

Newsletter

Can you offer

A GIFT OF YOUR TIME



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From the Editor
~Joan Elliott



As the end of December approaches, it is traditional to reflect upon the year that was, and also on what it was not. Perhaps it would be more productive to put aside despair and focus on HOPE. Requests to turn inward are now giving way to permission to reach out, even to share and discover new and exciting pathways, all tempered with a healthy dose of caution. Judging by the comments in the Lifestyle section, our members, under the leadership of the coordinators, have worked around restrictions and have continued to learn, grow and find pleasure in favourite activities. Hopefully, our next edition of the Newsletter will feature the message that in-person events are resuming. Yes, even social gatherings at the Old Mill---think delicious food, great company and exciting entertainment, all in a traditional setting. Watch for it.

Perhaps, like many of us, the opportunity to spend time immersed in reading led to some delightful discoveries and enlightenment. I must admit, that as a fan of Louise Penny and her very entertaining novels, I was unexpectedly introduced to a thought provoking concept: does the privilege of deciding when to die come with the obligation to make this choice when resources become scarce? Does the word "triage" sound familiar? Certainly worth thinking about, going forward. That said, please share your comments, experiences and musings, as the purpose of the Newsletter is not only to inform but to entertain, inspire and amuse. The section on Giving Back is an example of what some of our members have chosen to do. Send in your story as well. I have enjoyed the privilege of working with many members of RTOERO and am looking forward to an exciting 2022. All the best to you and yours.

President's Message ~Barbara Antheunis



Our newsletter this month is dedicated to all of you who, by volunteering, give of yourselves in a myriad of different ways to help others. November is often called the “Giving Month” since it is when charities clammer for your donations. Donations are relatively easy—you just write a cheque—and don’t take much time at all. Volunteering is different. You are giving of the most precious thing you have, and that is your time. Which brings us to December, the month of “giving and getting” in many traditions and religions. And this is exactly where volunteerism fits in.

Ralph Waldo Emerson had this to say:

“It is one of the most beautiful compensations of life that no man can sincerely try to help another without helping himself.” Those of us who volunteer can well relate to this sentiment. There is a feeling of joy in doing good and offering a helping hand. Every one of us is a gift to those around us, helping each other to be who we are. An old English proverb says, “The hand that gives, gathers.”

There are as many ways to volunteer as there are people, and there are just as many places that need volunteers. If you are going to volunteer, think first about what excites or aggravates you; where do you want to see change; only then should you decide on a path of help that you are keenly invested in. An example: Does the fact that some First Nations people have been without clean drinking water for a generation upset you? How can I volunteer to make this better? I can write letters to MPs and MPPs or join a clean water delivery group or help dig wells, and on and on. In other words, don’t just be upset by it but help bring about change. That’s what banding together as volunteers to make a bigger impact is all about.

All the members of your executive are volunteers. What excites us is the possibility of improving the lives of our members through our work. Our conveners and workshop leaders, the chairs of our various gatherings, road trips, or liaisons to the RTOERO Foundation as well as the healthcare plans, all work on your behalf. Many of them also volunteer for other groups and institutions. If this is something that you might be interested in, we currently have openings in our member-at-large position, where you can get your feet wet in learning what we are all about, help bring a members’ perspective to thorny issues and see what other roles on the executive might be of interest to you.

Volunteering is a personal decision on each of our parts. Much depends on individual circumstances and the time available. If you are already a volunteer, we thank you for your service. But even thanks are unnecessary as we all know you do it from your heart. Be well and have a safe holiday season.

**Reports of the First Vice President
~Ruth Baumann**



How should the Canadian education system respond to the climate crisis?

Learning for a Sustainable Future (LSF) asked you in 2019 and we are asking you again! The “Canada, Climate Change and Education” survey will once again assess Canadians’ knowledge, understanding, and perspectives on climate change education and show us where our schools are falling short.



<https://lsf-lst.ca/>

We’re excited to follow up with our second climate change education survey to see how things have changed—a lot has happened since 2019! The survey will take about 15-20 minutes to complete and your answers will remain confidential and anonymous

By taking part in this survey, you will help our understanding of how the public, teachers, parents and students view climate change education in Canadian schools and what supports are needed to effectively teach climate change in classrooms. The results will be used to develop recommendations to governments, school districts and educators to help Canadian youth address climate change.

LSF is a Canadian charity that has been working for over 30 years to integrate sustainability education into Canada’s school system. Access the survey here:

<https://lsf-lst.ca/research-policy/survey/>

Pamela Schwartzberg, President and CEO
Learning for a Sustainable Future
(416) 616 7477

Second Vice President ~Varla Abrams




Social Isolation Awareness Month, October 2021, was a success. Many RTOERO members increased their awareness of the issues of social isolation through webinars and helped address and reduce social isolation through participation in new initiatives like Chime In. There is hope that Chime In will continue to grow and can increase the number of people joining each week so we can meet new people and engage in discussion with others. The fundraising was a success as well. The Foundation raised over \$34,000 for social isolation awareness and research projects. December is a big "giving month." The Foundation reminds us that if we have considered donating this year but haven't done so yet, now is the time to think about it.



The RTOERO Foundation is a registered Canadian charity. The Charitable Registration Number is 848662110RR0001 and a tax receipt will be issued for all gifts of \$20 or more. All donations to the RTOERO Foundation must be post-marked by December 31, to qualify for a 2021 tax receipt. Donations are also accepted online at rtoero.ca/rtoero-foundation/donate or can be made by calling 1-800-361-9888 ext. 271.

The Foundation continues to work to fundraise in order to help support events and programs that enhance the quality of life for older adults by fostering self-respect, self-determination, better health care, better social connection and less social isolation.

As we move to the new year, the RTOERO Grants are being reviewed and established for 2022. The Foundation will continue to respond to the needs of Canada's aging population and will be looking to fund geriatric education and research, training for health-care providers, and innovative community programs that foster self-determination and social connection.

According to statistics, Canada will soon be a super-aged society. By the year 2024, 20 percent of the population will be over the age of 65. It is clearly time to address ageism and look at it alongside other 

biases. Ageism is one of the issues the Foundation is considering tackling as part of their advocacy work and perhaps address through the future development of grants.

There is a lovely Tribute to Valerie Mah on the RTOERO Foundation webpage:

“Sometimes in life there is a person whose very essence is kindness and goodness.”

Valerie was the Inaugural Chair of the RTOERO Foundation.

Recognizing BEVERLEY PURCHASE and PHIL EGGINTON

Bev Purchase and Phil Egginton



Recently, family responsibilities necessitated two members-at-large leaving the executive. Bev and Phil each attended our executive meetings and brought to all our discussions their views



on issues. This is a valuable resource for the executive in that we hear more voices on issues and as a result make better, more informed decisions. We are sorry to see them go, but are happy to have had their many contributions and input. We wish both of them well in their future endeavours.



Members Remembered



Tom Caster

Tom passed away this fall. He had served on the Toronto executive in 2006-2007. Tom was also helpful on the RTOERO Toronto District's joint committee offering in-service Retirement Planning Workshops.

Newsletter Correction

In the September issue, the photo of Linda Sue Thompson was inadvertently substituted for Karen Sinclair's on pages 13 and 33. The correct phone number for Karen Sinclair is 416. 690.4961.

REMEMBER!

The RTOERO website has something for you. Keep up to date!

<https://rtoero.ca/>

The screenshot shows the RTOERO website header with navigation links: About, Giving, Services, Insurance, Events, Resources, Membership, and a Join button. Below the header is a banner for 21chats.ca featuring a woman smiling. The banner text reads: "21 CHATS Wellness. What if you could feel healthier and happier this year? Learn more. 21chats.ca". Below the banner is a section titled "I'm looking for:" with four icons and corresponding text: "An active community" (group of people), "Retirement planning workshops" (calendar), "Insurance plans" (shield with checkmark), and "Volunteer opportunities" (hand with heart).

