

Plantalk

VOLUME 1

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Building a foundation

Stewardship, from the Old English term "house warden", means being responsible for safekeeping something put into your care. For the Healthcare Employees Pension Plan - Manitoba (HEPP), the foundation for being a good steward means the responsible management of your funds, a commitment to customer service and improved communications about your pension and benefits.

"Our goal is to provide hassle-free answers to our members"

"Since HEPP was created two years ago, followed a year later with the addition of the Healthcare Employees Benefits Plan (HEBP), we've focused on providing uninterrupted service for those members who used to be under the Manitoba Health Organizations (MHO) and Health Sciences Centre pension plans and the MHO benefits plan," says Claude De Gagne, executive director, HEPP/HEBP. "At the same time, we've been growing as an organization to provide even better service in the future."

De Gagne says that growth included everything from moving into the HEPP/HEBP offices at 900-200 Graham to transferring staff from MHO and hiring new staff.

"One of our biggest challenges was to ensure we had the right people who could provide the right answers to our members," says De Gagne. "We're confident the team we've built here at HEPP/HEBP will do just that."

To have those right answers, the HEPP/HEBP team needs the right tools, including more efficient computer systems to provide 21st century service. A new software package is now in place and will allow pension calculations, estimates and members' statements more quickly - with more information - than ever before.

Single Window Access

Being a good steward means being able to provide timely, accurate information to HEPP/HEBP members. To do that, staff are continually upgrading their knowledge in computer programs, customer service and the details of your pension and benefits. Not only are member service representatives (MSRs) and assessors up to speed with the latest information on your plans, they're easy to contact.

"Our goal is to provide hassle-free answers to our members," says De Gagne. "That's why our employees have cross-trained to ensure that whomever our member reaches on the phone, that person can answer their questions quickly and correctly." In some cases, pension or benefits specialists on staff at HEPP/HEBP are the best resource for members. With single window access, the MSR will know who you need to talk to and put you in contact with the right person, right away.

Board of Trustees

Overseeing the stewardship of HEPP/HEBP are the Healthcare Employees Pension Plan Board and the Healthcare Employees Benefits Board trustees. These boards are jointly trusteeed by representatives from employers and unions, to ensure you as members are getting the best possible benefits and service for your investment.

"HEPP's first two years have proven that there are definite advantages to having a jointly trusteeed, multi-unit pension plan," says Bob Romphf, chair, HEPP Board of Trustees. "Our focus, as a new board, is making the needs of pension plan members come first. We're putting in place the staff, resources and technology to make this vision a reality." Romphf says direct employee representation in the decision making process is a key benefit of the Joint Trusteeship.

Chair of the Healthcare Employees Benefits Board (HEBB), Darcy Strutinsky agrees that a great deal has been accomplished in a short period of time.

"Our future challenges are to find a way to bring the MHO Long Term Disability Plan under joint trusteeship, knowing that the current funding formula needs to be addressed," says Strutinsky. "Other challenges will be to maintain and enhance levels of benefits while holding the line on premium increases as best we can." Strutinsky says the development of strategies to communicate with members and employers is also a priority.

Both boards are made up of 10 trustees representing the signatory boards (employers) and the signatory unions. On both HEPP and HEBB, the union trustees include one person appointed by the Manitoba Nurses Union, one appointed by The Canadian Union of Public Employees and three appointed by the Manitoba Council of Health Care Unions.

On the HEPP board, employer trustees include two appointed by the Manitoba Health Organizations, one appointed by the Health Sciences Centre, one appointed by the St. Boniface General Hospital and one appointed by a majority vote of the Signatory Boards. The HEBB employer trustee make up is slightly different in that all five are appointed by the Signatory Board, provided they include representation of non-union Members (although no Trustee is required to be a non-union Member). Trustees on both boards serve a term of four years or until a successor is appointed, and trustees can be re-appointed for an unlimited number of terms.

HEPP Trustees

Bob Romphf, *chair*
Gary McIntosh, *vice-chair*
Frank Ryplanski
Darcy Strutinsky
John Irvine
John Sinclair

Ray Erb
Wayne Byron
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Malcolm Kirkland

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Larry Stratton
Gary McIntosh

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The Inside Story ...

On Benefits

Benefit information provided in PlanTalk is based on an overview of group benefits plans. Not all employers participate in all five plans, therefore, you should check with your employer to find out what coverage is available to you.

Travelling? HEBP has you covered... Whether it's a quick trip across the border or a month long vacation to an exotic resort, good travel health insurance is an important part of your holiday plans.

Members of the HEBP Group Healthcare Plan (Basic and Enhanced) have among the best travel health benefits available. With HEBP, you and your family are covered up to 90 days for emergency medical related expenses* while travelling anywhere in the world. In most cases, extra health insurance isn't necessary. For more details, call us at 942-6591, or Toll Free 1-800-842-4233.

