

CHRISTMAS BLESSING FROM SWOB GROUP BENEFITS.

May the road rise to meet you,
May the wind be always at your back.
May the sun shine warm upon your face,
The rain falls soft upon your fields.

May green be the grass you walk on,
May blue be the skies above you,
May pure be the joys that surround you,
May true be the hearts that love you.

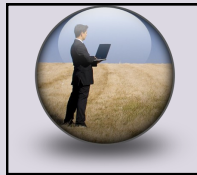
And until we meet again.
May God hold you in the palm of his hand.

Wilma & Shannon O'Brien of SWOB Group Benefits Inc. want to wish each and everyone of you and your families a very safe and wonderful Christmas.



SPECIAL ANNOUNCEMENT

Please make sure you visit the website below to complete the Member Survey on your Agent of Record, Mr. Shannon O'Brien of [SWOB Group Benefits Inc.](http://www.swobgroupbenefits.com)



<http://aorsurvey.questionpro.com>

All I Need To Know I Learned From Santa.

1. Encourage people to believe in you.
2. Always remember who's naughty and who's nice.
3. Don't pout.
4. It's as much fun to give as it is to receive.
5. Some days it's ok to feel a little chubby.
6. Make your presence known.
7. Always ask for a little bit more than what you really want.
8. Bright red can make anyone look good.
9. Wear a wide belt and no-one will notice how many pounds you've gained.
10. If you only show up once a year, everyone will think you're very important.
11. Whenever you're at a loss for words, say "HO, HO, HO!"



THE

Volume #4 Issue #1

P B & J

Pension, Benefits & Just for Info News

Welcome to Volume #4, Issue #1 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

RETIREMENT PLANNING MEETINGS

We are very pleased to inform you of our upcoming Retirement Planning Meetings. There will be Representatives from each of the following companies listed below to discuss areas noted that will help you with your retirement process.

- Holland Financial - Retirement Planning
- SWOB Group Benefits - Benefit Plan Conversion.
- Service Canada - CPP and OAC



Location & Dates.

January 10, St. Alphonsus School, 6:30PM to 8PM
January 11, St. Mary's Academy, 6:30PM to 8PM
January 12, St. Paul's High School, 6:30PM to 8PM



'It's beginning to look a lot like Christmas.'

FRIENDLY REMINDERS

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). Available when you need it...Convenience is just a click away!

Quick Access to:

- Direct Deposit Registration
- Plan Information
- Benefit Details
- Benefit Eligibility
- Claim Information
- Claim Forms
- Temporary ID Card



If you are using the Customer E- Service, we recommend the following:

1. Use safe computing practices to protect your personal information.
2. If you are using a computer that is not your own, be familiar with internet policies that may affect access to the internet. There are programs available that can track internet use to the keystroke level which could put your personal information at risk.
3. Pick a password that is difficult to guess-use a combination of letter and numbers.
4. Memorize your password & hint question and don't tell anyone what they are.
5. Do not leave your computer unattended while logged on the MB Blue Cross site.
6. Your browser automatically saves a copy of the web pages you've visited. We recommend you clear your browser's cache after each session.
7. After you've finished on the **Customer E- Service** site, log off using the "logout link" on the top of the application. Then proceed to close your browser window by clicking the "X" in the top right hand corner of the screen.

Eligible Dependents are defined as your spouse, and unmarried, unemployed dependent children including natural, adopted or step-children. Children of a common law spouse may be covered if they are living with you.

Spouse means the person who is legally married to you, or has continuously resided with you for not less than one full year.

Dependent Children are eligible for benefits if they are less than 21 years of age or; if 21 years of age but less than 26 years of age, they must be attending an accredited educational institution, college or university on a full-time basis.

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 booklets- make sure you know what your plan offers

HOW DO YOU KNOW IF YOU'RE ON TRACK FOR RETIREMENT?

If you don't know, then you're not. That is one of the chief conclusions of a new US retirement preparedness study, which asked employees of all ages if they are on track to retire with the recommended 70% to 80% of pre-retirement income.

Those who are on track, and know it, scored an average 7.2 (out of 10) on a financial wellness index created by research and education firm Financial Finesse. Those who had no clue if they were on track scored about the same (4.7) as those who knew they were not (4.2).

This is hardly shocking. Cluelessness rarely works in your favour. The findings should jolt people, especially those in their 50s and 60s, into taking at least a cursory look at their retirement income plans while they still have time to adjust.

Most folks have never run a retirement income projection, including a hard-to-believe 57% of those aged 55 to 64. You expect such ambivalence from younger folks, but 27% of employees under 30 have actually projected their retirement income and are already started thinking about it.

The three top indicators of retirement preparedness, according to the study, are having an emergency fund, never carrying a credit card balance and having a plan to systematically pay down all debts. These have a high correlation with being on track. If you're doing them you're probably fine.



DIRECT OBJECT

In a grammar lesson in eighth grade Mrs. O'Neill said, "Paul, give me a sentence with a direct object."

Paul replied. "Everyone thinks you are the best teacher in the school."

"Thank you, Paul," responded Mrs. O'Neill,

"but what is the object?"

"To get the best mark possible," said Paul.





MASSAGE THERAPY AMENDMENT

Your Blue Cross benefit plan has been amended:

Massage Therapy has been increased to 90% coinsurance. Please note a doctor's note is still required.

