



# PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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## From the President

As I write this article, active teachers and students are already back in class. Newly retired teachers enjoyed their summer with no thoughts of preparing for the fall and should now be enjoying September as they sit on their decks watching the buses go by. Enjoy each day!! If you haven't already done so, please consider joining the PEIRTA.

Lise Morin and I attended the national meeting of the Canadian Association of Retired Teachers (ACER-CART) on June 1 and 2. Retired teachers' associations from across the country continue to advocate for seniors' issues such as pharmacare and aging at home. See a full report on page 5.

ACER-CART did a survey on pension plans of its member organizations. We are fortunate to

have Michel Plamondon, a retired teacher, as a voting member of the Teachers' Pension Plan Committee and the Joint Investment Advisory Committee (Master Trust) and a voice for retired teachers. Also, our plan is indexed according to the CPI (Consumer Price Index) each year if the plan is funded over 110%. In January, 2023, our pension had a 3.47% increase. As of March 31, 2023, we are funded at 120.3% which means we will get a 6.86% increase in our pensions beginning on January 1, 2024. At the June ACER-CART meeting, I spoke to a teacher who had retired in 2006 from another organization. She hadn't had an increase since she retired. Many organizations have no member on the committee, or a non-voting member, and/or have no indexing.

On August 16 the RTA and other stakeholders were invited to an in-person roundtable meeting with the Federal Minister of Health, the Honorable Mark Holland, to discuss the Improving Affordable Access to Prescription Drugs (IAAPD) Initiative (the PEI-Federal agreement discussed in our last newsletter). Lise Morin and Marg Stewart represented us. The purpose was to share advice and insights on initiatives implemented under the IAAPD and how the IAAPD might inform a national



pharmacare program. The reduced co-pay to \$5.00 for drugs covered under the PEI Pharmacare's Senior Drug Program, the Family Health Benefit Program, the Generic Drug Program, and the Diabetic Drug Program is a positive step toward easier access to affordable medications for our senior population. The adjustment to the Catastrophic Drug Program to lower the cap on the amount of money a household spends on eligible medications, based on a percent of household income, will also impact seniors positively, specifically the ones who are among the 1 in 4 seniors on 10 medications for chronic conditions. Access to medication means better health and improved quality of life. Implementation

(See **President**, 3)

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[www.peirta.com](http://www.peirta.com)

## From the Editor

On 6/7/2023 I received an email with the sender identified as Phyllis Horne. The following exchange ensued.

**“PHYLLIS:”** Marg, are you free at the moment?

**ME:** Yes. What's up?

**“PHYLLIS:”** Hi Margaret, I need an urgent favor from you, I am in a conference meeting right now as I would be working till late midnight but need you to get me some gift cards. Could you pick a few Apple iTunes gift cards for me, I tried purchasing online but no luck, when I'm done with the meeting I will reimburse you. Kindly let me know if you can handle this. Kind Regards, Phyllis Horne

**ME:** No problem. How many and what value?

**“PHYLLIS:”** Thank you very much. You can purchase it at any store around you. Total amount needed is \$200 (\$100 denomination) that is 2 cards at \$100 each, I need you to scratch the back of the card to reveal the pin, then take a snap shot of the back showing the pin and have them attach to me here. How soon can you get the cards? Kind Regards, Phyllis Horne

**ME:** I'll go right now, but they have different kinds. Do you want the red ones with the sea shells or the blues ones with the boats. Or one of each?

**“PHYLLIS:”** I want the red ones. Once you get them kindly have them attached to me on this email. Kind Regards, Phyllis Horne

**ME:** OK. Some have really cute quotations/expressions on them.

*I'll get the ones that say "How stupid do you think I am?"*

Long pause, then...

**“PHYLLIS:”** What's going on I will reimburse you once am done here. I just want you to know this very important.

By this time I had tired of the exchange, so I didn't respond. I have not heard from my good friend “Phyllis” since.

