

Are You Thinking About Retiring?

INFORMATION YOU NEED TO KNOW

Under the *Teachers' Pensions Act*, a teacher is eligible for pension benefit:

- (a) At age 60, with at least five years of pensionable service.
Note: teachers who retire **prior to age 60** with between 5 and 24 years of pensionable service will not be eligible for a pension until the month following their 62nd birthday.
- (b) At age 55 or after, with at least 25 years of pensionable service.
- (c) After completing 30 years of worked service* (or 29.5 years by June), regardless of age.
- (d) After completing 29 years of worked service (or 28.5 years by June) and at least 30 years of pensionable service. Pension will be reduced based on the number of months a teacher will be retired prior to reaching age 55. Reduction ceases after age 55.
- (e) At age 55, with between 5 and 24.4 years of pension service, an actuarially reduced pension can be payable.

(*worked service refers to all pensionable service, except university study buy-back that was purchased prior to 1991.)

Regardless of which retirement eligibility trigger applies, **pension is only payable in the month following resignation and application for a pension.** For example, a teacher who retires effective June 30 and a teacher who retires effective June 5 will both be eligible to start receiving a pension in July. This holds true no matter when or in which month a teacher chooses to retire.

Access to Pension Estimator

Teachers have access to a pension estimator by logging into myPENSION available on the Teachers' Pension Plan Corporation website at www.tppcnl.ca.

Checklist for Retiring Teachers

The following checklist is designed to assist teachers as they participate and plan for this upcoming life phase change.

- Apply to the NLTA to attend a pre-retirement seminar up to two years prior to your year of retirement;
- Confirm the eligible date of your retirement with the TPPC at the pre-retirement seminar or by contacting the TPPC directly at memberservices@tppcnl.ca.
- Submit your resignation to your employer (**do not** resign until eligibility has been confirmed): one month notice is required if retirement is to occur anytime prior to Christmas; three months notice (March 31 if retiring June 30) is required if retirement is to occur after Christmas. If you are retiring at the end of the school year, it's imperative that you submit your resignation and paperwork before the end of June. Otherwise, you will not be eligible for your

pension until at least **August 1**. Applications can no longer be backdated. This is a Canada Revenue Agency (CRA) regulation.

- Apply with the TPPC for pension by completing and submitting the appropriate "Teachers' Pension" application and "Direct Deposit" form prior to the effective date of your resignation.
- If you still have funds in the substitute pension plan, call Canada Life at 1-800-724-3402 to access these funds.
- Apply for severance pay (if applicable) by completing the "Severance Payment Request" form.
- Most of your current Group Insurance benefits will automatically continue through deductions on your pension cheques. Long Term Disability and the \$10,000 Basic Critical Illness benefit, however, will terminate at retirement. Your current Basic Group Life and Accident Insurance coverage of two times annual earnings will reduce to two times annual pension. If you would like to convert your Group Life Insurance coverage that is being lost (reduced) to an individual Life Insurance program, make certain to contact Johnson Inc. to arrange to do so within 31 days of retirement/reduction of coverage to avoid the necessity of a medical application/underwriting. For further details please consult the Group Insurance website at groupinsurance.nlta.ca or contact Johnson Inc. at 1-800-563-1528
- Consider joining the Retired Teachers' Association by completing the application form at <https://www.nlta.nl.ca/rtanl-membership-form/>.
- Consider seeking personal financial advice regarding financial decisions related to retirement.
- Keep your mind active and your body healthy. Enjoy life!

Changes Effective Upon Retirement

- NLTA Membership status changes from Active Membership to Life or Associate Membership.
- Access to the services and benefits of the Employee Assistance Program (EAP) terminates.
- Basic Life Insurance coverage reduces to twice annual pension from twice annual salary (provided coverage is maintained and premiums paid); coverage terminates at age 65 and is replaced by a members only \$15,000 benefit after age 65.
- Basic Critical Illness Insurance terminates.
- Eligibility for EI ceases (unless a person becomes a "re-established worker" or is on a forced medical retirement).

Any questions or comments can be directed to Deana Hatcher, Administrative Officer in Programs and Services at the NLTA at dhatcher@nlta.ca, Tel: 726-3223 or 1-800-563-3599, ext. 270.



