

# YOUR HEALTH YOUR PLANS



BENEFIT NEWS AND INFORMATION FOR SASKATCHEWAN TEACHERS MAY 2024



## RESIGNING? HERE'S WHAT YOU NEED TO DO

Whether you're resigning because you're changing school divisions, retiring or just taking a break, you must notify the Saskatchewan Teachers' Federation before your contract ends. All you need to do is complete a Change of Information form and email, mail or fax it to the Federation.

If you receive payment for any expenses incurred after your contract termination date, you will need to reimburse the insurance company for the overpayment; therefore, it's important to notify the STF as soon as possible.

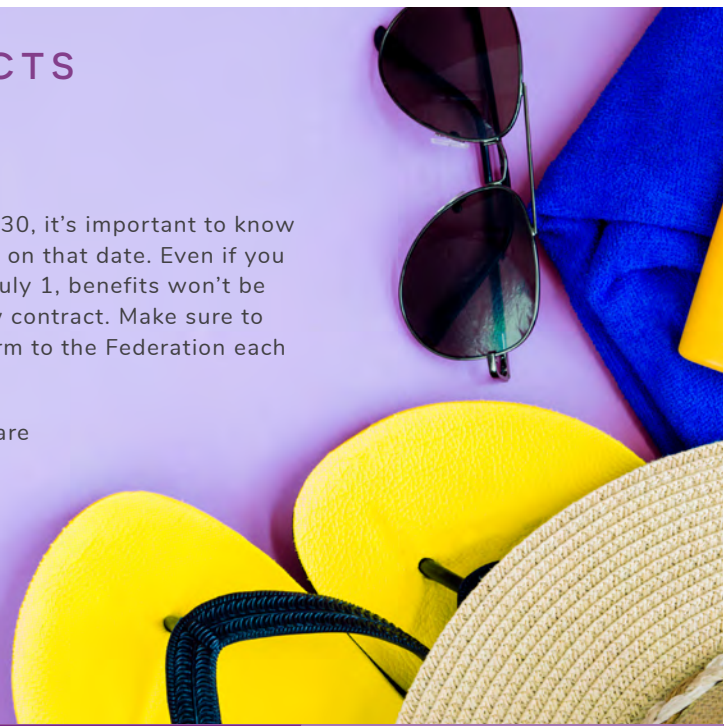
If you're retiring, the Superannuated Teachers of Saskatchewan provides health coverage for retired teachers that can be suspended if you return to work in retirement. For information, visit [www.sts.sk.ca](http://www.sts.sk.ca).

## TEMPORARY CONTRACTS ENDING JUNE 30

### No Health Coverage Over Summer

If you're on a temporary contract ending June 30, it's important to know that your health plan benefits end at midnight on that date. Even if you sign a new contract of employment effective July 1, benefits won't be reinstated until the first school day of the new contract. Make sure to complete and submit a new STF Enrolment form to the Federation each time you sign a new teaching contract.

If you incur any health-related expenses that are fully paid for before your contract ends, you have up to 15 months from the date of the expense to submit your claim to GreenShield Canada. Your dental coverage, which is administered by the Saskatchewan Teachers' Superannuation Commission, continues over the summer months.





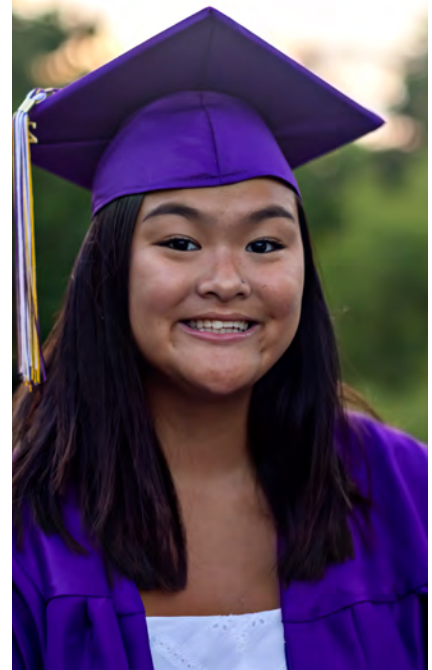
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## STF OPTIONAL LIFE INSURANCE (PORTAPLAN) TERM LIFE INSURANCE – AN AFFORDABLE, FLEXIBLE ALTERNATIVE TO MORTGAGE INSURANCE

- Are you buying a new home or renewing your mortgage? If so, Portaplan may be an affordable alternative to purchasing mortgage insurance from your financial institution. Coverage is available in units of \$20,000 up to a maximum of \$400,000 (20 units). As well as possibly saving you money, Portaplan offers the flexibility of reducing your coverage as you pay down your mortgage, or you can maintain your insurance after your mortgage

is paid off so that your family has financial protection in the years that follow.

- Also, did you know that your spouse and dependent children between the ages of 16 and 25 can apply for a Portaplan policy of their own, even if you're not a Portaplan policyholder?
- To find out more about Portaplan, visit the Federation website or contact our office to speak with a Portaplan representative.



