Saskatchewan Teachers' Superannuation Commission

COMMUNICATION PLAN

Version 2.17

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Saskatchewan

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Section 1. Background

The Saskatchewan Teachers' Superannuation Commission (STSC) is responsible for the administration of the Teachers' Superannuation Plan, Teachers' Dental Plan and Teachers' Group Life Insurance Plan. The superannuation plan pertains to teacher hires prior to July 1980; the group life insurance plan includes all eligible active teachers, disabled teachers and superannuates who elected to maintain their insurance after retirement until coverage ceases at age 85. The Teachers' Dental Plan covers all eligible active teachers, their families and teachers in receipt of disability benefits.

In accordance with *The Teachers' Superannuation and Disability Benefits Regulations*, meetings of the Commission are not open to the public. No Commissioner shall communicate any statement of the business of the Commission except to another Commissioner or unless authorized by the Commission.

The Commission recognizes its significant responsibility to ensure effective communication with the members of the respective benefit plans and between the Commission and its stakeholder groups. This responsibility flows from statutory requirements, commitment to good governance, the importance of providing high quality service to plan members and the need for good relationships with stakeholders.

The Commission acknowledges the communication channels the Saskatchewan Teachers' Federation (STF) and the Superannuated Teachers of Saskatchewan (STS) employ with their members and the support they provide to the Commission in communicating with members of the superannuation and benefit plans.

Section 2. Purpose

The purpose of this document is to plan to effectively and use communications as a tool for the Commission to deliver its key messages to target audiences. The plan considers utilizing communication vehicles regularly employed by the Commission as well as identifies major initiatives for the short and long term. This Communication Plan is aligned with the overall Strategic Plan of the STSC and with its Governance Manual.

The Commission is subject to *The Freedom of Information and Protection of Privacy Act* (FOIP) and strives to meet the dual objectives of transparency through access to information and the protection of members' personal information.

Section 3. Goals

1. To ensure that teachers and superannuates receive the information they need regarding their pensions and other benefits administered at the STSC.
2. To ensure effective and timely communication between the Commission and its stakeholder groups.
3. Information to plan members is in a form that is easy to understand so members can make informed decisions when necessary.
4. Maintain the Saskatchewan Teachers' Superannuation Commission website (www.stsc.gov.sk.ca) with a mix of static and dynamic capabilities providing access to pertinent information regarding the Commission and plan provisions for the teacher superannuation and benefit plans.
5. Retain a process that at least every three years it is confirmed in writing that superannuates are receiving their benefits and payments are received by eligible recipients.
6. In collaboration with the Saskatchewan Teachers' Federation, utilize one insurance carrier for the teachers' health and dental plans so members can access benefit information on-line in addition to submit and monitor claims on one web-based platform.

Section 4. Key Messages

- The staff at the STSC are available to teachers and superannuates to address any inquiries regarding the teacher pension and benefit plans under administration at the Commission in a timely way and in a professional and courteous manner.
- Superannuates and active teachers who belong to the Saskatchewan Teachers' Superannuation Plan can have every confidence that their current and future pensions are secure.
- Information regarding the teacher benefit plans is accurate and accessible to the teachers.
- The STSC has a responsibility to provide information to teachers that will support effective and efficient use of benefit plans.
- Teachers have online access for plan provisions for the Teachers' Dental Plan through the Green Shield Canada website and mobile app which allows teachers to monitor and review statuses of their adjudicated dental claims.

Section 5. Issues

5.01 Positive Aspects:

- Past feedback received with respect to the Commission's services and communication through emails, telephone and in person is quite positive. Compliments have been given to the staff at

the Commission by the STF and STS on the promptness of the STSC staff to answer questions and the quality of service for all plans under administration.
- Information regarding the pension and benefits under administration at the Commission is readily available to teachers and superannuates.
- The STSC Administration continues to consider new initiatives to enhance communication with teachers and to collaborate with stakeholders.

