

THE P B & J

Volume #2 Issue #3

Pension, Benefits & Just for Info News

Welcome to Volume #2, Issue #3 of the P, B & J. As always, we will continue to provide helpful, interesting and fun information for you to enjoy. If you have any information you would like included in future copies, contact us directly at wobrien@swob.ca.



P, B & J SCAVENGER HUNT WINNERS!



Congratulations to the lucky winners below for correctly answering all our Scavenger Hunt questions!

- ⇒ 1st—Heather Crease of St. Gerard School
- ⇒ 2nd—Brenda Van Reese of St. Mary's Academy
- ⇒ 3rd—Shirley Gendron of Christ the King School.

Pensions and Benefits Committee

If you wish to talk directly to the Pensions and Benefits Committee, you may do so courtesy of St. Paul's High School at the following email address:

msspensionsandbenefits@stpauls.mb.ca

Your MCSGS Pension and Benefits Committee are listed below:

Chair & Employer Rep:	Athena Dinos
Employer Rep:	Rick De Guzman
Employee Rep:	Johnston Smith
Employer Rep:	Merrill Hodgson
Employee Rep:	Susan Finnigan
Employee Rep:	Carol Rebeck
Employer Rep:	Gwen Kist
Committee Advisor:	Shannon O'Brien

SIMPLY SPEAKING **Are you on track?**



We all like to know where we're going and if we're moving in the right direction. Whether you're taking a trip, renovating your home or planning your retirement, tracking your progress is important.

Your retirement income illustration that appears on your year-end statement helps you plan for your retirement by offering more than a typical retirement projection. It's designed to help you see if you're on track to reach your retirement goal and it shows the likelihood of reaching your goal using the investment mix profile you're grouped in and how long you have until retirement. It can also help you determine any changes you need to make in order to keep or get you on track to achieving your dreams.

The retirement income illustration on your year-end statement includes:

- 50 per cent, 70 per cent and 90 per cent probability scenarios of you achieving different rates of return based on:
 - an investment mix profile we've grouped you in
 - the length of time until you retire.
- A personalized illustration - if you've entered and saved your information on www.grsaccess.com under "**Plan your retirement.**" This personalized illustration features:
 - your own assumptions
 - a comparison of your estimated monthly retirement income to your retirement income goal
 - a fourth scenario using the pre-retirement net rate of return you told us you hope to achieve - plus the probability of achieving it.

For more information about this great feature, please review your *Understanding your retirement income illustration* guide in your enrolment kit or on *GRS Access* under "**Plan your retirement.**"

Chart your retirement path today so you can make sure you're on track to reach your goal. Although the retirement profile illustration is not a guarantee, projection or a promise, it can help you understand if you're moving in the right direction.

The question isn't at what age you retire, it's at what income!

THE ROSE WITHIN

A certain man planted a rose and watered it faithfully and before it blossomed, he examined it.

He saw the bud that would soon blossom, but noticed thorns upon the stem and he thought, "How can any beautiful flower come from a plant burdened with so many sharp thorns? Saddened by this thought, he neglected to water the rose, and just before it was ready to bloom...it died.

So it is with many people. Within every soul there is a rose. The God-like qualities planted in us at birth, grow amid the thorns of our faults. Many of us look at ourselves and see only the thorns, the defects.

We despair, thinking that nothing can possibly come from us. We neglect to water the good within us, and eventually it dies. We never realize our potential.

Some people do not see the rose within themselves; someone else must show it to them. One of the greatest gifts a person can possess is to be able to reach past the thorns of another, and find the rose within them.



This is one of the characteristics of love...to look at a person, know their true faults and accepting that person into your life...all the while recognizing the nobility in their soul. Help others to realize they can overcome their faults. If we show them the "rose" within themselves, they will accept their thorns. Only then will they blossom many times over.

QUOTE OF THE NEWSLETTER



**A Master can tell you what he expects of you.
A Teacher, though, awakens your
own expectations.**

WHAT IS A PHARMACARE ELIGIBLE DRUG?

