



SRA

SASKATCHEWAN RETIREES ASSOCIATION

THE

ADVISOR

FALL 2021

TRAVELING THIS WINTER?



HEALTH & TRAVEL INSURANCE

Here is the policy from GMS as part of the SRA Extended Health Plan:

Important Information About Travelling During Covid-19

Changes to emergency medical coverage under the annual travel benefit for health plans

We fully support the Canadian Government's global advisory against non-essential travel as a safety precaution to limit the effects of the pandemic.

However, we recognize you may have personal, business, or other reasons that mean you must travel out of the country. If the Annual Travel benefit is part of your plan, we're making changes to give you the protection you need.

Effective November 12, 2020:

- We're updating our Travel Advisory exclusion with an exception allowing us to provide emergency medical coverage in countries where the only travel advisory is to "Avoid non-essential travel" due to COVID-19.
- We're providing coverage for medical expenses related to a positive diagnosis of COVID-19 of up to \$500,000 of your travel emergency medical maximum.

Keep in mind, if there is a Government

of Canada advisory in place for your destination to "Avoid all travel" for any reason, there is no coverage. For example, since there is an "Avoid all travel" advisory for cruise ships, there is no emergency medical coverage. Similarly, if your destination has an "Avoid non-essential travel" advisory in place for any reason other than COVID-19, there is no coverage. For example, since Pakistan and Nigeria currently have "Avoid non-essential travel" advisories for reasons not related to COVID-19, there is no emergency medical coverage.

Please remember to review the stability and exclusions in your policy. If you have been diagnosed with COVID-19 within your stability period or are experiencing COVID-19 symptoms prior to your departure your coverage will be impacted.

The following replaces the applicable paragraphs in your policy wording. We encourage you to keep this insert with your policy for reference to the following sections:

Travel Benefits

In the event of a medical emergency that occurs outside of your province of residence, unless otherwise stated, GMS will pay reasonable and customary expenses on your behalf:

1. Up to the maximum provided by the plan option you have chosen;
2. Up to \$500,000 CAD, which forms part of the maximum provided by the plan option you have chosen, in the event of a positive diagnosis of COVID-19 while on your trip, even if a travel advisory to "Avoid non-essential travel" is in place exclusively due to COVID-19.

Where a listed benefit indicates a maximum limit, the limit is applied per person, per policy year.

Travel Exclusions

16. Travel Advisory – GMS does not cover expenses arising where:

- a. Before your departure date, an official travel advisory is issued by the Canadian government, stating "Avoid non-essential travel" or "Avoid all travel" for the country, region, city or other destination (including cruise ships) that are part of your travel arrangements.
- b. This exclusion does not apply when the "Avoid non-essential travel" warning is in place exclusively due to COVID-19.

To view the travel advisories, visit the Government of Canada Travel site: <https://travel.gc.ca/travelling/advisories>

SRA SUPPORTS HOME SUPPORTS

As a member of the Saskatchewan Seniors Mechanism, the SRA believes that the Home Supports campaign is important. We are asking SRA members to join in supporting this initiative by getting involved as outlined in this article from SSM:

The Committee's work during 2020/21 has focussed on Reshaping Care for Older Adults, the theme for the 2021 SSM Annual Conference. Research has been gathered from Canadian and International sources which supports the position that supporting older adults to live longer in their homes and communities is not only better for the wellbeing of older adults but is more cost effective than institutional care. Giving people what they want costs less than giving them what they don't want. The struggle has been to gain traction for our message with the media, the public and government.

Following the exceptional expert presentations at the 2021 Conference, the Committee began to work on plans for a campaign to engage allies, raise public awareness and enlist supporters among the general public, older adults and families. This developed on two tracks: developing our messaging and developing plans to get the messages out. The result of the work of the Committee and the Board is the **Home Supports Initiative:**

Research and recent polling demonstrate that people want to age in their own homes and communities. SSM is initiating a movement

– including organizations and individuals – to make this possible.

On October 1st SSM launched its **Home Supports Initiative** in order to:

- Raise awareness of the need for practical home supports
- Engage individuals, organizations and communities to grow a powerful movement to demand action
- Compile a list of all those who commit to supporting this initiative
- Maintain contact with supporters to share information and create synergy
- Maintain contact with and engage governments to raise their awareness of the needs, possibilities and positive return on investment
- Collaborate with governments as they make home support programs a reality

We need the government to plan and implement programs of support for older adults as they age. The provincial government must work with municipal governments and older adults to create an effective plan. SSM and its member organizations are the provincial voice for older adults and are prepared to work collaboratively with provincial and municipal governments.

SSM is advocating for:

Real Options
Better Outcomes
Lower Cost

Real Options

“Most wish to age well and in place, in homes and communities they call their own. Canada is an international outlier in spending much more on institutional care of seniors than on home care. We need to develop housing options that are flexible and adjustable as needs change with age. Factors such as frailty and dementia that compromise independent living must be addressed through changes to lifestyle and approaches to care. Social needs must be satisfied. The best time to change course to address better the wellbeing of seniors was many years ago. The second-best time is right now.”

