional Life Insurance coverage to protect you and your family in the event of death.

Members under age 60 may apply for coverage.

Optional Life Plan (Summary)

- Initial amount \$30,000. This initial amount of Optional Life Insurance has increased over the years; therefore, members may be insured for a lesser amount.
- Overall maximum \$300,000. Additional amounts are available in units of \$5,000.
- Can be continued to age 65 if retired prior to age 65.
- Conversion option available when policy cancels.
- Spouse covered for \$10,000 and each dependent child covered for \$5,000.
- Spousal Life Insurance available in units of \$5,000 equal to or less than the member's Optional Life Insurance amount.

In the Year 2013:

Public School Members/APSEA Members/Nova Scotia Community College Members

- The Optional Life Insurance Policy was underwritten by Manulife Financial.
- The number enrolled in the Plan as of December 31, 2013, was 4,064.

- The number enrolled for Spousal Life Insurance as of December 31, 2013 was 587.
- The number of death claims for members or dependents under Manulife was 20 for the year ending December 31, 2013.
- The paid claims under Manulife for the policy period January 1, 2013 to December 31, 2013 amounted to \$1,205,000.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT

This Plan provides protection against accidental losses 24 hours a day, anywhere in the world.

Voluntary Accidental Death & Dismemberment Plan (Summary)

- If under age 70 coverage available in amounts from \$5,000 to \$300,000.
- If age 70 to 74 inclusive, the coverage available is \$5,000 to \$100,000, however, there is no coverage for Permanent Total Disability, Home-Maker Weekly Indemnity and Hospital Indemnity.
- Coverage for loss of life, loss of limbs or loss of use of limbs, etc. as per schedule.
- For members with dependent spouse and/or dependent children, family coverage as per schedule.
- 24 hour, 365 day coverage.
- Repatriation Benefit.
- Identification Benefit.
- Common Disaster Benefit.
- Education Benefit.
- Seat Belt Benefit.
- Hospital Indemnity Benefit.
- Day Care Benefit.
- Home Alteration and Vehicle Modification Benefit.
- Comatose Benefit.
- Rehabilitation Benefit.
- Home-Maker Weekly Indemnity.
- Family Transportation Benefit.
- Extended Family Benefit.
- Child Enhancement Benefit.
- Escalation Benefit.
- Workplace Modification.
- Cosmetic Disfigurement due to burn.
- Business Venture Benefit.
- Waiver of Premium if totally disabled prior to age 60.
- Can be continued to age 75. Coverage ceases the end of the month of the 75th birthday.
- Conversion option available when your insurance terminates.

In the Year 2013:

Public School Members/APSEA Members/Nova Scotia Community College Members

- The Voluntary Accidental Death & Dismemberment was underwritten by SSQ Insurance Company Inc.
- The number enrolled in the Plan as of December 31, 2013 was 5,440.

OPTIONAL CRITICAL ILLNESS

This Plan provides a benefit to help you and your family cope with the financial stress of a critical illness.

Critical Illness (Summary)

- Coverage: Units of \$10,000 up to \$50,000 with no medical evidence of insurability (proof of health) for member / spouse.
- Additional amounts available to a maximum of \$300,000 medical evidence of insurability required (proof of health) for member / spouse.
- Lump sum tax free payment if diagnosed with one of the eligible critical illnesses. Once a benefit has been paid for a critical illness, the coverage terminates and no additional premiums are payable.
- If member survives, coverage can be maintained for your eligible spouse and eligible dependent child(ren) as long as member still eligible for benefits under the NSTU Group Insurance Plans.
- 29 Conditions covered for member and spouse
- 20 Conditions covered for dependent child(ren) – Coverage \$10,000
- Pre-existing conditions claim applies unless you submit a medical questionnaire and are approved for coverage.
- Benefits not payable for any life-threatening cancer made within 90 days following effective date and if diagnosed with one of the covered illnesses, there is a 30 day survival period.
- Coverage will commence at the first of the month coincident with or next following the date your signed application is received. If medical evidence required, the coverage takes effect the first of the month following approval by underwriting company.
- Covered until 75th birthday for member and spouse or the date the insurer pays a benefit for a covered illness. Dependent child(ren) covered until they are no longer eligible dependents or the date the insurer pays a benefit for a covered illness. Coverage for spouse and dependent child(ren) terminates upon the member's death.

In the Year 2013:

Public School Members/APSEA Members/Nova Scotia Community College Members

- The Critical Illness was underwritten by Desjardins Financial Security.
- The number enrolled in the Plan as of December 31, 2013 was 879.

RESILIENCE® EFAP

Resilience® is provided by Homewood Human Solutions™, a national employee assistance provider since 1979. This firm operates independently and its counsellors guarantee the privacy of all individuals who use its services. These services are available to active members, spouse and dependent child(ren).

Resilience® (Summary)

A. Services

1. Counselling services:

- Stress
- Marital/family/separation/divorce/custody issues
- Alcohol and drug abuse
- Personal adjustment problems
- Psychological disorders
- Anger management
- Retirement planning
- Aging parents/eldercare concerns
- Sexual harassment
- Gambling addiction
- Conflict resolution
- Bereavement
- Weight, smoking and general health issues

The counselling is designed to:

- provide support and understanding,
- help build coping skills, and
- teach ways to effectively manage issues and problems

2. Plan Smart and Career Smart Services is designed to allow you take a proactive approach to every challenge and life transition and getting the information and support you need.

These services include:

- Childcare and Parenting Caregiver Support Services
- Elder & Family Care Services
- Legal Advisory Services
- Financial Advisory Service
- Nutritional Support
- Career Counselling Service
- Retirement Planning Service
- Smoking Cessation Service
- Shift Worker Support
- Online Courses
- 12 Weeks to Wellness

3. Depression Care Services provides assistance for individuals suffering from certain types of depression.

B. Services

Access is Easy!

1. By phone – 1-877-955-NSTU (6788)

This toll-free line is available 24 hours, seven days a week. For calls originating outside Canada, call 1-604-689-1717 collect for service in English. Pour service en français, appelez à frais virés au 1-514-875-0720.

Counselling can be provided in a way that is most convenient and comfortable: in-person, by phone, or through a secure online service

2. Online

Access to all online features is available by visiting www.myresilience.com

In the Year 2013:

Public School Members/APSEA Members/Nova Scotia Community College Members

- The Resilience® EFAP was underwritten by Manulife Financial.
- The number enrolled in the Plan as of December 31, 2013 was 10,751.

SUMMARY

This portion of the report outlines the highlights since January 1, 2013. Many of the items were noted under different headings in previous sections.

A number of very important issues were dealt with in detail by the NSTU Group Insurance Trustees in the past year. There were monthly meetings of the Insurance Trustees and continuous communication between the Staff Liaison and Johnson Inc. personnel in all the functional areas of consulting and administration.

HIGHLIGHTS:

1. The **NSTU Group Insurance Trust Fund** continues to provide funding to the Nova Scotia Teachers Union Counselling Program.
2. The Nova Scotia Teachers Union Group Insurance Benefit Statements were issued to members in March 2013. The Benefit Statements issued included the Beneficiary Designation.
3. The Employer covers the cost of eyeglasses up to \$145 for frames and single lenses and \$160 for frames and bifocal or trifocal lenses once in any 24 consecutive month period or once in any 12 consecutive month period for dependents under age 18. The **NSTU Group Insurance Trust Fund** continued to subsidize the additional premium to increase the benefit by \$10 to \$155 for frames and single lenses and \$170 for frames and bifocal and trifocal lenses.
4. The Employer covers the premium for the cost and installation of a hearing aid or hearing aids up to \$550 in any 36 consecutive month period per insured member. The **NSTU Group Insurance Trust Fund** continued to subsidize the additional premium to increase the benefit by \$50 to \$600 in any 36 consecutive month period per insured member.
5. A Cost-of-Living allowance of 1% for those on Long Term Disability was approved for payment in January 2013; and 1% in January 2014.

6. The Hospital Cash Benefit under Long Term Disability was renewed with the **NSTU Group Insurance Trust Fund** subsidizing the premium.
7. Funding for the Funeral Expense Plan continued to be subsidized 100% by the **NSTU Group Insurance Trust Fund**. The Funeral Expense Plan will terminate July 31, 2014.
8. Under the Total Care/Medical Plan for active and retired members, there was a combined total of 508,550 claims approved for a total cost of \$33,865,040.
9. Under the Total Care/Dental Plan for active and retired members, there was a combined total of 189,010 claims paid for the year ending December 31, 2013 for a total cost of \$10,568,038.
10. Effective January 1, 2012, a Resilience[®] Employee Family Assistance Program was implemented with the **NSTU Group Insurance Trust Fund** subsidizing the premium for active NSTU members, spouse or dependent children.
11. Effective July 1, 2012, a Supplementary Prescription Drug Benefit through Managed Health Care Services Inc. was launched.
12. Effective March 1, 2014 CAREpath, a cancer assistance program, was offered to all active and retired members, spouse, or dependent children.
13. Effective May 14, 2013 the Major Restorative benefit was increased to 60% to a maximum \$1,500 per person per calendar year.

ENROLLMENT SUMMARY

Public School Members / APSEA Members / Nova Scotia Community College Members

INSURANCE PLANS

ENROLLMENT

TOTAL CARE/MEDICAL (ACTIVE).....	9,434
TOTAL CARE/MEDICAL (RETIRED UNDER AGE 65)	3,530
TOTAL CARE/MEDICAL (RETIRED OVER AGE 65)	6,876
TOTAL CARE/DENTAL (ACTIVE).....	8,755
TOTAL CARE/DENTAL (RETIRED UNDER AGE 65)	2,891
TOTAL CARE/DENTAL (RETIRED OVER AGE 65).....	3,307
PROVINCIAL MASTER LIFE/AD&D (INCLUDES RETIRED MEMBERS UNDER AGE 65).....	13,875
RETIREE LIFE (\$3,000 – 1,473 & \$10,000 – 4,329)	5,802
LONG TERM DISABILITY.....	7,825
MEDOC [®] TRAVEL PLAN.....	7,657

MEDOC® TRIP CANCELLATION / INTERRUPTION PLAN.....	2,971
OPTIONAL LIFE INSURANCE	4,064
SPOUSAL LIFE INSURANCE	587
VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT	5,440
OPTIONAL CRITICAL ILLNESS.....	879
RESILIENCE® EFAP	10,751
CAREPATH	19,840
	(AUTO) 6,107
HOME/AUTO	(HOME) 4,843

CURRENT TRUSTEES

NSTU Appointees:

<i>Stephanie Black, Chair</i>	<i>Michael Cameron</i>
<i>Wanda Rodgerson-Fuller</i>	<i>Phil Doucette</i>
<i>Susan Noiles</i>	<i>Sharon Midwinter</i>

Government Appointee:	NSCC Appointee:
<i>Joe MacEachern</i>	<i>Bruce Spares</i>
<i>Sheila Landry</i>	

NSTU EXECUTIVE STAFF LIAISON OFFICER(S):

<i>Joan Ling</i>	<i>Allan MacLean</i>
------------------	----------------------

FREQUENTLY ASKED QUESTIONS/ANSWERS: PENSIONS

The following are frequently asked questions which have been answered as accurately as possible as of this date.

The answers provided may not be pertinent to individual circumstances and do not consider subsequent changes in agreements or legislation (we cannot accept legal responsibility for the accuracy of these statements).

A. Canada Pension at 60? Or 65?

If one knew how long he/she was going to live, it might be easier to answer this question. Most financial advisors recommend that a person take early CPP. Your benefits will be less but you will be getting the benefits for a longer period of time. The best answer, perhaps, is to check with your financial advisor before you decide, since questions of "spousal benefits" may impact on your decision.

B. How is Canada Pension affected by early retirement?

Early retirement could have a slightly detrimental effect on your CPP Retirement Pension. Generally speaking, the more months you have been retired before your 65th birthday, the more there is a chance your CPP will not be maximized. For example, a teacher who took early retirement at age 52, and who remains "substantially retired", will not receive the maximum CPP amount. For further information, contact your nearest Canada Pension office.

C. At age 60, how does Pension (TPP) change with receipt of CPP?

There is no change in the TPP at age 60 with receipt of CPP. The change will take place at age 65.

D. At age 65, how does integration of pension (TPP) take place?

When a service pensioner under TPP becomes entitled by age (i.e., age 65) to receive benefits under CPP, his/her previous pension under TPP is recalculated and adjusted. In some instances, total income from the two pensions will be greater than the original from TPP. However, if you opt for early CPP benefits, at age 65 the total of the TPP and the CPP may be less than the original TPP. Upon integration, the teacher receives two (2) payments; one from TPP and one from CPP.