Report of the Benefits Chair ~Bill Tajer



RTOERO Benefits Enhancements 2022

Members are asked to submit their recommendations for changes to RTOERO Benefits directly to RTOERO by one of three methods:

1. In person at 18 Spadina Rd.
2. Email to: insurance@rtoero.ca
3. Mail to RTOERO, 18 Spadina Rd., Toronto ON M5R 2S7

The following guidelines will be used when determining whether or not a suggested change will be incorporated into the plan. The factors listed below help to guide the committee when reviewing changes and to maintain a control on potential escalation in costs.

1. Meeting the needs of the majority of members.
2. Affordability.
3. Services rendered by paramedical practitioners that have an overseeing regulatory body (e.g. College of Massage Therapists of Ontario).
4. Prescription medication must:
 - be approved by Health Canada;
 - have a valid DIN;
 - legally require a prescription from a physician, dentist or practitioner legally qualified to prescribe; and
 - not be prescribed for “off label” (unapproved use of an approved drug) use (e.g. Victoza, which is approved for diabetic use, not for weight loss).
5. Proceed cautiously when considering changes in the area of new medical technology and services (e.g. mouthguards for sleep apnea).
6. Avoid experimental tests and procedures, until they are proven and recommended by the appropriate medical body (e.g. Reiki treatments: a form of alternative therapy commonly referred to as energy healing which uses hands on healing).
7. The plan changes adhere to CRA guidelines on qualifying expenses

Health Premiums

Any of the surplus funds are either returned to the various reserves: the Health Premium Stabilization Reserve; the Claim Fluctuation Reserve Fund; the Pandemic Reserve Fund; and, the Large Amount Pooling Reserve. Surplus funds have also been used to lower the premiums by 3 percent this past year (2021). For many years they have been used to lower the rate of premium increase.

Members ask about RTOERO Benefits. Here are a few FAQs.

Medical Cannabis

Medical cannabis is not recognized by Health Canada as an approved drug with a Drug Identification Number (DIN). As such, medical cannabis does not meet the definition of an eligible drug under RTOERO's Prescription Drug benefit. It is not subject to the standard prescription process under law and no dosing model has yet been established. RTOERO will continue to monitor the status of medical cannabis in Canada as it evolves.

Extending Participation in RTOERO Health Plans To Working, Adult, Sons and Daughters of Members

Generally, a younger demographic has lower claims usage than a retiree population. On the other hand, those under age 65 do not have access to programs like the ODB which pick up costs that would be borne by the plan.

Changes from Unifund to Intact

Although ownership has changed, Johnson continues to provide members with exceptional personal insurance. Becoming part of Intact means the organizations will benefit from each other's expertise and processes to keep improving the way we service our partners and customers. You will continue to receive the same great service you know and trust.

The Latest Technologies

Helpful tips are included in the November Communiqué newsletter. If you require assistance registering for My Insurance or navigating the claims portal you can contact Johnson by email at digitalsupport@johnson.ca or by telephone at 1-833-749-1324.

Below are links to registration instructions as well as an instructional video:

English: <https://pages.johnson.ca/myinsurance>

Once you have registered, the videos below contain instructions on how to submit your claims on the new claims portal:

English: <https://www.youtube.com/watch?v=S1V4zo23ioY>



Claims Reimbursement

Claim reimbursement cheques are mailed from Johnson's head office in St John's, NL. We suggest members set up direct deposit and their claims reimbursement will be deposited directly into their bank account. Please contact Johnson Inc. to arrange this service.

A Yearly Doctor Exam/Renewing Prescriptions Not Affecting Travel Plans

The travel insurance coverage excludes any medical condition that existed prior to the departure date that was not stable at any time during the 90 days prior to the departure date or Instability would be caused by things such as new or worsening symptoms, a referral to a specialist, or waiting for test results. Routine monitoring of a chronic condition would not be considered an instability. Please refer to your policy for complete details on the stability requirements under the RTOERO Travel Plan.

Supplemental Insurance Rates

The Supplemental Travel rates will be added to RTOERO's website as well as the Johnson My Insurance website. You can also call the Service Administrator, Johnson Inc., for the rates.


Common-Law Partner Joining the RTOERO Insurance Plans

If you acquire a spouse (through marriage or a common-law relationship for 12 consecutive months), you must enroll your spouse within 60 days of this life event date otherwise they are considered a "late applicant." Please contact the Service Administrator, Johnson Inc., for the required application.

RTOERO Health Benefits Representatives' Workshop, 2021

All RTOERO Districts have a District Health Representative and each year they attend a workshop (this year virtually) to be brought up-to-date on the status of our benefits package. You will have received a version of information presented in the annual Communiqué. Here are some highlights:

Deprescribing

As one ages, the body may react differently to long-term prescribed medications and often added supplements. Soon it becomes increasingly important to review, with one's personal physician and pharmacist, annually and whenever a new prescription is added or a long-term prescription is reduced to help determine what 

positive or negative effects one is experiencing. Quite often older people are over prescribed with medications and the combinations have negative effects.

The objective is to reduce the number of medications a person is taking with no negative effects.

See Page 38 for information on Deprescribing.

Best Doctors® and Teledoc®

Best Doctors® has become a part of Teladoc®. All services remain the same and continue for members.

See Page 37 for RTOERO and Best Doctors® work for you.



Report of the RTOERO Benefits Committee to the Fall Forum, 2021

1. OUR PLANS FOR 2022

At the October 6 and 7, 2021 Benefits Committee meeting, the committee completed the process of reviewing submitted plan changes for 2022 and the subsequent renewal of the benefit plans. The Benefits Committee recommendations were brought to the Board of Directors for approval. *The notice of the changes have been sent to plan members in mid-November in the annual Communique. All plan changes will be effective January 1, 2022.*

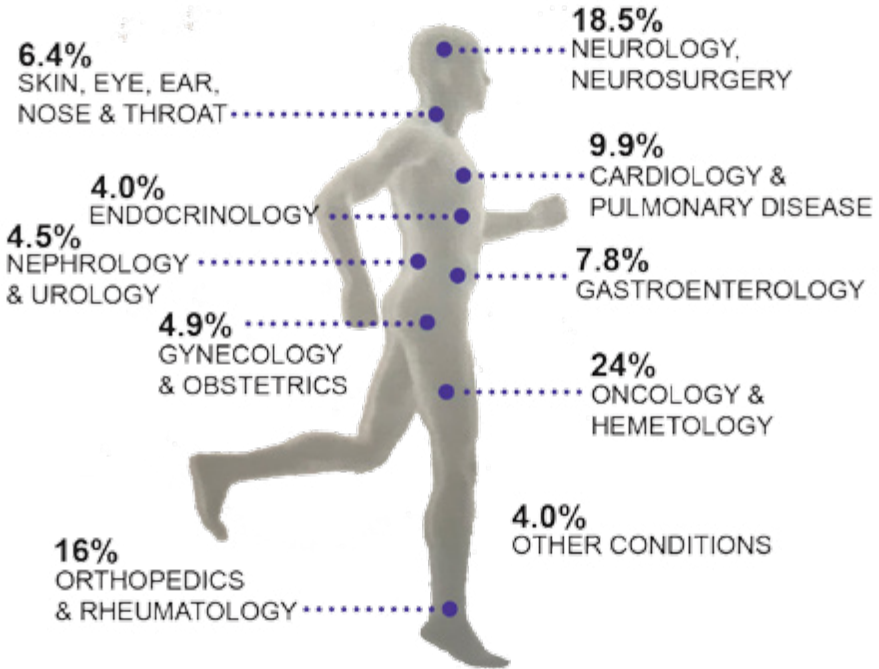
2. PERFORMANCE OF PLANS

- As of the end of August, the total insured lives for all plans reached 100,158.
- Utilization of the plans has increased over 2020. However, claims are lower than a non-COVID year, in particular in the Semi-Private Hospital Plan and in travel claims.
- Travel claims continue to be low in 2021 to the end of August due to member caution about travelling as well as restrictions by some countries regarding incoming travellers.
- The Committee has been monitoring prescription drug costs, in particular a continued reduction in claims for the Shingrix vaccine.
- The top five drugs claimed over the last year are (in order) Nexium, Shingrix, Cialis, Dexilant and Crestor.
- It is estimated that the combined plans will have a surplus in 2021.

