

Saskatchewan Teachers' Superannuation Commission

COMMUNICATION PLAN

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Section 1. Background

The Saskatchewan Teachers' Superannuation Commission (STSC) is responsible for the administration of the Teachers' Superannuation Plan, Teachers' Disability Benefit Plan, Teachers' Dental Plan and Teachers' Group Life Insurance Plan. The superannuation and disability plans pertain 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. Upgrade the Saskatchewan Teachers' Superannuation Commission website (www.stsc.gov.sk.ca) to a new modern interface with a mix of static and dynamic capabilities by June 30, 2021.
5. Write each recipient of a pension payment from the Teachers' Superannuation Plan with a request to confirm in writing they are receiving their pension benefit and have all pension payments confirmed and reconciled by March 31, 2021.

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.

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 plan and disability 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), Income Continuance Plan (ICP), Portaplan optional life insurance and the STF Extended Health Plan).
- Since the STRP is the pension plan for the majority of 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.
- The benefit plans administered by the STSC and the STF have different insurance carriers.
- 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.

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.

Section 8. Communication Plan(s)

8.01 Face-to-Face Meetings:

Studies on communication have always found that face-to-face communication is 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.

The STF conducts pre-retirement seminars for teachers; the STSC produces retirement information packages. These packages include pension estimates that contain various pre-requested retirement scenarios (i.e., multiple retirement dates, assuming purchases of prior service) that are indicated on the seminar registration form. Upon request and availability, staff from the STSC will also attend these sessions to answer specific questions from teachers regarding the retirement estimates produced for them.

There may be a need to revisit this arrangement if the STF is not providing these sessions in the future. With the STRP providing this service for its own members, the responsibility of conducting pre-retirement counseling for STSP members will fall to the STSC Administration.

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. Teachers also are advised of the reduction due to Canada Pension Plan (CPP) integration at age 65 plus the upward adjustment if applicable.

c) Notification of Allowance Reduction (At age 65):

A letter is mailed to superannuates at the beginning of the month when their pension will decrease due to integration with CPP benefits and the upward adjustment if that option was chosen at retirement. The STSC is proactive by including Canada Revenue Agency (CRA) TD1 forms with the pension reduction letter so the superannuate has the option to adjust their income tax deduction due to the reduction of their pension payment.

d) Spousal/Executor letters (Upon Notification of Death):

When the Commission is notified of a superannuates 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.

e) 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.

f) Disability Benefit Applications (Following Commission adjudication):

New applicants for a disability benefit are advised of the outcome of their disability application within days following the Commission meeting.

g) Disability Reviews (Monthly):

Medical update Physician's Statement requests and/or Claimants' Statement requests are sent out with a covering letter six weeks prior to the date the review is taken to the Commission for approval. This advance notice to disability recipients minimizes the possibility of a gap in receiving disability payments.

h) 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 is 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 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.

i) Deposit notifications/Superannuate Newsletters (January):

An annual newsletter is included with the January deposit notifications and mailed to superannuates/spouses and disability claimants 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 deposit changes that can occur are reductions at age 65, deductions for group life insurance premiums, deductions for STS benefits, and Federal or Provincial tax tables used for income tax deductions.

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

The Commission is responsible for the tax reporting for pension and disability benefits, 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/spousal recipients and disability benefits 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 contact system. Pursuant to the *Income Tax Act*, all tax reporting slips must be mailed on or before February 28th.

k) Notification to Teachers' Voluntary Fund Members Approaching Age 71 (April):

Pursuant to the *Income Tax Act*, since the Teachers' Voluntary Fund does not provide scheduled payments, members of the Fund must remove their monies from the voluntary fund by the end of the calendar year in which the member attains the age of 71. In April, a letter is sent to all members that are attaining 71 in that calendar year

advising that they are required to either transfer their monies out of the Teachers' Voluntary Fund to a RRSP/RRIF or receive a cash refund before December 31st of that year. The letter advises if the refund application is received and processed before June 30th, the investment gains (or losses) for the current year are not applied to members' accounts. Applications received after June 30th will be processed following the crediting of the investment gains (or losses) for the fiscal year and the completion of the annual audit which is typically in October/November.

l) Confirmation of Overage Dependants to Maintain Dental Coverage (July):

A listing of overage dependants is requested and provided by the insurance carrier which is currently Sun Life. This data includes the names of teachers with overage dependants (ages over 21 and under 26 years) along with their addresses. The insurance carrier also end-dates each overage dependant record as at August 31st. A letter is sent to all teachers with overage dependants requesting confirmation that their child or children are attending a post-secondary educational institution full-time. Once confirmation of full-time enrolment is received from the teacher, the overage dependant dental coverage is reinstated on the insurance carrier dental admin system expiring August 31st of the following year.

m) 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.

n) 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.

o) Voluntary Contribution Fund Annual Statement (November):

Following the annual audit, a statement is sent to the member advising of the year's investment return for the Fund plus their total voluntary contributions balance as at June 30th. The statement also advises the maximum annual voluntary contribution a member is eligible to contribute for the year as well that they must remove their monies from the Fund by December 31st in the year they attain the age of 71. Once a teacher retires, they are no longer eligible to make voluntary contributions.

p) 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.

q) 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. As well, 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 (Sun Life) to teachers
- Annual Reports

Each teacher does have an email account provided by their school division and by the STF. It would be advantageous to investigate methods to gain the ability to send out emails 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, past annual letters plus some interesting STSC facts. The website has multiple links to other pension plans, government agencies and to Sun Life for on-line member access relating to the dental plan.

The STSC website has moderate traffic. 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 cost of mailing the annual newsletters to the active membership and superannuates is minimal as they accompany the Annual Member Statements and the January deposit notifications. The expenses with respect to postage for mailing the members' statements and deposit notifications 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 Website:

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.

