



November 1991

A Message from the President

October is the traditional month for the election of a new slate of officers for STO/ERO District 16. As your new President I am honoured to have been elected and trust that I shall serve you as ably as our Past President, Charlotte Hardie.

Wednesday, October 23rd, the date set for the Annual General Meeting was a beautiful Indian Summer day, certainly not conducive to being indoors. However, those in attendance were duly rewarded by the speaker Mr. Bill Jones, Executive Director of STO/ERO, the provincial organization which is the umbrella for all districts. Mr. Jones spoke of the many roles of STO/ERO, some of which are maintaining a relationship with the Pension Board, the policing of the Teachers' Pension Fund in partnership with the Government, the Health Services and Insurance Benefits with an emphasis on Travel outside the province and country.

My second task as President was to attend the Forty-First Meeting of the Senate in Toronto on October 29-30. It is at this time that representatives from all districts across Ontario meet with the Provincial Executive to hear the concerns of our retirees and to act upon all pertinent business. At this time I would urge all Members of District 16 to support our present *pare* organization STO/ERO (Superannuated Teachers of Ontario / Les Enseignants Retraites de L'Ontario). "The Official Voice of All Retired Teachers."

May I take this opportunity to wish you and yours a very Merry Christmas and a New Year brimming with Health and Happiness.

Sincerely,

Ruth Lindsay

SOME FACTS AND FIGURES FROM YOUR HEALTH INSURANCE REPRESENTATIVE

EXTENDED HEALTH CARE PLAN

(Including International Travel Emergency, Medical Coverage Through World Access)

New Rates Effective September 1, 1991 - Per Month

<u>Single</u>	<u>Couple</u>	<u>Family</u>
\$21.65	\$33.23	\$44.59

Reimbursement - 80%, Except 100% for International Travel Emergency Medical.

Drugs - calendar year deductible of \$35.00 per person to a maximum of \$60.00 per couple / \$75.00 per family. Yearly maximum is \$1,000.00.

Nursing Care - \$1,500 every 3 year.

Vision Care - \$125.00 every 2 years for glasses, frames and regular contact lenses.

TRAVEL EMERGENCY MEDICAL

- Lifetime limit of \$1,000,000 for a maximum trip duration of up to 365 days.
- If you are travelling more than 3 months, you must notify OHIP to ensure that coverage is extended for the duration of your trip since coverage must be in effect in order for S.T.O coverage to apply.
- World Access must be notified within 48 hours of the emergency in order to provide for your medical expenses and effectively monitor your care.
- Regular medical care after your emergency treatment is not an eligible expense under this plan. You should return to your province of residence.
- Contact World Access Inc. as follows:
 - In Canada and U.S.A: 1-800-321-9998
 - In other countries, call collect : (202) 463-9660
- In addition to the certificate number on your STO I.D card, World Access will require your provincial health plan number and your identification No. 9092 to process payments.
- Generally, you should pay for services requiring payments of \$200.00 or less. When you return, submit your claim to the provincial health plan first, and then to Johnson Insurance.

EXTENDED HEALTH CARE DEPOSITS Vs. EXPENDITURES
1988-89 to 1990-91

	<u>Deposits (Premiums)</u>	<u>Expenditures</u>
1988-89	\$2,764,000	\$2,637,000
1989-90	\$2,961,000	\$3,780,000
1990-91	\$3,979,000	\$5,682,000

EXTENDED HEALTH CARE BENEFIT UTILIZATION

<u>Type of Expense</u>	<u>1989-90</u>	<u>1990-91</u>
Drugs	49%	54%
Vision care	16%	18%
Private Room	6%	5%
Ortho Shoes	3%	4%
Travel Emergency	1%	3%
Hearing Aids	6%	3%
Paramedical	3%	4%
Nursing	5%	3%
Medical Aids	4%	3%
Medical Equip.	4%	3%
Other	<u>3%</u>	<u>-</u>
	100%	100%

SEMI-PRIVATE HOSPITAL PLAN

New Rates Effective September 1, 1991 - Per Month

<u>Single</u>	<u>Couple</u>	<u>Family</u>
\$11.74	\$23.45	\$27.60

- Maximum payment is \$65.00 for the difference between ward and semi-private accommodation.

- Private Hospital Room coverage is not included in this plan.

Note: Semi-Private hospital charges vary greatly across the province. The median charge is \$69.00. In the Metro Toronto Area rates vary from \$23.50 up to \$110.00 per day.

SEMI-PRIVATE HOSPITAL DEPOSITS Vs. EXPENDITURES
1988-89 to 1990-91

	<u>Deposits (Premiums)</u>	<u>Expenditures</u>
1988-89	\$2,741,000	\$2,208,000
1989-90	\$2,885,000	\$2,466,000
1990-91	\$2,927,000	\$2,941,000

SEMI-PRIVATE HOSPITAL BENEFIT UTILIZATION
Sept. 1 1990 to Aug. 28, 1991

<u>Age Group</u>	<u>% Usage</u>
Less than 55	1%
55-59	4%
60-64	8%
65-69	12%
70+	<u>75%</u>
	100%

DENTAL PLAN

New rates effective September 1, 1991 - Per Month

<u>Single</u>	<u>Couple</u>	<u>Family</u>
\$23.71	\$46.75	\$58.30

Plan pays : 80% of eligible Basic, Preventive and Minor Restorative expenses.
 50% of eligible Major Restorative expenses.

- There are no deductibles.
- Payments are based on the 1991 Ontario Dental Association Fee Guide for General Practitioners.

If cost of proposed dental work is expected to exceed \$600.00, you may wish to submit a detailed treatment plan to Johnson Insurance who will then advise you, before the work begins, of the amount you may be reimbursed from the plan.

