

RTO RAINY RIVER District 1 Newsletter

Rainy River Newsletter

September 2021 Issue 76

President's Message (Sylvia Parker)

It is my pleasure to introduce myself as the new President for District 1. My husband Gary and I have lived in Atikokan for 44 years. I was a teacher with the Atikokan Board of Education/Rainy River District School Board prior to becoming a principal at North Star Community School in Atikokan. I had the pleasure of working with educators from across the district in my role as Assistant to the Director of the Rainy River District School Board. For three years prior to my retirement, I was a Student Achievement Officer with the Literacy and Numeracy Secretariat. I have always been extremely proud of the commitment and dedication that has been shown by educators and education workers in our district. I look forward to representing all of you as your District 1 representative.



At this time the COVID pandemic continues to impact our ability to meet and gather face to face. I look forward to a time when we can once again join together to share stories and a laugh or two. Take care and stay safe!



Sylvia Parker
District 1 RTO President

1st Vice President's Message (Monica Armour)

Hi! I would like to introduce myself as your new 1st Vice President for RTO District 1. I have lived in Fort Frances for the past 32 years but my heart is always in the Maritimes (New Brunswick to be exact) with my family. I came to the area in 1989 to teach French at Burriss and Cornerbrook Schools.



Since then I taught at various schools in the town of Fort Frances, as a French teacher, classroom teacher, prep teacher, and literacy and numeracy support. Eight years ago (in 2013) I was elected as the ETFO Rainy River Teacher Local president. Although I have been an RTO member for a few years, I just retired at the end of June. I think this retirement thing is going to be great! I enjoyed my career and its various twists and turns and hope retirement is just as interesting. I have met many of you over the years and count several as good friends. I am hoping that the roles I have in RTO keep me busy.



I am glad to see the world opening up some after our COVID-19 lockdowns. I look forward to some in-person events, as soon as it is safely possible.

Monica Armour
RTO District 1 1st Vice
President & Newsletter Editor



Our New Members

Welcome to our New Members since September 2020. Some are still actively employed and some have retired.

- * Sandra Dixon
- * Al McManaman
- * Ed Ojala
- * Mary Ann Haw
- * Terry Hrychuk
- * Ruth Mackie
- * Helen Gagne
- * Barbe Dennis



District 1 Executive Board		
President	Sylvia Parker	597-2826
Past President	Harold Huntley	274-6239
First Vice President	Monica Armour	275-7441
Second Vice President	vacant	
Treasurer	Carla Galbraith	274-7946
Secretary	Dianne Thompson	275-5210

Committee Chairpersons		
Members/Recruitment	Sallee Dick	486-3624
Goodwill	Walter Horban	274-6822
Health/Insurance	Bob Barron	274-9208
Political Advocacy	Harold Huntley	274-6239
Pension/Retirement	Larry Brown	597-6196
Social	Cynthia Donald	274-3384
Communications	Monica Armour	275-7441
Copy & Postal Mail	Diane Maxey	274-7309
Merchandise	Gemma Lamonato	274-9592
Webmaster & Email	Don Ricci	852-3704
Archives	Cynthia Donald	274-3384
Phoning	Gerry Parent	274-3946



For current information, check the main RTO-ERO website at <https://www.rto-ero.org/>

Want to call RTO-ERO? 1-800-361-9888



Who's Who in RTO Rainy River District 1?

Phoning Committee	
Gerry Parent (Chair)	274-3946
Fort Frances	
Maureen Ricard	274-3986
Walter Rogoza	274-8385
Jan Marshall	274-2254
Gerry Parent	274-3946
Jeannine Cornell	486-3481
Dorothy Weir	274-6079
Judy McCabe	274-7458
Emo	
Joyce Meyers	482-2086
June Winik	482-2451
Rainy River	
Don Ricci	852-3704
Atikokan	
Sally Speck	597-2219

Atikokan Report (September 2021)

Submitted by Sylvia Parker

Summer has been great, fall is almost here, and winter will be setting in before you know it. Mother Nature will be giving us some bitterly cold weather. Daily dog walks will be shorter, as some of us get cold toes and accomplishing what we have set out to do gets a bit tricky when lifting more than one paw off the ground at the same time.



