



*Protecting and enhancing public education since 1919*

# District 28 Update

- District 28's Electronic  
Newsletter

February  
2018

## Happy New Year!

This is the first newsletter of 2018 and it is full of a lot of important reminders. I hope everyone has a great second semester / second half of the year!

## Provincial Election Preparation

After the recent Patrick Brown departure as the leader of the Progressive Conservatives, I am sure many of you have started to think about the upcoming June 7<sup>th</sup> Ontario Provincial election.

Provincially, OSSTF has been planning our approach to this election for months. This past week OSSTF released our Platform for Education that we are hoping will be picked up by any, or all of the provincial parties. I would encourage you to check out our platform, "[Public Education - It's for Everyone](#)" which can be found on our Provincial website.

Locally, there is currently only one candidate for election in the Renfrew Nipissing Pembroke riding, PC incumbent John Yakubuski. I will be sitting down with John in the coming weeks to review our OSSTF platform and encourage him to adopt as many of our planks as I can (wish me luck). After meeting with Mr. Yakubuski, I will be joining other local leaders from around the province to discuss next steps in Toronto on February 22<sup>nd</sup>. Stay tuned for updates as we get closer to the election.

## Retirement Workshops

There are two retirement workshops being offered by OTIP this spring. Both workshops run from 4:30 to 7:30 pm and include a free meal. The first is in Renfrew on April 12<sup>th</sup> at the Days Inn and the second is on May 23<sup>rd</sup> at the Best Western in Pembroke. You must register to attend this event and you may bring a partner. [www.otip.com/events](http://www.otip.com/events)  
See the poster on page 3.

## Educators Financial Group (EFG)

With the recent rise in interest rates I have had a number of inquiries about EFG and their services. OSSTF Members and their families have access to mortgages, lines of credit, tax free savings accounts, registered educational savings plans and registered retirement savings plans through EFG. I encourage you to check them out <https://educatorsfinancialgroup.ca/>. You can book a meeting with our local Financial Advisor Darryl Martella by calling [1.800.263.9541](tel:18002639541)

## Long Term Disability Changes

Members who are covered by Long Term Disability Insurance (LTD) will see some changes to their plan effective March 1st. The increased use of the provincial LTD plan has led to a plan deficit that needs to be addressed. There are only two possible solutions to fix the deficit – increased premiums or decreased benefits; the plan is choosing to use both.

1. The Benefit Level will be 50% of pre-disability salary (previously 55%).

2. The maximum benefit period will be the earlier of: i) the end of the month of attaining age 65; or ii) the date the member becomes eligible for a 60% unreduced service pension (previously age 65 or 64% USP.)
3. The Waiting Period will be the later of 110 working days or expiration of sick leave, to a maximum of 24 months (previously 80 WD or expiration of sick leave, max 24 months).
4. Premiums will increase from 1.52% to 1.58% of salary (including RST). This represents an increase of 3.9%, rather than the increase of 29.5% that would otherwise have been required without the changes described in 1-3.

## Health and Dental Benefits

There have been challenges in the processing of data sent by Boards going to OTIP for the OSSTF Employee Life and Health Trust (ELHT). With Semester 2 about to begin, this is a time when there are a relatively high number of benefit-related changes occurring, including new hires, commencement of new leaves of absence or members returning from a leave, FTE status changes, etc. If you are going through a status change please watch for emails from OTIP regarding new benefit elections and monitor the level of your OSSTF Benefits payroll deductions. If you are not receiving invites, or status change information from OTIP by the end of February, or if you are concerned about potential payroll deductions, contact OTIP Benefits Services Department at 1-866-783-6847, or contact [donna.morrison@osstfbenefits.ca](mailto:donna.morrison@osstfbenefits.ca)

## OHIP + and Exceptional Access Program

On January 1, 2018, the Ontario Ministry of Health and Long-Term Care (MOHLTC) introduced OHIP+: Children and Youth Pharmacare. Ontario residents who are 24-years-old or younger will be able to get their prescription medications for free under the new OHIP+ program. Enrolment and drug coverage will be automatic, with no upfront costs such as co-payments or deductibles. The new program will cover all drugs currently reimbursed through the Ontario Drug Benefit (ODB) program. This includes more than 4,400 drug products listed on the ODB Formulary/Comparative Drug Index and additional drugs eligible for funding through the Exceptional Access Program (EAP) provided by the Ontario Ministry of Health and Long-Term Care. Therefore, medication that may be considered for funding through the EAP will not be covered under the OSSTF Benefits ELHT plan effective April 1, 2018, unless you take the following steps:

Speak with your prescribing doctor/nurse practitioner to:

1. Ask if there is a suitable alternative drug covered on the Ontario Drug Benefit Formulary that can be prescribed instead of the EAP drug.
- Or,
2. Request that they complete an EAP application for coverage for the EAP drug. The approval process can take a few weeks. Please take action now, so you are not paying out-of-pocket the next time you get the prescription filled.

NOTE: At the beginning of January, a notice was sent out from the insurer (Manulife Financial) and OTIP to members who are currently using EAP drugs, to give them sufficient time to apply for EAP funding.

If you have questions about OHIP+, please visit [www.ontario.ca/ohipplus](http://www.ontario.ca/ohipplus).