See examples of Integration of Pensions Benefits (attached).

Reference: Nova Scotia Pension Services Corporation

1-800-774-5070 (toll free), 1-902-424-5070 (Local)

pensioninfo@gov.ns.ca

E. What happens to teacher's pension when Old Age Security starts?

OAS starts at age 65. Coincidentally, this is the same age when integration of the Teacher's pension (TPP) and the Canada Pension (CPP) may take place. At this point, the TPP will be reduced in accordance with a formulae used for the integration of TPP and the CPP. At age 65, a teacher will receive three separate amounts – a reduced *Teacher's Pension, a *Canada Pension and the *Old Age Security, to receive these pensions, you must apply for them. They are not automatic.

Note: If your total income exceeds \$66,335.00, a portion of the Old Age Security will be clawed back. Effective July 1, 1996, the Federal Government began holding back a portion of the OAS, at source, when income exceeded the above amount. As of January 1, 2009, OAS was set at \$516.96 per month. OAS is adjusted quarterly to changes in the Consumer Price Index.

Approximate figures, as of 2002, for a teacher with average salary of \$50,000.00 Examples:

1. Teacher retires after 30 years, age 60, but does not take early CPP.
30 years @ 2%/yr. or 60% of \$50,000 = \$30,000 pension
2. Teacher retires, after 30 years, age 60, and applies for CPP
30 years @ 2%/yr. or 60% of \$50,000 = \$30,000 pension

Plus CPP age 60 to 65 (reduced) \$ 6,625
Annual pension from age 60 to 65 (with early CPP) \$36,625
3. Teacher retires, after 30 years, takes CPP at age 65 (with integration)
From TPP (with variable percentages) \$22,420
From CPP \$ 9,465
Annual pension after age 65 (no early CPP) \$31,885
4. Teacher retires, after 30 years, has had CPP since age 60 and now turns 65 (with integration)
From TPP (with variable percentages) \$22,420
From CPP (2002) \$ 6,625
Annual pension after age 65 (with early CPP) \$29,045

Old Age Security may provide an additional \$5,500.00 at age 65, depending on total pensionable income.

F. Is my teacher's pension increased each year to assist in offsetting the increase in the cost of living?

Pensions are increased July 1 of each calendar year. The increase is based on changes in the average Consumer Price Index (CPI) for Canada.

G. Now that I'm on pension, can I teach?

If you are on disability pension, the answer is definitely **NO!** If you are on a service pension, the answer is **YES!**

H. Will teaching after retirement affect my pension?

A pensioner, on a service pension, can teach up to and including 69 ½ days per school year without affecting the pension received.

I. What happens if I teach more than 69 ½ days per school year.

Effective the 70th day of employment the pension will cease. The School Board must notify the NSPSC. The pension will be reinstated when the pensioner ceases to be employed and the total period of re-employment is less than 1 school year.

If the pensioner accrues 1 or more years of pensionable service and subsequently ceases to be employed, the pensioner must make application for a new service pension.

This means that a new pension will be calculated based on all the member's service and salary (old and new). Any indexing earned on the former pension will be deleted. Indexing will commence again the following July.

J. If I teach, must I pay pension contributions?

NO. You should advise the employer's payroll office that you are already in receipt of a teacher's pension. You cannot contribute to the Teachers' Pension Plan if you are in receipt of a pension from the Province of Nova Scotia. **Note:** The same rule applies if you are in receipt of Canada Pension.

K. What happens to a retired teacher's pension in the event of a divorce?

In all probability, a percentage of it will be awarded to your "ex". Our pensions are part of the assets in a marriage that can, in the event of a divorce, be divided between the parties. The actual percentage awarded depends, to a great extent, on the number of years you were married and/or living in a common-law relationship together, while you were working and making contributions to the pension plan. Other factors are involved. If you should find yourself in the unfortunate position of going through divorce, the best advice, perhaps, is to hire a reputable lawyer.

L. In the event of a death (spouse, relative for whom you are responsible, etc.), whom should I Contact.

Check for benefits with Nova Scotia Teachers Union – 1-800-565-6788.

M. In the event of my death, what percentage of my pension will my surviving spouse receive?

Effective April 1, 2003

Old Rules: No options. There is no minimum guarantee period for which your pension is paid. Your pension is paid to you for life; if you have a surviving spouse or dependant, he or she will get 60% of your pension, upon your death. Even though there are new rules, this old rule of 60% is still in effect and may be chosen.

New Rules: Instead of the old rules (which remain in effect) you may choose to accept a slightly reduced lifetime pension in return for a guarantee or enhanced survivor's pension. In order to do this you may choose one or both of the following:

- A. Survivor pension as a percentage of your pension: 80% or 100% ; and/or
- B. Guarantee period for which your pension will be paid: 5 years, or 10 years, or 15 years.



Teachers' Pension Plan
Trustee Inc.



DATE: July 1, 2014

TO: Post-July 31, 2006 Retirees and Beneficiaries
of the Nova Scotia Teachers' Pension Plan (Plan)

RE: Indexing and your Pension

In 2013, the Nova Scotia Teachers' Pension Plan's investment fund achieved a positive return on investments of 14.08 per cent. The Plan's investment assets grew from \$4.2 billion to \$4.6 billion. At December 31, 2013, the Plan's funded ratio increased to 75.0 per cent from 71.6 per cent in 2012.

While the Plan's 2013 investment performance was positive, the Plan's funded ratio remains less than 90 per cent. Therefore, post-July 31, 2006 retirees and beneficiaries will not receive indexing (cost of living adjustment) in 2014.

You can learn more about the Plan's financial health and view the audited financial statements in the 2013 Annual Report, which is available online at:
www.novascotiapension.ca/teachersplan/publications/annualreport

Should you have any questions regarding this or any other pension related matters, please contact your Plan Administrator, the Nova Scotia Pension Services Corporation at 1-800-774-5070 (toll free in NS), 902-424-5070, or by email at pensionsinfo@nspension.ca. You can also visit their website at novascotiapension.ca/teachersplan



your **PENSION** CONNECTION

PLAN GOVERNANCE

The Teachers' Pension Plan Trustee Inc. (the "TPPTI") is the Trustee of your pension plan, the Teachers' Pension Plan (the "Plan"). The Trustee is comprised of directors representing both the NSTU and the Nova Scotia government. They are responsible for the overall management of the Plan and make key decisions in the best interest of Plan members and beneficiaries.

On April 1, 2013, the TPPTI became a 50 per cent shareholder of the Nova Scotia Pension Services Corporation (the "Pension Services Corp."). Pension Services Corp. was formerly known as the Nova Scotia Pension Agency.

Pension Services Corp. is contracted by the TPPTI to manage the Plan's day-to-day investment operations and administrative services. This new governance structure provides the TPPTI with increased authority with respect to the administration of the Plan.

For more information on the Plan's new governance structure, please visit:

novascotiapension.ca/teachersplan

pension
newsletter
a new look!

We have enhanced the look of your pension newsletter. This semi-annual newsletter will provide you with up-to-date information and news regarding your pension plan.

IS YOUR BANKING INFORMATION UP-TO-DATE?

It is important to keep your banking information up-to-date to ensure there are no interruptions in your pension payments. If you make changes to your banking information, please notify us in writing by sending an updated void cheque. Our contact information is located on page 2 of this newsletter.



PENSION PAYMENTS

Your 2014 pension payments will be deposited directly to your bank account on the third last banking day of each month.

Any changes to pension payments must be submitted prior to the tenth day of each month. Changes submitted after the tenth of the month will take effect the following month.

2014 PENSION PAYMENT DATES

1 January 29, 2014	7 July 29, 2014
2 February 26, 2014	8 August 27, 2014
3 March 27, 2014	9 September 26, 2014
4 April 28, 2014	10 October 29, 2014
5 May 28, 2014	11 November 26, 2014
6 June 26, 2014	12 December 29, 2014

PAGE 2 HIGHLIGHTS

- The Bridge Benefit
- Returning to work?
- New Hours!
- Contact Information

REMINDER

The bridge benefit component of your pension is only payable until age 65.

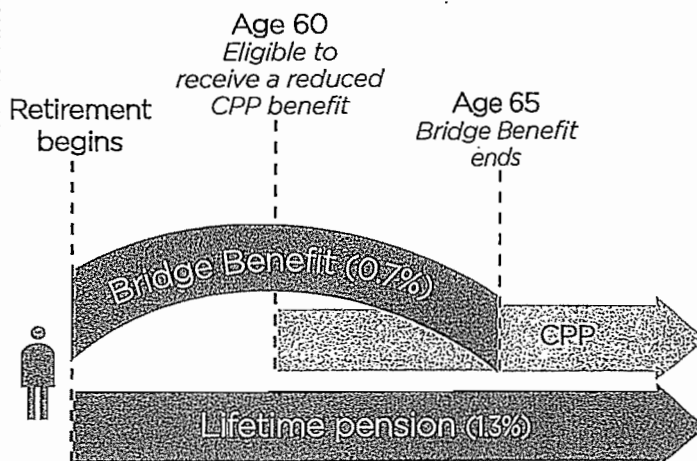
Your Teachers' Pension Plan is made up of two parts:

1. *Your lifetime pension*, which is payable from the date you started receiving your pension until death, and
2. *The bridge benefit*, which is payable from the date you started receiving your pension until age 65.

The bridge benefit is designed to supplement your income until benefits are payable from the Canada Pension Plan (CPP), on an unreduced basis, at age 65.

If at age 60 you decide to begin receiving a reduced CPP pension benefit, you will still receive the bridge benefit until age 65.

HOW THE BRIDGE BENEFIT WORKS:



Your annual pension (lifetime pension 1.3% and bridge benefit 0.7%), payable until age 65, is equal to 2% of your highest average salary (of the best 5 years) multiplied by your total years of pensionable service.

RETURNING TO WORK?

If you are a retired teacher in receipt of a pension and decide to return to work, it is very important that you advise your school board and Pension Services Corp.

You may work up to 69.5 days in a school year after you retire without it affecting your pension. Effective the 70th day of work, you must begin contributing to the Plan again and, therefore, your pension must cease.

When you stop working, you must inform Pension Services Corp. and we will recommence your pension. If you worked for less than one year, there will be no change to your pension; however, if you accrue one year or more of pensionable service, you must apply for a new pension as per the retirement rules in place at that time.

Did you know?

- Under the *Income Tax Act*, you are not allowed to contribute to and collect from the same pension plan at the same time.

Helpful Contact Information:

Johnson Inc. (Insurance Administrator)
1-902-453-1010 or 1-800-588-3885

Medavie Blue Cross (Medical/Dental)
1-902-468-9700 or 1-800-565-8785

Canada Pension Plan & Old Age Security
1-800-277-9914 (English), 1-800-277-9915 (French)
1-800-255-4786 (TTY device)

NSTU
3106 Joseph Howe Drive, Halifax, NS B3L 4L7
1-902-477-5621, 1-800-565-6788
Fax: 1-902-477-3517

We appreciate your feedback.
If you have a comment or a suggested topic, please contact:

Nova Scotia Pension Services Corporation

PO Box 371, Halifax, N.S. B3J 2P8
P: 1-902-424-5070 (Halifax area)
1-800-774-5070 (toll free in N.S.)
F: 1-902-424-0662
pensionsinfo@gov.ns.ca

novascotiapension.ca

NEW HOURS!
8:00 am to 5:00 pm
Monday to Friday

Information presented in this document is premised on the Plan rules and criteria which currently exist under the *Teachers' Pension Act* and the Regulations made thereunder. This document explains in plain language aspects of the rules and criteria of the Plan that exist at the time of publishing this newsletter. Plan members, beneficiaries, and others who wish to determine their legal rights and obligations under the Plan should refer to the Plan text. In the event of a discrepancy between the information provided in this document and the Plan text, the latter takes precedence.



YOUR PENSION CONNECTION

visit novascotiapension.ca/teachersplan

Did you know?

Our website provides you with helpful information and resources. At novascotiapension.ca/teachersplan you will find information on the Teachers' Pension Plan (TPP) including Investment reports, survivor benefits, and web links to:

- Canada Pension Plan
- Canadian Association of Retired Teachers
- Nova Scotia Teachers' Union
- NSTU Retired Teachers Organization, and
- Other Pension Authorities

ON PAGE 2

- Facts about your Plan in 2013
- Helpful Phone Numbers
- Contact Information

WHEN A RETIREE PASSES AWAY...

What you need to know

In the event that a retiree passes away, Pension Services Corp. should be contacted and provided with the following information:

1. Retiree's name, pension ID or Social Insurance number, date of death, and marital status at death
2. Name of spouse or common-law partner (if applicable), and their date of birth, address, and telephone number
3. Eligible children's names, date of birth, and school
4. Executor's name, address, and telephone number
5. Beneficiary's name, address, and telephone number

There is a printable Survivor's Options Guide available on our website at the following link:
novascotiapension.ca/teachersplan/publications

REMINDER!