We have been graced with splashes of colour at our bird feeder. Our regular visitors of evening grosbeaks, pine grosbeaks, black capped chickadees, rose breasted nuthatches, blue jays, whiskey jacks, hairy and down woodpeckers are always a welcome sight. We have also had visits from two piliated woodpeckers, a boreal chickadee, a white breasted nuthatch, the occasional red poll and a few grackles. These visits provide us with a distraction.



To pass the time during lockdown and the cold temperatures last winter, I had a number of books on the go, one in just about every room of the house. I subscribed to a monthly book subscription program that sends you a book and some comfort goodies to go along with it. The book selection has been excellent and I have received books that I would not have selected myself but have thoroughly enjoyed. My favourite by far was *Miss Benson's Beetles* by Rachel Joyce. It is a book about adventure, friendship and fulfilling dreams.



Prior to lockdown I had the opportunity to visit the Atikokan Museum and take in their exhibition - **A Century of Education**. The exhibition chronicles education in Atikokan. It was interesting to consider the perils of childhood for children. The depression, Spanish Flu, and childhood diseases (polio, diphtheria, pertussis, measles and scarlet fever) had a tremendous impact of on children. The first school opened in Atikokan in 1902. Students in small surrounding communities also attended the railway school cars. The exhibit also includes displays focusing on the work of Jesse Enge, Heather Schmutzer's art classes and the Atikokan Outers Programme. I highly recommend a visit to the Atikokan Museum when you get a chance!

Check out more exhibition pictures on the next page.

Prior to Christmas the Atikokan Unit made \$200.00 financial donations to each of the following organizations:

Atikokan Christmas Cheer
Atikokan Community Food bank
Atikokan High School Breakfast Program
St. Patrick's School Breakfast Program
North Star Community School Breakfast Program.

"A friend is one of the best things you can have, and one of the best things you can be."
Winnie the Pooh

DONATION



It's A Social Thing

We are hoping to be able to have a social event soon. Make sure your email and phone number are up to date with RTO and with District 1.

Please feel free to contact me at 275-9134 if you would like to help with social events.
Cynthia Donald

*When
friends gather
hearts warm!*

Reach Out to Other Members

Even though the pandemic measures have eased, **don't stop reaching out to others** using:

- Phone calls
- Emails
- Video chats/calls
 - Facetime, you can create Facetime groups
 - Facebook Messenger
- Send a card
- Suggest **211**, for more government and community services and resources. <http://www.211.ca> is Canada's primary source of information on government and community-based health and social services.

Are you on Facebook?

Come and join our **PRIVATE Facebook group!**

<https://www.facebook.com/groups/1708833522841882/>

We also have a **Facebook page** that anyone can follow. We haven't posted a lot there, but come and follow us anyway!

We will share items from the provincial RTO group, news that would be of interest to us, have some fun, or whatever you would like.



Atikokan Pioneer Centre

The Atikokan Pioneer Centre offers a variety of programs for Atikokan seniors. Walk Fit, Tai Chi, Balance and Strength, Yoga, Knitting, Bingo, Horseshoes, Bocce, Trivia, Coffee and Chit Chat are just a few of the programs currently offered.

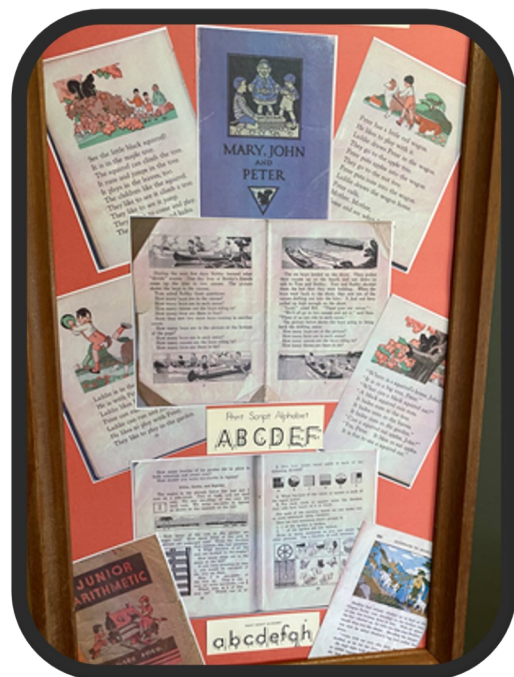
Programs are offered in person and on Zoom.

