

BLUE CROSS EAP CENTRE....interesting fact!

A Community of Caring

The Employee Assistance Centre at Manitoba Blue Cross has been designed to ensure a welcoming, comfortable and confidential experience.

The MB Blue Cross EAP follow-up data indicates that 97% of participants would return to their EA program if they needed help and 97% would also recommend THE SERVICE to a friend.

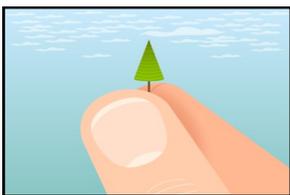
THE WORRY TREE

Paresh, an Indian carpenter I once hired to help me restore my old farmhouse had just finished a difficult and hard first day on the job. A flat tire on his lorry made him lose an hour of work, his electric saw packed in, and now his ancient pickup truck refused to start. While I drove him home, Paresh sat in stony, thoughtful silence.

On arriving, Paresh, in the way of all Indian gentlefolk, invited me in to meet his family. As we walked toward the front door, he paused briefly at a small tree, touching the tips of the branches with both hands. When opening the door to his home, he underwent an amazing transformation. His tanned face wreathed in smiles and he hugged his two small children and gave his wife a kiss.

After a cup of tea, he walked me to my car. We passed the tree and my curiosity got the better of me. I asked him about what I had seen him do earlier.

'Oh, that's my trouble tree,' Paresh replied. 'I know I can't help having troubles on the job, but one thing for sure, troubles don't belong in the house with my wife and the children. So I just hang them on the tree every night when I come home. Then in the morning I pick them up again. Funny thing is', he smiled winningly, 'when I come out in the morning to pick them up, there aren't nearly as many as I remember hanging up the night before.'



**Worry never robs tomorrow
 of its sorrow, it only saps
 today of its joy.**

THE
P B & J
 Pension, Benefits & Just for Info News

Welcome to the Spring Break edition 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.

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:

mस्पensionsandbenefits@stpauls.mb.ca

Your MCSGS Pension and Benefits Committee are listed below:

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

QUOTE OF THE NEWSLETTER

"Nobody can go back and start a new beginning, but anyone can start today and make a new ending."



BEFORE YOU LEAVE FOR VACATION!

Tickets? Check. Passport? Check. Camera. Check. In some cases, however, you should also check your health before leaving for vacation. Here's what you need to know and do.

"If you're healthy and going away to a familiar destination, then there may not be a need to [book a doctors appointment before your trip](#). But in some cases, you must take charge of your own health and ask your healthcare provider or a travel clinic for advice. Knowing when to seek advice depends on your health and where you're going.

If you're in good health....If you're healthy, your travel destination will help you decide:

A safe destination: If you're going somewhere familiar or popular with tourists, then take normal precautions and have fun. You may want to take a [basic first aid kit](#) and some [over-the-counter medication](#) (for sunburn or headaches for example) since these items may be expensive if you're going to a resort or tourist destination.

An exotic locale: Exotic locations may offer unique sites, people and experiences, but some also offer unique health challenges. While it's a good idea to make sure you're up-to-date on your vaccinations, your healthcare provider can also give you information about destination-specific vaccinations.

That may include vaccinations against Hepatitis A and B before you travel to some places. And in some regions or countries, you may be more susceptible to malaria and require prophylactic medications. Also consider that certain countries will require documentation that you have been vaccinated for certain diseases (such as yellow fever) before allowing you to enter.

Ask your healthcare provider for more information or visit the [Public Health Agency of Canada](#) website for more information about vaccines for travel.

If you have a health condition... Any health condition that requires treatment means you need to take precautions, even if you're travelling to a major city in another developed country.

Get the okay first. "Rule one is know your limits!" Be realistic about how much you can and can't do. If you have ongoing health problems get medical clearance from your healthcare provider before booking any travel arrangements.

Plan your meds. Once you've got the go-ahead, make sure you bring enough [prescription medication](#) with you. Keep your medication in the prescription bottles and bring extra just in case you're delayed getting home. This is important since not all medication is available in other countries.

Get a note. If you're travelling with certain medication (like narcotic analgesics) or require special medical equipment (such as insulin syringes and needles), then check with your airline or tour operator. You may require a note from your doctor explaining that you need to travel with these items. While this may not be necessary, it doesn't hurt to be prepared.

Take a few precautions before you leave for vacation and you'll come back with nothing more than happy memories—and maybe a few souvenirs you wish you didn't buy in the first place.



