

# NEWSLETTER

APRIL 1989

Superannuated Teachers of Ontario

District 16 City of Toronto

Les Enseignants Retraités de L'Ontario

## ANNUAL BREAKFAST

Date: Thursday, May 11, 1989  
Place: Royal York Hotel Ballroom  
Time: 8:15 a.m. (seated by 8:45 a.m.)  
Speaker: Mr. Mike Filey  
Topic: "The Skydome - Past, Present and Future"



## PICTURE THIS EVENT

at

Toronto Board of Education - May 11 (see enclosed poster on page 8)

The "Picture This Event" on May 11th will be of special interest to former Toronto Board of Education employees. Since the Sesquicentennial Museum opened in 1984, retiring employees have been invited to become Friends. The preservation and display of material documenting the history of the Toronto Board of Education and its schools is the Museum's focus. We hope this will be an opportunity for earlier retirees to become aware of the Sesquicentennial Museum and the Friends organization. We also need your help to identify photographs and artifacts in our collections. If you are unable to join us at "Picture This" after the May breakfast, our Museum public hours are:

School Year: September - May, Monday to Friday,  
12:00 noon to 3:00 p.m.

Summer: June - August, Monday to Friday  
8:30 a.m. to 4:30 p.m.

## HEALTH AND INSURANCE NOTE

### 1. Corrections:

The Provincial STO Health and Insurance Committee has requested that the following corrections should be made:

a) Confederation Life's TOLL FREE Numbers need to be corrected as follows:

- Semi-Private and Extended Health Care: 1-800-263-2817
- Dental Plan: 1-800-263-2818

b) In the Health and Insurance insert in STO Newsletter (Spring 1989) page 8, 4(b) - last line should read: "will be limited to \$100.00".



2. Emergency Out of Country Coverage:

THE WORLD ACCESS SERVICE IS ONLY AVAILABLE TO MEMBERS COVERED UNDER THE EXTENDED HEALTH CARE PLAN.

STO has authorized the implementation of the World Access service available for International Travel Emergency Medical expenses effective February 1, 1989. Until such time as the I.D. cards are mailed in late March '89, you will be required to provide the following information:

For medical emergencies while travelling outside of Canada, you should contact World Access Inc. at one of the following numbers:

In Canada/USA: 1-800-321-9998  
In Other Countries: (202) 463-9660 - Call Collect  
Telex: 706305  
Fax: (202) 822-0024

You will be asked to provide the following information:

- Confederation Life's Plan I.D. No. 9092
- The contract No. MPP83430
- Your name and Certificate Number (SIN)
- Your provincial health plan number (OHIP)
- Your location (address, city, country, phone number)
- A description of the problem

3. Some Useful Telephone Numbers and Addresses for Health and Insurance Subscribers:

a) District 16 Representative:

Bill Quinn, 33 Plateau Cres., Don Mills, Ontario, M3C 1M9  
Telephone: 444-2339

b) Superannuated Teachers of Ontario (STO):

1260 Bay Street, Toronto, Ontario, M5R 2B5  
Telephone: (416) 262-9463 - Long Distance: reverse charges

c) Teachers' Superannuation Commission, Pension Administration Department

5650 Yonge Street, Suite 400, North York, Ontario, M2M 4H5  
Local Telephone: (416) 226-2700  
Toll Free Numbers: (416) 1-800-668-0105  
(519/613/705) 1-800-268-6612  
(807) 1-800-668-0142

d) Confederation Life, Health Claims Department:

321 Bloor Street E., Toronto, Ontario, M4W 1H1

Telephones: Semi-Private: (416) 323-8852 or (416) 323-8231  
Extended Health Care: (416) 323-8852 or (416) 323-8231  
Dental: (416) 323-8494

e) Johnson Insurance Ltd., STO Group Administration Department

2 Lansing Square, Suite 305, Willowdale, Ontario, M2J 4P8  
Telephone: (416) 756-8204 or 1-800-268-5764

4. Your Provincial STO Health Committee is trying to provide the very best Health and Insurance Plans for all retired teachers in Ontario. They are also attempting to communicate with all subscribers and to encourage feedback that may help improve and/or extend present coverage. If you have any suggestions that will improve STO Health and Insurance Plans please let your District 16 Rep know.

KEEP HEALTHY!

**COMPARISON OF S.T.O. BENEFIT PROGRAM**  
**AND O.T.I.P. RETIREE PLAN**

The S.T.O. plans are set up on apension deduction system through the T.S.C. and the O.T.I.P. plan collects premium payment through pre-authorized chequing.