For an updated activity schedule please call or email 597-6080 elders@tbaytel.net

(Note from Monica: I have seen the email. What a wonderful list of things to do! Check it out.)



These are photos from the **Century of Education Exhibition** at the Atikokan Museum.





Turning 80

Here are our 2021 Octogenarians.

Helen Brow of Fort Frances

Bleddyn Williams of Atikokan

John (Jack) Hedman of Fort Frances

Doug Judson of Fort Frances

We look forward to honouring them and others when COVID 19 restrictions have been lifted and we can once again gather together.

**Happy Birthday
to You!**

Dates to Remember

Date	Event	Time
August 25	Executive Meeting Zoom Meeting	10:00 AM
September	To Hell with the Bell	CANCELLED
October 26	Fall Senate Meeting Via Zoom	
November 17	Executive Meeting	10:00 AM
December 2	*this may not happen depending on the COVID 19 situation Christmas Social Location TBA *Octogenarians honoured	11:00 am Social 12:00 pm Lunch
April 20	Executive Meeting	10:00 AM
May 18	RTO General Meeting	11:00 am Social 12:00 pm Lunch
June TBA	Executive Meeting	10:00 AM
June 16	RTO Spring Social	11:00 am Social 12:00 pm Lunch

Are you using Venngo MemberPerks?

Venngo MemberPerks is a discount program that's available to all RTOERO members. You can save on a vast range of products and services, including dining, travel, clothing and shoes, technology, health and fitness, financial and professional services and much more. RTOERO members collectively saved over \$55,000 during the first three months of 2021. Members save an average of \$200 in an average year using MemberPerks discounts.



How to activate your account

Visit the Venngo MemberPerks page at rtoero.ca/services/venngo-memberperks/ to activate your account and start browsing the savings. You'll need your **RTOERO membership number** to set up your account. You can also download the mobile app. RTOERO members who use Venngo recommend checking the app for discounts before making purchases.



Email from Jim Grieve

Submitted by Harold Huntley, Past President

Did you get this email in the week of August 23 - 27? It was sent from RTOERO CEO Jim Grieve. It is about a well-being series you can check out. Didn't get it? Check to see if RTO has your email. Want the link? Call a friend.

You're invited to join a special free series: [21 chats about wellness](#) that's all about your well-being.

Let's face it—we've been dealing with challenges beyond our control over the last year – at work, at home, and in our communities. Sometimes it's felt relentless. And so, how do we regain control of our wellness in such an unpredictable time?

A few months ago, I reached out to a number of my past colleagues and other experts to ask if they'd chat with me about wellness topics to help our working and retired members and others working in the education sector in Canada.

When you [sign up](#), you'll receive a weekly email for 21 weeks with a short video featuring me chatting with an expert about a different personal or work wellness topic.

Experts include Stuart Shanker, who you may know as the creator of the Self-Reg Model, Jean Clinton, an internationally respected psychologist, and Taunya Paquette, Ontario's director of Indigenous education and an experienced advocate for Indigenous well-being.

It's a short amount of time each week, and you could learn something that might alter your experience for the better. I know I did.

I hope you'll take a moment to [learn more about the series and sign up today](#).

And feel free to share the good by forwarding this message to your friends and colleagues who work in education. They can join too!

Take care,



Jim Grieve
CEO, RTOERO

Know someone who might like this? Forward the email, and they can click here to join the series.

[Join 21 chats](#)

Connaissez-vous quelqu'un qui serait intéressé ? Envoyez-lui le courriel et il n'aura qu'à cliquer ici pour assister aux séries.

[Inscrivez-vous](#)

Federal Election - Monday, September 20, 2021

A reminder to vote on **Monday, September 20, 2021** and have our voices heard.

You can go to <https://www.elections.ca/home.aspx> for more voting information.

