



VOLUME 12 • WINTER 2005

PlanTalk

D&R Plan | Plan Text Amendments Approved

The Healthcare Employees' Benefits Plan (HEBP) Board of Trustees has consolidated and approved amendments to the Disability & Rehabilitation (D&R) Plan Text.

Effective June 1, 2005:

- A member must apply for D&R Benefits within 60 days after the end of the Elimination Period (180 days from the Date of Disability)
- Employers must file a notice of claim with HEBP within 60 days of a member's Date of Disability, and within 30 days of the date of recurrence for recurrent disability claims
- Manitoba Public Insurance (MPI) benefits received by a claimant will be considered a direct offset and will be deducted from monthly D&R Benefits
- Income received while participating in a rehabilitation program will be considered a direct offset and will be deducted from monthly D&R Benefits
- Part of the "any occupation" assessment (after the Elimination Period and subsequent 20 months) includes a potential earnings test. To continue receiving D&R Benefits, the claimant's potential monthly

earnings must be less than 60% of their pre-disability earnings.

The above does not include all of the Plan Text amendments.

For information specific to your situation, please send a written request to:

**HEBP Disability & Rehabilitation Plan
910-200 Graham Avenue
Winnipeg MB R3C 4L5**

Fax: (204) 975-1165

From the Boardroom

Healthcare Employees' Pension Plan (HEPP) Board of Trustees

As per the HEPP Trust Agreement, each year, the Board of Trustees elects a new Chair and Vice Chair. In June 2005, Gloria O'Rourke from the Winnipeg Regional Health Authority was elected Chair, and Bob Malazdrewich from the Canadian Union of Public Employees was elected Vice Chair.

In July, the HEPP Trustees also welcomed Paul Kochan as a new Trustee, representing the Winnipeg Regional Health Authority. Paul replaced Don Onofriechuk, also from the Winnipeg Regional Health Authority, who stepped down from the Board.

Healthcare Employees' Benefits Plan (HEBP) Board of Trustees

As per the HEBP Trust Agreement, each year, the Board of Trustees elects a new Chair and Vice Chair. In June 2005, Bob Romphf from the Manitoba Nurses Union was elected Chair, and Jean-Paul Gobeil from the Winnipeg Regional Health Authority was elected Vice Chair.

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Privacy Initiatives | Authorization to Collect, Use & Disclose Personal Information

To be in compliance with privacy law and to assist us in administering the benefits and services provided by the Healthcare Employees' Pension and Benefits Plans (HEPP/HEBP), we require your written consent to collect, use and disclose your personal information and personal health information.

To facilitate this, a pre-printed authorization form was mailed with annual pension statements. Remaining members will receive authorization forms early in 2006.

The following questions and answers will provide you with more information about the authorizations.

Why are these privacy issues being raised now?

Protecting our members' privacy has always been fundamental to the way we operate at HEPP/HEBP. Since HEPP/HEBP became subject to the Personal Information Protection and Electronic Documents Act (PIPEDA) in 2004, we have been formalizing and documenting our privacy practices to demonstrate our commitment to protecting our members' personal information and personal health information. We now have a privacy officer dedicated to ensuring that HEPP/HEBP complies with PIPEDA and to addressing privacy-related questions and concerns of members.

The authorization seems so general - what am I consenting to?

The authorization is intended as a general consent form that authorizes HEPP/HEBP to collect, use, retain and disclose personal information about you as necessary to administer the pension and benefits plans, and in a manner that is consistent with applicable laws.

For example, HEPP/HEBP uses your personal information to:

- Ensure that you are enrolled in the plans you selected
- Verify premiums and contributions with your employer
- Mail information regarding plan changes to you
- Process benefits upon termination or retirement
- Administer Disability & Rehabilitation (D&R) Benefits, and
- Report pension and D&R payments to the Canada Revenue Agency for income tax purposes.

It also may be necessary for HEPP/HEBP to collect personal information from and provide personal information to individuals and organizations acting on our behalf. These individuals and organizations are required to protect members' information in accordance with applicable privacy legislation.