T4A slips were mailed this year on February 28, in accordance with Canada Revenue Agency requirements.

In the event that you did not receive or have lost your T4A slip and require a replacement, please email us at: pensionsinfo@nspension.ca

ENHANCING MEMBER SERVICES

In late 2014, we will migrate to a new pension administration system.

This move will help to provide enhanced support to TPP retirees, members, and employers.

COMING SOON!

YOU ASKED, WE ANSWERED

Who manages the TPP's investments?

The Teachers' Pension Plan Trustee Inc. is the Trustee of the Plan and has the responsibility for investment decisions. Pension Services Corp. manages investment activities under the direction of the Trustee.

QUESTIONS?

Helpful Contact Information:



For information on...	Contact
Health and dental benefits and/or claims	Johnson Inc. (Insurance Administrator) 1-902-453-1010 or 1-800-588-3885
» Pension payments » Survivor benefits » Beneficiary designations » How to update your address	Pension Services Corp. 1-902-424-5070 (local) 1-800-774-5070 (toll free) pensionsinfo@nspension.ca
The Nova Scotia Teachers' Union	NSTU 3106 Joseph Howe Dr., Halifax, NS B3L 4L7 1-902-477-5621, 1-800-565-6788 centraloffice@nstu.ca
Canada Pension Plan (CPP) or Old Age Security (OAS)	Canada Pension Plan & Old Age Security 1-800-277-9914 (English) 1-800-277-9915 (French) 1-800-255-4786 (TTY device)

We appreciate your feedback. If you have a comment or a suggested topic, please contact:

Nova Scotia Pension Services Corp.

1949 Upper Water St., Suite 400

Purdy's Landing

Halifax, N.S. B3J 3N3

P: 1-902-424-5070 (Halifax area)

P: 1-800-774-5070 (toll free in N.S.)

F: 1-902-424-0662

Hours: 8 am to 5 pm (Monday to Friday)

NEW! pensionsinfo@nspension.ca



The numbers below were published in the 2013 TPP Annual Report, which is available on our website.

THE PLAN'S FUNDED RATIO

75.0%



As at December 31, 2013, the Plan's funded ratio increased to 75.0 per cent from 71.6 per cent in 2012. A funded ratio of 100 per cent or more would mean that the Plan is fully funded.

AS AT DEC. 31, 2013, THE PLAN HAD...

A total of **31,372 Plan members**. The breakdown is as follows:

- **12,815 ACTIVE MEMBERS**
- **11,242 RETIREES**
- **5,964 INACTIVE MEMBERS***
- **1,351 SURVIVORS**

* An Inactive member is one who has contributions in the Plan, has not taught in 17 months, and has not yet retired or resigned.

FACTS ABOUT YOUR PLAN IN 2013



42.6

Working Teacher

69.2

Retired Teacher

AVERAGE PENSIONABLE EARNINGS

\$66,184

(Active members)

AVERAGE LIFETIME PENSION

\$27,119

(Retirees)



100

24

Retirees* over 100 years of age

* Includes survivors

All information presented in this document is premised on the Plan rules and criteria which currently exist under the *Teachers' Pension Act* and the Regulations made thereunder. This document explains in plain language aspects of the rules and criteria of the Plan that exist at the time of publishing this newsletter. Plan members, beneficiaries, and others who wish to determine their legal rights and obligations under the Plan should refer to the Plan text. In the event of a discrepancy between the information provided in this document and the Plan text, the latter takes precedence.

SYDNEY RTO



WHAT HAPPENS AT AGE 65?

Pension

WHAT HAPPENS TO PENSION AT
AGE 65?

INTEGRATION AT AGE 65

LIFETIME PENSION:

$$\begin{aligned} &1.3\% \times 5 \text{ YR. Y.M.P.E. AVERAGE} \times \# \text{ OF YEARS} \\ &+ \\ &2.0\% \times \text{BEST 5 YR. SALARY AVERAGE} \times \# \text{ OF YEARS} \end{aligned}$$

BRIDGE BENEFIT (AT AGE 65):

$$0.7\% \times \text{Y.M.P.E. AVERAGE} \times \# \text{ OF YEARS}$$

INTEGRATION EXAMPLE

- ❖ BEST 5 YEAR SALARY AVERAGE: \$64,000
- ❖ BEST 5 YEAR Y.M.P.E. AVERAGE: \$44,000
- ❖ 30 YEARS
- ❖ PENSION AT RETIREMENT: \$38,400

INTEGRATION EXAMPLE

LIFETIME PENSION:

$$\begin{aligned} &1.3\% \times \$44,000 \times 30 \\ &+ \\ &2.0\% \times \$20,000 \times 30 = \$29,160 \end{aligned}$$

BRIDGE PAYMENT:

$$0.7\% \times \$44,000 \times 30 = \$9,240$$

AVERAGE Y.M.P.E.

YEAR	Y.M.P.E.	0.7% OF Y.M.P.E. (30 yrs)
1995	\$33,080	\$6,946.80 +indexing
2000	\$36,620	\$7,690.20 + indexing
2005	\$39,780	\$8,353.80 + indexing
2010	\$44,840	\$9,416.40 + indexing

CPP & OAS

WHAT ARE THE NEW CHANGES TO
THE CANADA PENSION PLAN
(CPP)?

WHAT GOVERNMENT BENEFITS DO
I RECEIVE AT AGE 65?

CANADA PENSION PLAN NOW

- ❖ Apply as early as age 60 if stop working
- ❖ Stop working (for two months or minimum income for two months)
- ❖ Reduction is 1/2 of 1% for each month prior to age 65 (6% per year; 30% at age 60)
- ❖ Can work after collecting and do not pay into CPP

CPP CHANGES 2012

- ✧ Removal of work cessation test (do not have to stop working)
- ✧ Penalty will increase over 5 years (6% per year to maximum of 36% at age 65)
- ✧ If you continue to work; must pay CPP premiums; CPP pension will be recalculated the next year and pension will increase (maximum 2.5%) called Post Retirement Benefit (PRB)*

CPP CHANGES 2012

*Post Retirement Benefit (PRB)

- ✧ Must contribute to CPP between 60-65 years of age regardless when in receipt of CPP starting in 2012
- ✧ May contribute to CPP over age 65 and must opt out if do not wish to contribute
- ✧ Each year of work will provide additional post retirement benefits that will begin the following year and paid for life

CPP CHANGES 2012

*Post Retirement Benefit (PRB)

- ⇒ Build up only the PRB; will not create eligibility or increase the amount of other CPP benefits; nor be subject to credit split or retirement pension sharing

CPP CHANGES 2012

- ⇒ Increase in Earnings Drop-out; increase to 16% in 2012 (7.5 years); increase to 17% in 2014 (8 years)
- ⇒ Pension Adjustment for Late Pension (over age 65); phased in over 5 years; increase from 0.5% per month to 0.7% per month; at age 70 - 42% increase

PENSION INCOME - PRE AGE 65

TEACHER'S PENSION	\$37,800.00
EARLY CPP	\$8,064.00
TOTAL PENSION INCOME	\$45,864.00

PENSION INCOME AT AGE 65

Teacher's Pension	\$28,123.20
Early CPP	\$8,064.00
OAS	\$6,290.76
Total Pension Income	\$42,477.96

PENSION INCOME AT AGE 65 NO EARLY CPP

Teacher's Pension	\$28,123.20
CPP	\$1,152,000
OAS	\$6,290.76
Total Pension Income	\$45,933.96

CPP - 60 VS 65?

- ❖ ~~Age-75 where accumulated total is equal~~
- ❖ Spending power - Age 60 or 75??
- ❖ Are you still working? Other Income?
Income tax bracket?
- ❖ Are you receiving Survivor Benefit?
- ❖ Health; Retirement Plans

OAS CLAWBACK

- ⇒ Net Income for 2011 exceeds \$67,668
- ⇒ Clawback is 15 cents on the \$1.00
- ⇒ Net Income exceeds \$109,607; then no OAS

PENSION INDEXING

Teacher's Pension	1. Old Rules: CPI - 1% 2. New Rules: Contingent on Funded Level of Plan
CPP	Full Indexing (January)
OAS	Full Indexing (Jan/April/July/Oct)

Substituting

SUBSTITUTING/TERM CONTRACT
WHEN I RETIRE

RETIREEES' SUBSTITUTING

- ❖ Regulation under *Teachers' Pension Act* does not allow a-retired teacher to teach for more than 70 days (69.5 days)
- ❖ Employers under the Regulation: Public Schools in Nova Scotia, Nova Scotia Community College, Atlantic Provinces Special Education Authority (APSEA);
- ❖ Term: $35\% \text{ of } 195 = 68.25$

Benefits

CHANGES IN LIFE, MEDICAL AND
DENTAL BENEFITS AT AGE 65

HEALTH BENEFITS

- ❖ Drug Plan ends
- ❖ Join Senior Pharmacare Program
- ❖ Senior Pharmacare Program Cost: \$424.00 per year + 30% of drugs to total of \$382.00
- ❖ Single total cost: \$806.00
- ❖ Extended Health Benefits: (eyeglasses, massage therapy) continue at no cost to retiree

DENTAL BENEFITS

- ❖ Dental benefits no longer end; only applies to members currently in plan
- ❖ 100% cost to retiree
- ❖ Retiree Rate: Single: \$39.80; Family \$84.10

LIFE INSURANCE

- ❖ ~~\$50,000 Life and \$50,000 Accidental Death & Dismemberment~~ ends at age 65
- ❖ Funeral Expense ends at age 65 (Plan will terminate for all members July 31, 2014)
- ❖ \$10,000 Life policy available at age 65 at cost of \$19.50
- ❖ \$40,000 conversion available; any optional life insurance available for conversion

Questions

?



SECTION 5



Retired Teachers Organization
of the Nova Scotia Teachers Union
3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7
<http://rto.nstu.ca>

Membership / Authorization Form

Member Information [please print, to be shared with Branch Presidents]:

Name: _____

Professional #: _____ Date of Birth: _____

Address: _____

Town/City: _____ Postal Code: _____

Phone #: () _____ Email: _____

☐ Please check this box if you prefer to receive The Retired Teacher newsletter by email instead of regular mail.

Payment:

☐ I hereby authorize the monthly approved RTO membership fee deduction from the Nova Scotia Teachers Pension (presently \$3/month). I can stop this deduction at anytime by returning my card to the RTO. *A temporary card may be issued with the permanent card to follow.

Authorization Given:

Signature

Date

Branch to which I prefer to belong (Please circle only one):

Annapolis
Antigonish/Guysborough
AER-Baie Sainte-Marie (Clare)
Colchester-East Hants
Cumberland
Dartmouth
Digby
Glace Bay & Area

Halifax CPX
Halifax City
Halifax County
Inverness
Kings
Lunenburg
New Waterford
Northside –Victoria

Pictou
Queens
Richmond
Shelburne
Sydney & Area
West Hants
Yarmouth/Argyle
Out-of-Province

Please return this form to:

**RTO /NSTU
3106 Joseph Howe Dr
Halifax, NS
B3L 4L7**



Retired Teachers Organization

of the Nova Scotia Teachers Union
3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7
<http://rto.nstu.ca>

Affiliate Membership / Authorization Form

An affiliate member is a retired teacher in receipt of a pension from outside of Nova Scotia.

Name: _____

Address: _____

Town/City: _____ Postal Code: _____

Phone #: () _____ Email: _____

Branch to which I prefer to belong: _____

Please print the following information.

(a) Name of applicant from out of province: _____

(b) Former province: _____

Payment:

I hereby provide the \$36.00 yearly fee for membership in the RTO. *A temporary card will be issued.

Authorization Given:

Signature

Date

Affiliate members have the full rights, privileges and responsibilities of membership except to hold provincial office of the Organization and are entitled to all the rights and privileges accorded to active members such as:

- Travel Club
- Home & Auto Insurance
- Health – (Medavie – Blue Cross)

Please check our web site at <http://rto.nstu.ca> for additional information or call 1-800-565-6788 or 477-5621 in the Metro area.

(Please see reverse)

Please check this box if you prefer to receive The Retired Teacher newsletter by e-mail instead of regular mail.