5.02 Challenges:

- Not all pension and benefit plans available to teachers are administered by the STSC. The STSC administers a closed defined benefit pension plan for teachers hired prior to July 1980, the Teachers' Group Life Insurance Plan and Teachers' Dental Plan. The STF administers all other pension and benefit plans available to teachers (Saskatchewan Teachers' Retirement Plan (STRP), the STF Teachers' Disability Plan, Portaplan optional life insurance and the STF Members' Extended Health Plan).
- Since the STRP is the pension plan for most active teachers, the STSC does not have a database for the active teachers for direct mail outs to be used for the teachers' group life insurance and dental plans.
- Reaching teachers at their schools with a communication method that clearly defines which organization administers which pension or benefit program is difficult.
- As the numbers of teachers participating in the Saskatchewan Teachers' Superannuation Plan (STSP) diminishes, the visibility of the STSC as an administrator of the group life insurance and dental plans also diminishes.
- Superannuates and former teachers have spread around the world.
- E-communication and paperless correspondence are becoming the more desired way of communicating with plan members. The Commission does not have a database with emails for benefit plan members or its superannuates in receipt of pension payments.

Section 6. Target Audience(s)

- Teachers contributing to the STSP
- STSP superannuated teachers
- Members of the teachers' dental and group life insurance plans
- Saskatchewan Teachers' Federation (STF)
- Superannuated Teachers of Saskatchewan (STS)
- Ministry of Education
- School Divisions
- Families and beneficiaries

Section 7. Communication Vehicle

Appendix A is a current scan of the communication vehicles used by the Commission, the source of the direction for the communication and the distribution of the information. These will be reviewed annually and updated as appropriate.

The STSC management meets with the STF staff to discuss communication strategies and partners with the STF to improve communication of teacher pension and benefit plans that each organization administers.

The STSC management invites the STS to include a message regarding its benefit plans in the annual superannuate newsletter sent to STSP pension recipients.

Section 8. Communication Plan(s)

8.01 Direct Contact:

Studies on communication find that face-to-face communication or speaking directly one on one are more valuable than any other form of communication, such as advertising or newsletters. Meeting directly with teachers provides many benefits, the most important of which is immediate evaluation of comprehensive documentation. It's far simpler to judge whether someone is receiving your message if you are speaking with them directly. STSC staff provides one on one benefit counseling with teachers to discuss the pension plan provisions and assist in completing pension application forms. STSC staff is also available to families to assist in completing spousal benefit applications and forms for life insurance death claims.

STSC staff produce retirement information packages for teachers to explore their retirement options. These packages include pension estimates that contain various pre-requested retirement scenarios such as multiple retirement dates, assuming purchases of prior service, or lump sum transfers.

STSC staff are available to meet with active or retired teachers along with their families to discuss pension and survivor benefits, group life insurance coverage and dental benefits either in person, telephone or email.

8.02 Direct Mail:

Since teachers work throughout the province and superannuates may relocate after retirement, the most traditional way of ensuring that messages reach membership is direct mail sent to their homes. Given that spouses or other family members are also affected by pension/benefit

information, this is the venue whereby the information is most likely to be shared. The following are types of direct mails produced by the STSC with applicable times when provided:

a) **Personal Pension Information (Ad-hoc requests):**
   Teachers can receive an "Estimate of Pension Benefit" that specifies a retirement date, a "Statement of Service" that specifies years of reported service, salary and contributions, as well as "Purchase Options Statement" that reflects the cost of service that may be purchased.

b) **Calculation of Pension Benefit (At retirement):**
   When teachers commence their pension, they receive a copy of the calculation of their pension benefit along with a covering letter that outlines when the pension is direct deposited.

c) **Spousal/Executor letters (Upon Notification of Death):**
   When the Commission is notified of a superannuate's death, a letter is sent to the surviving spouse advising the last monthly allowance payable to the deceased superannuate, the amount of the survivor's benefit and required documentation to commence the benefit. If there is no surviving spouse or the death is a spouse in receipt of a benefit, a letter is sent to the Executor advising of the last payment applicable with a request to provide a death certificate to close the file. The letter also contains information for group life insurance benefits if applicable.