The *Pharmacare* drug benefits list is divided into three parts. Part I includes Prescription drug products that are eligible for *Pharmacare* benefits under all prescribed circumstances.

Part II includes drug products that are eligible for *Pharmacare* benefits only when prescribed for the terms and conditions indicated. *Doctor's only have to indicate "Meets EDS" on the prescription for Part II status.*

When a drug is not listed in Part I or Part II, a request for Exception Drug Status (EDS) coverage will be considered under Part III for each individual's specific circumstance. Your doctor can apply to the Pharmacare Exception Drug Status, at 300 Carlton Street, Winnipeg, MB, R3B-3M9.

Under this program physicians are able to apply to obtain drug coverage (for each person) for medication not normally covered. The approval is generally given for a one-year period, (some are now being changed to a three-year period) after which time the person's doctor must reapply. A one-time notification indicating drug coverage dates are sent to individuals at time of approval.

WHAT IS PART II EXCEPTIONAL DRUG STATUS (EDS)?

Certain drugs are approved for coverage under the Exception Drug Status (EDS) Program when they are prescribed for a specific criteria as listed in the specific drug regulation. The physician must indicate "Meets EDS" on the prescription for Part II status.

WHAT IS PART III EXCEPTIONAL DRUG STATUS (EDS)?

Certain drugs are approved for coverage under the Exception Drug Status (EDS) Program when they meet specific criteria and upon review and recommendation of the MB Drug Standards and Therapeutics Committee (MDSTC). The drugs usually fall into one of the following categories;

- The drug is ordinarily administered only to hospital in-patients but is being administered outside of a hospital because of unusual circumstances.
- The drug is not ordinarily prescribed or administered in MB, but is being prescribed because it is required in the diagnosis or treatment of an illness, disability, or condition rarely found in MB.

- Evidence, including therapeutic and economic evidence, provided to the minister in accordance with the criteria established by him or her, supports a specific treatment regime which includes use of the drug or other item.

Over-the-counter (OTC) products are generally not included as benefits of the Drug Plan. Exception Drug Status is not granted for appetite suppressants, smoking cessation products, drugs for the treatment of erectile dysfunction and vaccines normally provided by Public Health. When an EDS drug is approved as a benefit, the cost will be covered through the *Pharmacare* Program during the time period authorized by the EDS program and after the clients *Pharmacare* deductible is met.

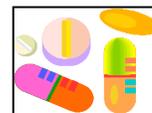
Physicians, dentists, or other professionals authorized by physicians may apply for EDS.

- Requests can be submitted by telephone, by mail or by fax. A toll-free line with an electronic message system is available for requested on a 24-hour basis.
- To ensure eligible benefit coverage, approval must take place prior to purchase or dispensing of prescription drug. Retroactive coverage is not provided.
- EDS requested are prioritized by date received and the urgency of the request.
- To ensure continuity of coverage, requests for renewal should be forwarded prior to the expiry date.

Please allow at least two weeks for processing.

- Patients are notified by letter if a request for coverage has been approved or denied.
- If a drug is approved for coverage under EDS, coverage is valid from the date of applications to date of expiration.
- If denied, payment for the medication is the responsibility of the patient.

NOTE: Not all medications currently available on the market in Canada are benefits under the MB Drug Benefits Formulary or under the EDS Program.





My 1 PER CENT ADVANTAGE

Saving just one per cent more today can make a difference to your future retirement income. Don't believe it? Go online at www.grsaccess.com and see for yourself. Great West Life is introducing the "*My 1 per cent advantage*"; a calculator that can help members see how saving just a little more today can result in increased retirement income in the future.

The "*My 1 per cent advantage*" calculator offers members a quick glance at what a contribution increase can mean for their futures and how they save on taxes through payroll deductions. They even give members next-step instructions on how to increase their contribution levels.