Teacher Wellness: Prioritizing Self-Care for New Teachers

by Nancy Ivany



The rewards of teaching are immense and becoming a new teacher can be an exciting and fulfilling time. It is important however, for new educators to be aware of the unique challenges they face as they navigate the complexities of classroom management, curriculum development, building relationships with students, families and colleagues and constant adaptation to many social and emotional demands. Teachers report one of the highest rates of occupational stress and burnout compared with other professions (Taylor, Wanying Zhou, Boyle, Funk & DeNeve, 2024). In the province of Newfoundland and Labrador, 78% of teachers report the demands of their work has negatively impacted their mental health and wellbeing and 17.5% have considered leaving the teaching profession permanently (Teachers Think Tank, February 2024). New teachers are particularly susceptible to professional burnout, as 30% leave the teaching profession within the first five years of employment (Kutsyuruba, Godden & Tregunna, 2014). Prioritizing self care and well-being can help new teachers enhance their resilience, improve their job performance, and stay mentally sharp and emotionally balanced. Improved wellness and self-care can not only help to protect the next generation of educators, but also infuse students, schools and the broader educational community with positive social, emotional, cognitive and physical health benefits.

Viac and Fraser (2020) define teacher well-being as how a teacher responds to "the cognitive, emotional, health and social conditions pertaining to their work and profession" (p.2) but simply defined, well being is a state of happiness, being comfortable, healthy and content with life (Jarden & Roache, 2023). Personal well-being impacts working relationships with colleagues and students, as well as classroom management, teaching behavior and student outcomes. Teachers who experience positive well-being build good relationships with others. Conversely, teachers who struggle with well-being often prefer to not connect with others, find it difficult

to overcome daily unexpected obstacles and/or stress, feel without purpose or that their life is out of their control (Dreer, 2023). Extended periods of chronic stress, exposure to secondary trauma and feelings of negative well being can lead to burnout which presents as "a state of chronic stress that leads to physical and emotional exhaustion, cynicism, detachment, and feelings of ineffectiveness and lack of accomplishment" (Haberman, 2004). In Newfoundland and Labrador over 86% of teachers reported experiencing symptoms of burnout at some point in their career (Teachers Think Tank, February 2024). It is worthy to note, new teachers face higher levels of burnout than experienced teachers because of idealism, lack of experience, support, training and resources, and feelings of a disconnect between the work they expected and the practical realities of their new career (Taylor et. al. 2024). Therefore, they need to pay close attention to their mental health and wellbeing.

Several interventions can be implemented by new teachers to reduce the risk of burnout. These can be separated into individually focused interventions or organizational directed solutions (Simone, 2022). Organizational directed solutions can come from administrators or Department Heads to reduce first year teachers' workload and enhance teamwork under the guidance of mentors or lead teachers to prevent working in isolation. Individual focused interventions can be learned and include reflection, emotional competence, social/emotional interventions, self compassion, addressing perfectionism, gratitude, thankfulness and self-care. Practical self care for new teachers to avoid burnout includes investment in mental, physical and emotional health on a regular basis. Such as:

1. Prioritize Physical Health:

- Get enough sleep: Aim for 7-8 hours of quality sleep each night to recharge your body and mind.
- Eat nutritious meals: Fuel your body with healthy foods to maintain energy levels and sup-

port cognitive function.

- Exercise regularly: Engage in physical activity that you enjoy, such as walking, yoga, or dancing. Exercise not only improves physical health but also reduces stress and boosts mood.

2. Practice Mindfulness and Stress Management:

- Mindfulness techniques: Incorporate mindfulness practices like meditation or deep breathing into your daily routine to reduce stress and increase focus.
- Time management: Use effective time management strategies to prioritize tasks and avoid feeling overwhelmed.
- Seek support: Don't hesitate to reach out to colleagues, mentors, or counsellors for support and guidance.

3. Cultivate Hobbies and Interests:

- Pursue hobbies and interests outside of teaching to recharge and reduce stress.
- Spend time with loved ones: Connect with friends and family to maintain strong social relationships and emotional well-being.

4. Take Breaks:

- Schedule short breaks throughout the day to rest and recharge.
- Create a designated workspace at home to minimize distractions and avoid checking/reading emails during personal/family time.
- Take advantage of professional development opportunities to learn new skills and connect with other educators.

5. Practice Self-Compassion:

- Be kind to yourself and avoid self-criticism.
- Celebrate your accomplishments, no matter how small.
- Learn from mistakes and setbacks as opportunities for growth.