d) **Group Life Insurance Options (Upon leaving teaching or on approved leaves):**
   On a monthly basis, letters are mailed to members that discontinue teaching. The letter advises options for group life insurance benefits when a teacher commences an approved leave of absence (i.e., maternity leave), terminates or retires. These letters explain to members the options to continue paying for group life insurance benefits or converting to an individual plan.

e) **Request for Pension Payment Confirmation Letter (July - Triennially):**
   Every three years, each person that is in receipt of a pension from the STSP will receive a letter requesting that they confirm in writing that they are indeed receiving their pension entitlement. This procedure is considered an industry best practice and commonly referred to as "proof of existence". Ministry of Education officials along with the STS and STF will be given prior notice before the mailing occurs to advise the confirmation request letters are being sent to the STSP pension recipients to ensure consistent and effective communication to members. A copy of the letters are provided to the stakeholders for their reference.

   Pension recipients will receive a self-addressed, postage paid envelope along with their letter to facilitate a quick and seamless response. Pension recipients will be given at least six weeks to reply before a follow-up letter is sent. A second letter reminding the

pension recipient to provide the Commission with written confirmation of receipt of their pension payment with a request to respond within four weeks. A third letter will be sent out if a response is not received after the second letter. The third letter will advise that the pension benefit will be suspended if a written response is not received by a specified date. The timing to reply to the third letter before the pension payment is suspended would be approx. four weeks. If there is no response received from the third letter, the pension payment will remain suspended until the STSC receives written confirmation that the pension recipient is receiving their pension benefit or that a death has been confirmed.

f) Deposit notifications/Superannuate Newsletters (January):

An annual newsletter is included with the January deposit notifications and mailed to superannuates and spouses in receipt of benefits. The annual superannuate newsletter will include items such as the cost of living adjustment (COLA) for the upcoming year, factors that are used to determine the COLA amount, information on CPP, STS contact information regarding benefits administered by the STS, and planned mailing dates for CRA T4As. Superannuates will receive a deposit notification at any time during the year in which their deposit changes. Types of changes that can occur are banking information, updated addresses, , deductions for group life insurance premiums, deductions for STS benefits, and Federal or Provincial tax tables used for income tax deductions.

g) Canada Revenue Agency T4As/NR4s (February):

The Commission is responsible for the tax reporting for superannuation allowances, pension refunds, prior service purchases as well as the taxable group life insurance for the matching group life premiums for active and disabled teachers. The T4As for superannuates and spousal recipients are produced with the data from the Retirement Member System (RMS). Tax reporting information for refunds is pulled from the Voucher system that produces the payment. NR4s is the tax reporting slip for pensioners that reside outside of Canada. Information for the taxable group life insurance T4As is taken from the group life insurance premiums received throughout the calendar year from school divisions. The addresses for the active teachers are pulled from the STF member contact system. Pursuant to the *Income Tax Act*, all tax reporting slips must be mailed on or before February 28th.

h) Reduction of Group Life Insurance at Age 65 or Discontinues at age 85 (July):

When a member's group life insurance coverage reduces at age 65, a letter is sent describing insurance conversion options with a request to advise the Commission if they wish to discontinue their life insurance coverage since coverage has reduced. If a member reaches the age of 85, they are advised that their insurance is now discontinued. Retired Secretary Treasurers who are not in receipt of a pension receive a letter to advise of the annual group life insurance premiums with a request for an annual payment for continuation of life insurance coverage.

i) Option to Continue in the Teachers' Group Life Insurance Plan for Teachers on a School Division Approved Leave of Absence (August - Annually)

When a teacher is granted a leave of absence (i.e., maternity, personal, education, etc.) from their school division, the teacher has the option to participate in the Teachers' Group Life Insurance Plan for the school year related to their leave. The teacher is advised to contact the STSC to obtain the premiums due for the life insurance, provide the STSC a copy of the letter from the school division approving the personal/education leave, timelines when the life insurance coverage will lapse if premiums are not paid and the option to convert their life insurance to a personal policy if they do not return to teach. If the approved leave is not a maternity or education leave, the teacher must receive prior approval from the Commission to continue participation in the life insurance plan during the leave.