Best Doctors RTOERO Member Usage

RTOERO Members make good use of Best Doctors services. The graphic below indicates usage according to the type of condition. Remember, these services are provided through your RTOERO Extended Health Plan. More information on Page 37.

Range of Conditions



District 16 Executive Decisions

1. donated \$5,000 to TEOF (Toronto Equal Opportunity Fund) to sponsor kindergarten nutrition programs in inner city schools, \$1,000 to the Toronto Star Christmas Fund, \$3,000 to the Angel Foundation for Learning (Toronto Catholic District School Board) to support the needs of students through nutrition programs, bursaries, student equity & emergency funds);
2. will continue to rent Holy Rosary Parish Hall in 2022 as a meeting place for executive meetings and participating social groups.

Membership Report ~Lone Smith

November 1, 2021



Total Retired + Employed Members = Total
5859 + 298 = 6157

Changes:

New: 13 Transfers in: 5 Transfers Out: 4
Duplicate: 0 Cancelled: 1 Deceased: 13

Birthday Report: 80+ in the month of November: Total: 130
80-89: 111
90-99: 22
100+: 0

Retired Members Age Banding Report		
Age Band	This Month	Last Month
Under 60	303	315
60-69	1369	1373
70-79	2710	2715
80-89	1218	1218
90-99	250	251
100+	14	14
TOTAL	5896	5896

Note: 13 letters of welcome sent to new members.

Refer a friend

Friends don't let friends prepare for retirement alone

Retirement is an exciting time, but it can also bring challenges. It's reassuring to be part of something more—to have a community to support you with reminders and encouragement. And people to share joys and to lean on when you need help.

Email your friends from this website—it's an easy way to show you're with them on this journey.

<https://rtoero.ca/membership/refer-a-friend/>

Report of the Advocacy/Pension Chair
~Susan Weinert



THE OTPP PENSION INCREASE ANNOUNCED.

The annual cost-of-living adjustment for 2022 is 2.4%. The adjustment takes effect in January 2022.

The average monthly CPI for the 12 months ending in September is compared to the 12-month average a year earlier. The two averages are then divided to calculate the inflation factor as a percentage.

- In January 2022, all participants having retired prior to 2021 receive a pension increase equal to 100% of the annual CPI increase.
- If you retired in 2021, your first pension increase will be prorated from your last day of credit in 2021.

Full personal details available online in your account at www.otpp.com.



OMERS PENSION INCREASE ANNOUNCED

November 18, 2021

OMERS announced that pensions will increase by 2.74% as of January 1, 2022. This increase is reflective of general changes in the cost of living measured by the Consumer Price Index and published by Statistics Canada.

OMERS inflation protection increases retirement, disability and survivor pensions accordingly. Therefore, members whose pensions began in 2021 (prior to December) will receive a pro-rated increase. Members whose pensions begin in December 2021 will be eligible to receive their first increase on January 1, 2023.

Pensioners are notified of this increase in late December through the Annual Statement of Pension provided to retired members and survivors, listing their inflation-adjusted pension amount for 2022. Get your Annual Statement of Pension early at www.myOMERS.com.

OMERS uses the average of the CPI for the 12-month period ending in October, and compares it to the average for the same period the previous year. The percentage increase determines the increase for pensions.

RTOERO EXECUTIVE VACANCIES

We rely on member-volunteers to ensure Toronto District 16 offers the best service possible to all retired and active members. From a membership of over 5,500, we occasionally have a shortage of those willing to assist. BUT, over the years, we have been fortunate to have individuals come forward when absolutely needed. NOW we are in need.

Member-at-Large:

This position is excellent for a member seeking greater knowledge of RTOERO governance. Consider joining us for a year and perhaps longer if your curiosity is piqued!

Communications:

This position is considerably more focused on specific responsibilities and lends itself to a longer term than just a year.

- 1. Website:** a general knowledge of Wordpress would be helpful but assistance is available via the RTOERO IT department. (There is no responsibility in this area until the site has been converted to Wordpress standards.)
- 2. Newsletter:** this is the only communication that best reaches all of our members. Some skill is required in desktop publishing via any of a number of programs: InDesign, MS Publisher, CorelDraw, Scribus (open-source), etc.

*If interested, contact Joan Elliott at
zoriajoan@hotmail.com*

RTOERO Announces 2022 Benefits Enhancements



NEW FOR 2022

These changes to RTOERO health plans are effective January 1, 2022.

1 Extended Health Care

- Paramedical coverage will now include the services of licensed occupational therapists.
- Express Scripts Canada Pharmacy™ will offer enhanced prescription drug benefits:
 - o 100% reimbursement for generic maintenance prescription drugs or 90% for eligible brand-name prescriptions
 - o \$6.99 dispensing fee for drugs not covered by Ontario Drug Benefit
 - o Free home delivery Monday to Saturday
 - o 24/7 access to Express Scripts' pharmacists to help you understand your medications
 - o Convenience services, including a mobile app and refill/renewal reminders


2 Travel

- In the event of a death while out of province, the travel plan will pay up to \$2,000 for one economy round-trip fare, meals and accommodation for someone to accompany the surviving insured home.

3 Dental Plan

- Dental Plan reimbursements will be updated to the 2022 fee guide for general practitioners.
- Scaling will be covered under the Basic and Preventive benefit, with 85% reimbursement. Minor Restorative coverage for work such as root canals or gum surgery will continue to be reimbursed at 80% to a maximum of \$800.
- Dental implantation surgery will be eligible*.
- Other Details:
 - o a higher reimbursement rate (85%)
 - o the scaling benefit moves to Basic and Preventive (8 units)
 - o periodontal surgeries performed in connection with an implant will be eligible
 - o If you're not currently in the Dental Plan, you can add this coverage with guaranteed acceptance! We have removed the \$500 reimbursement limit in the first 12 months. Instead, we simply require new dental applicants to stay in the plan for at least 24 months. If you decide to cancel your plan, you cannot rejoin for 12 months.

4 Eligibility changes for RTOERO health plans



To enroll yourself or your dependents, call 1-877-406-9007.

- A spouse or dependent child can join a plan without the policyholder also being insured, within the same plan, if the RTOERO member is a policyholder with at least one other plan.
- RTOERO members not participating in the Dental Plan can add this coverage with guaranteed acceptance. The 12-month limit of \$500 for late applicants has been removed. Instead, we simply require that late applicants to the Dental Plan remain enrolled for at least 24 months.

***Note:** Implants are eligible within the current insured limits which have not changed. Individuals have specific situations. An estimate of proposed costs submitted to Johnson Inc. is highly recommended.

RTOERO Benefits Rates, 2022 No Change from 2021

	Ontario*	Quebec*	All Other Provinces
Hospital and Convalescent Care			
Single	\$16.06	\$16.21	\$14.87
Couple	\$32.08	\$32.37	\$29.70
Family	\$37.70	\$38.05	\$34.91
Extended Health Care			
Single	\$109.33	\$110.34	\$101.23
Couple	\$218.69	\$220.71	\$202.49
Family	\$262.44	\$264.87	\$243.00
Dental			
Single	\$64.99	\$65.60	\$60.18
Couple	\$128.17	\$129.36	\$118.68
Family	\$159.83	\$161.31	\$147.99

*Where required by law, applicable taxes **have been included** in these monthly premium rates (8% in Ontario and 9% in Quebec).

RTOERO Supplemental Travel Rates, 2021/22 Couple rates are double single rates

Single Premium**			Age							
EHC Base Plan (Days)	Supplemental Travel Plan (Days)	Total Trip Duration (Days)	Under 55	55-59	60-64	65-69	70-74	75-79	80-84	85 and over
93	5	98	20	26	39	53	68	117	197	263
93	14	107	65	81	134	179	233	415	690	929
93	29	122	137	179	292	391	522	944	1,606	2,119
93	44	137	242	298	486	672	880	1,538	2,502	3,361
93	59	152	341	472	806	1,031	1,359	2,319	3,752	5,105
93	74	167	441	601	1,045	1,346	1,737	2,941	4,798	6,473
93	89	182	543	744	1,280	1,677	2,185	3,714	5,837	7,850
93	104*	197	648	889	1,535	2,019	2,628	4,421	6,933	9,285
93	119*	212	759	1,037	1,776	2,371	3,112	5,183	8,118	10,831

** Retail Sales Tax will be added to these premium rates, where required by law; 8% for Ontario residents and 9% for Quebec residents.