*PEIRTA Executive does not necessarily agree with opinions expressed in material authored by those other than official representatives of the PEIRTA, and information about opportunities offered by others is for information only—no endorsement is implied.*

*Next issue mid-February, 2024. Submit material to [margstewart@pei.eastlink.ca](mailto:margstewart@pei.eastlink.ca).*

*If you wish to read this newsletter online instead of receiving a hard copy, send me an email and I will let you know when each issue should appear on our site and on the PEITF site.*

*Letters to the editor should be a maximum of 200 words, must include a one-line bio, and may be edited for length.*

## PEIRTA Executive and Officers 2020-2022

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(**President**, cont'd from 1) of a national universal pharmacare program has been a long-term priority of the Canadian Association of Retired Teachers. Adequate and dedicated funding, a national seniors' strategy, and dental care are key to affordability of aging in place and long-term care. Having lobbied Government since 2014 on the issue of retirees' drug costs, we were pleased to add the voice of the RTA to the roundtable.

Initial planning has begun for a curling bonspiel for retired teachers during the upcoming season. Please forward any other activity suggestions to me or to any of the RTA executive members.

I want to congratulate Darlene Marshall on her retirement from Johnson's Insurance. She handled all of the claims for Island teachers for many years. On behalf of retired teachers, thank you, Darlene. May you enjoy a long and happy retirement. Johnson's Insurance continues to support PEIRTA with a \$5000 grant each year and provides support for some of our activities. Dale Weldon continues to support our organization and is always just a phone call away.

I want to take this opportunity to express my thanks and appreciation to all the members of the PEIRTA executive. They bring much expertise to the group and work tirelessly on your behalf. Thank you to the PEITF staff for their assistance throughout the year and for allowing us to use their meeting room for our regular meetings. Thank you to Aldene Smallman for her support during her four years as president. We wish Andy Doran all the best as he begins his

new role as president and look forward to working with him. We also want to thank Shaun MacCormac for all his work during his time as general secretary of PEITF and wish Patrick MacFadyen all the best as he takes on this role. Welcome to Ryan Keliher in his role of Deputy General Secretary.

Also, thank you to Wayne Denman for once again organizing the retired teachers' golf tournament. Donations from the tournaments have been made to the Ester Finkle Walk for Kids Foundation which assists students in need.

I look forward to seeing many of you at our AGM on November 2 at the Loyalist Inn in Summerside. Guest speakers Amber Wilson and Shea Callaghan from Key-Murray Law will give a presentation on estate planning.

## AGM Resolutions

Be it resolved, that the PEIRTA fiscal year be changed to October 1 to September 30.

Be it resolved, that the PEIRTA Secretary be granted an honorarium in the same amount as that of the treasurer.

## Help! ~ Kent Hudson

The Community Foundation of Prince Edward Island (CFPEI) is an incorporated (1993) non-profit organization that provides a 'user-friendly' vehicle for donors to create endowment funds to support charitable activities. Income generated from these investments is directed through grants and scholarships to support a wide range of

diverse needs in Island communities. Because of the permanent nature of these endowments, income is available for now and generations to come.

The Foundation also has a broader community building and leadership role. One example of an initiative undertaken by the Foundation in this role is its support for the Arts and Heritage Stabilization Program.

CFPEI is currently seeking volunteers to join their Scholarship Review Committee.

CFPEI scholarships open to accept applications March 1 and close May 1 each year. CFPEI collects applications for various funds from applicants all across PEI. The review committee, supported by the CFPEI Marketing and Granting Manager, meets in both virtual and in-person formats.

Most communication is done via email and all CFPEI scholarship reviews are completed online through the CFPEI Scholarship Review Portal. Volunteers should have a reasonable level of comfort with email communication and technology for online-based activities. *[It's not that difficult and you get lots of help~ Marg]*

If this sounds like something you might be interested in learning more about, you are encouraged to contact Emma ([ebourgeois@cfpei.ca](mailto:ebourgeois@cfpei.ca)) who will provide you with a Scholarship Review Committee Expression of Interest Form.

For questions or more information about Community Foundation of PEI please email [info@cfpei.ca](mailto:info@cfpei.ca).

## Golf Tournament Report

~ by Wayne Denman

A “Great Day” for our 6<sup>th</sup> Annual Golf Tournament at Eagles Glenn. We finally got back to a “Shotgun Start” after being sidelined by COVID. This format led to more interaction with friends and former colleagues and new acquaintances. The weather cooperated and made for great playing conditions on the Eagles Glenn course.

We changed our original date (Tuesday after Labour Day) to an earlier one to avoid a conflict with other tournaments. Despite advising people of our revised date and getting commitments from them to attend, we had a slight decrease in our numbers due to deaths and a variety of conflicts. We will try to look at another date—please send any suggestions to Wayne via email.