RTO Branches

Annapolis	Halifax CPX	Pictou
Antigonish/Guysborough	Halifax City	Queens
AER-Baie Sainte-Marie (Clare)	Halifax County	Richmond
Colchester-East Hants	Inverness	Shelburne
Cumberland	Kings	Sydney & Area
Dartmouth	Lunenburg	West Hants
Digby	New Waterford	Yarmouth/Argyle
Glace Bay & Area	Northside –Victoria	Out-of-Province

Please return this form and the \$36.00 fee to:

**RTO /NSTU
3106 Joseph Howe Dr
Halifax, NS
B3L 4L7**



Retired Teachers Organization

of the Nova Scotia Teachers Union
3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7
<http://rto.nstu.ca>

Associate Membership / Authorization Form

An associate member is a surviving spouse / partner of a retired teacher.

Name: _____

Address: _____

Town/City: _____ Postal/Area Code: _____

Phone #: () _____ Email: _____

Branch to which I prefer to belong: _____

Please print the following information.

(a) Name of deceased spouse/partner: _____

(b) Professional # of spouse/partner: _____

Payment:

I hereby authorize the monthly approved RTO membership fee deduction from the Nova Scotia Teachers Pension (presently \$3/month). I can stop this deduction at anytime by returning my card to the RTO. *A temporary card may be issued with the permanent card to follow.

Authorization Given:

Signature

Date

Associate members have the full rights, privileges and responsibilities of membership except in matters of voting and holding office of the Organization and are entitled to all the rights and privileges accorded to active members such as:

- Deals and Discounts
- Travel Club
- Home & Auto Insurance
- Health (Medavie / Blue Cross)

Please check our web site at <http://rto.nstu.ca> for additional information or call 1-800-565-6788 or 477-5621 in the Metro area.

(Please see reverse)

Please check this box if you prefer to receive The Retired Teacher newsletter by e-mail instead of regular mail.

RTO Branches

Annapolis
Antigonish/Guysborough
AER-Baie Sainte-Marie (Clare)
Colchester-East Hants
Cumberland
Dartmouth
Digby
Glance Bay & Area

Halifax CPX
Halifax City
Halifax County
Inverness
Kings
Lunenburg
New Waterford
Northside --Victoria

Pictou
Queens
Richmond
Shelburne
Sydney & Area
West Hants
Yarmouth/Argyle
Out-of-Province

Please return this form to:

**RTO /NSTU
3106 Joseph Howe Dr
Halifax, NS
B3L 4L7**



*Retired Teachers Organization
of the Nova Scotia Teachers Union*
**Retired Teachers
FOUNDATION GRANT**
Application Form

Name of Applicant _____

Address _____

Number

Street

City/Town

Postal Code

Telephone No. _____ Fax No. _____

Federal Charitable Status Number _____

Program Coordinator _____

Brief Description of Program _____

Number of children involved in this program _____

Percentage of total number of children in the program who are sick and/or challenged _____

How will this grant make a difference? _____

Regular source(s) of funding for your organization _____

- Note:**
1. By signing this application, you will also be authorizing the Retired Teachers Foundation to verify your business number and check any other relevant facts about your organization.
 2. Please attach a one-page letter to elaborate on information requested in this form.

Signature _____ Date _____

Please submit completed form no later than May 1st to:

RTO Legacy Foundation
c/o President, Retired Teachers Organization – 3106 Joseph Howe Dr., Halifax, NS B3L 4L7
...over (Objectives of Foundation)

GUIDELINES

The objectives of the Retired Teacher Foundation are:

- A. to operate a fund exclusively for the benefit of sick and/or challenged children in the province of Nova Scotia;
- B. to solicit; accept; receive; acquire by grant, donation, legacy gift, bequest; or otherwise; any kind of real or personal property and to enter and carry out agreements, undertakings and conditions in connection therewith;
- C. to disburse annually the interest on deposits
 - (i) This annual disbursement is to honor the life and work of former teachers in Nova Scotia
 - (ii) This annual disbursement is to benefit sick and/or challenged children
 - (iii) This annual disbursement may benefit institutes that provide medical treatment and/or educational training for sick and/or challenged children on a not-for-profit basis
 - (iv) This annual disbursement may benefit charitable organizations that work for the benefit of sick and/or challenged children

RETIRED TEACHERS ORGANIZATION

NOMINATION FOR PROVINCIAL EXECUTIVE POSITIONS ELECTED AT AGM

Deadline for Nominations – February 28th, 2015

Nominations for 2015

☐
☐

TREASURER

PENSION & BENEFITS REPRESENTATIVE

Name of Nominee: _____

Branch to which Nominee belongs: _____

Address of Nominee: _____

Tel #: _____ Email: _____

RTO Branch Activities:

RTO Provincial Activities:

Other (Including NSTU Local or Provincial activities):

Signature: _____

Return to:

RTO Nominations Chairperson
Nova Scotia Teachers Union
3106 Joseph Howe Drive
Halifax, NS B3L 4L7
Fax: 902-477-3517



Retired Teachers Organization

Of the Nova Scotia Teachers Union
3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7

COMMITTEE APPLICATION **Deadline for Application – May 15th**

The RTO has four standing committees. They are:

Research/Review

Communications

Membership

Pensions & Benefits

If you are interested in serving on one of these committees, please
complete and submit this form.

[Please Print]

Name: _____ Branch: _____

Address: _____ Tel #: _____ - _____ - _____

_____ Email: _____

Postal code: _____ - _____

Committee(s) of Choice: _____

Have you served on a committee in the past? _____

If yes, which one(s): _____

Return to:

RTO
Nova Scotia Teachers Union
3106 Joseph Howe Drive
Halifax, NS B3L - 4L7

AGM Resolutions Submission Form

Resolutions for the Annual General Meeting of the Retired Teachers Organization may be submitted by Branches, the Executive, or Individual RTO members prior to December 15th in any given year. Please check the appropriate box and provide information where necessary.

Branch (name) _____

Executive _____

Individual member (name) _____

Date of submission: _____

RESOLUTION

**Note: ALL RESOLUTIONS MUST BE ACCOMPANIED BY A BRIEF
OUTLINING THE RATIONALE OF THE RESOLUTION**

Forward to:

RTO Resolutions Committee
NSTU, 3106 Joseph Howe Drive
Halifax, NS B3L 4L&



RETIRED TEACHERS ORGANIZATION

Member-at-Large Application

Name of Region _____

Deadline for Application: April 15

Name _____ Address _____

Branch _____

Telephone _____ Email: _____

Signature of Applicant

RTO Branch Activities _____

Other Activities (Branch or Local) _____

Please submit this application to your Branch President no later than April 15th.



RETIRED TEACHERS ORGANIZATION

Member-at-Large Nomination

Name of Region _____

Deadline for Nomination: April 30

Name _____ Address _____

Branch _____

Telephone _____ Email: _____

Signature of Branch President

RTO Branch Activities _____

Other Activities (Branch or Local) _____

Please submit this form to the RTO Regional Returning Officer no later than April 30th.



RETIRED TEACHERS ORGANIZATION

Member-at-Large Application/Nomination

Name of Region _____

Deadline for Application: May 15

Name _____ Address _____

Branch _____

Telephone _____ Email: _____

Signature of Branch President

Signature of Applicant

RTO Branch Activities _____

Other Activities (Branch or Local) _____

RETIRED TEACHERS ORGANIZATION

TRAVEL INSURANCE COVERAGE

2014 - 2015

NAME OF BRANCH: _____																																		
PRESIDENT <input type="checkbox"/>										PAST PRESIDENT <input type="checkbox"/>										VICE PRESIDENT <input type="checkbox"/>														
TREASURER <input type="checkbox"/>										SECRETARY <input type="checkbox"/>																								
Last Name/Nom															First Name/Prénom															Initial/Initiale				
Civic Address/Adresse civique																																		
Postal Address/Adresse postale																																		
Telephone/Téléphone																																		
															(home/domicile)																			
															(cell)																			
															(fax)																			
															(other/autre)																			
																														(email/courriel)				
Date of birth/										Year/Année					Month/Mois					Day/Jour														
Date de naissance =																									Age 1 Sept, 20____									

SECTION 6

RETIRED TEACHERS ORGANIZATION
OFFICER'S FORM
20__ - 20__

BRANCH:
(please print)

PRESIDENT:

_____ Phone: _____

Address:

City/Town:

Postal Code:

_____ Email: _____

VICE PRESIDENT:

_____ Phone: _____

Address:

City/Town:

Postal Code:

_____ Email: _____

SECRETARY:

_____ Phone: _____

Address:

City/Town:

Postal Code:

_____ Email: _____

TREASURER:

_____ Phone: _____

Address:

City/Town:

Postal Code:

_____ Email: _____

OTHER:

Prepared by:

Office:

Return to:

The Retired Teachers Organization
c/o The Nova Scotia Teachers Union
3106 Joseph Howe Drive
Halifax, NS B3L 4L7

Must be received by July 15^t

RETIRED TEACHERS ORGANIZATION

FINANCIAL STATEMENT

BRANCH

Statement of Revenue and Expenditures

For the 12 Months Ended _____

Bank/Credit Union Balance at beginning of year \$ _____

Revenues:

Dinners, Lunches \$ _____

R.T.O. Grant _____

Donations _____

Membership Dues _____

Other (Specify) _____

Other (Specify) _____

Add Total Revenues \$ _____

Sub-total

Expenditures

Dinners, Lunches \$ _____

Printing, Postage, Stationery _____

Bank/Credit Union Charges/Fees _____

Executive, President _____

Donations, Awards, Gifts _____

Hall Rentals _____

Other (Specify) _____

Other (Specify) _____

Deduct Total Expenditures \$ _____

Balance, Funds Available as at April 30, 20 \$ _____

Prepared by:

Treasurer: _____

Address _____

City _____

Date: _____

Telephone _____

E-mail _____

Postal code _____

Verified by: _____

Please send to : Retired Teachers Organization, 3106 Joseph Howe Drive, Halifax, NS, B3L 4L7

Note: Application for branch grant, with financial statement, must be submitted by **July 15th.**

(Français verso)



RETIRED TEACHERS ORGANIZATION

Conflict of Interest Guidelines

The Retired Teachers Organization has adopted conflict of interest guidelines for the protection of its members in the Constitution and Operational Procedures.

The guidelines are as follows:

- i. Members shall be sensitive to the perception of conflict of interest;
- ii. Grounds for possible perception of conflict of interest shall be made known after the approval of the meeting's agenda;
- iii. Members are advised to consult the RTO President, RTO Vice-President or Chair of the Standing or Ad-Hoc Committee when in doubt whether conflict may exist or thought to exist;
- iv. When in doubt members shall err on the side of caution rather than presume that no conflict shall be perceived;
- v. When members withdraw/absent themselves voluntarily from the meeting because of the possibility of a conflict of interest, this shall be stated and recorded in the minutes of said meeting. The minutes shall also record the time at which the member left the meeting and the time of return.

I have read and agree to abide by the guidelines as stated above.

Name

Meeting or Committee

President, Vice-President
or Committee Chair

Date



Retired Teachers Organization

of the Nova Scotia Teachers Union

3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7

www.rto.nstu.ca

Retired Teachers Organization Privacy Principles

The Retired Teachers Organization has adopted appropriate principles for the protection of personal information.

The RTO follows these principles of privacy protection:

Accountability

The RTO is responsible for member's personal information that is under the control of the RTO.

Identifying Purposes

The RTO uses member's private information only for the legitimate purposes of the organization and its members.

Limiting Use, Disclosure and Retention

The RTO will not use, disclose or retain personal information for purposes other than those for which it is collected, except with the consent of the member or as required by law. Personal information shall be retained only for as long as necessary to fulfill those purposes.

Privacy Information Form

I agree that our RTO Branch will use RTO membership information solely for the legitimate purposes of the organization and its members. I agree that our Branch will not sell, publish or otherwise distribute RTO membership information.

Signature

Branch

Date

SECTION 7



Strength in Numbers, Discounts in Numbers

We operate an exclusive program not for, or accessible by the public. The only prerequisite is that you are Canadian Public Employee. The only way you can see the great specials is through our Key Link.

Make sure to register, and help spread the word!

We strongly encourage you to register and gain access to the Key Link newsletters which contain deals available only for members.

Being a club member means you will be able to receive extraordinary incentives on goods and services and you will be able to suggest goods and services that you wish us to negotiate on your behalf. Tell a co-worker "Strength in numbers..", the more members we have, the more leverage we will have with manufacturers when seeking out deals for you public employees.

Crowd Clout

CPEAC.org is coupling Crowd Clout with the "Intention Economy", where the buyer notifies the market of the intent to buy and sellers compete for the buyer's purchases. CPEAC.org is the banner under which Crowd Clout empowers every Canadian Public Employee as consumers to exercise their collective purchasing strength. Crowd Clout is the objective of CPEAC.org and Canadian public employees have it. Its time you use it.

Under CPEAC.org federal, provincial and municipal employees throughout Canada are encouraged to unite to create the largest purchasing force in the country.