Extended Health and Hospital

1. O.T.I.P. combines the two plans.  
S.T.O. offers more flexibility and gives the option of choosing one or both.
2. The O.T.I.P. plan covers 80% of hospital to a \$45 daily maximum which applies to any type of hospital accommodation.  
The S.T.O. plan has a \$45 daily limit for semi-private hospital and an annual limit of \$1,000 for private accommodation under the Extended Health plan.
3. The O.T.I.P. plan reimburses all eligible expenses at 80%.  
The S.T.O. plan reimburses all eligible expenses other than drugs at 90%.
4. The S.T.O. plan has an annual deductible of \$50 per person maximum \$75 per couple and \$100 per family.
5. The O.T.I.P. plan offers 3 alternative drug maximums \$500, \$750 and \$1,000.  
The S.T.O. plan has an annual drug limit of \$750.
6. The O.T.I.P. plan covers nursing to a mziimum of \$2,000 per 3 years.  
The S.T.O. plan has a \$1,500 maximum every 3 years.
7. The O.T.I.P. plan has a Vision Care maximum of \$125 per person per 2 years.  
The S.T.O. plan has a Vision Care maximum of \$100 per person per 2 years.
8. The O.T.I.P. Deluxe Travel plan is limited to coverage for a trip of maximum 60 day duration.  
The S.T.O. International Travel Emergency Medical does not impose a time limit and has a \$1,000,000 lifetime maximum.  
The S.T.O. travel plan includes private room hospital accommodation.

9. The O.T.I.P. plan provides for assignment of benefits to the provider therefore providing direct pay drugs at participating drug stores.

Dental Plan:

1. The two plans are identical except that the O.T.I.P. plan is on the current fee schedule and the S.T.O. plan is on the 1988 fee schedule.
2. The O.T.I.P. plan offers dental only to those participants who enrol in Extended Health.
3. The O.T.I.P. plan allows assignment to the dentist.

Rate Comparison:

1. Under the O.T.I.P. plan rates are age-related and increase prohibitively over age 74 when the need is greatest and possibly the ability to pay is at the lowest point.
2. The O.T.I.P. rates are a few percent lower at ages less than 65, about 8%-9% lower between age 65 and 74 and twice as high over age 74.
3. The S.T.O. is a well-established plan with mature financial stability. The rates are based on years of financial experience and careful financial management. The program has a large rate stabilization reserve to protect the future of the plan.

The O.T.I.P. plan is new, and untested, without a solid financial history.

		(O.T.I.P.)						(S.T.O.)			Total
		FIC			FIC plus Dental			Hospital	Extended Health All Ages	Dental	
		\$500	\$750	\$1,000	\$500	\$750	\$1,000				
Age Less Than 65	Single	19.70	21.20	33.20	36.70	37.70	47.70	9.95	11.56	17.99	39.50
	Couple	31.70	35.70	52.20	63.70	67.70	84.20	19.87	17.74	35.46	73.07
	Family	43.70	46.70	68.70	85.70	88.70	110.70	23.43	23.80	44.23	91.46
Age 65 to 74	Single	19.20	19.20	19.20	35.70	35.70	35.70	*Semi Private Hospital & Extended Health			
	Couple	33.70	34.70	47.70	65.70	66.70	76.70				
	Family	41.70	43.70	58.70	82.70	84.70	99.70				
Ages 75 Plus	Single	46.70	46.70	46.70	63.20	63.20	63.20	21.51			
	Couple	81.20	81.70	91.70	113.20	113.70	120.70	37.61			
	Family	87.70	90.70	105.70	127.70	130.70	145.70	47.23			

General Meeting

The General Meeting on February 15th was well attended and very worthwhile in terms of information regarding STO Health Plans. Al Robb, Provincial Executive President explained the work of the executive and the need for many members; Bill Quinn, District 16's Health and Insurance Representative gave a very comprehensive report; Jim Causley, Executive Director of STO provided an up-to-date summary of what is happening with respect to governmental communications; Mike Lennox, Past President of District 16 added his views on the situation and promoted the idea of a Ministry of Senior Citizens. Two very qualified representatives from Johnson Insurance Limited answered many questions pertinent to the Health Plans.

CLUB 16 SPRING BUS TRIP

Several retired teachers who have fond memories of school trips to Midland have requested this tour.

We will travel east to Whitby, north through the beautiful farm country up highway 12, past Beaverton, Gamebridge, the narrows at Lake Couchiching with a brief stop in Orillia. By 11:30 we will arrive for lunch at the beautiful Highland Inn, Midland.

At 1:00 p.m. our bus arrives at the Martyrs' Shrine and at 2:30 our visit to Saint Marie Among the Hurons commences. These two sites have been improved to the advantage of visitors in the past few years.