RTOERO Governance ~ Fall Forum Highlights



**RTO
ERO**

A better future,
together
Ensemble pour
un avenir meilleur

Better lives for Canada's education
community retirees
Une vie meilleure pour les retraités du
secteur de l'éducation au Canada

At the RTOERO 2021 Fall Forum* the RTOERO Benefits Committee presented an update of benefits plans (summarized on page 9). Also introduced was the RTOERO Draft Budget for 2022. For your information, we include some budget highlights below.

Revenue: \$11,829,800

Main Sources:	Member Fees	\$4,523,000
	Group Insurance Plans ¹	\$4,080,000
	Investments	\$1,968,000
	Optional Insurance Plans ²	\$ 667,800
	Publications Grant ³	\$ 300,000

Expenses: \$11,829,800

Main Programs	Salaries & Benefits	\$3,890,000
	District Grants	\$1,483,300
	Renaissance Print/Mail ³	\$ 979,400
	Rent	\$ 657,200
	Information Technology	\$ 568,000
	Annual Meeting & Forums	\$ 503,000
	Professional Fees ⁴	\$ 232,000

Notes:

1. 2.5% of plans' premiums for RTOERO's responsibility in the delivery and administration of those plans
2. RTOERO's administration of optional plans (home, auto, Life/AD&D)
3. Renaissance expense offset by Publications Grant
4. Audit, legal, investment counsel

* Forums are informational meetings where RTOERO Governors, Committee Chairs, District Representatives (2 each) address organizational issues. It is a vital part of RTOERO governance. Each Spring there is an Annual Meeting at which the previous year's audit is presented, motions presented, and actions taken.

RTOERO PARTNERS



Elder Abuse Ontario
Stop Abuse - Restore Respect

Elder Abuse Prevention Ontario

Elder Abuse Prevention Ontario supports a variety of vital community programs and active collaborative initiatives to promote research, best practices and service delivery around elder abuse and neglect issues. As a partner, the organization shares content that may be relevant for members, has spoken at events, is our expert resource on the topic of elder abuse and has trained RTOERO volunteers to become Tea and Talk facilitators. <http://www.eapon.ca/>



National Association of Federal Retirees Association nationale des retraités fédéraux

National Association of Federal Retirees

The National Association of Federal Retirees is the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police (RCMP) and retired federally appointed judges, as well as their partners and survivors. We partner with the National Association of Federal Retirees on advocacy efforts. <https://www.federalretirees.ca>



Choosing Wisely Canada

Choosing Wisely Canada is the national voice for reducing unnecessary tests and treatments in health care. The organization is part of a global movement that began in the United States in 2012, and which now spans 20 countries across five continents. We partner with Choosing Wisely Canada to provide relevant information to members. <https://choosingwiselycanada.org/>

McMaster

OPTIMAL AGING PORTAL
mcmasteroptimalaging.org

McMaster Optimal Aging Portal

The McMaster Optimal Aging Portal provides direct and easy access to evidence-based information on health and social conditions relevant to older adults and their caregivers. We partner with the McMaster Optimal Aging Portal to provide information to members, including notifying members of webinars that may be of interest to them. <https://www.mcmasteroptimalaging.org/>



Canadian Health Coalition

The Canadian Health Coalition (CHC) is a public advocacy organization dedicated to the preservation and improvement of public health care in Canada. We partner with The Canadian Health Coalition to advocate on various health issues of importance to our members and seniors. <https://www.healthcoalition.ca/>

RTOERO PREFERRED SPONSORS

We partner with like-minded organizations across Canada to strengthen our impact and enhance services for our members.



HearingLife ~ <https://hearinglifeadvantage.ca/rto/>

HearingLife and its network partners form the largest network of hearing healthcare providers in Canada. RTOERO members receive exclusive benefits through the HearingLife Member Advantage Program. Learn more and register.



IRIS ~ <https://iris.ca/en/rtoero>

IRIS has been improving the vision of Canadians for over 30 years, offering exceptional products and services to meet all of your vision care requirements. RTOERO members and members of their household have access to savings on a full range of vision care products. Learn more and register.



Johnson Inc. ~ <https://rtoero.johnson.ca>

Johnson Inc has been a dedicated partner for more than 35 years as the claims administrator for the health insurance plans owned by RTOERO. They also offer discounts to members on individual insurance such as home and car coverage.



Merit Travel ~ <https://merittravel.com/rto>

Merit Travel has been a preferred travel partner with RTOERO since 2006. Their knowledgeable travel experts are your best vacation planning tools for the most unique travel experiences. They offer member only discounts ranging from car rentals and hotels to vacation packages and cruises.



Venngo ~ <https://rto-ero.venngo.com/login>

Venngo MemberPerks® is a world-class group discount program. We partner with Venngo to provide members with exclusive discounts on everything from health and wellness to entertainment, restaurants, travel and more. Learn more and register.

Check Before You Go

**The global travel advisory to avoid all non-essential travel outside of Canada remains in effect:
<https://travel.gc.ca/travelling/advisories>**

CANADA COVID-19 – Travel advice

Community transmission of COVID-19 continues in many countries.

You should be fully vaccinated by completing a COVID-19 vaccine series in Canada or abroad at least 14 days before travelling. Be aware that although you are better protected against serious illness if you are vaccinated, you may still be at risk of infection from the virus that causes COVID-19.

If you're unvaccinated, you remain at increased risk of being infected with and spreading the virus that causes COVID-19 when travelling internationally. You should continue avoiding non-essential travel to all destinations.

Regardless of your vaccination status:

- stay informed of COVID-19 activity at your destination, which can vary significantly and change quickly from one country to another and within regions of the country
- use personal protective measures (like wearing a mask, washing hands and maintaining physical distancing where possible)
- follow any additional local public health measures while travelling
- avoid all cruise ship travel outside of Canada
- check Canadian travel requirements on this website:
<https://travel.gc.ca/travel-covid>

Travel Advice and Advisories

The Travel Advice and Advisories are the Government of Canada's official source of destination-specific travel information. They give you important advice to help you to make informed decisions and to travel safely while you are abroad.

No matter where you plan to travel, make sure you check the Travel Advice and Advisories page for your destination twice: once when you are planning your trip, and again shortly before you leave. Safety and security conditions may change between the date you book your travel and your departure date.

Abuse and neglect of older adults can take many forms: physical, psychological, sexual, systemic, financial. Abuse cases are not all reported and tend to get worse over time. Obstacles to identifying and reporting abuse cases include the reluctance to recognize them, the reluctance of older adults to report, a lack of protocols to identify them, the fear of being held responsible, and the limited resources available to help victims.

Intimidation, Negligence, Emotional blackmail and manipulation, Theft, Push and shove, Infantilization, Threat, Aggression, Abuse and neglect can take many forms.

How to identify abuse and neglect

Recent deterioration of health status, mental illness, alcohol or drug use, dehydration or malnutrition, poor hygiene, bruises to the face, arms or torso: these are indicators and risk factors associated with abuse and neglect cases. Talk to your health- and social-system professional about your situation at your next appointment. They can screen for, question, identify and confirm potential cases of abuse.

How to prevent

Several studies suggest that different stakeholders do not have a good understanding of the laws and resources to protect older adults. Implementing measures to increase knowledge about abuse could help stakeholders, for example, better identify potential cases of abuse, as well as clarify their roles and responsibilities.

To prevent abuse, studies indicate that strategies to support older victims, such as support groups and organized community activities, are promising as a way to build trust with different stakeholders, promote informal exchanges, and make assistance accessible if needed.

Caregivers are often stressed and do not always know how to adequately meet the needs of the older adults they care for. Better listening to their needs, as well as offering stress management training, support for older adults and care to address specific health issues seem to mitigate psychological abusive behaviours by caregivers.

Whether you are an older adult or caregiver, resources exist to help you deal with abuse. Do not hesitate to seek help from a health professional or social worker.