This calculator is offered by Great West Life-GRS in three formats:

1. Website - members can enter information about their personal situations and see a visual representation of what an increased contribution could mean.
2. Mobile - members can access a mobile version through a Blackberry or iPhone.
3. Paper - members can learn from an educator in a formal session.

Visit www.my1percentadvantage.ca to see the online version. GWL remains dedicated to educating you on how to have the best retirement you can and "*My 1 per cent advantage*" is just another tool available to you.

PAY YOURSELF FIRST

Keep in mind that it's how much and how often you contribute into your retirement that makes the biggest difference to your retirement income, rather than the investments you put your savings into.

By using payroll deduction, saving a little more can be painless and it's easy to do. Just talk to your Administrator for a payroll deduction form that will increase your contributions without delay.

For more information on how to make saving for your retirement easier, visit www.grsaccess.com or call *Access Line (1-800-724-3402)*, Monday to Friday, 8 a.m. to 8 p.m. ET, to speak to a customer service representative.

And remember, Life begins at Retirement, so make it a good one.

TRAVELLING TO CUBA?? YOU'RE COVERED IN BLUE.

Manitoba travelers who are confused about the new requirements for medical insurance when visiting Cuba can rest assured that MB Blue Cross has you covered.

Effective May 1st, 2010, all visitors to Cuba will be required to have medical insurance to enter the country. Cuban authorities recently confirmed that they will accept either provincial government health insurance cards, or proof of private travel insurance, such as a MB Blue Cross travel insurance policy, as sufficient to meet this requirement. Those without such proof will be required to buy insurance from Cuban companies at ports of entry.

If you are travelling to Cuba, please make sure you bring your MB Blue Cross member identification card.



BLUE CROSS QUESTIONS & ANSWERS

If I pay up front for my claim, can I be reimbursed directly into my bank account?

You can apply to have your claims payments deposited directly into your bank account. You can do this by registering for Customer E-Service through www.mb.bluecross.ca.

Can I see my claims online?

Once you have registered for Customer E-Service, you will have access to your current claims history. Through this electronic service, you can gain quick access to your plan information, and benefit details. For more information, visit www.mb.bluecross.ca.

What is Blue Advantage?

Blue Advantage helps Blue Cross members take advantage of cost savings on medical, vision and healthcare purchases offered by participating providers across Canada. Simply present your Blue Cross identification card to the provider to receive the savings! For more information on this program, go to www.blueadvantage.ca.

ARE YOU CONSIDERING BIKRAM (HOT) YOGA?

Bikram Yoga is widely regarded as the most intense type of Yoga. It involves 26 postures and 2 breathing exercises in 90 minutes, all performed in a room heated to 105 degrees. It is today one of the most popular forms of Yoga and benefits are numerous.

Benefits of Bikram Hot Yoga:

- Reshapes your body / Restores flexibility / Improves circulation
- Tones, strengthens, and lengthens your muscles
- Reduces risk of sports injuries
- Achieves relief from pain / Diminishes the effects of stress
- Reduces weight by balancing metabolism
- Increases balance, coordination, focus and discipline
- Clears your mind / Calms your soul / Raises energy level
- Ensures healthy & balanced functioning of the skeletal, muscular, circulatory, nervous, digestive, respiratory, and mental systems of the body.



Benefits of the heat:

- Warms the muscles for greater flexibility
- Helps achieve a deeper stretch
- Flushes body toxins / Improves efficiency of the immune system
- Creates a cardiovascular workout / Burns calories / Builds endurance

If you are interested in trying this exercise of the body and mind, there are numerous places in Winnipeg that offer it. Your body will thank you for it.

The body is your temple. Keep it pure & clean for the soul to reside in.

**Shannon & Wilma O'Brien of SWOB Group Benefits
would like to wish everyone a very
safe and enjoyable summer.**

*Then followed that beautiful season ... summer.
Filled with the air was a dreamy and magical light;
And the landscape lay as if new created in all the
freshness of childhood.*