Christine Murphy’s team of Wanda Ellis, Ginette Plourde, and Marie Rocheleau captured the Ladies’ Championship with a two under score of 70. The Men’s Championship team of Paul Durant, Eugene Murphy, Dave O’Hanley, and Ted MacFadyen shot an impressive 63. The Mixed Team Championship had to be determined by retrogression as two teams each shot a score of 64. Winners were Michele LeClair, Michel Plamondon, Greg Mellor, and Barry MacLean. The team of Audrey Buchanan, Brenda Millar, Paul Cyr, and Harvey Mazerolle had to settle for second place in the mixed division.

Closest to the Pin winners were Valerie Beer (#4), Fran Bruce (#11), Dave O’Hanley (#4), and Harvey Mazerolle (#17). A new event, Closest to the “YARD STICK,” was won by Dave O’Hanley.

Thank you’s are extended to the following:

- 1) Dale Weldon (Johnson Inc.) for being our major sponsor and for paying the entry for one of our teams;
- 2) The PEIRTA for subsidizing all PEIRTA card holders;
- 3) Marg Stewart for designing the announcement in our last Newsletter—the same one that was sent to all PEI Golf Courses;
- 4) Ginette Plourde and Marie Rocheleau for setting up our PEIRTA Sponsor Signage;
- 5) Michele LeClair for assisting with the scoring;
- 6) The Confederation Centre for their donation to our silent auction;
- 7) Our Club Professional Marshal McMahon for his contribution to the silent auction;
- 8) All golfers who participated and donated funds for the Esther Finkle Walk for Kids;
- 9) All supporters who donated a wide variety of prizes and items for draw prizes.
- 10) Eagles Glenn for supplying our venue and their staff for their assistance with various duties. The course was in great shape!

I am looking for people who would like to volunteer to assist in preparing for our 7th Annual PEIRTA Golf Tournament. I am looking for one or more photographers; people to acquire prizes, sponsors, and silent auction items; someone to appear on Compass to promote the event; score keepers; and someone to help with advertising. Basically, I need help before, during, and after the event. Contact Wayne if you are interested!

I have already started asking people for their support for next year and I have received a “YES” from Henry Purdy with a donation for our silent auction.



## Sing, Sing, Sing!



Teachers and Friends in Harmony—the “fun” choir made up primarily of retired teachers (highlighted in our last newsletter),—have begun their fall season and are ready to welcome new members and make new friends. They rehearse Friday at 4 p.m. at Spring Park School. You can join any time. For more information, contact Rowena Stinson at rowenas-tinson@yahoo.ca.

## PEIRTA 2023 AGM

**November 2, 2023**

**Loyalist Inn  
Summerside**

**Registration 9:00 a.m.**

**Meeting 10:00a.m.-2:00p.m.**

**Lunch will be provided.**

**Guest Speakers Amber Wilson and Shea Callaghan from KeyMurray Law will give a presentation on “Estate Planning.”**



**See you there!**

## Book Review ~ by James

Dillon, Glace Bay and District Branch

### Overseas Adventures, by Arthur E. Shears

Somebody once said: "The thing about a book is that it takes you places without moving your feet."



For me, *Overseas Adventures* by Arthur E. Shears has put the world in perspective by taking me to places I have heard about but, in retrospect, have never considered as a part of my world.

It tells of an educator who left Nova Scotia as a young man to teach in Africa, and was bitten by the travel bug and the need to do good. He went on to work all over the world and applied a Maritimer's good sense in a variety of contexts and locations.

- ◀ Have you ever wondered about teaching abroad? What if I had gone to teach in Africa instead of Bridgewater; what if I had to live in a rural village instead of a suburb like Bedford; what if I had to work in a war zone? This book answers these questions and more.

In this memoir, Mr. Shears has shown that everybody, no matter who or where they are, want the same things - to survive and prosper, to live in peace and harmony, and to learn from one another. Each story within a story teaches us to care for ourselves, as well as for the many people we meet on a daily basis.

In conclusion, *Overseas Adventures* is exactly what the title implies. Through humour and personal anecdotes, it is an interesting read providing a stepping stone in understanding and analyzing the countries of the world. I thank the author for arousing

my curiosity and wish him the best of luck on his first book.