## HAS YOUR STUDENT COMPLETED THEIR EDUCATION PROGRAM?

Once your child completes their post-secondary education program, they are no longer eligible for benefits. It's your responsibility to remove them from your plan effective the last day of the month in which the program is completed (e.g., if a two- or four-year program ends in April, the termination date is April 30). If they enter a new program, submit confirmation of enrolment to the STF Members' Health Plan and coverage will be reinstated on the first school day of the new program. You can update the information online through MySTF or submit a Change of Information form to the Federation.

## NATIONAL PHARMACARE COMING SOON

On February 29, 2024, the federal government introduced Bill C-64, the Pharmacare Act, to Parliament. It lays out the principles for the first phase of a national universal pharmacare in Canada. This is not in place yet, but we'd like to tell you what we know about it so far.

### What is a national pharmacare plan?

A national pharmacare plan is a single-payer plan that provides prescription drugs covered under the plan free of charge. For those drugs, there would be no deductibles or co-payments.

### Who would be covered?

Everyone! Anyone with a health card would be able to access the national pharmacare program. It doesn't matter if you have a health plan through work, such as your GreenShield Canada health benefits; you would still be covered.

### Why have a national pharmacare plan?

The Pharmacare Act is expected to improve health equity, affordability and health outcomes. It has the potential of long-term savings to the health-care system, since many people who can't afford much-needed medication end up costing the system more when their conditions worsen.

### What would be covered?

In the first phase, the single-payer plan would cover a number of contraception and diabetes medications. The program is expected to be expanded over time to cover other drugs, assuming phase 1 is successful.

### Why does the first phase focus on contraception and diabetes?

There are approximately nine million Canadians of reproductive age. With better access to contraception, people can reduce the risk of unintended pregnancies and improve their ability to plan for the future. Cost has consistently been the biggest barrier to access, a cost unevenly borne by women and gender diverse people.

There are approximately 3.7 million Canadians living with diabetes, but a quarter of them have reported not following their treatment plan due to cost. Access to free diabetes medications would improve their health and reduce the risk of complications such as amputations or blindness.

### What are the next steps?

Assuming the Pharmacare Act gets royal assent and becomes law, the federal government would negotiate funding with the provinces and territories to implement the program in provinces who opt in. Since each province must come to an agreement with the federal government to implement it, there is no guarantee this will happen in Saskatchewan.



## RESILIENCE IN STRESSFUL TIMES

Keep in mind that stress doesn't always get better on its own. You may have to actively work on it, especially if the stress you have been facing is prolonged or intense. The following stress management techniques may help:

### Scale Back

While it may seem easier said than done, take a close look at your daily, weekly and monthly schedule and find meetings, activities, dinners or chores that you can cut back on or delegate to someone else. If news reports or social media posts are contributing to your stress, try taking a break from TV and the internet until you feel better equipped to manage the associated stress.

### Prepare

If you are feeling edgy already, try to stay ahead of additional stress by preparing for meetings or trips, scheduling your time better, and setting realistic goals for tasks both big and small. Stress mounts when you run short on time, so build a cushion into your schedule for traffic jams or slow public transportation, for example.

### Reach Out

Make or renew connections with others. Surrounding yourself with supportive family, friends, co-workers, or clergy and spiritual leaders can have a positive effect on your mental well-being and your ability to cope. You can also try volunteering in your community.

### Take up a Hobby

It may seem cliché, but an enjoyable pastime can calm your racing mind and heart rate. Try reading, gardening, crafts, tinkering with electronics, fishing, carpentry or music – things that you don't get competitive or more stressed out about.

### Relax

Physical activity, meditation, yoga, massage and other relaxation techniques can help you manage stress. It doesn't matter which technique you choose. What matters is refocusing your attention to something calming and increasing awareness of your body.

### Get Enough Sleep

Lack of sleep affects your immune system and your judgment and makes you more likely to snap over minor irritations. Most people need seven to eight hours a night.

### Avoid Alcohol and Caffeine

While momentarily calming, both can contribute to stress and anxiety.

### Get Professional Help

If your stress management efforts aren't helpful enough, see your doctor or contact your Member and Family Assistance Plan provider. Chronic, uncontrolled stress can lead to a variety of potentially serious health problems, including depression and pain.

This article is provided by ComPsych GuidanceResources, your Member and Family Assistance Plan provider. If you liked this article, check out [www.guidanceresources.com](http://www.guidanceresources.com) for more helpful information on managing your well-being.



SASKATCHEWAN  
TEACHERS'  
FEDERATION

## YOUR HEALTH YOUR PLANS

We appreciate your feedback. If you have a comment or question, please contact us at:

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F: 306-374-1122 E: [health@stf.sk.ca](mailto:health@stf.sk.ca) [disability@stf.sk.ca](mailto:disability@stf.sk.ca)  
[www.stf.sk.ca](http://www.stf.sk.ca)  
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STF-0014A / 20221202 / 9040-99