Group retirement NEWS

MCSGS Registered Pension Plan Rates of Return for 2010

ASSET ALLOCATION FUNDS

Fund Name	Rate of Return
Conservative Strategy Fund	11.31%
Moderate Strategy Fund	12.29%
Balanced Strategy Fund	13.18%
Advanced Strategy Fund	15.22%
Aggressive Strategy Fund	16.08%

CONTINUUM TARGET DATE FUNDS

Fund Name	Rate of Return
Continuum 2010 Fund	8.93%
Continuum 2015 Fund	9.55%
Continuum 2020 Fund	10.21%
Continuum 2025 Fund	10.81%
Continuum 2030 Fund	11.28%
Continuum 2035 Fund	11.70%
Continuum 2040 Fund	12.07%
Continuum 2045 Fund	12.32%
Continuum 2050 Fund	12.59%

Special Announcement

Please make sure you visit the website below to complete the Member Survey on the MCSGS Pension plan with GRS.

<http://MCSGS.survey.2011.questionpro.com>

What's New

Insurance Fraud and Abuse



March is Fraud Prevention Month. Learn more about what types of Insurance fraud and abuse occur and how you can protect yourself and your benefits plan.

Did you know:

- ...One unit of scaling or polishing (as part of a dental cleaning) means 15 minutes of time. Make a note of how long it takes to get your teeth cleaned (excluding the time it takes for your examination, X-rays and fluoride). Discuss any discrepancies about the number of units billed with your dental office and contact Manitoba Blue Cross if you have any unresolved issues.
- ...Physiotherapy, occupational therapy and athletic therapy are different types of treatments and are treated as separate benefits even though some similar techniques can be used to treat similar ailments. Make sure you know what credentials your therapist has before receiving treatment and verify their eligibility with Manitoba Blue Cross.
- ...Prior approvals are recommended for any claims over \$500 but may be submitted for any claim amount if you are unsure about your coverage.
- ...Spa treatments such as facials are not eligible expenses. Even if they are performed by an eligible provider (i.e., a massage therapist), they are not for the treatment of illness or injury.
- ...Manitoba Health partially subsidizes your first 12 chiropractic adjustments in every calendar year by \$11.00 per visit. Verify with your chiropractor's office whether they are collecting this subsidy on your behalf or whether you should claim this amount directly from Manitoba Health on your own. If your chiropractor is collecting this subsidy on your behalf, the fees charged to you should be reduced accordingly. Manitoba Blue Cross plans are second payer to government plans.
- ...You must request a semi-private room during a hospital stay for the charges to be paid by your plan. If you are placed in a private or semi-private room due to lack of space in ward rooms or due to your medical condition, your Blue Cross plan should not be charged.
- ...Blue Cross is second payer to Manitoba Public Insurance (MPI) and Workers Compensation (WCB). If your injury or illness was a result of a motor vehicle accident or an incident at work, all related medical expenses that are eligible under MPI or WCB are not covered under your Manitoba Blue Cross plan.

Insurance fraud and abuse are not victimless offenses. They have many consequences that impact all of us and can lead to higher rates, benefits not being offered under health plans and employers choosing to reduce benefits to keep escalating costs down.

Child: "Dad, can you write in the dark?"
Dad: "I think so. What is it you want me to write?"
Child: "Your name on this report card!"



THE
Great-West Life
ASSURANCE COMPANY



Dynamic new home page arrives for members

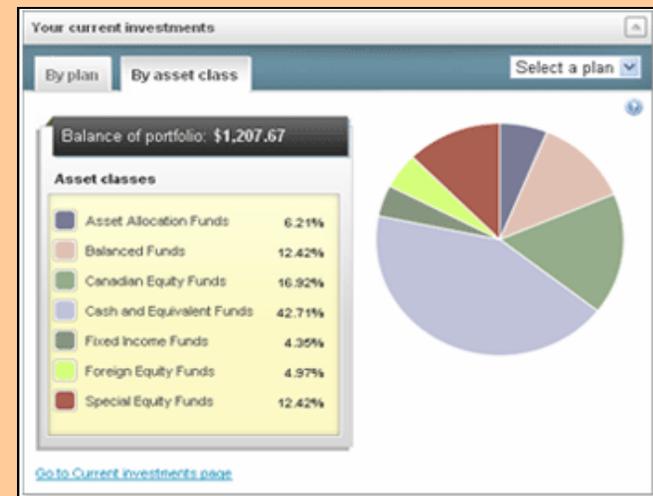
Plan members visiting [GRS Access](#) will now see a dynamic new home page. They can personalize and organize widgets to display the information that's most important to them.