*Arthur E. Shears, is an international development consultant with more than 20 years experience. He has worked as a volunteer teacher with CUSO and been a consultant on assignments with various United Nations agencies. Mr. Shears worked in PEI decades ago at Holland College and still has his teaching license from PEI, but now lives in Nova Scotia.*



## ACER-CART

The Canadian Association of Retired Teachers (ACER-CART) held its AGM in Ottawa on June 1 and 2. I attended as a voting member, and our VP, Lise Morin, attended as an observer. There were many discussions and reports on various issues and work done by all of the Canadian provincial organizations. Topics discussed included work and issues related to retired teachers, as well as seniors' issues in general.

The ACER-CART executive members for 2023/2024 are as follows:  
 President: Martin Higgs  
 Vice-President: Bill Berryman  
 East Rep: Sharon Penney  
 Ontario Rep: Martha Foster  
 West Rep: Marilyn Bossert.

Topics discussed were many and varied:

- Plans for improving membership in the provincial organizations
- Developing a Strategic Plan
- Seniors' education on "Money and You"
- Liaison meetings with the president of the active teachers' associations
- A short practice on using the

ACER-CART website

- Coalitions with other seniors' groups

ACER-CART priorities for 2023/2024

To advocate for the development and implementation of a National Seniors' Strategy

To advocate for the federal governments' implementation of a national universal Pharmacare program, including the establishment of a Canada Drug Agency, and implementation of a national formulary

To advocate for a public health care system that prioritizes care in seniors' own homes for as long as possible

To advocate for public healthcare to combat the move towards privatization

To advocate for regulations governing retirement and long-term care homes with emphasis on improving patient respect, working conditions, training, and staff wages

To support members in their efforts to achieve the full cost of living pension adjustments

Thank you for giving me the opportunity to represent you.

## Address Changes

If your address changes, or if you know anyone who has had a change of address and/or is not receiving this newsletter, please have him or her notify our membership chair (contact info on page 2). Your mailing address must include a civic address and/or PO Box number, and a postal code.

## Toward a Guaranteed Basic Income in PEI ~ by

Marie Burge

*The Proposal for a PEI basic income demonstration program originated in PEI* at both the community level (the PEI Working Group for a Livable Income) and in the political arena (the four political parties).

**Community level . The PEI Working Group for a Livable Income (WGLI)** is a coalition of 10-12 community groups and individuals, established in 2003. We based our grassroots organization on the need for “livable income.” From the beginning we have seen livable income for all people as a collective human right. This is the meaning of basic income guarantee.

For WGLI, livable income means sufficient resources to cover each person’s basic human needs: healthy and culturally appropriate food; safe and affordable housing; safe and affordable transportation; required medications; dental care; access to child and elder care, continuing education and training; and the support and freedom to participate in their community and to cover inevitable emergencies. Livable income supports people to live in good health and in dignity. **Basic Income is an essential part of the social safety net, without which the success of the other many elements of the social safety net is severely hampered. So, it is not a choice between improved healthcare OR basic income. It must be improved social programs AND basic income.**

**Political level.** After two earlier unanimous votes on various aspects of basic income guarantee, the PEI Legislative Assembly in 2020 unanimously accepted the report of the Special Committee on Poverty in PEI. A major recommendation of that Committee was that PEI proceed in union with the Federal government to create a prov-

ince-wide basic income program which would be fully funded (provincial & federal) and would be universally accessible to every Islander who needs it to reach the designated “poverty line”.

**Coalition Canada basic income-revenue de base** (November, 2019). Since its beginning in 2019, Coalition Canada has made PEI basic income a pan-Canadian project and has kept the establishment of basic income in PEI as its main goal. An impetus for forming the Coalition was the reality of two minority governments (Ottawa and PEI) as well as a strong, active, and vocal community-based group (WGLI). Currently the Coalition has reps from all ten provinces and three territories. Marie Burge represents PEI (WGLI) on that Coalition.