RTO has a page on the elections as well - <https://rtoero.ca/vibrant-voices/federal/>

Thunder Bay-Rainy River Riding candidates are:

Liberal: Marcus Powlowski (incumbent)

NDP: Yuk-Sem Won

Conservative: Adelina Pecchia

Green Party: TBD

People's Party of Canada: Alan Aubut



There are several ways to vote safely **before** election day:

At advance polls

Vote at your assigned polling station on Friday, September 10; Saturday, September 11; Sunday, September 12; and Monday, September 13, **9:00 a.m. to 9:00 p.m.**

By mail

To vote by mail, apply online or at any Elections Canada office across Canada before Tuesday, September 14, 6:00 p.m.

At any Elections Canada office across Canada

There are over 500 Elections Canada offices open across Canada. Vote at any one of them before Tuesday, September 14, 6:00 p.m. You will vote using the special ballot process.

Linked below are the main parties websites, as well as Vote Compass.

Vote Compass asks you several questions and then will show you where you land in accordance to the party platforms. Try it.

Vote Compass - <https://votecompass.cbc.ca/canada>

Conservative Party - <https://www.conservative.ca/>

Green Party - <https://www.greenparty.ca/en>

Liberal Party - <https://liberal.ca/>

NDP - <https://www.ndp.ca/>

People's Party - <https://www.peoplespartyofcanada.ca/>



☆ GET OUT AND ☆
YOTE!

Here is an article from Maclean's magazine

<https://www.macleans.ca/rankings/2021-federal-election-platform-guide/>

Membership/Recruitment Report

Submitted by Sallee Dick, Membership Chair

Hello, everyone. Although there is a hint of Fall in the air, as well as smoke, there are still lots of sunny, warm days ahead. I hope you have enjoyed the summer and are well.

Membership:

District One's total membership is **277**.

This includes **268** Retired members and **9** Actively Employed members.

New Members:

Actively Employed Members: We sincerely welcome **four** new members, putting the number now at **9**. We invite them to join us at our events, as their schedules allow, and when COVID restrictions have eased.

Retired Members:

We welcome **fourteen** new retired members since our last newsletter.

From Fort Frances: **Sheree Jewell, Leo Muloin, Barbe Dennis, Kathi Gagne, Monica Armour, Laurie Moxham, and Cathy Richards.**

From Emo: **Ruth Siemens** and **Bruce Wickstrom.**

From Rainy River: **Teresa Yeo, and Anne Carradice.**

From Stratton: **Mary Ann Haw.**

From Atikokan: **Doug Dunnet and Lindsay Durno.**

A welcome call, email message or note from the membership chairman will be sent, as well as the Fall District One Newsletter. Please say "Hi" and make them feel welcome when you see them. Congratulations to you all! **We are happy you are here**, and anxious to welcome you in person, when it is safe to meet indoors.

Passings:

Sadly, the following members/spouses have recently passed away. They will be missed and remembered by their families, many friends and colleagues.

Faith Adair of Fort Frances. Faith will be remembered for her zest for life, raising 8 children, volunteering in the communities where she and Bill lived and her work in scouting.

Marilyn Hannon of Atikokan. Marilyn will be remembered for working in the laboratory of the Johns Hopkins Hospital, her many years as a substitute teacher at the Atikokan High School, tutoring students in math, and later teaching adult upgrading for Contact North. She enjoyed a wide social network and extended family.

Karen Houghton of Fort Frances/Emo. Karen was born in Emo, married the love of her life, Brian Houghton, in 1963 and taught for 25 years in the Lakehead Public School Board until retirement. She is survived by daughter Melanie/David in Illinois and son Brad/Liz of Fort Frances.

Alan Kerr of Atikokan. Alan will be remembered for his 33 years of teaching English in the Atikokan High School, and instilling a love of reading in his students. He was also respected as a founding member of the Atikokan Outers Programme.

John (Jack) Winik, husband of member June Winik. Jack had careers in construction and mining, then he was posted to the Emo detachment of the OPP, and spent 30 years of service in Emo until his retirement. He felt it was an honour and a privilege to be a member of the OPP.



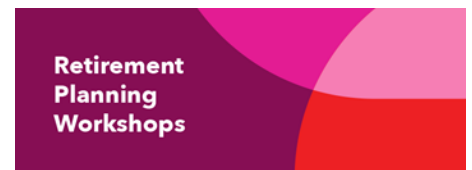
Recruitment:

Retirement Planning Workshops:

If you are 10 years away from retirement, or even just 2, you might enjoy watching an RPW.