j) Annual Member Statements/Newsletters (December):

An annual newsletter is included with the active/inactive teachers' Annual Member Statement which outlines their pension benefits accrued in the superannuation plan. The annual newsletter includes comments such as explaining how the annual interest rate is allocated to teachers' credit, information on how to apply for your superannuation allowance and options to consider for retirement planning. Annual Member Statements are not required under *The Teachers Superannuation and Disability Benefits Act*; however, it is considered a "best practice" to provide annual benefit statements to membership. The member statements include names and phone numbers of STSC staff for follow-up questions.

k) Notification to STSP Members Approaching Age 71 (December):

Pursuant to the *Income Tax Act*, pension plan members must either commence their pension benefit or remove their monies (if permitted) from the pension plan by the end of the calendar year in which the member attains the age of 71. In December, a letter is sent to all members that are attaining 71 in the upcoming calendar year advising that they are required to either start their pension or if applicable transfer their monies out of the Teachers' Superannuation Plan before December 31st of the upcoming year.

8.03 Internal Communication for Teachers:

Communicating with teachers at their workplace is complicated by the fact that they are spread throughout the province. Also, the vast majority of active teachers are not members of the STSP and the STSC does not maintain personal mailing information for the teachers with respect to the dental and group life insurance plans.

Some methods used to communicate with teachers internally are:

- STSC Website
- Information posters in school staff rooms
- Mail outs to school divisions
- The *Saskatchewan Bulletin* published by the STF

- Information from the insurance carrier(s) to teachers
- Annual Reports
- Mailouts using the STF's Member Contact System for addresses
- Coordinate with the STF to send out email blasts directly to teachers regarding their benefit plans.

8.04 STSC Website:

This form of communication has become the most common method for members to access information and forms electronically via the internet. The STSC has a website at www.stsc.gov.sk.ca. This site has information regarding all pension and benefit plans under administration, dental forms, past annual reports, governance documents, and past annual letters. The website has multiple links to other pension plans, government agencies and to Green Shield Canada to gain online access to information regarding the teacher health and dental plans.

In May 2022, the Commission launched a new redesigned website. This new website replaced the STSC website that was developed and implemented in 2002. The new website provides a new look with a new and modern interface, improved security on up-to-date tools and technologies, with improved ability for STSC staff to manage and extend the website on industry standard tools. This new redesigned website will improve communication with plan members by providing a modern site with relevant information that is easy to navigate and user friendly.

In today's digital world, having a website is essential, however given the demographics of the superannuation plan and the accessibility of information from insurance carrier websites, the STSC website has low traffic. The website experiences about 100 hits per day from approx. 35 users. These low statistics could be attributed to fewer hits from random connections.

Visitors access the site and browse through various documents and download information regarding the STSP and the benefit plans. The website is regularly reviewed by the STSC Administration to ensure current and accurate information.

8.05 Related Expenses:

The expenses with respect to postage for mailing the Commission's correspondences to the respective pension and benefit plan membership are borne by the Government of Saskatchewan and are not a chargeable expense to the teacher pension and benefit plans or the Commission's operating budget.

Section 9. Communication Initiatives

9.01 Strategic Planning:

It is important to regularly evaluate communication methods and vehicles so that communication strategies can be modified to reflect the real information needs of teachers and superannuates. It's also valuable to learn what teachers and superannuates know about their pensions and benefits, what they need to know, and what they want to know. Major communication initiatives and priorities for the current year are identified in the Strategic Plan, reviewed and updated annually.

9.02 Pension Confirmation Initiative:

It's considered a best practice in the pension industry for plan administrators to periodically contact its superannuates and receive confirmation that they are indeed receiving their pension benefits. The primary purpose for a pension confirmation is to ensure the proper person entitled to the pension benefit is receiving their payment. In 2017, the STSC implemented a process where each pension recipient that receives a benefit from the Teachers' Superannuation Plan is mailed a letter requesting, they confirm in writing they are receiving their pension entitlement by signing a letter and returning it to the Commission.