View the latest Key Link to see what your Crowd Clout has accomplished. You must be registered to receive the monthly key link by email.

OUR OBJECTIVE

We're leveraging the purchasing power of the Canadian public employee by establishing a win/win situation between manufacturers and consumers who buy in groups. This principle is called Crowd Clout.

DEDICATED TO

- ✓ Municipal Provincial, and Federal Employees
- ✓ Healthcare Workers
- ✓ Educators & Administrators
- ✓ Police, Fire, and Armed Forces
- ✓ Union Administrators

CPEAC Registration

Being a club member means you will be able to receive extraordinary incentives on goods and services and you will be able to suggest goods and services that you wish us to negotiate on your behalf. Tell a co-worker about "Strength in numbers..", the more members we have, the more leverage we will have with manufacturers when seeking out deals for you public employees.

FirstName:

Lastname:

Email:

Province:

Postal Code:

Alternate email address:

Subscribe

CPEAC Travel Club

Good News! CPEAC has introduced a new Travel Club. Virtually all major cruise lines & travel brands — from packaged holidays, tours, resorts, and escorted travel experiences, to river and ocean cruises.

Register Now! Starting November 2014 this travel group will receive time sensitive emails with unbelievable travel deals.


Firstname:

Lastname:

Email:

Postal Code:

Subscribe



Maritime Travel

We Know Travel Best.

September 24, 2008

William Berryman
General Delivery
Summerville, NS

Dear RTO member,

Thank you for signing up for the RTO Travel Club. Enclosed, please find a Travel Card in the amount of \$50 – good for use toward vacation packages and cruises at Maritime Travel. Consider it our way of saying "Welcome to the Club"!

As a member, you soon will have access to a world of travel benefits such as regular emails of best vacation buys, airfares and last-minute specials. Plus, you will be able to book into RTO-customized, special-interest tours.

Since Aug. 15, we have been offering **\$150 OFF per couple** on select all-inclusive vacation packages direct from Halifax to the Caribbean and Mexico. The offer also applies to coach tours of destinations around the world with companies such as Globus, Trafalgar and Insight Vacations. If you book by Dec. 31, you will also receive two free recycled reusable tote bags, a free matching beach towel and a free recycled document holder per couple.

When it comes time to book, you can enjoy the convenience of Maritime Travel's 33 locations across Nova Scotia and the peace of mind of free emergency worldwide assistance 24/7. Please remember, when booking at Maritime Travel, you must present your RTO-membership card. To find a location near you, visit www.maritimetravel.ca

Right now we are in the process of signing up RTO members. If you know an RTO member who has not joined the Travel Club, be sure to tell them to do so. The sooner we have more members signed up, the sooner all the RTO Travel Club programs will be available.

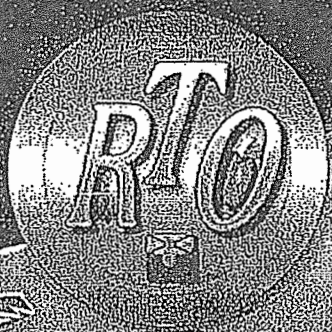
Happy travels,

Maritime Travel



Maritime Travel
We Know Travel Best.

Join the



Travel Club



Discover a World of Travel Benefits...including:

Exclusive RTO Discounts, Customized RTO Tours, Receive a \$50 per person Travel Card for use toward vacation packages and cruises, and much more!

RTO Specials!

Save \$100
per couple on
select European
Tours with
Trafalgar Tours,
Insight Vacations,
Globus & more

London's Chelsea Flower Show!

Discover the wonders of the world's largest flower show with Neville Mackay, celebrity florist and owner of My Mother's Bloomers flower shop. Enjoy Neville's warmth, humor and extensive knowledge as he leads you through the stunning displays and fascinating exhibits at the famous Chelsea Flower Show. *Maximum 14 guests*

Includes:

- Return airport transfers from Heathrow Airport
- 5 Nights accommodation at 4 1/2 star deluxe hotel
- All breakfasts
- Full-day Majestic London Private Tour, featuring London's famous attractions (lunch included)
- Two full days personally escorted by Neville at Chelsea Flower Show (May 25 & 26) - includes required Royal Horticultural Society membership
- 3-day London Pass (complimentary admission to over 50 London attractions (Tower of London, St Paul's Cathedral, Windsor Castle, museums, etc.) + 3-day unlimited "tube" pass
- Group Farewell cocktail party



Neville Mackay

\$2499
PER PERSON
MAY 23-27/10
LAND ONLY AIRFARE EXTRA
TAXES INCLUDED

Sign Up Today:

online at www.maritimetravel.ca/rto or mail this page to the address below.

For a complete details, visit www.maritimetravel.ca/rto or contact your nearest Maritime Travel location.

Contact the location nearest you today!

MEMBER NAME: _____

TRAVELING COMPANION NAME: _____

MAILING ADDRESS: _____

TEL: _____

What you are dreaming of travelling next: _____

Statement: Your contact information is kept confidential and for RTO Travel Club only. You can unsubscribe any time by emailing: rto@maritimetravel.ca

RTO Travel Club c/o Maritime Travel
2000 Barrington Street, Suite 202
Halifax, NS B3J 3K1

www.maritimetravel.ca/rto

Bedford/Lower Sackville
Sunnyside Mall • 835-2111
Sobeys/Sackville Dr. • 864-4666
Halifax/Dartmouth
Barrington Place • 421-5000
Burnside Park • 468-8747
Clayton Park West • 457-9222
Cole Harbour • 435-0220
Halifax Shopping Ctr. • 455-7856
Park Lane • 429-7883
@ the Bay/Mc Mac Mall • 465-2125
Atlantic Superstore
Joe Howe Dr. • 455-7201
Tantallon/Sobeys • 826-1782
Amherst
Sobeys/Amherst Ctr. Mall • 661-1220
Annapolis Valley
Weaver Street/Kentville • 679-2299

County/Fairfax Mall, New Minas • 681-2410
Queen St., Bridgetown • 665-4812
New Glasgow
Highland Square Mall • 752-2073
South Shore
Bridgewater Mall • 543-2481
Southwest Shore
Sobeys/Digby • 245-1970
Yarmouth • 742-9666
Church Point • 769-1702
Cape Breton
Charlotte Street, Sydney • 539-4800
Mayflower Mall, Sydney • 564-0600
Port Hawkesbury, NB • 625-3017
North Sydney Mall • 794-7251
Hays Slk/Glace Bay • 449-7011
Truro
Truro Mall • 893-7185

Ultramar Home Heating Fuel Discount for RTO Members
Revised November 2008

In April 2008, the RTO Pension and Benefits Committee negotiated a heating fuel discount from Ultramar Home Heating Centres in Nova Scotia for RTO members. In November 2008 this offer was revised by Ultramar. **The original offer provided new customers with 50 free litres of heating fuel on each of the first two orders. The November revision, instead, provides "a credit of 100 litres to be applied to new customer accounts at the end of May 2009".** Below please find the revised terms of the Ultramar discount.

This discount, however, only applies to the areas serviced by Ultramar Home Energy Centres in Dartmouth, Kentville, Bridgewater and Sydney.

Discount Terms

1. A 6 cent per litre discount on heating fuels to existing Ultramar customers who are RTO members
2. a) A 10 cent per litre discount on heating fuels for the *first delivery* – *New customers* that are RTO members
b) A 6 cent per litre discount on all subsequent deliveries
3. *(new) a credit of 100 litres will be applied to the New customer member accounts at the end of May 2009*
4. An additional 2.5% saving can be realized by all RTO members should they choose to utilize the Ultramar / National Bank Master Card*
5. New Customers will be required to complete an account application form and verify their RTO membership status – (membership card)

Home Energy Centres

DARTMOUTH 468-7979 Covers all of HRM, Hants County to Truro but not including Truro, and to Windsor, including the Town of Windsor and includes the shore along the Minas Basin.

KENTVILLE 678-3293 Covers from Wolfville to Middleton

SYDNEY 539-7580 Covers surrounding area in industrial Cape Breton

BRIDGEWATER 543-5599 Covers from Hubbards to Lunenburg



.....
As mentioned above, RTO Branches not serviced by the above may wish to approach an ADB Ultramar distributor in their area with a request for similar consideration.

Ultramar ADB (Authorized Branded Distributors) Address List

Ralston Fuels Ltd.
61 South Albion Street
Amherst, NS
B4H 3Z2
Phone: 902-667-8594/F-667-4536
Contact: David Ralston
ralston.fuels@ns.sympatico.ca

Ballantyne Fuels Ltd.
489 Stewart Street
New Glasgow, NS
B2H 5E7
Phone: 902-752-0377/F-755-5462
Contact: Mike Sullivan
msullivan@ballantynefuels.ns.ca

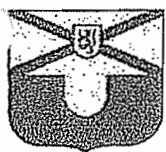
Clyde Distributors Ltd.
27 Port Clyde Road
Clyde River, NS
B0W 1R0
Phone: 902-637-2255/F-Same
Contact: David Nicoll / Karen Everett

Breton Petroleum Ltd.
28 Paint Street
Port Hawkesbury, NS
B0E 2V0
Phone: 902-625-2900/F-625-3852
Contact: Sandy MacLeod
breton.petroleum@ns.sympatico.ca

Langille Fuels Ltd.
1 Maple Drive
Tatamagouche, NS
B0K 1V0
Phone: 902-657-2390/F-657-3069
Contact: Mark / Ian Langille
langillefuels@hotmail.com

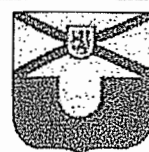
Morrison Fuels Ltd.
41 Milford Road
P.O. Box 31
Whycocomagh, NS
B0E 3M0
Phone: 902-756-2336/F-756-2336
Contact: Fred Morrison
scarista@hotmail.com

Gateway Fuels Ltd.
241 Pleasant Street
Yarmouth, NS
B5A 2K2
Phone: 902-742-4976/F-742-6790
Contact: Dave Demille Jr.
gatewayfueld@ns.aliantzinc.ca



DEALS & DISCOUNTS

FOR NSTU MEMBERS INCLUDING RTO MEMBERS!!



Subject to change without notice. Updated August 18, 2014.

ACCOMMODATIONS

NSTU Contract Hotel

The **DELTA HALIFAX** and **DELTA BARRINGTON** are the NSTU's contract hotels and offers members on NSTU business a rate of \$86 July 1, 2014 to June 30, 2015. For leisure travel, \$98 July 1, 2014 to June 30, 2015 plus a special parking rate of \$9.95 per day (self parking). NSTU membership identification is required and the NSTU rate is for one room booking per NSTU membership card. The Delta Halifax can be reached at 902-425-6700/1-888-423-3582. The Delta Barrington can be reached at 902-429-7410. For more info, check the Delta Halifax website at www.deltahotels.com/corporate/cor/nstu.html. The Delta properties are now both smoke-free.

BELGRAVIA BED & BREAKFAST in Truro offers a 15% discount to NSTU members. For more info call 902-893-7100 or 1-866-877-9900.

BEST WESTERN PLUS CHOCOLATE LAKE HOTEL, HALIFAX Located at 20 St. Margaret's Bay Road, Halifax, N.S. B3N 1J4. NSTU rates - \$99 based on single/double occupancy, per room, per night, plus taxes. NSTU rate includes hot buffet breakfast, FREE parking, FREE local calls, and FREE high speed Internet. Book your Corporate Rate today at 902-477-5611 or res@chocolatelakehotel.com. For more information contact 902-477-5611, Fax: 902-404-3376 or res@chocolatelakehotel.com. Based on availability. Some conditions apply. Call today for more information.

CAMBRIDGE SUITES, SYDNEY - The rate until December 2014 is \$129.00 including parking, wi-fi, and a continental breakfast including one hot item. Premium suites are \$25.00 extra. This includes a hot breakfast delivered to the suite for each guest, as well as upgraded amenities and linens, afternoon refreshments, bottled water in the suite, turndown service, etc. You can now access the special rates for NSTU members when making online reservations at Cambridge Suites Hotel Sydney. This link takes you to your own special rate page where a direct booking button is featured. online reservations at <https://bookings.ihotelier.com/bookings.jsp?hotelId=13606&identifier=5928DH>. You can also use the code 5928DH as well and simply enter it in to the Promo/Corporate Code section on the reservation page of the website www.cambridgesuitessydney.com

CAPE BRETON RESORTS

INVERARY RESORT, 368 SHORE RD BADDECK offers NSTU and RTO members and employees leisure and business preferred rates throughout the year. Jan 1 - May 14 \$99 May 15 - Jun 30 \$109 Jul 1 - Sep 1 \$129 Sep 2 - Oct 13 \$109 Oct 14 - Dec 31 \$99.00. FOR RESERVATIONS, call us at 1-800-565-5660 or 1-902-295-3500. For more information, visit us at www.capebretonresorts.com Based on single or double standard room occupancy. Black out dates may apply. May not be combined with any other promotional rates or discounts. Not applicable to group bookings.

