



YOUR HEALTH YOUR PLAN

PLANNING A VACATION OUTSIDE OF CANADA?

The Members' Health Plan provides you and your family with coverage for medical expenses incurred because of an unforeseen medical emergency while travelling out of country. In addition to medical coverage, you also have access to benefits and supports through the worldwide Travel Assistance network.

Wondering about travelling and COVID-19? Claims related to COVID-19 during travel to a country with or without travel advisory warnings will be assessed like any other claim under the Plan. To be considered a medical

emergency, you must have acute symptoms of an illness. A positive COVID-19 test without acute symptoms isn't considered a medical emergency. Quarantine expenses aren't covered.

Complete information on travel coverage can be found on the Federation website or by contacting our office and speaking with a health plan representative. Don't forget to take your health benefits and Travel Assistance card with you!



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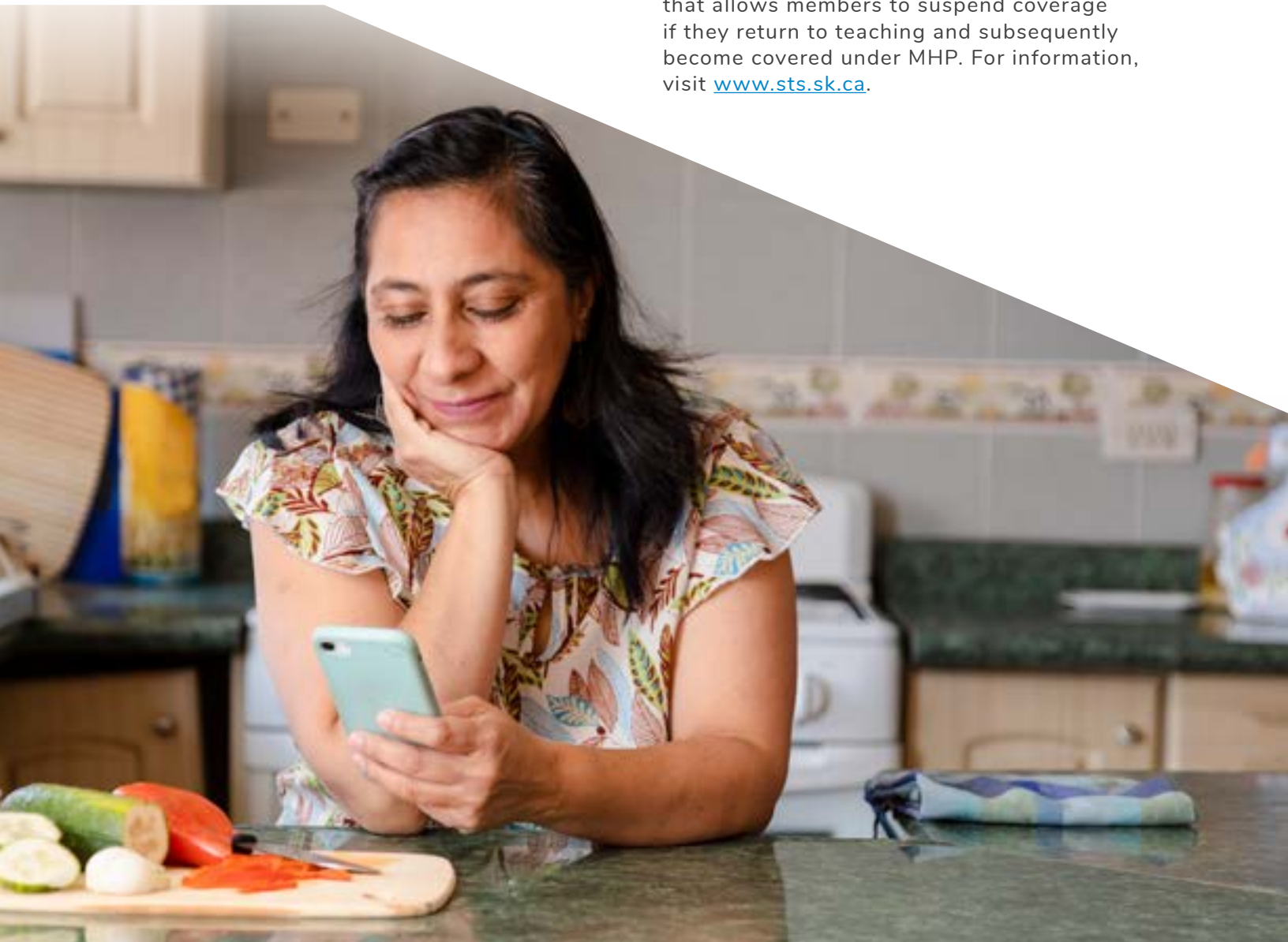
RETIRING? WHEN DO HEALTH BENEFITS END?