Since the most frequently used page is Current investments, GRS has added a widget to feature this valuable information as soon as members sign in to the website.

Members can now get a quick picture of their portfolio balance and investments, with the option of clicking a link to see the Current investments page within the website.

Other widgets show fund performance or provide links to useful educational tools. Members will see new widgets added regularly, enhancing their experience on [GRS Access](#).

Try the demo on [GRS Access](#) under Tools & resources > Learning centre. See how widgets can be moved or collapsed. It's fun and easy for members to use.



Most Canadians plan to work after 65

According to a Bank of Nova Scotia, 7 in 10 Canadians plan to keep on working after reaching retirement age, with 38% saying they'll keep toiling because they can't afford not to. Of those who plan to continue working, 72% say they want to remain mentally active, while 57% want to stay socially connected.

More than half, or 56% of respondents, think they will need less than one million dollars to fund their retirement and of those, half believe they will need less than \$300,000. More than a quarter of Canadians think they will need between \$1-million and \$2-million and 16% believe they will need \$2-million or more to fund their retirement.

JOKE OF THE NEWSLETTER

"If there are any idiots in the room, will they please stand up" said the sarcastic teacher. After a long silence, one freshman rose to his feet. "Now then mister, why do you consider yourself an idiot?" enquired the teacher with a sneer. "Well, actually I don't", said the student, "but I hate to see you standing up there all by yourself".

FRIENDLY REMINDER

If you have made or are going to make any changes to your address, beneficiaries, dependent information, pension allocations, etc., make sure you advise your plan Administrator.



Don't forget to sign up for Customer e-service via the Blue Cross website @ www.mb.bluecross.ca. Once you have registered, you can review details such as who you have listed on your plan, specific details of benefits, check current claims information, and you can register for Electronic Funds Transfer, plus a whole lot more. EFT or Electronic Funds Transfer allows your Dental and EHB claims to be deposited directly into your bank account.

Also, make sure you sign onto the GRS website @ www.grsaccess.com to view your Pension Plan information. If you require an access ID, you can call the GRS Access Line at 1-800-724-3402 to have an ID and password issued to you.

Review your employee booklet - make sure you know what your plan offers you!

THOUGHT TO PONDER

ONE GOOD TEACHER IN A LIFETIME MAY SOMETIMES CHANGE A DELINQUENT INTO A SOLID CITIZEN.



EMAIL ETIQUETTE MADE EASY

"There's no body language, facial expressions or eye contact when it comes to email, so it's really crucial to pay careful attention to the content and structure of your message. And in a business setting, how an email is prepared not only reflects on you but on the professionalism of your company.

While email is popular for both personal and professional communication, **it's important to be clear** so that the receiver understands where you're coming from and what you mean.

Good habits worth keeping

You can be as efficient and as professional with email communication as you are with all other aspects of your work life as long as you develop some good habits.

Be responsive. Reply to emails promptly, within 24 hours. If you're going to be unavailable to respond promptly (like you're on vacation or at a seminar/conference), then use an automated out-of-office message to let the sender know.

Set yourself up to be productive. Schedule times in your day to read and reply to emails. Reading and answering emails as they come in will seriously disrupt your ability to get anything else done.

Know when to sit on it. If you write an emotional email — **especially when you're angry** — let it sit for a while, then re-read it before sending it. Once it's out there you can't take it back, **so cool off first.**

Be careful being personal. Personal emails should be sent from home not work. And be careful about any personal information that you include in those emails. Cyberspace is not secure.

Keep organized. Treat your emails as you would treat other demands on your work time: deal with them, delete them or delegate them. Create folders in your email system to **organize** emails you need to keep

Don't open junk mail. Doing so confirms that your email address is active to spammers. (Yes, they can track which emails get opened.)

Don't forward chain letters. Not only do they clog inboxes, it also shows that you may not respect people's time.

Use reply all only if it's relevant to everyone on the list. If not, then reply directly to the sender only.

Check attachments when forwarding. When you forward an email that has attachments, ensure the attachments are indeed included.

Know when to take it off line. If a lengthy discussion starts via email, it may be time to set up a meeting or phone conference to discuss and clarify the information being passed around and to confirm action items.