



Retired Teachers' Association of Newfoundland and Labrador
Member of ACER-CART

Subject: Update on Group Insurance Health Plan – A Message from the RTANL President

Dear RTANL Members,

Firstly, I want to acknowledge that this message is long overdue, and I must address that while managing pressing matters on your behalf, communication sometimes takes a backseat—though it never should. Please accept this note as both an update and a reaffirmation of our commitment to you, our valued members.

One of the most significant concerns brought forward by many of you—through emails, phone calls, and conversations—is the ongoing challenge of maintaining the sustainability and integrity of our group insurance health plan. Your input has not gone unnoticed. Each comment, question, and concern shared has contributed to the discussions and efforts behind the scenes. Your voices matter greatly. This is also why keeping your email contact info with us up to date is so important, since this is how the RTANL can keep in touch quickly and efficiently.

We are aware that proposed changes to the plan have the potential to affect many retirees, particularly those who are most vulnerable. The Retired Teachers' Association of Newfoundland and Labrador (RTANL) remains steadfast in advocating for fair, reasonable, and equitable solutions. We are committed to working with our partners to ensure the long-term viability of the plan—not only for retirees today but for all future members as well.

That said, it is important to remember that all official communication regarding the Group Insurance Health Plan must come through the Group Insurance Managers. These managers act as the fiduciary stewards of the plan and represent all stakeholders, including active teachers, substitutes, and staff of the NLTA. RTANL plays an essential role in these discussions by representing the unique perspectives and needs of retired members.

I have been in consistent communication with our RTANL representative who sits with the Group Insurance Managers, as well as with key individuals within the NLTA. I want to emphasize that I have full confidence in the diligence and expertise of those managing the plan. Their decisions are informed by actuarial data, current industry trends, and a sincere commitment to preserving the plan's future. While we may not always agree with every proposed adjustment, I am confident these decisions are being made with great care and consideration.

It's crucial to recognize the broader context in which these discussions are taking place. Group health insurance plans across Canada are under increasing strain, largely due to rising health care costs—and particularly, the escalating price of prescription drugs.



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These costs now represent approximately 75% of our plan's total payouts. This trend is not unique to our province or our plan, it is a national issue, and one that continues to challenge even the most robust health benefit programs. Moreover, global market pressures and developments in the U.S. health care system are contributing to these challenges, creating an environment of uncertainty and rising financial demands. But in the face of these realities, we remain committed to advocating for you.

This is not a one-time issue, but an ongoing annual process that will require constant monitoring, collaboration, and input. Please continue to share your perspectives—they help inform our conversations. We promise to keep you updated and involved as developments unfold.

Together, we will work to protect what has long been a vital support for our members: a stable, reliable group insurance health plan. While the road ahead may bring tough choices, it also brings opportunity—for transparency, for advocacy, and for securing a sustainable path forward.

Sincerely,

Joseph LaFitte

President

Retired Teachers' Association of Newfoundland and Labrador (RTANL)