DUNDEE RESORT and GOLF CLUB, 2750 WEST BAY HWY DUNDEE offers NSTU and RTO members and employees leisure and business preferred rates from mid-May to mid-October. May Opening - Jun 30 \$99 Jul 1 - Sep 1 \$119 Sep 2 - Oct Closing \$99. FOR RESERVATIONS, call us at 1-800-565-5660 or 1-902-345-2649. For more information, visit us at www.capebretonresorts.com Based on single or double standard room occupancy. Black out dates may apply. May not be combined with any other promotional rates or discounts. Not applicable to group bookings.

DIGBY PINES GOLF RESORT & SPA 1-800-667-4637 or www.digbypines.ca. Open mid-May to mid-October. \$105/night plus tax, based on double occupancy, subject to availability. Please request the NSTU member rate at time of booking and provide your NSTU card upon check in. Rate is based on leisure travel only and is not applicable to group business.

FUTURE INNS HALIFAX HOTEL & CONFERENCE CENTRE - Located at 30 Fairfax Drive, off of Lacewood Drive in the Bayers Lake Shopping District. We are happy to offer discounted rates for current & retired NSTU members starting at \$101.00 for a traditional room. The NSTU rates include Free parking, Free local calls & Free high-speed Internet. To book a room, simply call 1-800-565-0700 or Halifax@futureinns.com. Based on availability & some conditions apply. Call & speak to one of our friendly staff members for more information.

HAMPTON INN BY HILTON SYDNEY - NSTU members are welcomed with a 2014 rate of only \$129 plus applicable taxes. We are also pleased to provide free parking, free wifi, free local phone calls and free 24-hour coffee & tea service and a free hot breakfast buffet, along with use of our fitness centre, mineral pool and 90' waterslide. Conveniently located adjacent to the Membertou Trade & Convention Centre and connected via pedway to Kiju's restaurant, the hotel is minutes from downtown, Mayflower Mall, CBU, CB Regional Hospital and much more. 60 Maillard Street, Sydney, NS B1S 3W3. Check us out on tripadvisor or visit us on facebook. Call 1-855-564-8282 for reservations. NSTU ID is required.

KELTIC LODGE RESORT & SPA 1-800-565-0444 or www.kelticlodge.ca. Open mid May to mid October. \$115/night plus tax, based on double occupancy, subject to availability. Please request the NSTU member rate at time of booking and provide your NSTU card upon check in. Rate is based on leisure travel only and is not applicable to group business.

LISCOMBE LODGE RESORT & CONFERENCE CENTRE Call 1-800-665-6343 or visit www.liscombelodge.ca. Open mid May to mid October. \$99/night plus tax, based on double occupancy, subject to availability. Please request the NSTU member rate at time of booking and provide your NSTU card upon check-in. Rate is based on leisure travel only and is not applicable to group business.

THE LORD NELSON HOTEL & SUITES, Halifax is pleased to offer 2014 Preferred Rates for NSTU members. Classic Guest Room with parking; July 1 - August 31, 2014 - *Summer Special* \$115.00 Classic Guest Room with parking; September 1 - October 31, 2014 - \$129.00 Classic Guest Room without parking, \$149.00 Classic Guest Room with parking; November 1 - December 30, 2014 - \$89.00 Classic Guest Room without parking, \$109.00 Classic Guest Room with parking. All rates are valid for individual travel only, subject to availability, plus applicable taxes. Enjoy complimentary local calls and Wi-Fi. Guests must provide NSTU membership ID. Additional room types are available upon request for an additional upgrade charge. Group rates can be negotiated separately through our Sales Department at the time of booking. Book your rate online at www.lordnelsonhotel.com 1. Select 'Book Your Corporate Rate' at the bottom of the screen. 2. Enter your access code: NSTU321 3. From here you can select your dates, check availability and make a reservation. The Lord Nelson Hotel & Suites, 1515 South Park Street, Halifax, Nova Scotia B3J 2L2. Reservations: 1-800-565-2020 / 902-423-5130 / book@lordnelsonhotel.com ***The Lord Nelson Hotel & Suites would like to offer a ****SUMMER SPECIAL** Available July 1st to August 31st, 2014 — \$115.00 Classic Guestroom (parking included)**. This special is in addition to our current offer above.

PARK PLACE HOTEL & CONFERENCE CENTRE - RAMADA PLAZA - would like to extend a room rate to NSTU/RTO members for 2014. The following rates will include a complimentary hot buffet breakfast, parking and high-speed wireless internet. January 1, 2014 to December 31, 2014 - Standard room - \$129.95 and One-bedroom Suite - \$179.95. Rates are based on individual travel only, but may be used by employees or associates travelling for business and pleasure. Rates are quoted in Canadian dollars and subject to applicable taxes. Room production will be monitored throughout the year. Rates are subject to change. Location: 240 Brownlow Ave., Dartmouth, NS B3B 1X6. (Hwy 111, exit 3 to Burnside Drive) Phone: 1-902-468-8888 / Fax: 1-902-468-8765 / Reservation: 1-800-561-3733; email: ramada@ramadans.com and website: www.ramadans.com/.

The **FARMHOUSE INN** in Canning, just outside Wolfville in the Annapolis Valley, offers an additional 15% off winter rates to NSTU members. The discount will apply from November to April each year, excluding packages, New Year's Eve, Valentine's weekend and special events weekends. Visit www.farmhouseinn.ns.ca.

The **PRINCE GEORGE HOTEL** is a luxury hotel located in the centre of downtown Halifax. Conference delegates will be in a perfect location to explore the city. Also connected to the Downtown Link indoor pedway provides many options for shopping, entertainment, dining and accessing the Halifax waterfront without going outdoors. The Prince George Hotel is pleased to offer the following preferred rate for NSTU members: January 2014 - December 30, 2014: \$109.00 including local phone calls, free Wi-Fi and parking. The Prince George Hotel is located at 1725 Market Street, Halifax, Nova Scotia, B3J 3N9; General Enquiries: 902.425.1986 / Make a Booking: toll-free 1.800.565.1567 or direct 902.425.6066; www.princegeorgehotel.com

The **WAVERLEY INN**, offers NSTU members a 10% discount. Located at 1266 Barrington Street, Halifax, NS B3J 1Y5; Phone 902-423-9346/1-800-565-9346; website www.waverleyinn.com

WESTIN HOTEL, Halifax offers NSTU members a discount. Contact the Westin at 1181 Hollis Street, Halifax, NS 902-496-8585; 1-877-993-7846 or www.thewestinnovascotian.com/nstu-employees to book directly online. Based on availability.

PERSONAL CARE

AT HOME REHAB - specializes in physiotherapy in the comfort, convenience and privacy of the patient's own home. Our goal is to ensure you reach your physical potential while working with your busy schedule. Services are available throughout HRM, Windsor and Truro. Appointments are offered before, during, and after the school day and on weekends.

At Home Rehab is pleased to offer NSTU members, both active and retired, a reduced rate (Reg. \$100 / NSTU discount \$75) for in-home physiotherapy and guarantee an available appointment within 48 hours of calling. Direct billing to Blue Cross available.

In home physiotherapy is ideal for individuals who have difficulty attending appointments outside of the home or place of work; and individuals following post-operative rehabilitation, stroke, brain injury, soft tissue injuries, generalized deconditioning, or fractures. We provide a wide range of physical therapy services including ultrasound, TENS, strength and flexibility training, fall risk assessment and balance training, postural analysis, and home safety assessments.

Call today to book your appointment 902-445-7987 or email info@athomerehab.ca / Located on Larry Uteck Blvd. Halifax, NS. Visit us at www.athomerehab.ca

CRESTHAVEN LASER & SKINCARE CLINIC - is delighted to offer a 30% discount off any regularly priced service to NSTU members. At CRESTHAVEN LASER, you will love our friendly, professional and privately owned clinic that offers Laser Hair Removal, Photo Rejuvenation, Body Slimming, Cellulite Reduction, Skin Tightening and more. We specialize in FDA approved laser treatments to improve skin care and to help reverse aging, acne, sun damage, rosacea, hyper pigmentation, etc.

You are our best source of advertising! At Cresthaven Laser we want to help you look and feel your personal best. Cresthaven Laser is built on referrals and therefore, we take great pride in insuring that our clients receive individualized care, with effective results each and every time.

Our personalized one on one attention, before, during and after treatments is what sets us apart. Our goal is to ensure each customer receive not only affordable treatments but, great value with the highest degree of customer service. Please visit our website and call to book your free consultation today at 902-401-0909 or info@cresthavenlaser.ca or www.cresthavenlaser.ca

ENLIGHTEN LASER & SKIN CARE CLINIC is thrilled to offer a 20% discount on services to NSTU members. Owned and operated by an NSTU member, Enlighten offers Laser Hair Removal, Body Slimming, Cellulite Reduction, Skin Tightening, Photo Rejuvenation, Rosacea Treatment, Manicure, Pedicure, Facials and more. At Enlighten, our goal is to provide FDA approved, effective and affordable treatments while ensuring client comfort, privacy and satisfaction. We pride ourselves on personal attention, communication and individualized care before, during and after treatment. We believe that flawless skin is possible at any age. Whether your concerns are to maintain youthful skin or to address the needs of maturing skin we are able to offer a wide range of skin care therapy and services. Client education is a priority at Enlighten and we pride ourselves on supporting individuals as they make informed choices regarding skin care treatments. To book your FREE consultation call 902-455-3263 | joehowe@enlightenlaser.ca | 3601 Joseph Howe Drive, Halifax (Inside the Joe Howe Superstore).

ERIN BALODIS, NATUROPATHIC DOCTOR - As a general practitioner, Erin welcomes the opportunity to treat patients of all ages. She has a solid background in nutrition, and emphasizes whole food nutrition, going back to the basics with food along with nutritional supplementation when necessary. She has a keen interest in botanical medicine, using herbal tinctures and standardized extracts of herbs as treatment. Asian Medicine including acupuncture is another treatment option that Erin is fully licensed in, and enjoys using. She abides by the Naturopathic medicine principles by supporting patients to achieve their optimal health. She thoroughly enjoys sharing her knowledge, facilitating people on their journey to good health! NSTU members can enjoy 15% off the initial visit. Direct billing is available and Dr. Balodis is registered with Medavie Blue Cross. Located at Kingswood Chiropractic Health Centre, 1210 Hammonds Plains Road; 902-832-1411; OR Dr. MacAdam Chiropractic and Associates, 6777 Quinpool Road, Halifax; 902-407-3347; OR 71 Duke St., Chester; 902-802-1257. Visit www.erinbalodis.com for more information.

ETERNO LASER & MEDISPA, All NSTU members, including retired members are invited to visit us at one of the most beautiful & relaxing spas in the Annapolis Valley! How does 15% OFF sound? We would be pleased to have you enjoy this discount (with your NSTU ID) on a number

of our services, including: Traditional and Medical Esthetics; Laser Hair Removal; Photo, Oxygen & Multiderm Facials; Laser Tattoo Removal with Atlantic Canada's only Quanta Q-Plus Laser™; Registered Massage Therapy; Registered Acupuncture; and more! We offer special package pricing for all Laser and Light Therapy treatments as well as a special 50% discount on treatments done with Nova Scotia's only Venus Freeze™. Please visit our website for a full list of products and services and to see our staff profiles! Eterno Laser & MediSpa • 16 Webster Court • Kentville, NS • 902-365-7546 • www.eterno.ca

MARITIME MASSAGE HEALTH CLINIC, Halifax gives a 15% discount for the first visit, then 10% to NSTU members. Phone: 902-423-2455.

MEDICINE IN MOTION - Family, Physiotherapy & Sports Medicine Centre - 121 Ilsley Avenue, Burnside, Dartmouth, NS; Phone 902-468-2774; Fax 902-468-1359; website www.medicineinmotion.ca. Offers a 10% discount on Massage Therapy and direct billing is available.

MICHAELS - 15% off your entire purchase every day! Some exclusions apply, see a store associate for details. Create for your Classroom. Michaels has all the ideas you need to create a one-of-a-kind classroom! From bulletin board ideas to fun and educational games, we have the inspiration you need to make your classroom a fun place to be. Two Locations: 45 Washmill Lake Court, Halifax, NS B3S 1B9; 902-450-0288; Store Hours - Monday to Saturday: 9-9 pm & Sunday 10-5 pm. and 15 Leclair Row Road, Dartmouth, NS B3B 0C6; 902-461-3032; Store Hours - Monday to Saturday: 9-9 pm & Sunday 10-5 pm.