The membership department of RTO Provincial office has created virtual RPW (Retirement Planning Workshop) presentations through webinars, that prospective retirees can access by going to: **rtoero.ca and following the links to RPWs.** These RPWs are an hour and a half long, and are offered on

different days of the week and weekends, in English and French, meeting the requirements of COVID-19 precautions. These webinars are very well-received and have high ratings, for useful, timely information about retirement. Viewing one could be time well-spent, and could help you learn how to plan for the many aspects of retirement. Check them out!



Anyone interested in being on the membership committee to help with recruitment work, please contact me at vands42@live.ca or 807-486-3624. Thank You, Sallee

Fort Frances Senior Centre

There is a schedule of regular activities that happen at the FF Senior Centre (Sister Kennedy Building). See the picture for that info. They also have a Facebook page (<https://www.facebook.com/FortFrancesSeniorCentre>). Email cnoble@fortfrances.ca for up to date information.

Please feel free to contact me at 275-9134 if you have any questions.
Cynthia Donald



SENIOR ACTIVITIES		
MON	TAI CHI	11 AM
	SOO	12:30 PM
TUE	YOGA	8:45 AM
	SHEAR	12:30 PM
	CARD MAKING	6 PM
	WOODWORKING	6:30 PM
WED	TAI CHI	11 AM
	BRIDGE	12:30 PM
THUR	CRIBBAGE	1 PM
	BRIDGE	6:30 PM
FRI	LINE DANCING	9 AM
	BINGO	1:30 PM
SAT	CARDMAKING	9 AM
	BRIDGE	12:30 PM
	SNOKER	DAILY



Six qualities of a solid estate plan

This is a summary of an article prepared for RTOERO by Willful, a Canadian online estate planning platform. Read the full article at rtoero.ca/six-qualities-of-a-solid-estate-plan.

Estate planning and making a will is one of those tasks that can feel extremely overwhelming. It's not surprising that over 57 per cent of Canadians don't have a last will and testament. Here are six qualities of a solid estate plan to keep in mind whether you're creating or reviewing your will.

1. Legal in Canada

It may seem obvious, but one of the most important qualities of your estate plan is that it meets the requirements of a legal will in Canada. Despite what many people believe, this doesn't mean you need to visit a lawyer or a notary. What makes a will legal is not how you've made your will, rather that you've met the criteria for a legal will.

While there are some nuances across provinces, the general requirements for a legal will in Canada are:

- The will must be written by you, while you are of sound mind, and over the age of majority. (In some provinces, there are exceptions to the age restrictions.)
- It must be in writing as a physical copy. (You cannot store a will online. The only exception is a Notarial will in Quebec.)
- If the will is typed, it must be signed in the presence of two witnesses who also sign to confirm they witnessed your signature.
- The signatures must be at the very end of the will.
- Your will isn't legally binding until it has been properly signed and witnessed as needed, so it's important you've met the requirements in your province!

2. Customized to your life situation

Every Canadian is different, so your estate plan should be as unique as you are. Many factors should be considered when creating a will. To help tailor your estate plan to your life situation, you might consider asking yourself these key questions:

Are there any specific gifts you'd like to leave and to whom?

How would you like to divide your assets?

Continued on the next page

Six qualities of a solid estate plan (continued)

Who would you like to appoint as a guardian for any minor children?

Who will fill key roles, such as your executor?

What are your funeral and burial wishes?

3. Discussed with your loved ones

Conversations about estate planning and end of life can be tricky. In fact, two-thirds (66 per cent) of Canadians don't know their spouse's end-of-life wishes, and 57 per cent don't know the end-of-life wishes for any of their loved ones. Making a formal estate plan is important but it's equally critical that you discuss your wishes with loved ones.