– **Ageing Well Report, Queen's University**

Older adults need supports that meet their changing needs as they age. Home Supports in Saskatchewan should include:

- Practical supports such as assistance with:
 - Housekeeping
 - Yard care
 - Minor home renovations
- Services to address particular medical and/or personal care needs:
 - Consistent, trusted home care workers
 - Expanded in-home services to cover diverse needs e.g. physiotherapy, education on managing conditions, ostomy and wound care

Whatever their stages of life, older adults have the right to make their own decisions, including where and how they will live, to the best of their ability. There are examples of a variety of Home Supports initiatives in countries around the world. e.g. Denmark, Australia, Netherlands

Better Outcomes

“Seniors should be afforded autonomy over how they age and given a variety of options from which to choose where and how they grow old. Although their capabilities may

change over time, maintaining control over what is meaningful in their lives is important to preserve their dignity.

A senior’s health should not be viewed solely through a healthcare lens. ...seniors have four key categories of need: housing, lifestyle, social, and care. They are all critical to a senior’s health. Their housing determines in many ways to what level they are able to satisfy these other categories of need, especially their social and lifestyle needs.”

– Ageing Well Report, Queen’s University

Home Supports are a win-win for everyone involved. Older adults who are able to live independently, with supports they might need, are healthier, happier and able to continue to contribute to their communities – as volunteers, caregivers, mentors, taxpayers, and voters. Communities benefit from the presence and contributions of these residents. Provincial government and taxpayers benefit from providing better services at lower costs.

Long term care facilities benefit from having fewer demands on their human and financial resources, opening up possibilities for creative care options.

Lower Cost

Changes in the way we do things is what older adults want. The great news is that it’s also more cost effective. The recent Queen’s University study “Ageing Well” demonstrated that providing quality home support was one-third the cost of annual institutional care where costs exceeded \$60,000.00 annually per resident.

Home Supports requires a provincial framework and standards. Municipalities play an essential role in the process as services would be provided locally by approved provider. Costs to individuals would be subsidized according to income.

We are asking individuals and organizations to join the movement!

We are compiling a list of persons who are committed to the Home Supports Initiative. They can add their names to a list of those supporting this initiative by:

- Sending an email including their name and phone number to HomeSupports@skseniorsmechanism.ca
- Go to the SSM website www.skseiorsmechanism.ca
- Phone the SSM Office at 306-359-9956
- Fill in and return a tear off sheet in Gray Matters

We are also having conversations with a variety of organizations who can be allies on this initiative.

Paid publicity will be used in combination with unpaid opportunities for interviews and participation in news programs (television and radio). We will also use the following:

- Op-eds
- Letters to the editor
- Targeted news releases
- Articles for Facebook and Twitter
- Planned phone ins to talk shows
- Communication with member organizations and other allies
- Information sharing with individuals who commit to participating.

Our advertising strategies will need to be flexible to respond to the building of momentum, media coverage and the expression of public opinion. Our initiative will launch on October 1, 2021 – International Day of Older Persons – with a flag raising at the Saskatchewan Legislative Building.



**REAL OPTIONS BETTER OUTCOMES
LOWER COSTS**

2021-24 ACTION PLANNING PRIORITIES

Over the last few months, your Board of Directors and Committees have developed an updated action plan for the next three years. Based on the views of the participants, as well as feedback from members, the SRA has committed to considering future planning as it relates to the basic concepts of wellness, education and finance.

With these foundational concepts underpinning the planning process, the top priorities for the SRA for the next three years are:

Member Survey

We believe we need more connection and advice from our members to guide how we proceed with various projects over the next period of time. You can expect to receive a survey asking for your views and suggestions. The results will shape our direction as we move forward together.

“Why SRA?” Promotional Package

We are going to develop an information package that is aimed at various groups including: our organizational members, active

employees considering retirement and our current retiree members. The goal is to present the SRA to these groups to create more awareness and understanding of what the SRA is and does.

Relationship with PEBA

Many of our members are also members of the Public Employees Benefit Agency (PEBA). We are strengthening our relationship with both the agency officials and the elected Minister responsible for pension related events for public sector employees and retirees in Saskatchewan. We believe that retirees need a larger voice in the activities of PEBA and continue to look for ways to work together.

Group Benefits Plan Viability

While the extended health and dental plans have had significant growth over the last 4-5 years, the SRA is always looking ahead. With GMS, we will look at the longer-term projections for the plans so that we can plan for periods where the current growth may slip or stall. We think this is prudent so the Board and members are aware

of any potential issues that could emerge over the longer term.

Operational Reserve Fund Utilization

The Board recently approved a policy statement that is intended to respond to member interest in the plan to use the financial resources that members have built up over the years. The new policy anticipates a dual approach of safeguarding the operations of the SRA with a good financial reserve while providing opportunities to support new or different projects that can benefit our members as well as the broader community of older adults in Saskatchewan.

Support of the “Positive Aging” direction from the SK Seniors Mechanism (SSM)

The multi-year research initiative led by SSM is focused on independent living for older adults. The SRA has provided volunteer and financial resources to this direction. With the current campaign, focused on “home supports”, the SRA will continue to participate in an active way.



MEMBER COMMENTS Have a question? Suggestion? Need Information? Let us know!

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