Our return trip via Highway 400 will get us back to Toronto at approximately 6:30 p.m.

Date:	Tuesday, June 6, 1989
Departure:	9:15 a.m. from Yorkdale Plaza
Lunch:	11:45 at the Highland Inn
Tours:	Martyrs' Shrine and Saint Marie Among the Hurons
Return to Yorkdale:	6:30 p.m.
Cost:	\$27.00 per person (includes meal, admissions, gratuities)

Send cheques made out to Club 16, S.T.O. before **May 5** to:

Hank Condie, 92 Pebblehill Square, Agincourt, Ontario, M1S 2P9 Telephone: 291-8770

TRAVEL BULLETIN - SPRING 1989

Your Provincial STO Travel Committee Is:

James Carey (Chairman)	- Hamilton	- 1-416-385-0224
David Darbyshire	- Mitchell	- 1-519-348-4163
Michael de Beer	- Woodstock	- 1-519-532-5205
Mary Hesser	- Fort Erie	- 1-416-871-4353
Eve Kendel	- Val Caron	- 1-705-897-6414

Your Travel Agent Is:

Travel Guild, Ben Nierop Jr., Suite 1410, 2 Sheppard Ave. E., Willowdale, Ontario, M2N 5Y7

Your District 16 Travel Representative Is:

Bob McGillivray, 64 Ferris Road, Toronto, Ontario, M4B 1G4 1-416-755-6797

The STO Travel Committee meets three times per year, preparing travel plans, discussing suggestions, ideas, comments from our travellers and leaders, studying and acting upon your input whenever possible.

Correction

In the STO Newsletter, Fall 1988, on page 12, the Scandinavian tour price should be listed at \$5075.

NEW IN 1989: THE ARIZONA GRAND CIRCLE TOUR

The Arizona Tour is listed on page 11 of the Fall 1988 Newsletter.

Dates: April 5 to April 18 (14 days)  
Cost: \$1955. per person, two sharing  
\$ 450. single supplement

An adventure of a lifetime through some of the most scenic country in the world. Call Travel Guild for more information.

1989 FALL TOURS

The following popular fall tours will be run again in 1989:

China \*\* Bermuda Cruise \*\* Orient \*\* South Pacific \*\* Around the World

It is most important to book early. Delay in applying can result in tour cancellations!

DID YOU KNOW?

Travel Guild is willing to arrange special tours upon request. If many people in your District wish to visit a particular area and want a specific programme, contact Travel Guild. If the numbers warrant it, a trip can be tailored to your membership.

PLEASE NOTE

Any handicapped passenger who needs constant special assistance, must be accompanied by a qualified helper who will take total responsibility for the handicapped person's well-being. Please keep this in mind if you have difficulty in getting around without help.

HELPFUL HINT

Make photocopies of the information on your passport (especially pages 2&3), your credit cards and medical data. When travelling, keep the photocopies and the originals in separate places.

TO SERVE YOU EVEN BETTER

The Travel Committee needs to hear from STO members. We urge Travel Reps to let us know what your District wants in regard to travel. What trips should we plan, what changes could be made, what improvements would you like to see? Travel Reps are a vital link in building exciting and satisfying STO Travel Plans. Let us hear from you. Contact any member of the Travel Committee, or write to:

STO Travel Committee, Suite 600, 1260 Bay Street, Toronto, Ontario, M5R 2B5

Enjoy your travels!

You may phone any of the following executive members if you have any inquiries about STO or, more specifically, District 16.

President	- Bernice McGinn 491-0206
Past President	- Mike Lennox 621-6797
1st Vice-president	- George Hayes 221-3716
Membership	- Betty Chandorkar 622-1863
Health Plans	- Bill Quinn 444-2339
Club 16	- Doug Sparks 742-7033

IN MEMORIAM

During the past few months, the following retirees have passed away. They are missed.

Florence Burns (McLaughlin)  
Harold Burns  
John Dora  
Joan Kedzierski  
Olga Murray

Vic Northcott  
Gordon Phillips  
Edna Mae Pickering  
Verna Tucker  
Mildred Yielding

After the breakfast

why not attend

## **"Picture This" Event**

for the

*Friends of the Sesquicentennial Museum  
Toronto Board of Education*

**Thursday, May 11, 1989**

at the

**Sesquicentennial Museum -  
Records, Archives and Museum  
263 McCaul Street**

12:00 Light Buffet Luncheon (Complimentary)

1:00 - 3:00 **Tour** the photograph exhibition **Quintessential  
Canada** from the Public Archives - Canada

**Participate** in the identification of photographs and  
artifacts from the Collections

Acceptances Only 591-8202 (if attending)