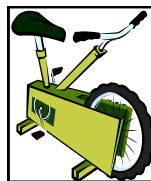
HELPFUL HOLIDAY DIET TIPS

1. If no one sees you eat it, it has no calories.
2. If you drink a diet soda with a candy bar, they cancel each other out.
3. If you eat standing up, it doesn't count!
4. STRESSED is just DESSERTS spelled backwards.
5. If you eat the food off someone else's plate, it doesn't count.
6. Cookie pieces contain no calories because the process of breakage causes calorie leakage.
7. Food used for medicinal purposes have no calories. This includes: any chocolate used for energy, brandy, cheesecake, and Haagen-Dazs Ice Cream.
8. When eating with someone else, calories don't count if you both eat the same amount.
9. Movie-related food are much lower in calories simply because they are a part of the entertainment experience and not part of one's personal fuel. This includes: Milk Duds, popcorn with butter, Junior Mints, Snickers and Gummy Bears.



GET CONNECTED TO YOUR HEALTH

Effective July, 2011, the Manitoba government launched a new interactive on-line health assessment tool exclusively for Manitobans.



Health e-Plan is a self-guided tool that can help you better understand your current health status and learn ways to make changes to improve your health over time. Visit the Province of Manitoba's Health e-Plan (<http://www.gov.mb.ca/healthplan/>) to create your own confidential personalized wellness profile.

CANADIANS LIVING LONGER

Canadians are living longer and the life expectancy gap between men and women continues to shrink, says Stats Can. Life expectancy at birth reached a new high of 80.9 years during the period from 2006 to 2008, up 0.2 years from 2005 to 2007.

Life expectancy is highest in BC, where it now stands at 81.4 years. Ontario and Quebec were also above the national average at 81.3 years and 81 years, respectively. The three territories combined have the lowest life expectancy at birth, at 75.2 years.

The report also noted that while women continue to live longer than men, the gap between them is closing. Men's life expectancy at birth bumped up to 78.5 years over the period from 2006 to 2008, up 0.2 years from 2005 to 2007. Life expectancy for women increased 0.1 years to 83.1 years.

Life expectancy for seniors is also increasing. Life expectancy at 65 reached 20 years in the period from 2006 to 2008, up 0.2 years over the three years prior.



TALK TO YOUR PHARMACIST!

Choose your Pharmacist as carefully as you choose your doctor. He/she is an important part of your health care team. Your Pharmacist can help keep track of what you are taking (*prescription and non-prescription*) and make sure that your medications will not interact harmfully with each other.

Here are some important questions you should ask your pharmacist when filling a prescription.

- What is the name of the prescription drug, what is it being used for and when will I know if it is working?
- When and how do I take this drug? Should I take this medication with or without food?
- Are there any side effects or could it cause an allergic reaction?
- How will I know if I get side effects and what should I do?
- Should I avoid alcohol, any other medications, food, and/or activities?
- What if I forget to take my medication?
- How should I store this medication?



Group retirement NEWS

MCSGS Registered Pension Plan Annualized Rates of Return ending October 2011

ASSET ALLOCATION FUNDS

Fund Name	1 yr (%)	3 yr (%)
Conservative Strategy Fund	6.43%	8.60%
Moderate Strategy Fund	5.93%	8.69%
Balanced Strategy Fund	5.49%	8.76%
Advanced Strategy Fund	5.55%	9.65%
Aggressive Strategy Fund	4.79%	9.65%

CONTINUUM TARGET DATE FUNDS

Fund Name	1 yr (%)	3 yr (%)
Continuum 2010 Fund	3.80%	8.44%
Continuum 2015 Fund	3.48%	8.47%
Continuum 2020 Fund	2.91%	8.39%
Continuum 2025 Fund	2.49%	8.36%
Continuum 2030 Fund	2.15%	8.29%
Continuum 2035 Fund	1.85%	8.21%
Continuum 2040 Fund	1.50%	8.11%
Continuum 2045 Fund	1.18%	8.02%
Continuum 2050 Fund	0.96%	7.93%



GROUP TRAVEL HEALTH PLAN CHANGES

We are very pleased to announce the following changes to your Blue Cross travel health plan benefits, effective October 1, 2011:

Repatriation benefit will be increased from \$5,000 to \$7,500 for transportation and preparation and standard transportation container or up to \$5,000 for cremation or burial at place of death.

Transportation to the bedside will no longer have a maximum. We will cover the Usual, Customary and Reasonable (UCR) charges of the most cost effective economy round trip airfare.

Return of Vehicle the maximum will increase from \$2,000 to \$4,000.

Accidental Dental maximum will increase from \$1,500 to \$3,000.

Benefits will be paid on this basis starting October 1, 2011.

GIVING YOURSELF IS THE GREATEST GIFT OF ALL.

Let us not forget!

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:



mscpensionandbenefits@stpauls.mb.ca

Your MCSGS Pension and Benefits Committee are listed below:

Chair & Employer Rep:
Employer Rep:
Employer Rep:
Employee Rep:
Employee Rep:
Committee Advisor:

Rick De Guzman
Richard Pelda
Gwen Kist
Carol Rebeck
Susan Finnigan
Shannon O'Brien