The inaugural pension confirmation initiative in 2017-18 was successful in identifying a small number of deaths that were not reported to the STSC resulting in pension payments continuing to be paid to persons not entitled to receive the benefit. In these cases, the payments were discontinued, and monies were returned to the Fund.

To safeguard the Plan, the Commission established a policy that each pension recipient will receive a letter every three years with a request to confirm in writing receipt of their pension benefit. The next pension confirmation initiative will be conducted during 2026-27 with a target completion date of March 31, 2027.

9.03 One Common Insurance Carrier for Teachers' Health and Dental Plans:

In collaboration with the STF, maintain one centralized membership database with a common insurance carrier for the teachers' health and dental plans that will allow teachers to gain access to information on benefits available from the respective plans from one service provider. With one insurance carrier, communications delivered to teachers will be consistent and accessible through the carrier's website and mobile app with one source to submit and monitor claims.

Section 10.

APPENDIX A

Communication Vehicle	Directive	Distribution

STSC Website
• Forms
• Legislation
• Organizational documentation
  ➢ Annual Reports
  ➢ Contribution tables
  ➢ Information manual
  ➢ Governance manual
• Contact information
	• Commission
	• Administration
		• Publicly accessible website

Information booklets/tracts • Superannuation Plan • STF member information • STS member information	• Commission • Administration	• Directly or by request • Links to STF/STS from STSC website • STS
Forms • Enrolment/Changes • Dental • Group Life Insurance • School Board contributions • Reciprocal Transfers • Pension & Benefit Application Forms • Refunds • Marital Breakdown • Commuted Value/refunds	• Commission	• STSC website • Information booklet • Directly by phone or in person • STF • Direct mail by request
Annual Member Statements • Superannuation	• Commission (The STSC is not legislatively required to produce statements (i.e., not subject to *The Pension Benefits Act*) but the STSC does as a matter of "best practice".	• Direct mail

Communication Vehicle	Directive	Distribution
Income Tax Related • T4As/ NR4s • TD1s • PAs/PARs • Remittances	• Canada Revenue Agency	• Direct mail • Email (password protected PDFs) • My CRA
Monies received from teachers – Information about or confirmation of receipt: • Purchases • Repayments • Reciprocal transfers in	• Commission practice	• STSC website • Information booklet • Directly by phone or in person • Direct mail • Email
Pension related • Estimates • Application for Age & Service • Application for Refund • Application for Commuted Value/Refunds • Ad-hoc general correspondence • Purchase/Repayment calculations	• Commission practice	• Directly by phone, web call or in person • Direct mail • Email
Payroll • Change of address • Member data and bank status changes • Statement of earnings/deposit notifications • Ad-hoc general correspondence	• Commission	• STSC website • Information booklet • Directly by phone or in person • Email • Direct mail

Communication Vehicle	Directive	Distribution
Dental • Summary Sheet for the Dental Coverage • Enrolment forms • Change forms • Claim forms • Maximum reimbursement levels • Ad-hoc general correspondence • Confirmation of overage dependents	• Commission • Insurance carrier • STF	• STSC website • School Division • Directly by phone, email or in person • Green Shield by phone or website/mobile app • Direct mail • Information on dental claim reimbursement slip • STF
Group Life Insurance • Beneficiary updates • School Division remittance reports • Benefit information • Death claims • Premium remittances for LOAs • Ad-hoc general correspondence	• Commission • Insurance carrier	• STSC website • School Divisions • Information booklet • Directly by phone, email or in person • Direct mail on request
Privacy • Policy • Privacy Officer • Privacy Commissioner	• Legislative (FOIP)	• King's Printer website • Privacy Commissioner website
STSC Organizational Information • Annual Reports • Contribution tables • Annual Statement Letter (generic) • Annual Pensioner Letter (generic) • Information manual • Governance manual • Contact information	• Commission	• Legislative Assembly (Annual Reports) • STSC website • Directly by phone, web call, email or in-person