*Some restrictions apply - check with your HEBP representative for full coverage details. Excludes retired members.

Late Long Term Disability Claims policy update

It doesn't pay to wait when filing a Long Term Disability (LTD) claim. Manulife Financial, the plan insurer, began enforcing a policy in 1998 denying LTD claims filed more than seven months from the original date of disability.

The policy was put in place to ensure claims are judged using current medical information, increasing the possibility of approval. Late claims make it difficult to verify older medical information.

HEBP recommends filing claims for LTD benefits within 30 days from your original date of disability. Forms are available through your employer or by calling us directly at 942-6591, or Toll Free 1-888-892-4233.

Your opinion counts

HEPP/HEBP have asked Viewpoints Research Ltd. to get your opinion on how best to serve you, the membership. Viewpoints will be doing a telephone survey during the month of April. The interviewer will need only 10 minutes of your time to answer the questionnaire.

Everybody at HEPP/HEBP is looking forward to hearing what you have to say, so when the call comes, we hope you'll participate.

Income Tax Tip

Every little bit counts, for both our active and retired members, and at tax time, that includes group healthcare premiums.

Premiums paid to a group healthcare plan qualify as an eligible expense under Revenue Canada's medical tax credit. For help calculating the credit, contact your financial advisor or Revenue Canada.

For those members eligible for this credit, here's a breakdown of group healthcare premiums paid in 1998:

Type of Plan	Active Members		Retired Members	
	Basic	Enhanced	Level I	Level II
Total premiums for 1998 (12 months)	\$88.50 single \$212 family	\$153.75 single \$387.35 family	\$88.80 single \$154.80 family	\$228.25 single \$387.25 family

You do NOT require an official receipt for group healthcare premiums.



A closer look at vision care

If you have enhanced HEBP Group Healthcare* - then you and your partner are each entitled to 100 per cent reimbursement of vision care expenses up to \$100 every two years. For your dependents (under age 21), 100 per cent reimbursement up to \$100 each is provided every year. (note: the cost of eye examinations is not covered under this plan)

When using this benefit, it's important to remember the new claim eligibility period kicks in from the time you first use the benefit. For example, if you put in a vision claim for yourself on May 1, 1998, the next time you are eligible to submit a vision claim would be on or after May 1, 2000 (two years after your first claim). If you make a second vision care claim for yourself within that two-year period, the claim will be denied. If that same claim had been for one of your dependent children, then the soonest another vision claim could be submitted for him or her would be just one year later - May 1, 1999.

If you're not sure when you will be eligible to submit another vision care claim, check with Manitoba Blue Cross or call HEBP at 942-6591 or Toll Free 1-888-842-4233.

*Excludes Group Healthcare Plan for retired employees.

The Inside Story ...

On Pension



Readership Survey



Perfect Timing

There are a lot of decisions and choices to be made when it comes time to retire, including choosing when to retire. Choosing a retirement date isn't as easy as it first sounds.

If you are eligible for pre-retirement leave payment (PRL), then you have to decide how you want to receive that payment. The choices are usually a lump sum or continuation of salary.

PRL isn't a benefit provided by HEPP, but how you take the payment does have an impact on both your pension and benefit plans. Taken as a lump sum, PRL has no effect on your plans and your retirement benefit is calculated from the actual retirement date.

However, if you choose to take your PRL as a continuation of salary, it becomes pensionable income. This means pension contributions and other benefit deductions (group life, dental and group healthcare premiums) continue to be deducted just as they were from your regular pay cheque. The result is that the date you begin receiving your pension payments is extended to the end of the PRL payment.

For example, if you retire in March and take three months of PRL as a continuation of salary, your retirement date for pension purposes is the end of June - that's when you'll start getting a pension cheque.

It's important to note that taking PRL as a continuation of salary could mean a slight increase in the monthly pension benefit. You'll want to investigate both options and perhaps seek advice from a certified financial or retirement planner on what is best for you before making a decision.

Credited Service Review

HEPP's commitment to responsible management of your funds includes reviewing pension plan files to ensure all members' credited service is correct. Credited service is the length of time you are attributed with for contributing to the pension plan.

Up-to-date, accurate records are important as they determine what type of benefit is paid to you or your beneficiary. Inaccuracies affect not only individual members, but everyone in the Plan.

One area where HEPP has made corrections is for employees formerly under the MHO Pension Plan between 1966 to 1980. In this case, some members were credited with a full year of service when they hadn't actually contributed to the Plan every month in a given year. About 300 files were adjusted to reduce the credited service for those members.

The second area needing corrections was due to a legislative change made in June 1995 affecting credited service back to 1992. That change involved basing credited service on the number of pensionable hours worked compared to the equivalent full-time hours for the position. For example, a member working in a half-time position receives half a year of credited service, although they worked at least one day in every month of the year. This is a fairer way of crediting service for part-time and casual employees, comparable to full-time.