Source: <https://www.mcmasteroptimalaging.org/blog>

Volunteer Experiences

Many RTOERO Toronto members enjoy their retirement by giving to others as volunteers. Here are a few of their stories:



My experience volunteering with Hospice Toronto started in 1996, and in those days each volunteer did a four-hour shift once a week taking care of a patient dying at home, usually from AIDS or cancer. Often we were part of a team of volunteers who would do four-hour shifts on other days of the week with the same client.

Now, the shifts are down to two hours, but several complementary therapies like Reiki are also offered by people with training in the area. The Hospice now also services sick patients who are not dying.

Anne Ludwigen



It wasn't until after I retired from teaching in 2001 that I wondered what I would do with my time. I grew up in Montreal where there was not much English theatre and when I moved to Toronto I made up for lost time.

So it did not take me long to decide to volunteer at some of the theatre venues in Toronto: CanStage, Crow's Theatre, and Famous People Players as well as HotDocs Cinema and TIFF as I enjoy watching movies.

They were the perfect venues for me; not only did I get to see excellent theatre and movies but it also offered flexibility when it came to signing up for shifts; it allowed me to do a great deal of travelling as I was not committed to schedules.

Since I love going to the movies I have been the co-convenor, with Dale Vibert, of the monthly RTOERO Monday Movie outings for the last few years.

Another passion of mine is reading, and along with Fernanda Freitas, I volunteered to start the West End Book discussion club some years ago. During the pandemic we have been meeting up on Zoom.

Just before the COVID pandemic, I volunteered at Second Harvest.

Steve Feldman



Besides volunteering on the executive of RTOERO, I volunteer at the Scarborough Centre for Healthy Communities as a facilitator of child loss bereavement groups. It is my way of paying forward the help I received while attending such groups after the loss of my son.

I also volunteer for many organ donation and transplant organizations, such as the Canadian Transplant Association, Trillium Gift of Life Network, Sunnybrook's Transplant Committee, and the Canadian Donor and Transplant Research Program (as a patient partner) in order to honour the memory of my son, who chose to donate his organs, and raise awareness so that more lives can be saved through the gift of life.

Heather Talbot



Volunteering began early for me. As a teenager I taught ESL to immigrants and then, after university, I spent three years as a "Co-operant" in India with CUSO.

When I retired from teaching in 2006, I thought I had set up four perfect volunteer jobs but all proved to be not for me, so I set out to find volunteer opportunities that would be the right fit.

Two Agencies in Regent Park provided these, but I also wanted more intellectually challenging experiences.

In 2008 I discovered the Gardiner Museum of Ceramic Art, a small museum founded by eclectic private collectors. One soon develops an intimate connection with special pieces and the stories behind them which can be shared with members of the public. In my museum gift shop placement, where works by living artists are sold, the more we know the better we can inform the public.

My very first retail job is a pleasure as I serve customers buying a special gift or taking a Canadian artwork back to their country. What is appreciated is that a volunteer is not on commission or trying to upsell.

Gardiner volunteers create a community dedicated to serving the needs of the museum. We have year-round lectures on special exhibitions, courses and trips while fundraising for the museum. My favourite event is Empty Bowls, a fundraiser for the Anishanabe Centre where Potters donate bowls, ticketholders choose one and carry it to the terrace where the best Toronto chefs create all-you-can-eat soup masterpieces.

Susan Weinert



I volunteer in the library at Toronto General Hospital (TGH) (all volunteering is on hold now because of COVID). I like the idea of being in a space with books, though in this case it's a medical library and there's not a Jane Austen in sight.

The official title of the library is "Patient and Family Learning Centre." It's a place where patients and their families are welcomed. Some people just want a place to sit quietly while waiting. Some like to chat. Some want information on specific medical conditions. So I get to meet a diverse range of interesting people. And I get to learn about obscure medical conditions which I never knew existed—promptly diagnosing some of them in myself!

Duties include: checking out books, shelving returns, stamping new material, photocopying, stuffing envelopes, and generally assisting with routine tasks.

Is volunteering in the library a rewarding experience? Yes. I now have a personal interest in TGH and think of it as "my hospital" - though I'm liable to get lost when I leave the confines of the library.

As for contributing to the welfare of mankind? Well, I'm not up there with Florence Nightingale, but by attending to the mundane in the library I help free up the librarian's time to attend to its more serious business.

And that's a small something!

Judy Slattery



At 95, and for the past thirty years, pre-COVID of course, I volunteer at the ROM. I have always been a curious type of person and when I retired I could not think of a better place to volunteer. The attraction was that I would have the opportunity to attend special exhibits, be part of a close-knit group of like-minded people and nurture my enquiring mind.

Being walking distance from my home provides me with a good workout, and is no effort for, as a former physical education teacher, I have always kept fit.

Marjorie Ewing

Volunteer Opportunities

as requested via <https://rtoero.ca/classifieds-category/volunteer-jobs/>



Childcare Volunteer for Families Living with Cancer

Make an impact! Volunteer with Nanny Angel Network (NAN) so that no mother must choose between her life-saving treatment and caring for her children. NAN aims to ensure no child must endure their mom's cancer journey without support and information. NAN helps families living with cancer by providing free, specialized in-home childcare and engaging virtual support programs. Our volunteers help children build resilience and trust, while mom gets the rest she needs to get well. NAN gives kids the opportunity to be kids just a little longer. Volunteers are provided with inspiring, life changing training on grief and bereavement to support children through this difficult time.

Through weekly visits, our volunteers engage in fun, creative, age-appropriate activities to help reduce the stress or anxiety children may experience due to their mom's illness or death. Whether you provide in-home support or virtual programming, you will be changing a life one child at a time!

To learn more and apply, visit <https://nannyangelnetwork.com/apply>

Contact: Phone: 416 730 0025 x7

Email: akash@nannyangelnetwork.com



Hospice Care Companion (Home Visitor) Virtual and/or In Person

The Community Hospice Program at Scarborough Centre for Healthy Communities professionally educates and trains compassionate, kind and committed volunteers to provide service in a number of roles, one of which is to provide in-home emotional, social & spiritual (non-medical) support to individuals living with and families caring for someone at home with a life-limiting illness. Our home visiting program is accredited by Hospice Palliative Care Ontario (HPCO) and education/training for volunteers is offered throughout the year. We have weekend training sessions regularly. If you have any question or concerns contact:

Phone: 647 525 1016

Email: sendicott@schcontario.ca

URL: <https://www.schcontario.ca>

Did you know – falls are the leading cause of injury-related hospitalizations among older adults in Canada, and between 20% and 30% of older adults fall each year? While you might

think falling is a natural consequence of getting older, it is the result of several age-related factors including loss of muscle strength and balance. The good news is, falls can be prevented by adjusting your home environment, engaging in exercises that promote strength and balance, and being mindful of your foot health.

Modify your home

Many older adults are choosing to stay in their homes for as long as possible; however, many homes have not been designed to accommodate their needs as they age. Making modifications in the home can help you perform daily activities more easily and reduce the risk of falling. Occupational therapists can support with an implementation plan that's right for you.

Exercise regularly

Exercise – alone or in combination with other strategies – can help reduce your chances of falling. Beneficial exercises for older adults living in the community include tai chi, resistance training, and exercises that aim to improve flexibility.

If regular exercise is not already a part of your weekly routine, adding it in is not only important to your overall physical and mental health, it can also help prevent falls from happening.

Maintain your foot health

Making sure your feet are in good health is another important factor in preventing falls. Foot issues such as pain, weak muscle strength, poor range of motion in the ankle, and bunions are just a few examples of problems that may contribute to a greater risk of falling. If you're worried about your foot health, you may want to consider seeing a podiatrist who can assess, diagnose, and treat you, and ultimately help to improve your ability to move safely.

Preventing falls involves looking at many aspects, both physically and environmentally. We have compiled some of our top resources on the subject to help educate, inform, and keep you safe on your feet.

Source: www.mcmasteroptimalaging.org
Nov 3, 2021 - McMaster University

Lifestyle



We rely on the voluntarism of our members for the breadth of activities available. If you have a special interest and are looking for an outlet, consider contacting Heather Talbot with a proposal. She'll bring it to the Executive.