Retiring teachers are not eligible for health plan coverage once retirement benefits first become payable under the Saskatchewan Teachers' Retirement Plan or the Saskatchewan Teachers Superannuation Plan (your "retirement date"). If after your retirement date, you continue to teach or return to teach under contract, health plan coverage will not recommence until the first school day following your retirement date. For example, if your retirement date is January 1 and your first day of teaching after retirement is January 6, then your health plan benefits will be reinstated on January 6. You will not have health plan coverage from January 1 to January 5.

It's important that you submit a Change of Information form to the STF to inform the Federation that you are terminating your employment contract to begin collecting your pension. If you sign a new teaching contract, you must submit a new Enrolment form to the Federation. The information on your form will be used to determine if you and your dependants are eligible for benefits and the period of eligibility.

If there is a break in service of more than 120 days from your retirement date to the date you return to teaching, you will have to satisfy the qualification period (completion of 20 full or partial days of teaching service).

The Superannuated Teachers of Saskatchewan provides health coverage for retired teachers that allows members to suspend coverage if they return to teaching and subsequently become covered under MHP. For information, visit www.sts.sk.ca.



HERE IS WHAT HAPPENS TO YOUR MHP BENEFITS ON A LEAVE OF ABSENCE

Don't worry! If you're on a school board-approved leave of absence such as maternity or parental leave, you and your family continue to be covered under the MHP during the period of your leave. Make sure to notify the Plan of your leave by completing and submitting an [STF Change of Information form](#).

Remember, the dental plan and your group life insurance is administered through the Teachers' Superannuation Commission so you will need to notify them of your employment status as well.

BOARD IMPLEMENTS NEW SCHEDULE FOR BENEFIT REVIEWS

The STF Pension and Benefits Board of Directors' recent changes to the benefits and funding policy provide for a new schedule for benefit reviews that will see the Board considering changes to the Members' Health Plan benefits every three to five years instead of annually.

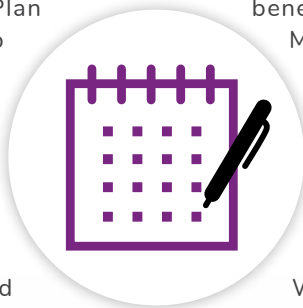
This change allows the Board to perform more comprehensive reviews of benefits and the Plan's design, and ensures the Plan continues to be sustainable and competitive with comparable plans.

Members can suggest changes to benefits by submitting their proposals to Council for

consideration at the next Annual Meeting of Council. They can also submit proposals directly to the Board, a process the Federation will be streamlining in January with the launch of an online benefit change request tool.

Members will be able to fill out and submit a form with their proposed change directly to the Board for consideration during the next benefit review.

Watch the Health Plan section of the STF's website and an announcement in the What's New at the Federation e-newsletter for more information.



APPLY FOR THE SASKATCHEWAN SPECIAL SUPPORT PROGRAM

The Special Support Program is a Saskatchewan health program that helps residents with high drug costs in relation to their income and is made available through the provincial government. The STF Members' Health Plan is designed to pay for eligible drug expenses after coverage has been provided to you by government programs such as the Special Support Program. This helps to reduce the cost of benefits under the MHP. You must apply to the SSP to avoid having your drug coverage suspended.

To learn more about the SSP program and how to apply visit www.saskatchewan.ca.



MANAGING HOLIDAY BLUES AND STRESS

Singing the Holiday Blues

It's not uncommon to feel down around the holidays. Despite all the tidings of good cheer, many people experience bouts of stress, anxiety and winter depression that begin before and last through the holiday season. There are many mental and physiological factors that may be causing these symptoms, including:

Unrealized expectations. It is natural to feel somewhat pressured to buy the perfect gift, to keep family and friends entertained and to get in the spirit of the season. If you do not meet these expectations, you may feel disappointed.

Negative associations with the holidays. Perhaps your parent, spouse or other loved one passed away recently; the holidays can be an emotional reminder of that loss.

Anticlimactic feelings. It is difficult to top the anticipation we feel leading up to the holidays. Once all the festivities have ended, however, it is easy to feel a bit melancholy.

Biological reactions to seasonal changes. Research indicates that lack of sunlight, a hallmark of the winter months in many parts of the world, can disrupt brain hormones and circadian rhythms, which control your body's biological clock. People susceptible to these factors may develop seasonal affective disorder (SAD), a form of depression that commonly begins in early fall and subsides in early spring.

Coping Tips

In addition to getting enough sleep, exercising and eating right, try these suggestions to help manage your feelings of depression during and after the holidays:

- Talk to a professional. If the blues you are feeling linger for several weeks and are interfering with your ability to enjoy life and function effectively, seek help.
- Find support in others. Try confiding in trusted family members and friends about how you have been feeling.
- Make more time for fun activities. Try to spend more time outdoors, especially on sunny days. Consider taking a vacation, perhaps to a bright, warm climate.
- Be more social. Stay in touch with friends and family.
- Consider using a light box. These devices have been used successfully to treat SAD.

This article is provided by ComPsych Guidance Resources, your Member & Family Assistance Plan provider. For more helpful information on managing your well-being, visit www.guidanceresources.com.



SASKATCHEWAN
TEACHERS'
FEDERATION

YOUR HEALTH YOUR PLAN

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

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