### **Proposal Committee (July, 2021).**

Coalition Canada formed an economists-politicians-advocates committee to come up with a **Proposal** to prompt federal-provincial officials to begin conversations toward **establishing in PEI a basic income demonstration program of 5-7 years duration.**

The **Proposal Committee** was made up twenty-one volunteers. There were eight well-established economists from across the country, all pro-basic-income, but all coming from differing perspectives. As well we had five politicians (3 ex MPs: Liberal, Conservative, and NDP) and two sitting PEI MLAs (PC and Green). Also, there were six of us, classified as advocates. The process was complex, intense, and time consuming. We dealt with and revised the **Proposal** an inordinate number of times to get to the final stage at which we now have the final copy called **A Proposal for a Guaranteed Basic Income Benefit for Prince Edward Island** (March, 2023)

**PEI Working Group for a Livable Income (WGLI) response to the Pro-**

**posal.** Over almost twenty years our group developed, in consultation with the community, our expectations of what an ideal basic income program on PEI should look like. We have always known that our model of basic income would be costly (though well worth the cost). The **Proposal** certainly does not come up to our ideals, partly because it is written not as aspirational, but as an economic document designed to show both levels of government that a basic income program is economically feasible. It is meant to open up the conversation between the Provincial Government and Federal Government and to avoid them walking away from the table, because of high-cost shocks, before they even begin to talk.

WGLI is opting to accept the **Proposal** as is, as a credible vehicle for getting the governments to the table. It is important that this is “A” **Proposal** not “The” **Proposal.** It is not meant to be a model for implementation. That is the future work of governments and their policy analysts.

**Briefings.** A Proposal Briefing Committee is in the process of presenting the content and purpose of the **Proposal** to interested politicians and advocates. The **Proposal** is now in the hands of the Government of Prince Edward Island, which is in the process of organizing massive internal briefings. The next step is engaging the Federal Government. Premier Dennis King is the point person for this negotiation with Prime Minister Trudeau. It is essential that the two jurisdictions work together to establish a basic income guarantee program. The demonstration in PEI, designed to be professionally evaluated from day one. It will be perfected over 5-7 years and will pave the way for other basic income programs across the country.





**Prince Edward Island  
Teachers' Federation**



Andy Doran

As our summer draws to a close and the days get shorter, I can't help but feel like I should be getting ready to start a new school year. Not this year.

When this school year begins, I will have the privilege of starting my first year as President of the PEITF. I will not be in school on the first day to see those smiling faces come through the door or witness the bond that begins to develop on day one between the students and their teachers. Instead, I will be carrying out the important Federation work that will enable the teachers to have success in their classrooms.

I began my term in early July, and right away, I was off to Ottawa for the Canadian Teachers Federation AGM. Teacher organizations across the country come together to discuss issues and share ideas. It is amazing to hear the common struggles that organizations from coast to coast are experiencing. Teacher retention, substitute shortages, student mental health, and teacher wellness were all highlighted. Many organizations spoke about the difficulty they were having in dealing with their provincial governments concerning contract negotiations and teacher working conditions. I look forward to continuing these conversations with our Canadian counterparts.

In August, I attended the Atlantic Trustees meeting for group insurance and benefits held in beautiful St John's, NL. Island teachers were well represented by our trustees, and for retired teachers, you are so fortunate to have Kimball Blanchard representing your interests. His knowledge and experience as a trustee are incredible.

The 2023 – 24 school year will be busy. They all are. We will launch our

media campaign in early fall to get the word out to the public about the important work Island teachers are doing. In addition, a committee has been struck to begin the process of building a new home for PEITF, and we will be pushing Government for more resources that are critical to teacher success in the classrooms.

One concern in particular has been an issue in recent years. As you know, our population has been increasing, and many are newcomers to Prince Edward Island or Canada. The diversity is welcomed to our island classrooms and allows our students to experience different cultures. A challenge is presented, however, when students arrive without English or French as their spoken language or with undiagnosed learning disabilities. The supports of our system are limited, and often education budgets do not account for the needs of students who have yet to arrive. These unaccounted needs contribute to issues of class composition.

The professional staff at Federation House will have a

very different look this year. After many years of hard work, Shaun MacCormac has retired, and Patrick MacFadyen has accepted the role of general secretary. Ryan Keliher has been hired as the new deputy general secretary and will deal with pensions and group insurance. With returning staff officers Chad Gallant and Selina Pellerin, admin assistants Sheila Smith, Karina Akramov, and Lisa Irving, the PEITF has assembled a fantastic professional staff that will handle all the needs that may arise.

Enjoy your last few days of summer. Hopefully we will have plenty of warm weather this fall before winter sets in.