It is also important to be aware of setting healthy boundaries as a new teacher and recognize these boundaries come in many forms and change over time as our circumstances and relationships shift and grow (Baylis, 2024). Setting boundaries with students may include such things as monitoring your self-disclosures or feelings about colleagues; being empathetic but also direct as you refer appropriate disclosures about trauma, abuse, self-harm, etc. to the trained professionals in your school. Setting appropriate boundaries with students prevents role confusion, builds trust, fosters student independence, shows students how to respect boundaries outside of the school setting and finally ensures professionalism and avoids burnout (Baylis, 2024).

To encourage positive well being it is important to monitor stress levels and boundary setting behaviors, however, it is also important to navigate new colleagues, students and administration in a professional and healthy manner. Frommert (2024), advises new teachers when settling into a new school setting:

1. Monitor and reflect on how you feel with colleagues and choose mentors who you can trust.
2. Effectively communicate—be clear and use “I” statements.
3. Learn and respect others’ boundaries.
4. Ask questions, ask for help, ask for support and collaborate with others
5. Set realistic goals and prioritize tasks.
6. Limit work when at home and set boundaries for checking, sending and answering emails/text messages.

7. Take breaks and eat throughout the school day.

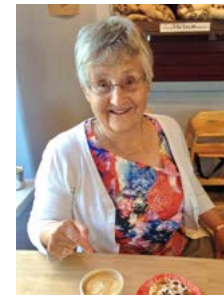
Self care done well requires new teachers to acknowledge their need for wellness and self-preservation. Focusing on self care and well-being also requires daily practice and personal reflection that results in not only enhanced resilience and improved job performance, but creating mentally sharp and emotionally balanced educators who infuse students, schools and the broader educational community with positive social, emotional, cognitive and physical health benefits. Please reach out to your Employee Assistance Program for additional help and support in prioritizing your personal self care journey.

Nancy Ivany is a Coordinator with the Employee Assistance Program for Teachers. For confidential assistance contact Nancy Ivany at (709) 733-3269, nivany@eapnlteachers.ca or Lori Hewitt at (709) 733-3242, lhewitt@eapnlteachers.ca.

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JANE BUSSEY, DECEMBER 8, 1948 – AUGUST 4, 2024



Jane Bussey

It is with great sadness that the family of the late Jane A. Bussey announce her passing at the James Paton Memorial Reginal Health Centre, Gander on Sunday August 4, 2024 at the age of 75 years.

She was predeceased by her parents Cyril & Isobel Rowsell.

She leaves to mourn with fond and loving memories her husband Maxwell; daughters: Christina Oake (Glenn) of Botwood, Heather Evans (Jason) of St. Johns; grandsons: Andrew Oake and Benjamin & Thomas Evans.

Jane was born and raised in Gander, NL. She met her husband, Max, while they were both students at Memorial University. Having graduated with a BSW, they moved to Marystown, then late Twillingate became home.

Jane had a fulfilling career, first as a Social Worker and then a job she loved—teaching. She was a lifetime Girl Guide member. She enjoyed travelling, music, reading, knitting, having coffee with friends and especially her three grandsons. She will be missed by all.



Jeanie Dyke

JEANIE DYKE, FEBRUARY 22, 1970 - NOVEMBER 6, 2024

It is with great sadness that we announce the passing of Jeanie Dyke (née Boland) on November 6th, 2024 at James Paton Memorial Regional Health Center.

Leaving to mourn her husband Darren, daughters Cassidy (Nick) and Amy, dad Hiram (Sheila), grandfather Gordon, siblings Michelle (Mike), Hiram (Cassie), Ashley (John), and Shauna (Steve), parents-in-law Gerald and Louise, brothers-in-law Jamie (Lori) and Sheldon (Jessica), nieces and nephews Josh, Chase, Lynnae, Hiram Ray, Joelle, Breeleigh, Reya, Amelia, Abby, Matthew, Lily, Gracie, Liam, Amber, and great-nephew Roen. Also sharing the loss are a large circle of aunts, uncles, and cousins along with many coworkers, students, friends, and fur babies.

Jeanie was a beautiful person, inside and out. Even as a young girl, she had a heart of gold and always took care of everyone. She wanted to rescue every animal and was the best big sister. She was incredibly supportive of everyone's accomplish-

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It pays to be a member!

NLTA members can receive exclusive home and car insurance savings and enhanced coverages.



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