4. Kept up-to-date

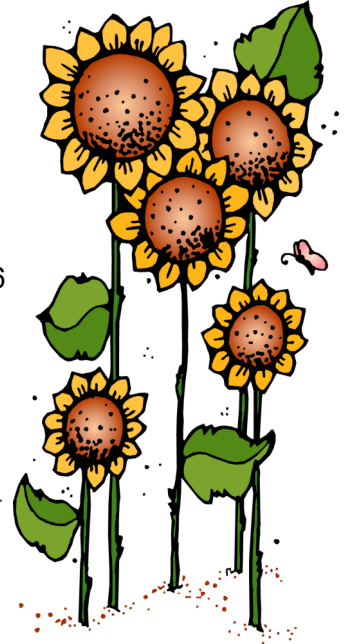
A will isn't a one-and-done document; rather it's a document that should evolve as your life changes. Yet, 64 per cent of Canadians don't have an up-to-date will. The key to a quality estate plan is making sure it reflects your most current wishes. While not every life change necessitates an update to your will, it's important to review your estate plan regularly to make sure you haven't missed anything.

5. Includes plans for an unexpected emergency

Preparing for death is incredibly important; but, it's just as important to consider what would happen if you were to experience a personal medical emergency or an unexpected accident. A quality estate plan includes making plans for these events. Power of attorney documents allow you to designate someone you trust to make decisions on your behalf in the event you are unable to do so yourself.

6. Leaves a legacy

Your will is a fantastic way to leave your assets to loved ones, but did you know you can also include a gift or donation to the charities you care about? Leaving a charitable gift in your will is called legacy giving. While there is no requirement to leave a legacy gift in your will, many individuals choose to do so as it makes it possible to leave much larger gifts than they could while living.



Amusing Stories from Your Career

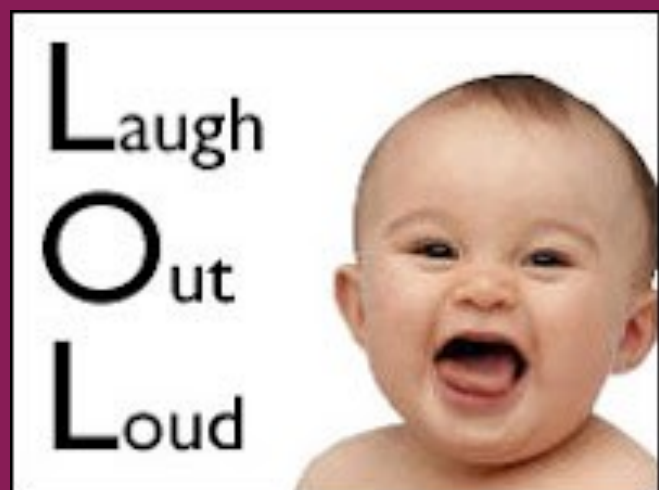
Do you have an amusing story from your career? Send the story to newsletter editor Monica to be included in a future newsletter. Don't want to type it up? Call Monica and tell her the story.

Contact Monica in the following ways:

Phone: (807) 275-7441

Email: monicaarmour@yahoo.ca (put RTO Newsletter in the subject line)

Postal Mail:
802 Third St. E, Fort Frances, ON, P9A 1S1



Get ready to *Chime In* and connect with others

After more than a year of stay-at-home orders and social isolation, there is finally a light at the end of the tunnel. However, as lockdown ends and the world begins to reopen, we realize that some of our members may continue to feel cut off from social activity and in need of interaction and connection with others.

That's why the RTOERO Foundation is inviting you to *Chime In*.

The Foundation launched Social Isolation Awareness Month in 2018, but feedback from RTOERO members helped us see that our programming needed to evolve from awareness to action – to help those who might be feeling isolated and alone. This insight led us to create *Chime In* – a new, ongoing program designed to help RTOERO members connect with one another and enjoy regular social activity.

Chime In launches on Oct. 6. Foundation volunteers will host an open conversation hour on Zoom every Wednesday from 1 - 2 pm ET. You can join using Zoom or call in by phone.

Chime In is all about you and will be following your lead. *Chime In* is a platform for open conversation and connection. You might decide to focus on a particular topic each week, or you might simply want to chat with folks who share similar interests and hobbies. Above all, we want you to enjoy the chance to connect with other members and even find new friends.

Please visit rtoerofoundation.ca/chimein to sign up for the program and start enjoying the opportunity to engage and connect. For more information or help signing up, contact foundation@rtoero.ca or 1-800-361-9888 ext. 271.