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Prince Edward Island Teachers' Federation  
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## Group Insurance Report

~ by Kimball Blanchard

Atlantic Group Insurance Trustees meet every two years to compare notes and strategize on how to best serve their plan members. I recently attended the meeting in St. John's, NL.

Much of our time was devoted to Dale Weldon's comparison of the programs offered by each organization. The Trustees concluded that while the plans differ in some ways, our plan provides good coverage for all our members. Some minor items will be discussed during our PEI Trustees' meeting in December, and some benefits might be improved.

The Trustees were pleased to be introduced to Ryan Keliher in his new position as PEITF Staff Liason for the Group Insurance Trustees as well as other duties within the PEITF. Any inquiries you may have about any aspect of your insurance coverage may be directed to Ryan at the PEITF office. Ryan will have a lot to learn in this new role but he has already demonstrated his willingness to help our members in any manner possible.

A second major topic discussed was Long Term Disability and Mental Health. LTD coverage does not apply to retirees but is significant for active teachers. Mental illness can affect anyone and as such is a topic of concern for the Trustees.

Erika Hatherly, Senior Manager, Clinical Services for Express Scripts, gave a very interesting presentation on their company's *2023 Drug Trend Report*. The following are some of the pertinent points made during the session:

- Member claims with Express Scripts are up, as is the amount spent per member (up 6.3%).
- Traditional drug usage is up 6.9%; speciality drugs up 4.6%. Speciality drugs make up 0.7% of the claims and 27% of the total amount spent.

- Inflammatory conditions and diabetes account for 8.6% of claims and almost 25% of payments.
- The number of claimants with ADHD has increased 16%, with a considerable increase in the number of people in the 25-44 age category being diagnosed.
- Between 2018 and 2022, the amount spent per claimant has increased 35%.
- Over half of diabetic claimants take more than one drug (some 4 or 5).
- 1 in 4 Canadians live with obesity—a chronic disease, not a life style choice.
- Replacing biologics with biosimilars is less cost effective than the switch from brand to generic.
- Oral cancer drugs are being developed to replace injectables and should bring costs down.

- Gene therapy treatments and preventive drugs for cancer treatments are being researched.
- Trials for drugs to treat Alzheimer's Disease are being carried out.

While these statistics are from Express Script, they certainly are indicative of the trends in the health insurance field.

Effective management of our Group Insurance is the goal of the Group Insurance Trustees. Any member with issues or questions should contact the Johnson office, the PEITF, or the RTA member representing retirees as a Group Insurance Trustee. The Trustees have the ability to deal with special cases, so please don't hesitate to bring issues or questions forward.

## Friendly Callers Program

~ by Norman Beck.



The **Friendly Callers Program** was started by the Red Cross during the Covid-19 pandemic as a means to help individuals experiencing loneliness and isolation. It connected

volunteers who touched base with these individuals by telephone on a weekly basis. It proved to be a tremendous support to those in need as it enabled them to feel that someone was there for them during a difficult time.

The surprising result of the short-term project was how much fulfillment and enjoyment the callers got out of it, so the decision was made for the program to continue. Today, the Friendly Caller Program serves countless Canadians. It is a program that is flexible, does not require a huge time commitment, but makes a tremendous impact on those in need.

If you wish to learn more about the program, you can click on this link: <https://www.redcross.ca/how-we-help/community-health-services-in-canada/friendly-calls-program>. Or contact Norman Beck at [normanbeck99@gmail.com](mailto:normanbeck99@gmail.com).

## PEITF Travel Insurance

Our out-of-province travel insurance plan has a 90-day medical stability clause. This means that if you have a pre-existing medical condition, it must be considered medically stable for 90 days prior to your departure date if you are to be covered in the event of a medical emergency related to this condition while you are travelling.

A pre-existing condition is considered stable if the member, in the 90 days before the departure date, has not:

1. Been treated or evaluated for new symptoms or related conditions;
2. Had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;
3. Been prescribed a new treatment or change in treatment for the condition.
4. Been admitted to a hospital for the condition; or
5. Been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

Number 3 generally does not include reductions in medication due to improvement in a condition, or regular changes in medication as part of an established treatment plan—but each case must be reviewed individually. Call Medavie Blue Cross at 1-800-667-4511, Travel Department, for clarification if you are planning to travel outside PEI.