The STSC website is used to communicate information to teachers and to provide a location to download forms required for the pension and benefit plans under administration. Accessing and searching for the information on the internet is far more common now than when the STSC website was first designed in 2002. The website information is a set of static pages and documents that is maintained by STSC staff. The website is used by approximately 300 visitors per day with usage of approximately 2,500 hits per day. The STSC website is still functional, but is very antiquated.

A project charter has been created and approved to redevelop the website to allow for a modern look as well as to provide improved update abilities for STSC staff. The development platform will be chosen as part of the initial analysis and design will be selected from industry standard platforms.

The benefits of the website project are; upgrade the look of the website to a new and modern interface, improved security on up to date tools and technologies, improved ability for STSC staff to manage and extend the new website on industry standard tools, and improve communication between STSC and the members of the respective teacher pension and benefit plans under administration at the Commission.

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 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 2020-21 with a target completion date of March 31, 2021.

APPENDIX A

| Communication Vehicle | Directive | Distribution |
|--|--|--|
| STSC Website <ul style="list-style-type: none"> • Forms • Legislation • Organizational documentation <ul style="list-style-type: none"> ➢ Annual Reports ➢ Contribution tables ➢ Information manual ➢ Governance manual • Contact information | <ul style="list-style-type: none"> • Commission • Administration | <ul style="list-style-type: none"> • Publicly accessible website |
| Information booklets/tracts <ul style="list-style-type: none"> • Superannuation and Disability Benefit Plans • STF member information • STS member information | <ul style="list-style-type: none"> • Commission • Administration | <ul style="list-style-type: none"> • Directly or by request • Links to STF/STS from STSC website • STF Senior Administrative Staff provide to teachers when meeting in person or mail out as appropriate • STS |
| Forms <ul style="list-style-type: none"> • Enrolment/Changes • Dental • Group Life Insurance • School Board contributions • Disability • Reciprocal Transfers • Pension & Benefit Application Forms • Refunds • Marital Breakdown • Commuted Value/refunds | <ul style="list-style-type: none"> • Commission | <ul style="list-style-type: none"> • STSC website • Information booklet • Directly by phone or in person • STF • Direct mail by request |
| Annual Member Statements <ul style="list-style-type: none"> • Superannuation • Voluntary | <ul style="list-style-type: none"> • Commission (The STSC is not legislatively required to produce statements (i.e., not subject to <i>The Pension Benefits Act</i>) but the STSC does as a matter of “best practice”). | <ul style="list-style-type: none"> • Direct mail • Generic version of STSP statement on website |

| Communication Vehicle | Directive | Distribution |
|--|---|---|
| Income Tax Related <ul style="list-style-type: none"> • T4s/ T4As/ NR4s • TD1s • PAs/PARs • Remittances | <ul style="list-style-type: none"> • Canada Revenue Agency | <ul style="list-style-type: none"> • Direct mail • Email (password protected PDFs) |
| Monies received from teachers – Information about or confirmation of receipt: <ul style="list-style-type: none"> • Voluntary • Purchases • Repayments • Reciprocal transfers in | <ul style="list-style-type: none"> • Commission practice | <ul style="list-style-type: none"> • STSC website • Information booklet • Directly by phone or in person • Direct mail • Email |
| Long Term Disability <ul style="list-style-type: none"> • Review documents (medical, pensioner) • Earnings • School Division • CPP status • Application for Age & Service • Ad-hoc general correspondence | <ul style="list-style-type: none"> • Legislative • Commission • Administration | <ul style="list-style-type: none"> • Directly by phone or in person • Direct mail • STF and Income Continuance Plan • Email |
| Pension related <ul style="list-style-type: none"> • Estimates • Application for Age & Service • Application for Refund • Application for Commuted Value/Refunds • Ad-hoc general correspondence • Purchase/Repayment calculations | <ul style="list-style-type: none"> • Commission practice | <ul style="list-style-type: none"> • Directly by phone or in person • STF retirement seminars (as invited) • Direct mail • Email |

| Communication Vehicle | Directive | Distribution |
|---|---|---|
| Payroll <ul style="list-style-type: none"> • Change of address • Member data and bank status changes • Statement of earnings/deposit notifications • Ad-hoc general correspondence | <ul style="list-style-type: none"> • Commission | <ul style="list-style-type: none"> • STSC website • Information booklet • Directly by phone or in person • Email • Direct mail |
| Dental <ul style="list-style-type: none"> • Summary Sheet for the Dental Coverage • Enrolment forms • Change forms • Claim forms • Maximum reimbursement levels • Ad-hoc general correspondence • Confirmation of overage dependents | <ul style="list-style-type: none"> • Commission • Insurance carrier | <ul style="list-style-type: none"> • STSC website • School Division • Directly by phone, email or in person • Sun Life by phone or website • Direct mail • Information on dental claim reimbursement slip |
| Group Life <ul style="list-style-type: none"> • Beneficiary updates • School Division remittance reports • Benefit information • Ad-hoc general correspondence | <ul style="list-style-type: none"> • Commission | <ul style="list-style-type: none"> • STSC website • School Divisions • Information booklet • Directly by phone, email or in person • Direct mail on request |
| Privacy <ul style="list-style-type: none"> • Policy • Privacy Officer | <ul style="list-style-type: none"> • Legislative (FOIP) | <ul style="list-style-type: none"> • Queen's Printer website |
| STSC Organizational Information <ul style="list-style-type: none"> • Annual Reports • Contribution tables • Annual Statement Letter (generic) • Annual Pensioner Letter (generic) • Information manual • Governance manual • Contact information | <ul style="list-style-type: none"> • Commission | <ul style="list-style-type: none"> • Legislative Assembly (Annual Reports) • STSC website |