Heather Talbot
416•265•8930
heatalb@rogers.com

COVID RESTRICTIONS ARE CHANGING

Holy Rosary meetings are expected to return in January.

Contact the respective convenor for details

~ Art, Bridge, La Belle Langue, Non-Fiction & West End Book Clubs, and Travelogues meet at Holy Rosary Parish Hall on St. Clair between Spadina and Bathurst (streetcar to Tweedsmuir), east of Loblaws and St. Clair West Subway Station.

~ Brain Games, Downtown Coffee Club, Financial Group, Italian Group, Monday Matinée Movie, Rock-Climbing Club, SuperTees Golf Group, and Theatre Day Trips will meet at various locations.

• • • • • Cycling Club • • • • •



COMING IN THE SPRING

Watch for our announcement

Norman Black

• • • • • Super Tees Golf Group • • • • •

Again this year there are COVID rules around golf and we are unable to book multiple tee times. The convenor will send a list of members and their contact information to everyone in the Super Tees group and members can then contact others to arrange their own tee times. Some play at Scarlett Woods, others at Tam O'Shanter, and on any day or time they deem appropriate for their group. Some book by telephoning the club, others book online by using the website <https://www.tee-on.com>. Visit the website for the City of Toronto golf courses to read the COVID rules and to access any of the municipal courses and their information: <https://www.toronto.ca/explore-enjoy/recreation/golf>.

If you wish to be a member of the Super Tees contact Cindy Shore-Beauvais.

(Liability Waiver required.)

Cindy Shore-Beauvais
shorbeau@sympatico.ca



• • • • • Travelogue • • • • •

Go around the world with slide/digital presentations and treats on the fourth Wednesday of the month at 1:00 pm: October to May (Not December).

Tom Menagh
Linda Johnson

416•469•3709 | linda488@live.ca



• • • • • Art Friends • • • • •



An open studio for those interested in sketching and painting. A lovely well-lit space is available and, although no instruction is provided, there is plenty of support and good fellowship. Members bring their own drawing and painting materials.

We meet on the first Friday of the month from 10:00 am to 12:00 pm, except in July and August.

Marie Lynch

416•421•4936 | lynchmarie11@gmail.com

• • • • • Bridge • • • • •



Join us on the first, second and fifth Tuesdays of the month from September to June from 12:15 pm to 3:15 pm. Anyone familiar with the basic bidding rules of bridge is welcomed. Tea is served.

In this pandemic time, we are using "Bridge Base Online" to play weekly on Tuesday from 1-2 pm and 2.15 -3.15 pm. It is free and our members have signed up for it. For table arrangement, please email Tessie or Ben before attending.

Tessie Leung:

416•421•9054 | tessleu324@gmail.com

Ben Cousins:

416•482•8434 | ben.cousins@rogers.com



zoom in December

Holy Rosary in January

• • La Belle Langue/French Group • •



La Belle Langue, French Group ~ Si vous aimez parler en français entre amis, rejoignez-nous le deuxième lundi de chaque mois de 5h. à 6h. Pendant la pandémie on se rencontre en Zoom. Si cela vous intéresse vous pouvez me joindre à jtchartier@hotmail.com. A bientôt!



zoom

Jacqueline Chartier

jtchartier@hotmail.com

Book Club



This popular group is at capacity at this time. We list their selections for those interested.

Lynne Fitzpatrick | fitz9284@gmail.com
Elaine MacIntosh | 416•463•2637



December - *No Place for A Lady* by Gill Paul



January - *The Four Winds*
by Kristen Hannah



February - *The Hare With Amber Eyes*
by Edmund DeWaal



March - *The Rose Code*
by Kate Quinn

Non-Fiction Book Club



This Book Club reads some worthwhile and important books. We have interesting and lively discussions on ZOOM. Recently we learned about solutions to the Climate Crisis in David Miller's book and the urgency of taking action to save the Arctic and its people in Sheila Watt-Cloutier's book, *The Right to be Cold*.

Nancy Ballanger: 416-762-5638
nancyballanger@gmail.com

Ruhi Tuzlak
tuzlak007@gmail.com



December 14 - *Truth Be Told: My Journey through Life and Law* by Beverley McLachlin



January 11 - *Humankind: A Hopeful History*
by Rutger Bregman



February 8 - *A Good War: Mobilizing Canada for the Climate Emergency* by Sam Harris



March 8 - *Nomadland: Surviving America in the 21st Century* by Jessica Bruder

••••• Westend Book Club •••••

The Westend Book Club meets on Zoom the fourth Monday of the month, except for this December, at 1:30. The book that we will discuss in January is *The Exiles* by **Christina Baker Cline**.



Since we started to meet up on Zoom, it has gone very well. Anywhere from 20-25 members have been “attending” and we plan on doing so until we meet up, once again, at Holy Rosary Church Parish Hall. I will send out the Zoom meetup link the weekend before the fourth Tuesday.

On February 22 we review *How to Pronounce Knife* by **Souvankham Thammavongsa**, and on March 22 we review *The Rose Code* by **Kate Quinn**.



zoom

Steve Feldman

416-588-6637 | vsfeldman239@gmail.com

•• Discovering Toronto Walking ••

Let's be tourists in our own beautiful city...Toronto! There is so much to do, see and experience...historical sites and landmarks, parks and gardens, museums and galleries, interesting neighbourhoods, fun markets, dining and entertainment, festivals, and so much more! Every month there will be an outing to a place or event in Toronto, so get on Mara's email list for info on upcoming outings.



Mara Santarossa

marasantarossa@hotmail.com

••••• Brain Games •••••



Since this could be a gathering of up to 8 visitors to my home I expect all COVID practices will be followed.

Come and exercise your brain with challenging Board Games such as Keesdrow, Sequence or Timeline (all age 14+). It's an enjoyable way to stimulate your brain for two hours. It is a light-hearted social time. Everyone is a winner. Contact me and I will organize a time in January.

Chris Gandy

chrisgandy@gmail.com

•••• Downtown Coffee Club ••••



The Downtown Coffee Club meets just SE of the Yonge/Bloor subway station at 625 Church St. You will see The Croissant Tree on the corner of Church and Charles Street East. We try to make it easy for people who don't live downtown but would like to join us occasionally for coffee and conversation. We are there Wednesday and Saturday mornings from about 10:30 to 12:00. Let us know if you're coming for the first time so we can look out for you.

John Stiver 416-963-5152 | johnstiver@icloud.com
Ann Ludwigsen 416-270-4166 | acludwigsen@rogers.com

••••• Financial Group •••••



Financial Group is meeting on Zoom during COVID-19. We look forward to in-person meetings as soon as it is permitted. The meetings are the fourth Thursday of the month at 4:30 pm.

Meetings Upcoming:

October 28, November 25, December TBA

The purpose of the group is to make us better financial consumers. We learn with and from each other, and we have presenters on any topic of interest. Next time we will have a presentation on tax issues.

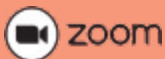


Lone Smith
416-234-1969 | lonesmith@hotmail.com

••••• Italian Group •••••



The Italian Group meets on ZOOM twice a month on Mondays at 1:00pm. New members with intermediate to advanced Italian speaking skills are most welcome. We look forward to in-person meetings at outdoor patios in the city, next Spring & Summer.



Mara Santarossa
marasantarossa@hotmail.com

•••• Monday Matinée Movie ••••



The Monday Movie group meets the fourth Monday of the month, except for December. We meet up for an early matinee showing at the Varsity Cinema, which is located in the ManuLife Centre, 55 Bloor Street West. After the movie the group gathers at Scaccia, a restaurant located at the bottom of the Centre, to chat about the movie and enjoy a beverage, snack or meal.

We notify the group via email, usually the Friday before, which movie is chosen and start time. If interested, please contact us by email.

Dale Vibert

Steve Feldman

rtomondaymovie@hotmail.com

••••• Rock-Climbing Club •••••



We will actually climb as soon as COVID-19 restrictions are eased. Meanwhile, RTO members are invited to join our Facebook virtual climbing group today. My recent post is an uplifting Climbing Magazine article about six inspiring older climbers. This Climbing Magazine article will elevate your spirits, and give you a fresh perspective. For the virtual climb, click here: www.facebook.com/groups/rtorockclimbing/.