DENTAL PLAN DEPOSITS Vs. EXPENDITURES
1988-89 to 1990-91

	<u>Deposits (Premiums)</u>	<u>Expenditures</u>
1988-89	\$2,776,000	\$2,881,000
1989-90	\$3,137,000	\$3,509,000
1990-91	\$3,618,000	\$3,970,000

DENTAL BENEFIT UTILIZATION
Sept. 1, 1990 to Aug. 28, 1991

<u>Type of Expense</u>	<u>% Usage</u>
Recall / Cleanings	22%
Fillings / Diagnostic	40%
X-rays	2%
Periodontics	10%
Endodontics	6%
Crowns	11%
Bridges	4%
Other	<u>5%</u>
	100%

- There were 190 claims on the Travel Emergency Plan in 1990-91 (this was higher than STO projected).
- For Extended Health Care in 1990-91 the Premiums were 34.4% while the Expenditures were 50.3%.
- From Sept. '90 to May '91 there were 237 late applicants for Extended Health Care Coverage and just over 50% were accepted.
- There are 2,500 drugs not covered by the Government Drug Plan (but are covered in the STO Plan).
- Remember - over the counter drugs are not covered.
- Oxygen for under 65 year olds is not covered by the Government.
- Late applicants for the dental plan only get \$100.00 coverage for the first year.
- Nomad Travel Protection for those 65 and over costs \$858.00 for 180 days (for those under 65 it costs \$655.00).
- Deluxe Blue Cross Travel Insurance costs \$ 1,158.75 for 180 days.

I recommend that all members read the News From The Health and Insurance Committee (Provincial Committee) published in the Fall of 1991 STO/ERO Newsletter on pages 3 and 4.

CLUB SIXTEEN ACTIVITIES

All meetings are held at St. Margaret's Anglican Church Hall, Avenue Road and Burnaby Blvd. - one street north of Eglinton Ave. West.

DECEMBER 1991

The Christmas trip organized by Hank Condie for December 10 is filled up! *Phoned 700 19.*

December 7 - Monday - 1:30 pm - Monthly Social
Featuring Allenby School Choir. For information call Jean Eccles - 962-8905

December 1 & 15 - Tuesdays - 1:30 pm Bridge
For information call Lillian Gang -783-3586

Travel and Craft programs are cancelled for December

1992 - JANUARY

January 6 - Monday - 1:30 pm - Monthly Social
Stuart Gibson will discuss and answer questions on "Taxes and Investments for Retired Teachers". Call Jean Eccles 962-8905

January 7 & 21 - Tuesdays - 1:30 pm Bridge

January 22 - Wednesday - 10:15 am - Travel
To be announced. Call Louise Griffith - 291-1076

VOLUNTEERS

Teacher needed for tutoring, twice weekly, one hour each, at student's home. Grade 5 Japanese student learning English. Brown School, 454 Avenue Road. If interested, call Vice-Principal, Linda White, at 393-1560.

GREETINGS TO:

Out of sight, but certainly not out of mind, are the following people who have left our province but not us. We are sorry that we cannot release addresses and, as always, apologize for errors, omissions and other oversights.

BRITISH COLUMBIA

RETIRED

FROM

Poppy Brown	1983	Bedford Park P.S., T.B.of E.
Mrs. B.J. Johnston	1987	West Park S.S., T.B.of E.
Mac White	1984	McMurrich P.S., T.B.of E.
Catharine Jenkins	1987	
Jill Kelly	1985	
Dorothy MacDonald	1986	
Ronald Cairns	1980	Faculty of Education, U. of T.

ALBERTA

Charles Lobb 1983

NEW BRUNSWICK

Eileen Gallant 1981

NOVA SCOTIA

Dan Kustudic 1986 Central Technical School, T.B.of E.

HELPFUL INFORMATION

Recent mail disruptions made life very difficult for many people who depend on their Old Age Security, Canada Pension, Family Allowances, Canadian Pension or War Veterans Civil War Allowances to help out their living. This can be averted by having your pensions deposited directly into your bank account. Direct deposit application forms are available at most banks, trust companies, caisse populaires and credit unions, as well as Canada Health and Welfare Client Service Centres and Veterans Affairs offices. Act now, we never know when or how long the next strike will be!

If you would like to have your name and address taken off mailing and telephone solicitations write to:

Mail Preference Service or
Telephone Preference Service
Canadian Direct Mail Marketing Association
1 Concorde Gate, Suite 607
Don Mills, Ontario M3C 3N6



For information on how to prevent purse snatching, as well as other types of crime, call Metro Toronto Police Headquarters at 324-2222 and ask for the Community Program Department. It may save your purse and/or your life!

Something told the wild geese
It was time to go
Though the fields lay golden
Something whispered "Snow".
Leaves were green and stirring
Berries, lustre - glossed,
But beneath warm feathers
Something cautioned "Frost".
All the sagging orchards
Steamed with amber spice
But each wild breast stiffened
At remembered ice.
Something told the wild geese
It was time to fly.....
Summer sun was on their wings
Winter in their cry.

Thank you to the poet

IN MEMORIAM

Yvonne Millicent Brand
Ruth E. Carter
Marian Drake
Dorothy Fallis
Marjorie M. Fenwick
Mother Mary Ferdinand
Grace E. Fowler
A. Slavo Klemencic
Harold Robert Kitney
Gordon Ronald Mackie

Edythe A. Mather
Thomas M. Martin
Berdie McDonagh
James McGarrigle
Beth McKenzie (Baldwin)
Jesse E. Peake
Jacqueline Flint Cahan Schaffenburg
Herbert Arthur Simmonds
Mary E. Solovev
Enzy Stienstra
Grace Wegg