After a complete review of records, HEPP was able to confirm the number of hours reported to the Plan for the year the member was enrolled. As a result, credited service for about 300 members was reduced.

For those members affected, these adjustments will appear on your 1998 Annual Statement sent to you in June 1999. If you have any questions about your statement and credited service, please call HEPP at 942-6591 or Toll Free 1-888-842-4233.

Return to Radean Carter, HEPP/HEBP
Communications Manager

Fax 943-3862 or e-mail

carter@hepp.mb.ca or mail to

900-200 Graham Ave.

Winnipeg MB R3C 4L5

(Completed surveys will be entered into a draw for a \$50.00 gift certificate at a restaurant of the winner's choice.)

1. Following are regular features we plan to include in Plan Talk. Rank them in order of their importance, with 1 = least important and 5 = most important.

MEMBER FEEDBACK SECTION

1 2 3 4 5

INSIDE STORY ON BENEFITS

1 2 3 4 5

INSIDE STORY ON PENSION

1 2 3 4 5

FROM THE BOARDROOM

1 2 3 4 5

HEPP/HEBP EMPLOYEE PROFILES

1 2 3 4 5

HEPP/HEBP MEMBER PROFILES

1 2 3 4 5

2. For the topic(s) you rated most important, how would you prefer to receive information about that topic?

- PlanTalk
- Bulletin board notices
- Face-to-face
- Other (please specify)

3. Please tell us who you are.

- Nurse
- Healthcare Aid
- Administrative support staff
- Housekeeping
- Management
- Maintenance
- Dietician
- Pharmacist
- Other (please specify)

To be entered in the draw please provide:

Your name: _____

Phone#: _____

Member Profile



Arthur Fanslau can't wait for the snow to melt so that he can get back on the golf course. As a retired HEPP member who worked for over a decade as the Chief Engineer at the Victoria General Hospital, Fanslau now spends much of his time practising his golf swing.

In the wintertime, to cure his nagging golf itch, he makes occasional visits to the indoor golf dome.

When away from his favourite place on the green, Fanslau equally enjoys spending time fishing at his cottage.

"I'm too old to water ski, but I'm not too old to fish," he says.

Since 1985, Fanslau has been enjoying the comforts of his retirement years. There was a time, however, when he had some concerns about his pension. It was at this point that he turned to HEPP for advice.

"The personnel at HEPP is the best there is - I wish I could get that kind of service with everyone I deal with." Fanslau says the employees at HEPP provided friendly service and cleared up all of his pension confusions.

Receiving such helpful service from HEPP is a comfort to Fanslau. With golf season just around the corner, his pension is the last thing he wants to worry about!



From the boardroom

SBGH/Unions Jointly Trusteed Pension Plan Merger Update

Letters of intent have been signed by all parties in the continuing discussions toward the possibility of merging HEPP with the St. Boniface General Hospital/Unions Jointly Trusteed Pension Plan. If approved, the merger would increase HEPP's membership by about 3,500 making it one of the largest pension plans in Manitoba.

"Merging the SBGH/Union Pension Plan with HEPP will make a stronger, even more secure pension plan. This would allow us to provide improved benefits with better, more effective service to our members," says Bob Romphf, chair of the HEPP board of trustees.

"We intend to keep HEPP members informed of any progress we make in merging the pension plans."

As of January 4, 1999, HEPP staff took over administration of the SBGH/Unions Pension Plan.

Employee Profile



Judy Andresen prides herself in being a warm voice to members. As a Member Services Representative, Andresen works hard to ensure members get the information they need about their benefits.

"Whether members drop into the office, or call with questions, I always try to establish a comfort zone for them in the service I provide," says Andresen.

One of the most enjoyable aspects of her job is counselling retired members.

"Retirement is usually a very happy time in a person's life. I enjoy meeting with retirees and going through their pension options to make certain they make an informed choice."

When she's not meeting with members, Andresen spends much of her time answering

phone calls. A mountain of work may grow on her desk, but for Andresen, people come first and she always takes the time to make herself available to members. To Andresen, being available is what customer service is all about.

Andresen began her career in pension benefits in 1983 with the Manitoba Health Organization. She transferred to HEPP when it was formed in 1997, making her one of the longest tenured workers at HEPP today.

"I remember when pension benefits and options were limited, like the choice at a corner store," says Andresen. "Nowadays, it's more like a supermarket with so many more choices - choices that will have long-term effects."

Now, more than ever, Andresen sees HEPP meeting the needs of the membership.

Benefit improvements

HEPP trustees have struck a committee to review pension benefits and possible improvements to the current plan. Look for more information on this review in future issues of PlanTalk.