## Income Tax Returns

If you are currently covered by the OSSTF ELHT you should have already received an email from OTIP warning you not to complete your income tax return until you receive a T4A from the ELHT. Since your Basic Life and accidental death and dismemberment (AD&D) benefits are paid for by the OSSTF Benefits Employee Life and Health Trust (ELHT) plan, you will be receiving T4A tax slips for these taxable benefits by the end of February. (NOTE: If you are a Quebec resident, you will also see the funded health and dental amounts reported on the T4A tax slips.)

These taxable benefit amounts were calculated based on the portion of the negotiated funding used to pay for the life and AD&D benefits for the 2017 calendar year (January to December).

In the past, these amounts would have been reported to you on your T4A from the Board.

## OTIP/OTF Teaching Awards

The Ontario Teachers Insurance Plan (OTIP) and the Ontario Teachers' Federation (OTF) are proud sponsors of the OTIP Teaching Awards.

For many years, these awards have recognized the excellence of teachers in publicly funded education. There are three categories of awards: elementary school teacher, secondary school teacher and beginning teacher in the first five years of teaching. A teacher may be nominated by anyone – professional colleagues, students, parents, or the general public. Nominations are now open for the 2018 awards. The deadline for receipt of nominations is March 31, 2018. Further information is available at [www.teachingawards.ca](http://www.teachingawards.ca).

I would like to encourage you all to consider nominating a colleague for one of these awards. We have many outstanding teachers in our Board and they deserve to be recognized for their work in our education system. If you have any questions, please contact Jason Healey at OTF: [Jason.healey@otffeo.on.ca](mailto:Jason.healey@otffeo.on.ca).

## Happy Heart Month!

February is Heart Month. Heart disease is the second leading cause of death in Canada, and the leading cause of death among Canadian women. With February marking Heart Month, let's turn our attention to spreading awareness about heart disease and how you can improve your heart's health starting today. Visit [www.otip.com/article21](http://www.otip.com/article21) to learn how to prevent heart disease, what signs and symptoms to look for, and five tips for living your healthiest life.

## Big Brother Could be Watching

Members should know that any web "surfing" or computer activity that they engage in on Board computers and devices can be tracked by the Board. Members might be surprised to learn that any web "surfing" that you do while logged into the Board's wifi - even while on their own devices goes through the Board's servers and can also be tracked. The Board can track internet activity even if a member is at home and using their own computer or device if they are logged into their Board email account. While it is in highly unlikely that the Board will take steps to monitor member activity, it is critical that members are aware that it is possible.

Have a great start to the second semester!

In Solidarity!

Jeff



## Nominate a deserving teacher!

- ★ Nominations open January 09, 2018
- ★ Nominations close March 31, 2018

Anyone can nominate a teacher in Ontario's publicly funded schools, including public, Catholic, and francophone school boards. A winning teacher will be selected in each of three categories: elementary, secondary, and a beginning teacher in the first five years of teaching. Nominations can be submitted from the first school day in January to March 31st of each year.



# Walk into Retirement with a Plan

Presented by:



## During this workshop, you'll learn about:

- Retiree health insurance benefits
  - Why RTIP is the #1 choice for plan flexibility regarding your health and finances
  - Only plan to offer choice with your Health, travel and dental
- Group Home and Auto insurance
- Life insurance solutions tailored to retiree needs and planning
- Tax and estate planning before and after retirement
- RRSPs and Investments preparations
- CPP and OAS
- Lending strategies
- Your Pension – OTPP and/or OMERS

This **complimentary** workshop is open only to members and spouses. It covers valuable information that will be useful to all those planning to retire within the next five years.

<b>Date:</b>	April 12, 2018
<b>Time:</b>	4:30 p.m. to 7:30 p.m.
<b>Location:</b>	Days Inn, 760 Gibbons Rd. Renfrew
<b>To Register:</b>	Please register online <a href="http://www.otip.com/events">www.otip.com/events</a> <i>Please note any dietary requirements at time of registration</i> <i>A light dinner will be served.</i>



Want to recognize a **TEACHER**  
who does **GREAT WORK**  
in their school?

OTIP   
**TEACHING**  
**AW★ARDS**



OTFEO

Nominate in one of three categories:  
elementary, secondary, or a  
beginning teacher in the first five  
years of teaching.

Winners receive a personal award  
of \$1,000 and a Certificate of  
Recognition and another \$1,000  
prize and a Certificate of Recognition  
for their school.



Visit [www.teachingawards.ca](http://www.teachingawards.ca)

**Nominations close March 31, 2018**

Do you know a student  
who could use an extra  
\$1,500 for tuition?

They could  
**WIN**  
a bursary  
from OTIP!



If you're insured with OTIP and you or one of your relatives (e.g. child, step-child, grandchild, niece, nephew, aunt, uncle, sister, brother, spouse, etc.) will be a full- or part-time post-secondary student in the upcoming academic year, enter online for the chance to win a bursary from OTIP.

Twelve bursaries of \$1,500 each are awarded annually. The deadline to enter is June 15 each year.

Visit [www.otip.com/bursary](http://www.otip.com/bursary)  
for more information.

1.800.267.6847 | [www.otip.com](http://www.otip.com)



OSSTF District 28 Renfrew is now  
on Facebook – come and join our  
group!

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