We can't wait for you to join us in October as we all *Chime In*.

Missed the latest RTOERO webinars?

There have been a number of learning opportunities through RTOERO recently. If you missed the webinars, don't worry, you can find them on the RTOERO website. Go to rtoero.ca/resources/videos.

Recordings are available for these recent webinars:

- Our Earth, our responsibility: Take action
- The aging continuum – Secure the support necessary for the journey
- Rights of older persons
- Collective impact and integrating care
- Exploring the impact of COVID on older adults



The image is a promotional graphic for a webinar recording. It features a photograph of three women: Lisa Mintz on the left, and Kelly Bannister and Katia Bannister on the right. The RTOERO logo is in the top right corner. The title 'Our Earth, Our Responsibility: Take Action' is prominently displayed in a green box at the bottom, with a list of featured speakers below it.

Lisa Mintz

Kelly Bannister, M.Sc., Ph.D.

Presented by
RTOERO

Our Earth, Our Responsibility: Take Action

Featuring **Kelly Bannister M.Sc. Ph.D.**, and **Katia Bannister**, Youth Climate & Social Activist; and **Lisa Mintz**, Environmentalist, Founder Sauvons la falaise, Executive Director of UrbaNature

Watch your email for invitations to upcoming webinars.

Why you need more than provincial health coverage when you retire

Canada has universal health care, but it doesn't cover all the procedures, treatments and prescriptions you may need. One of the decisions you'll make as you prepare for retirement in Canada is whether to join a retirement insurance plan. If you already have your coverage, feel free to share this information with a friend who is approaching retirement!

Read more articles about RTOERO health benefits – rtoero.ca/category/rtoero-news/insurance

Here are seven reasons to join a retirement insurance plan when you retire:

1. Coverage for paramedical services

Provincial plans cover medically necessary physician services and diagnostic procedures. They don't cover paramedical practitioners like registered massage therapists, chiropractors, naturopaths, dieticians, social workers, psychologists and more. Our extended health plan covers 17 different paramedical practitioners. If you have access to coverage, you may be more likely to access these services. These services are important to overall physical and mental well-being. They can also help you recover from an injury, illness or challenging life event so you can maintain the quality of life you want.

2. Additional drug coverage

We're advocating for universal public pharmacare – Canada is the only country in the world with universal health care that lacks universal drug coverage. Sadly, Canada's system is a patchwork of more than 100 drug plans provided by the 13 provinces and territories. Retirees need health insurance for prescription medication because there are many hidden costs and gaps in our health care system. Public plans in Canada limit coverage through formularies, deductibles and coinsurance/copayments.

3. Homecare and mobility aids

No one wants to be hospitalized, need home care, or rely on a mobility aid, like a walker or cane. Having proper, reliable care and equipment can help to reduce stress and speed recovery. Most provincial health plans provide some coverage for homecare following an injury or illness, but it's not usually enough, so you will be paying out of pocket if you don't have insurance.

4. Unexpected illnesses and injuries

While your health insurance will help offset the costs of things you plan for (for example, you might want to have a massage every month), the ultimate purpose of insurance is for those things you don't plan. You aren't planning to get sick or injured. You likely take steps to stay healthy. Insurance provides peace of mind that you'll be protected financially should something unexpected happen.

5. Dental coverage

Your oral health is vital for your overall health and well-being. Research shows the connection between dental health and conditions ranging from heart disease and diabetes to osteoporosis and Alzheimer's Disease. You may be willing to budget to cover regular cleanings, but having access to dental coverage may make you more likely to access additional preventative care and quickly deal with unexpected dental issues. Our dental plan is separate from our extended health plan, allowing you to customize the kind of coverage you want. There are different things to consider when deciding if dental coverage is worth it in retirement.

6. Travel

Most retirement insurance plans include travel coverage. With our plan, you're covered for up to 93 consecutive days of travel, plus you can add more coverage. If you plan to travel a lot in retirement, consider the cost to purchase private coverage for each trip, especially as you age or your medical situation changes.

7. Automatic approval

As you transition from work to retirement, you have the opportunity to join an insurance plan with automatic approval as long as you join within 60 days of your previous group insurance plan ending. That said, if the 60-day window already passed, you can still receive coverage.