Also watch our Newsletter for climbing updates.

James Snetsinger

james@snetsinger.org

••••• Theatre Day Trips •••••



Theatre Day Trips for 2022

The Good News is that theatres are now preparing their Playbills for 2022. We hope that their calendar of events and pricelists will be available in the next few weeks. Great attention is being given to safety protocols for these venues. The only thing we know for sure is that all participants must be fully vaccinated. With luck, these details should be available for us in our January Newsletter. Stay tuned!

Karen Sinclair 416-690-4961

RTOERO TRAVEL INSURANCE & COVID WHAT YOU NEED TO KNOW

Source: <https://rtoero.ca>

RTOERO TRAVEL INSURANCE

Trip cancellation or interruption

Coverage remains in place if you need to cancel or interrupt your trip for any of the reasons on page 73-76 of your Insurance Plans Booklet, including an existing medical condition that has become unstable.

Important Note: You are **not covered for trip cancellation or interruption related to COVID-19**. However, unlike

other travel plans, **RTOERO will continue to reimburse for cancellations and interruptions unrelated to COVID-19**.



Why has this change been made to the travel coverage? Does this mean it's safe to travel?

We encourage you to follow government advisories to avoid non-essential travel, as a global travel advisory remains in effect. But we know members may have important reasons to travel, even during pandemic.

Am I covered for the cost of a COVID-19 test required prior to international travel?

No. RTOERO's emergency medical travel insurance covers sudden and unforeseen services required while travelling. The requirement for an asymptomatic COVID-19 test prior to departure does not meet the definition of emergency services coverage.

Am I covered by my travel insurance for the cost of COVID-19 testing after I return to Canada from travelling?

No. RTOERO's emergency medical travel insurance covers sudden and unforeseen services required while travelling. The requirement for a COVID-19 test upon returning from your travels does not meet the definition of emergency services coverage.

Am I covered for the cost of COVID-19 testing?

No. In Canada, COVID-19 tests are covered by government health plans.

Am I covered for the cost of COVID-19 vaccine while travelling internationally?

No.

My out-of-Canada trip started prior to Oct. 1. Does this new emergency medical travel coverage apply to me?

Yes. You are covered for medical emergencies incurred on or after Oct. 1.


If I am out of the country and the Canadian government issues a new advisory related to COVID-19, will I be required to return home immediately?

No. You are able to remain in place with COVID-19 emergency medical coverage still in effect.

If I book a trip and become ill with COVID-19 before departing or making additional payments, will I be covered for the cancellation?

No. Our travel insurance does not cover trip cancellation or interruption related to COVID-19. However, unlike other travel plans, RTOERO will continue to reimburse for cancellations and interruptions unrelated to COVID-19. Please see page 68-73 of the Insurance Plans Booklet for complete details of trip cancellation and interruption coverage.

If I contract COVID-19 while travelling, am I covered for indirect costs related to my illness?

If you are medically unfit to travel due to an emergency, your coverage is extended for up to five days following the date that you are deemed stable to return to your province by your physician or the common carrier. The coverage provides up to \$250 per day, to a maximum of \$5,000 per trip, per insured person, for the reasonable additional expenses for meals and accommodation, when a trip is extended beyond the last day of the scheduled trip due to the sickness and/or injury suffered by an insured person or travelling companion. Contact Global Excel Management using the applicable phone number on your benefits card before 



starting any medical treatment. For complete details of emergency medical coverage, please refer to pages 50 to 67 of the Insurance Plans Booklet.

I received a credit or voucher from my travel provider. Can I claim the full amount through my insurance?

You are not eligible to claim amounts that have been reimbursed via refund, voucher or credit. If your credit or voucher expires or a situation arises where you are unable to use it, please contact Global Excel Management at 1-877-346-1467 to review the solutions available to you.

I have emergency medical coverage if I become ill with COVID-19 while travelling?

Yes. You have emergency medical coverage as long as you did not have any symptoms within 90 days prior to leaving. This coverage applies even during the government's advisory to avoid travel outside of Canada due to the pandemic. Coverage includes, but is not limited to, hospital accommodation, physician charges and prescriptions. Please note that Emergency Air Transportation benefits may be available, when medically required and approved in advance. Contact Global Excel Management using the applicable phone number on your benefits card before starting any medical treatment. For complete details of emergency medical coverage, please refer to pages 50 to 67 of the Insurance Plans Booklet.



**More information
Where can I find more information?**

For the most up-to-date information related to the pandemic, go to the pandemic preparedness page of our website. You can also call our Service Administrator by calling 1-877-406-9007.





Best Doctors is part of the Teladoc® family of brands, providing the right care when you need it most. Please visit the Best Doctors website.

<https://bestdoctors.com/canada/rtoero/>

Best Doctors Expert Medical Services provides you access to draw on the knowledge of the best medical minds in the world to help you get the right diagnosis and treatment plan. Best Doctors services are available to participants of the RTOERO Extended Health Care plan, their spouse and their children (regardless of age), parents and parents-in-law. Your children, parents and parents-in-law do not have to be insured under the EHC plan to be eligible for Best Doctors services.

Teladoc Medical Experts

NEW SERVICE NAMES

Providing a complete continuum of care



Expert Medical Opinion

An expert opinion on the member's medical condition through analysis of their medical records and history



Find a Doctor

Help finding a local in-person specialist with ease based on a member's medical needs



Care Finder

Help finding world-renowned experts for diagnosis, treatment, and assessments outside of Canada



Personal Health Navigator

Customized information and resources based on member's medical condition and location.

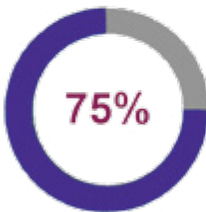


Medical Record eSummary

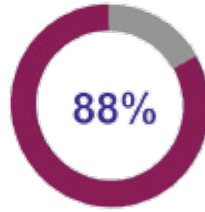
Best Doctors will collect a members medical records and provide them on a USB memory stick that they can take anywhere.

We are making a difference*

RTOERO 2nd Quarter Results 2021 Expert Medical Opinion Service



improved diagnosis



improved treatment

*RTOERO members benefiting from their referrals made via Best Doctors/Teledoc.

What you need to know about deprescribing



Are older Canadians taking too many meds?



2 out of 3 Canadians age 65 and over take at least 5 prescription medications.



1 out of 4 Canadians age 65 and over takes at least 10 prescription medications.

(CIHI, 2018)

What is deprescribing?

When too many medications are taken, deprescribing is a solution. Deprescribing means reducing or stopping medications that may not be beneficial or may be causing harm.

The goal of deprescribing is to maintain or improve quality of life.

Why deprescribe?

Taking medications may be necessary for health, improving symptoms or prolonging life. However:



Things change

As we age, medications affect us differently. Medications that were good then, may not be the best choice now.



Medication may cause harm

The risk of harmful effects and hospitalizations increases when taking multiple medications.



Seniors are more at risk

They are hospitalized five times more often than people under age 65 because of harmful medication effects.

(CIHI, 2013)

Risky meds are good candidates for deprescribing



Medications are considered risky when the harms outweigh the benefits, and safer drug or non-drug therapy can be used to treat the same condition.



Older women are typically more susceptible to harmful effects of medications and more likely to be prescribed risky meds.



Always check with your doctor, pharmacist or nurse before changing or stopping any of your medications.

Source: <https://www.deprescribingnetwork.ca/>

Revision: 2022/2023

RPW AD??

<https://rtoero.ca/events/search-for-a-workshop-near-you>

ALREADY A MEMBER?

TELL YOUR EMPLOYED COLLEAGUES!

WANT TO HOST AN RPW? Pending COVID Restrictions

Do you have a group of people at your workplace who are preparing to retire in the next five years? If so, you might be interested in running a retirement planning event. We can help.

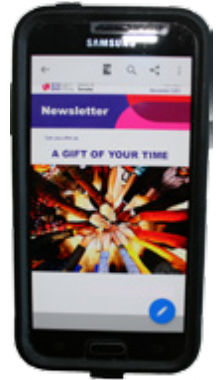
<https://rtoero.ca/events/host-a-retirement-planning-event>

HOW DO YOU LIKE TO READ OUR NEWSLETTER?