NATURAL PATH MASSAGE THERAPY, 75 Alderney Drive, Dartmouth, NS (across from the Ferry Terminal) will offer NSTU members \$20 off their first massage and a free sauna. Contact 902-463-9351, naturalpath@ns.sympatico.ca or visit www.mynaturalpath.ca.

REMEDY FACIAL BAR & SPA is pleased to offer members of the Nova Scotia Teachers Union 10% off regularly priced Massage Therapy with our licensed RMT Tricia Elliot with the presentation of NSTU ID. We can do direct billing with Blue Cross and offer Registered Massage Therapy receipts for other health plans. Please mention the NSTU discount when booking and paying. Located at 1546 Granville Street, Halifax; 902-425-7586; www.remedyspa.com.

SPRING GARDEN COSMETIC [BOTOX • LASER • FILLERS • SWEAT MANAGEMENT • SKIN CARE] and **SG-MEDI-SPA [AESTHETICS & COSMETIC MEDICINE]** offer a 10% discount to all NSTU members! Discount includes laser hair removal, Botox and Juvederm fillers, chemical peels and spa services. Professionally trained and experienced staff under the direction of Dr. Ken Chisholm. A private setting, free parking and gift certificates are available at each location. Spring Garden Cosmetic is located at #104 - 5880 Spring Garden Road, Halifax, 902-429-8784, www.sgcosmetic.com and sg-medi-spa is located at 463 Main Street, Wolfville, www.sgmedispa.com.

STRESS BUSTERS MASSAGE THERAPY & WELLNESS - Invites NSTU members and retired members of the NSTU, whether local or from outside of the metro area, to come in and enjoy a 10% discount on regularly priced Massage Therapy Services. ID required. Direct billing is available for Blue Cross and Green Shield. Regular rates are \$80.00 for 1 hour and \$120.00 for 90 minutes. Earn free massage with our Client Referral Program. Clients receive free trial for use of Whole Body Vibration at our location.

***Offer is not valid in conjunction with other offers and is not applicable for on-site chair massage services. Also, Chair massage is available for your workplace, promotion or event.

Please call for rates as they differ from in-house. Rates subject to change without notice. Hours are variable so if you don't see the time slot you're looking for, please get in touch to see whether there's something else available that suits your needs. The first Tuesday of each month and Tuesday evenings are not available due to standing bookings. Experience the ebb & flow of letting go... If you have any questions or concerns, please contact - Lola McNeil, RMT & Owner, 3638 Dutch Village Road, Halifax, NS B3N 2S4; C: 902-488-5652; www.stressbusterswellness.com / info@stressbusterswellness.com

SunME SWIMSUIT SPA, offers NSTU members a 10% discount on all services and other specials at the spa located at 1869 Upper Water Street in the Historic Properties in Halifax, Phone: 902-407-3808. Swimsuit shopping, spa services, St. Tropez tanning and specialized esthetic services are offered. Contact our Beauty Team for an appointment. Visit www.swimsuitspa.ca for further details.

TOUCH THERAPIES, Dustin Ellsworth, RMT. Massage Therapy Services - Offers \$25 off Massage Services to NSTU members - Located in Styles Alive, 3422 Dutch Village Road, Halifax, NS; 902-443-7501; Email: touch.therapies@live.com. Hours of Operation are Monday, Tuesday and Friday 9-5 and Wednesday and Thursday 11-7. Direct bill through Blue Cross available. Specializes in Postural Dysfunctions. Enquire about our Client Program.

BOOKSTORES

BLUE GRIFFIN BOOKS, 30 Commercial Street, Middleton offers NSTU members a 10% discount on classroom purchases. For details phone 1-902-363-2665 or email bluegriffinbooks@eastlink.ca.

TATTLETALES, Penhorn Mall, 535 Portland Street, Dartmouth offers a 20% discount to NSTU members. 902-463-5551; tattletales@ns.aliantzinc.ca

WOZZLES, Halifax offers a 20% discount on classroom purchases to NSTU members. 1533 Birmingham St, Halifax, NS B3J 2J6. 902-423-7626.

MISCELLANEOUS

BANANA REPUBLIC is currently offering a teacher discount of 15% off regular price merchandise. Teachers need to show appropriate ID at the register to receive the discount. We can add you to our Gold Book so that we can keep you and your colleagues informed of special offers. Halifax Shopping Centre, 7001 Mumford Road, Halifax, NS B3L 4N9; 902-454-8071; bananarepublic.ca

BENJAMIN MOORE BAYERS LAKE offers NSTU members \$5 off cans of paint. NSTU identification is required. Location: 120 Susie Lake Crescent, Unit 19, Bayers Lake, Halifax; phone: 902-446-3990.

BIG APPLE FASHIONS, Barrington Place Shop, 1903 Barrington St., Suite #2050, Halifax is pleased to offer all NSTU members a 10% discount on all regular priced fashions. Contact 902-446-2442 or www.bigapplefashions.ca

BOSE CORPORATION offers savings on most Bose® products, including music and home entertainment systems, headphones, and wireless solutions for around the home or on the go. Take advantage of this great savings for both school use and for your personal purchases. Please call 1-800-341-2073 and ask for the Canadian Educators Program for more information and pricing; remember to have your school email address ready for verification. Please check out all of our products online at www.bose.ca

BUDGET RENT-A-CAR MARITIMES offers a discount to NSTU members at the following locations ONLY: Halifax/Dartmouth, Sydney, Port Hawkesbury, Yarmouth, Moncton, Saint John, Fredericton, and Charlottetown. For more information, contact Budget Rent-A-Car in your area (in Halifax dial 902-492-7500 and press 1) or call 1-888-492-4888.

COMFORT ORTHOTICS & PODIATRY CLINIC - Custom Made Orthotics \$295 fabricated on-site and ready for pick up in one week. Each additional pair from the same cast (within a 2 year period) is 40% less, only \$175/pair. Footwear \$10 discount on regular priced shoes - Over 20 brands and 160+ styles in stock - Receive FREE pair of All Days Socks with purchase of footwear. Sigvaris Medical Compression Stockings - Free gloves and wash solution with purchase. Receipts will be issued for claims through your medical plan. Sunnyside Mall (2nd level) - 1595 Bedford Hwy, Suite 205- Tel: 902-835-7463 or toll Free 1-855-835-7463 Website: www.comfortorthotics.ca - We are with you every step of the way!

DISCOUNT CAR AND TRUCK RENTALS offers a discount to NSTU members. By quoting #46129 each time you require a rental vehicle you will be able to save up to 40% off leisure rates. Rates are guaranteed in Nova Scotia and New Brunswick. Vehicle rentals available are compact, midsize, full size, minivan, SUV, 1/2 ton pickup, crew cab, cargo van and cube truck. Visit the website at www.discountcars.ca. Central Reservations (P) 902-468-7171 or 310-RENT

or (Toll Free) 1-888-636-9333; Email reservations@carrental.ca. Nova Scotia locations are Halifax (2710 Agricola St., 902-453-5153), Dartmouth (135 Ilsley Ave., Unit A, 902-468-5441), Halifax Airport (Quality Inn, 60 Sky Blvd., 902-873-3049), Kentville (7145 Hwy 1, 902-678-8594), Sydney (81 Victoria Road, 902-563-2806) and Truro (70 Juniper St., 902-895-6642). New Brunswick locations are Bathurst, Dieppe, Moncton, Fredericton, Sussex and Saint John.

DISCOVERY CENTRE All NSTU members have access to our free program 'InSight'. InSight is a dedicated membership program for teachers only, offering a wealth of valuable benefits and resources all designed to make your jobs easier! This program includes: 50% discount on Regular Family Memberships; 20% discount on Discovery Shop purchases (with the exception of LEGO products); Free monthly newsletter; Family sneak peek nights; Online tools and resources. Teachers can sign up for this on our website, located at <http://www.discoverycentre.ns.ca/learn/insight>. The program is presented by Johnson Inc.! Visit us at 1593 Barrington St., Halifax. We are pleased to offer all NSTU members a chance to view the facilities at no cost when presenting a valid Nova Scotia Teachers License at the front desk. Contact 902-492-4422.

DULUX PAINTS offers up to 40% off Glidden and Dulux Paint Products. Up to 20% off supplies and other products, and up to 40% off custom window blinds at the following location: 1746 Bedford Highway, phone 902-835-1300 - Glidden/Colour Your World/Dulux.

DULUX PAINTS offers up to 40% off Dulux Paint Products available at the following locations: 435 Grand Lake Road, Sydney; 902-4-562-1170 5651 Kaye St., Halifax 902-453-2560 177 Wyse Road, Dartmouth 902-463-5222, 75 Akerley Blvd., Burnside 902-468-3965 1746 Bedford Highway, Bedford 902-835-1300, 50 Tacoma Drive, Dartmouth 902-434-8292, 155 Chain Lake Drive, Halifax 902-445-5267

ERINN G. MOORE - FAMILY LAW PRACTICE - He offers a one hour free consultation plus a 30% discount on legal fees for all NSTU members. He has over 10 years of experience—flat fees offered. Located at 1526 Dresden Row, 4th Floor, Halifax, NS B3J 3K3; Phone: 902-701-1952 or Cell: 902-223-0630.

ESPRIT DARTMOUTH CROSSING OUTLET offers a 10% discount to NSTU members. NSTU ID required. Located at 54 Hector Gate, Dartmouth, NS B3B 0C2; 902-481-0209.

EVENT SYSTEM RENTALS - Package discounts are available for NSTU members for booking Winter Carnivals and Safe Grads. For more information, call 902-538-0194.

FRAME EXPRESS - Custom Framing, Plakmounting and Prints offers a 30% discount on all custom framing and plakmounting (also guarantees their price is the best in the city and beats all written quotes by 10%) to NSTU members upon presentation of their ID card. Dartmouth Location, 10 Morris Ave., Unit 34 (off Akerley Ave.); phone: 902-468-5600.

GARDEN VIEW RESTAURANT on 174 Main Street in Dartmouth is introducing a 10% discount to NSTU members. Try out our new South East Asian offerings, think zesty Pad Thai noodles, creamy coconut curries, savory basil stir-frys and even a lactose/gluten free coconut tropical chowder from the imperial court of Laos! Of course, nothing beats the comfort of the traditional Canadian/Chinese favourites we have been serving since 1923. Our famous meat eggroll remains our top selling item and it comes with every combination platter. We also offer a full range of gluten-free and MSG free stir-frys. Check out our website www.gardenviewrestaurant.com or call us to ask about what we can do for your catering needs, call Michelle at 902-435-7777. Join our loyalty program and get a \$10 certificate for joining and a certificate for your birthday! You will be rewarded for every dollar you spend at the Garden View.

GCR TIRE CENTRES (formerly Crown Tire) offer NSTU Members a 15% discount off regular selling price of Bridgestone and Firestone Passenger/Light Truck tires. Also, a 10% discount off current retail price on any car service (brakes, alignment, oil changes). GCR Tire Centres are located in Antigonish, Bridgewater, Dartmouth, New Glasgow, New Minas and Truro.

GRAND & TOY - Working with teachers so students can be their best! Take advantage of Grand & Toy's low pricing. Contact Account Manager, School Supplies. Toll-free: 1-888-456-1258 ext. 271.

HOMELIFE REAL ESTATE CENTRE INC. in partnership with Realtors Curtis Messervey and Anthony MacNeil is honoured to extend the Corporate Employee Real Estate Program to the NSTU members. This program is exclusive to HomeLife Real Estate Centre and is offered to the members of the NSTU. An overview of the program is: Gold Rewards Program - 15,000 points for every \$100,000 sale or purchase; Preferred Real Estate & Mortgage Rates - 1% discount when combining buying and selling services; Home Warranty Program - 50% discount on basic coverage; Relocation Services - Moving In and Moving Out assistance; Home Buyers and Sellers Kit; Service & Product Discounts - Furniture and appliances, home cleaning and home maintenance; and Donation Program - Percentage of sales donated to charities, etc. For additional information, please call HomeLife Real Estate Centre at 902-252-3400.