As a **PDF** on your

◀ **COMPUTER** or your
MOBILE? ▶



OR, the

◀ **HARD COPY**
in your hands

RTOERO Toronto District 16 maintains its own mailing list for both versions - ***we just need to know your preference directly.***

Contacting the national office may not register your wishes

To continue receiving your **HARD COPY** - ***Do Nothing***

(we know where you live)

To continue receiving an email about the PDF version - ***Do Nothing***

(You've already told us)

To begin receiving emails regarding the PDF available on-line:

(We do not send attachments)

Contact the editor at zoriajoan@hotmail.com

(And, you may change your preference, too.)

THE ENVIRONMENT AND OUR NEWSLETTER

RTOERO Toronto District 16 considers the environment in the production of its Newsletter.



Our first Newsletters (1979) were processed by the legacy Toronto Board of Education which sourced environmentally-friendly paper and inks according to standards of the day and continued when we introduced colour 2009.



As our membership grew, production costs necessitated the use of a commercial printer and one of the criteria for choice was concern for the environment. Britannia Printers (britannia.ca) was selected.

Here is why:

- a 50-year history of recycling since their days on Main Street (now in Pickering);
- a recognition by the Forest Stewardship Council®* as an FSC® Certified Printer (our Newsletter is a certified project as indicated on our back page);
- an average of over 5 metric tons per month of paper sent to Cascades Recovery to be recycled into new paper products;
- the use of recyclable aluminum plates not needing chemicals for processing;
- the use of Soya based inks;
- the reprocessing and recycling of waste materials such as inks, wash-ups solvents and lubricants;
- the elimination of alcohol based solutions where possible.
- one of the earliest adopters of computer-to-plate technology which eliminated the need for silver based film and other chemicals;
- a commitment to continue adapting new ways to reduce their environmental impact (the latest company vehicle is a Mitsubishi Electric Hybrid vehicle that runs on battery power 90% of the time).

*This chain of custody program ensures that [FSC®](http://FSC.org) certified paper is made from wood from responsibly managed and harvested forests. The FSC® is an international organization dedicated to better utilizing, managing and promoting responsible use of our forests.

Goodwill Report ~Marjorie Blake



Many changes have occurred since the September Newsletter. The pandemic remains with us, but at a more controlled level than previously. There is increased scientific knowledge as to how we 'mortals' can protect ourselves against the uncertain pandemic. Children from 5 to 11 years are in the forefront to receive jabs in their tiny arms with scientifically approved vaccines. There is more freedom to cautiously interact in places of interest. To those who are still impacted by the throes of the pandemic, our thoughts are with you. Daylight Savings Time has heightened expectations for the approaching Winter, coupled with the arrival of a festive and joyous season, in spite of rising inflation and recurring natural disasters faced by neighbours near and far. Although we face unprecedented challenges, there are still hopes and expectations for which we can be thankful.

On a lighter note, birthday greetings were sent to members as follows: fifty-five people in their 80s; sixteen in their 90s; and six in their 100s. District 16 now embraces nineteen Centenarians. May they continue to be blessed with healthy bodies and minds.

Cards of condolence were sent to relatives of forty-three deceased members. May their souls rest in peace.

Get Well, Keeping in Touch, and Encouragement cards were sent to some members, as were Floral arrangements.

Letters, cards, emails and telephone calls were received from recipients.

Many thanks to Arlene Freeman, who, after Valerie Mah's passing, has perused the newspapers for the obituaries of recently deceased members. As well to Clotilda, Karen and Susan for your offer to "lend a hand" with Goodwill activities; your helping hand is greatly appreciated.

Thanks again to members who continue to inform and update us with regard to the status of fellow members (given privacy).

I would be greatly amiss if I did not say to all of you in these uncertain times: "Have a safe, healthy, and enjoyable holiday season."

Marjorie Blake, Goodwill Chair:

905•837•0874 | mdblake@sympatico.ca

A BETTER FUTURE TOGETHER

IN MEMORIAM

Condolences to families, friends, and colleagues of those recently deceased. We share in the mourning of the loss and we celebrate the service they rendered.

Marsha Ablack
Carol Anber
Constantinos Angelidis
Frederick Beal
Robert Bishop
Victor Bland
Robert Boisvert
Margaret Brick
Joanne Burgess
Thomas Caster
Catherine Davine
Janet Duffield
Nella Dumitru
Linda Duncan
Setsu Fortner
Joseph Fox
Glen Fryer
Lyn Gaetz
Ronald Garlick
Eva Green
Eileen Kennedy
Brent Larson
Carole Legget
Robert McAleese
Alexandra McLaughlin
Daphne McMullan
John Milosh
Lillian Mohan

Theresa Morgan
Lisanne O'Leary
Stanhope Penney
Maria Teresa Rinella
Margaret Mary Roddy
Roswitha Seliger
Roland Simons
Ella Stewart
Oliver Vasic
Susan Wallace
Mary Wilson
Shirley Wolfman



RTOERO Toronto District 16 Executive: 2020/21

President

Babara Antheunis
416-444-3207

president16@districts.etoero.ca

Past President

Joan Elliott
416-666-4830

zoriajoan@hotmail.com

First Vice-President

Ruth Baumann
416-651-5124

ruthbaumann@sympatico.ca

Second Vice-President

Varla Abrams
905-881-8839

varla.abrams@gmail.com

Secretary & Treasurer

Herb Stover
416-964-2020

sec.ort@bell.net

Communications

Joan Elliott (Acting)
416-666-4830

zoriajoan@hotmail.com

Archives

Gord MacLean
416-651-6146

gordmack1@gmail.com

Benefits & Health

Bill Tajer
416-494-8590

bill.tajer@sympatico.ca

Advocacy/Pension

Susan Weinert
416-367-9917

susanweinert@hotmail.com

Goodwill/Memoriam

Marjorie Blake
905-837-0874

mdblake@sympatico.ca

Membership/Recruit

Lone Smith
416-234-1969

lonesmith@hotmail.com

Travel

Karen Sinclair
416-690-4961

karensinclair@hotmail.com

Social

Heather Talbot
416-265-8930

heatalb@rogers.com

Program

Kay Jeffery
416-767-8179

catherine.jeffery@sympatico.ca

Members-at-Large

Lou Manning
416-285-6291

mannlu@hotmail.com

3 VACANT

**Billie Anne
Robinson**

416-481-8033

chateaulafite@sympatico.ca

Benefits Service /Johnson Inc

100-18 Spadina Rd
416-920-7248
1-877-406-8077
www.johnson.ca

Teacher's Pension Plan

5650 Yonge St
416-228-5900
1-877-812-7989
www.otpp.com

OMERS Pension

EY Tower
900-100 Adelaide St W
416-369-2400
www.omers.com

RTOERO

300-18 Spadina Rd
416-962-9463
1-800-361-9888
www.rtoero.ca



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RTOERO Toronto District 16 Information

Membership

New members may join us in error. There are four districts in Toronto (Etobicoke York-22, North York-23, Scarborough/East York-24).

To register any change in status, contact Membership at 416-962-9463 or membership@rtoero.ca

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Newsletter Submissions

Your Newsletter Committee welcomes submissions from members that may be of interest to others (travels, events, volunteer opportunities, etc.), as well as 'Letters-to-the-editor'. The editors reserve the right to reject or modify any submission. Third-party content must include all sources. Queries regarding editorial decisions cannot be answered.

Editorial Committee:

Barbara Antheunis, Ruth Baumann, Joan Elliott,
Keith Goddard, Lone Smith

Submission:

One week prior to the first of September, November, January, March, and May

Mailings:

Mid to late September, November, January, March, and May

Change of Address, Status, District:

To limit confusion regarding a change in address, contact information, or district affiliation, the ONLY contact is the Provincial Office 416-962-9463 or 1-800-361-9888 or email membership@rtoero.ca

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Remember When ~ Fall Luncheon, 2009



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RTOERO Toronto Newsletter
c/o Joan Elliott
PO Box 68516 WALMER
Toronto ON M5S 3C9