HOTEL DISCOUNT PROGRAM - We are proud to now offer our very own NSTU Member Discount Hotel Program, provided for the exclusive access of our members and their families. Why? Because our teachers deserve it! Teachers and their families may now search and book hotel discounts around the world. Our savings may exceed 50%, and average 10-20% below market rates. To take advantage of these savings, simply enter your destination of choice and travel date in the convenient search widget on our site, and follow the instructions to log-in or phone 1-800-892-2136, code NSTU. Website - <http://www.reservetravel.com/v6?&siteid=23903¤cy=CAD&us&Kilometers&streetview=true&pagesize=25&cid=nstu>

Virtually all worldwide hotel rates are discounted...some by a little and some by lot...and there are no added service fees, so our deals will compare favourably with any alternative source for making hotel reservations, including all online travel agencies as well as booking direct with the hotels. In addition to our great rates, we also offer our members the best worldwide hotel inventory, as measured by (i) number of property listings, (ii) room availability, and (iii) rate types to choose from. And don't worry, we don't impose any onerous change or cancellation policies, other than simply passing along the terms and conditions offered by the hotels. So, you can book with confidence!

Go to <http://localhospitality.com/corporate.html> and under **CONTACT US** click on **log-in page** use the following: **USER NAME: NSTU / PASSWORD: NSTU** or go to www.nstu.ca under Deals and Discounts (Exclusive Hotel Discount Program - use same User Name and Password after you've logged into the NSTU site.)

INTREPID TRAVEL - NSTU Members save 10% on trips with Intrepid Travel! For travellers with a yearning to get off the beaten track, Intrepid opens up a whole new world of adventure travel. From the colourful landscapes of Latin America to the wilds of Africa - come with us to discover real people, real cultures and have incredible real life experiences along the way. For full details visit www.intrepidtravel.com/teachers.

The **LUNG ASSOCIATION OF NOVA SCOTIA** offers NSTU members a 10% discount on our 2013 Golf Discount Book - The Lung Book. This amazing book has over 80 golf courses that offer 2-for-1 golf, plus other offers like stay-and-plays, discounts on buckets of balls, and more. More than 50 of those courses are located in Nova Scotia with other courses located across PEI, New Brunswick, Newfoundland, and Maine. To purchase your book for the discounted rate of \$45.00 please visit us online at <http://www.ns.lung.ca/site/index.php/campaigns-events/the-lung-book> and use the promotional code NSTU2013. The offer can also be provided by displaying your NSTU membership card at our office, 6331 Lady Hammond Road, Halifax, NS or by purchasing your book by phone at 902-443-8141.

MIDAS - Total Car Care - All locations in Nova Scotia. Offers 10% off parts. www.midas.ca.

NATURAL LIGHT SUNSPACE is delighted to offer a \$500 discount off any 3-Season Sunroom, Screen-room and Permanent Awnings to all NSTU members. Take your deck to the next level with our beautiful permanent awning, screen room or sunroom products. Turn your backyard into a retreat that you can use for most of the year so you can truly enjoy your patio furniture, backyard, hot tub, pool...

Can you imagine: Barbecuing all year long out of the elements; Having a bug-free screened room for your hot-tub; Being protected from harmful UV and being cool on hot scorching sunny days; Keeping your expensive patio furniture from fading in the sun; Having dry cushions after a rainy day or a heavy fog; No worries about heavy winds blowing away your umbrella, sunshade, awning or gazebo; Extending your patio or deck usage in comfort for as much as 9 or ten months of the year; A permanent awning that is built for our Nova Scotia climate & snow load but does not darken adjacent

rooms; Creating a nice quiet place to get away from the rat race or have a social or family event; Having a roof or room system that is perfect for your home, RV or Cottage.

Natural Light Sunspace offers: Permanent Awnings; Patio Covers; Screen-rooms and integrated railings; 3-Season & Extended Sunrooms; Sunshades; Aluminum and Glass Railings; and Aluminum deck systems. Check us out online at www.naturallightsunspace.ca or call 902-499-4484 to set up an appointment to view our showroom @ 22 B Topsail Court, Unit 3, Bedford, NS

Get away without going away! Get your free estimate today!

SUNSPACE SUNROOMS & AWNINGS

22 B Topsail Court, Bedford, NS by appointment only - call 902-499-4484 www.NATURALLIGHTSUNSPACE.ca

NEPTUNE THEATRE - NSTU members receive a 20% discount on single tickets for plays in the 2013-2014 season (excluding D Seating in FH and C Seating in Studio Theatre) plus 20% off the Our Plays, Your Way 3, 4 & 5 Packs. Use **Promo Code 2013NSTU**. Phone the Neptune Theatre Box Office at 902-429-7070 or 1-800-565-7345 or visit www.neptunetheatre.com and identify yourself as an NSTU member using your ID# to receive the discount. This discount cannot be combined with any other discount (ie. Seniors discount). All regular service charges and HST will apply.

OG EVENT FILMING offers NSTU members 20% off all services. For information on their wide variety of services, visit www.gooraservices.com or phone 902-462-2439 / 902-830-6487. We believe in quality. Give us the opportunity to take on one of your projects and let us wow you with our abilities. We film weddings, plays, retirement parties and various sporting events. Our equipment is the best and your finished product is the best. For bookings or for more information, give us a call.

OH MY SOLE! Young Kempt Centre, 6061 Young Street, Halifax offers NSTU members \$10 off any regular priced pair of shoes in the store. Call 902-423-8288 or visit www.ohmysole.com.

PAPA MARIO'S PIZZA - Two locations to serve you in the HRM - 6954 Mumford Road (Halifax Shopping Centre Annex) and 1283 Barrington Street, Halifax offers a 10% discount to NSTU members on food orders only. Papa Mario's also offer catering of more than just pizza - they have veggie/meat/fruit trays as well as salads and wraps. School lunch program is available (pizza with a whole wheat crust!) Visit their website at www.papamarios.com or phone 902-421-2121. Contact is Albert at 902-425-0000 or 902-877-0247.

PARK 'N FLY at the Halifax Stanfield International Airport offers a 20% discount to NSTU members. For further details contact: Park 'n Fly, 668 Barnes Drive, Enfield, N.S. B2T 1K2; Tel: 902-873-4574; CS_Halifax@parknfly.ca / www.parknfly.ca/halifax/en/halifax

QUALITY FOOTWEAR & MAHONE BAY TRADING COMPANY offers a 10% discount to members. Locations include 201 Chain Lake Drive, Halifax (902-444-4229) and 544 Main Street, Mahone Bay (902-624-8425). Check out comfort, fashion and selection in a wide range of sizes for men and women.

ROGERS WIRELESS (AML) have exclusive offers for eligible NSTU members. Plans 1 & 2 are VOICE Plans ONLY - #1 - \$21/month per line plus tax; 250 weekday minutes; 250 local incoming minutes; 250 Canadian text messages; unlimited evenings & weekends starting at 6 p.m.; FREE call display & voicemail; first monthly service fee credited! #2 - \$25/month per line plus tax; 350 weekday minutes; unlimited local incoming minutes; unlimited Canadian text messages; unlimited evenings & weekends starting at 6 p.m.; FREE call display & voicemail; first monthly service fee credited!

Plans 3 & 4 are VOICE & DATA Plans - #3 - \$51/month per line plus tax; 1GB Canada-Wide Data; 250 weekday minutes; 250 local incoming minutes; 250 Canadian text messages; unlimited evenings & weekends starting at 6 p.m.; FREE call display & voicemail; first monthly service fee credited! #4 - \$55/month per line plus tax; 3GB Canada-Wide Data; 350 weekday minutes; unlimited local incoming minutes; unlimited Canadian text messages; unlimited evenings & weekends starting at 6 p.m.; FREE call display & voicemail; first monthly service fee credited! **DEVICE SALE** - iPhone 4S 16GB now \$0 (with Voice & Data Activation) & Samsung Galaxy Q now \$0 (with Voice only Activation) How to order: Visit www.amlcares.com, click "Corporate Login" on the top right hand corner; Username is: govcan; Password is: employee; Follow the steps to select your device, accessories, plan and features; Your order will be processed and shipped within 48 hours to your location. Contact: John Gold, jgold@amlnet.com; 902-452-0104.

SCOTIA AUTO GLASS - So Scotia Auto Glass; what's in it for me? You will get Mobile Service with quick response times by a technician who is ScotiaGlassTech™ certified in both vehicle glass repair and replacement. We come to you at work or home using Scotia Glass's proprietary tools including the Glass Rebuild™ resin and the SingularSeal™ windshield fitting system that allow us and other Scotia Glass® technicians to provide superior service. Scotia Auto Glass is part of the Vantage Point Glass Network, Atlantic Canada's Fleet and Glass Network. This means that even if you are not in the HRM/Lunenburg/Valley area, Vantage Point Glass Network will have a shop for you that honors warranties throughout the Network.

NSTU card members will receive: Free mobile service at home or work*, Up to 40% off your deductible* Free Windshield Repairs* 25% discount off the current retail price* on any additional glass services (wipers, Aquasheild, door glass and back window, car cleaning)* - see website for details. Book online by visiting www.scotiaauto.com/promo/nstu.htm or call HRM & Tantallon/Windsor - Ron Tibert - 902-456-5201 or South Shore, Hubbards, Chester to Liverpool - Ron Tibert - 902-523-1180.

SOFTMOC, is pleased to invite all members of the NSTU to SAVE 10% on their complete purchase at SoftMoc. The savings are valid on all regular and sale priced merchandise. It cannot be combined with any other discount coupon or offer and is not valid at the Warehouse Sale Outlet. SoftMoc reserves the right to cancel this discount code at anytime. The new eligible discount code may be obtained at any SoftMoc retail location or from customer service at 1-888-SOFTMOC or shoes@softmoc.com. The Discount Code is 777000013255. This number must be quoted in store or entered online to redeem the discount. Alternatively, in store you may show your

Official Membership Card. Additional rewards and savings are available through registering for SoftMoc "My Account" and Frequent Buyer Plan at: <https://www.softmoc.com/ca/register>. Any questions regarding this offer, contact Keith Robertson, Corporate Sales Manager, SoftMoc Inc., Ph. 905-665-8119 ext. 2232 or email keith@softmoc.com.

SOLES IN MOTION, 121 Ilsley Ave., Dartmouth, offers NSTU members \$10 off orthopaedic footwear (including the Dansko line of footwear) as well as a 10% discount off regularly priced athletic footwear and clothing. Contact us at 902-468-7911 or www.solesinmotion.ca.

TALL SHIP SILVA (Halifax) is happy to offer harbour tours at a 25% discount to teachers. Just show your NSTU ID at the dock when purchasing tickets. Contact them at info@tallshipsilva.com or 902-429-9463.

THE SACKVILLE SPORTS STADIUM is offering all current and retired NSTU members a 10% discount on all Annual Memberships. The Sackville Sports Stadium is a multi-purpose facility that offers programs and services in the areas of fitness, sport, and wellness. As a community facility it is important for us to have something for everyone - AND WE DO! We want to make fitness fun for everyone!

We offer a range of sports, fitness, and wellness programs that include but are not limited to Zumba, TRX, Bootcamps, Boxing Workouts, Learn to Run, Indoor Cycling, Yoga, and Meditation. We also have a wide range of programs geared for the Senior population and specialized programs for those with chronic pain or injury issues as well as those with identified special needs.

Our Aquatics Department offers swimming lessons, aquatic leadership programs, fitness, and speciality programs as well as open swims to the public. For children we have karate, dance, gymnastics, indoor soccer, birthday parties (dance, karate, mad science, gymnastics, laser tag, swimming and skating) and a large summer daycamp program as well as in-service day camps throughout the year. Our arena is host to youth hockey, ringette, skating lessons, and public skating. There really is something for all ages!

Our membership coordinators will work with you to help identify your best options. Our annual memberships include Face 2 Face, which consists of 5 half hour appointments with our certified trainers. You will receive a personalized program, one on one coaching and materials with current fitness and health information. Most importantly - you will get results and we guarantee it or your money back!

For more information visit our website, www.thestadium.ca or give one of our Membership Coordinators a call at 902-252-4000. NSTU ID is required. Terms & Conditions Apply.

ULTRAMAR REFINERY offers a 4 cent discount on posted oil prices to NSTU members in the Halifax Regional Municipality.

WHAT'S FOR SUPPER? NSTU members get 10% off Your Cook and Serve Meal Solutions Boutique, offering assembled meals ready to cook at home! We are the perfect solution for busy people who like good food, but don't have the time to prepare it! Save time, money and waste - let us do the work for you! Check out our menu at www.whatsforsupper.ca, or call with any questions at 902-876-2936. Now located in downtown Halifax at the corner of Hollis and Morris streets.

WONG's Tae Kwon Do in Lower Sackville offers 20% off monthly and yearly fees for NSTU members and their families. Call 902-478-1326 or email bwong@ns.sympatico.ca.

**Show your NSTU Membership Card whenever you are shopping,
and let us know about any other great deals or discounts we've missed!**

Phone: 902-477-5621 or 1-800-565-6788 (toll-free)

Email: theteacher@nstu.ca / smatheson@staff.nstu.ca