The following are some examples:

- HEPP and HEBP are separate and distinct organizations – a pension plan and a benefits plan. This authorization will allow information to be shared between the plans to provide you with seamless service.
- Actuaries are hired to perform actuarial valuations on the plans. To perform their work, they need access to the HEPP/HEBP database.
- Manitoba Blue Cross is contracted to administer the HEBP Group Healthcare and Dental plans, so they collect information on HEBP's behalf to support members' claims.
- The Great-West Life Assurance Company is contracted to administer the HEBP Group Life Insurance Plan.

Should HEPP/HEBP need to use or disclose your information for purposes which are not related to administering the plans, or require information from another party such as a physician or healthcare provider, we will explain the purpose to you and obtain your consent in advance. Only in exceptional circumstances will HEPP/HEBP disclose your information without your consent. For example, when medical, legal or security reasons make it impossible or impractical to obtain your consent.

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What is personal information?

Personal information includes any factual or subjective information, recorded or not, about an identifiable individual. This includes information in any form, such as:

- Age, name, ID numbers, income, ethnic origin, or blood type;
- Opinions, evaluations, comments, social status, or disciplinary actions; and
- Employee files, credit records, loan records, medical records, existence of a dispute between a consumer and a merchant, intentions (for example, to acquire goods or services, or change jobs).

Personal information does not include the name, title, business address or telephone number of an employee of an organization.

What is personal health information?

PIPEDA states that "personal health information," with respect to an individual, whether living or deceased, means:

- Information concerning the physical or mental health of the individual;
- Information concerning any health service provided to the individual;

- Information concerning the donation by the individual of any body part or any bodily substance of the individual or information derived from the testing or examination of a body part or bodily substance of the individual;
- Information that is collected in the course of providing health services to the individual; or
- Information that is collected incidentally to the provision of health services to the individual.

What personal health information do you collect?

HEPP/HEBP may require personal health information from you in order to administer the pension and benefit plans, including such things as your medical conditions, test results, medical treatments and prescriptions. We require more detailed health information about members receiving D&R benefits than those members who do not have a disability claim.

The following examples illustrate how personal health information relates to administering the plans:

- Manitoba Blue Cross reimburses you for claims related to health services and dental procedures.
- Eligible disabled members may accrue pension service and maintain coverage under the Group Life, Dental and Group Healthcare plans, without payment. To confirm eligibility for disability pension or benefits, specific consents will be obtained.
- Should a member wish to change the level of their Group Life Insurance coverage, evidence of good health may be required.
- A death certificate must be obtained to process Life Insurance benefits. Additional personal health information is required to substantiate accidental death and dismemberment insurance.

HEPP/HEBP obtains specific consents from members when personal health information is required, in addition to the general

authorization discussed above. For example, when a member applies for D&R benefits, they are asked to sign specific consent forms. Details are provided about what information will be required from the member, their physician(s) and their employer. Only health information necessary for the claims process is collected.

Is personal health information shared with employers?

No. Employers are not provided with any personal health information about members. The only exception to this may be when a member is participating in a return to work or rehabilitation program with the HEBP D&R Plan. In this case, information will only be released to the employer with the member's signed consent on a specific consent form.

What will happen if I don't sign the general authorization form?

If you do not submit your authorization form to HEPP/HEBP, it may interfere with the administration of benefits and/or services, including our ability to determine whether you are entitled to receive benefits.

We hope that with this additional information, you will be comfortable signing the general authorization form. This will allow us to have a written record of your consent and will help us to provide you with seamless service and timely information. The form is intended to formalize the manner in which we have always used your information to administer your pension and benefits.

Can I limit my consent?

You may limit all or part of your consent at any time, in writing, in which case we would evaluate options for maintaining your privacy and providing services.

If my form was accidentally damaged, misplaced or discarded, can another form be sent to me?

Yes. Please contact a Benefits Administrator at HEPP/HEBP to request a new copy.

Can I fax my completed form to HEPP/HEBP?

No, please mail us the original form with your signature so the form can be scanned and registered into our system.

I am terminating or retiring – is it necessary to sign the form?

Yes. HEPP/HEBP will still require your consent to process your termination/retirement, and to retain necessary information for post termination/retirement benefits administration.

Please direct any privacy related questions, comments or requests to:

Chief Privacy Officer

HEPP/HEBP
900-200 Graham Avenue
Winnipeg Manitoba R3C 4L5

Phone: (204) 942-6591 ext. 288
Toll-free (outside Winnipeg):
1-888-842-4233 ext. 288

Fax: 204-943-3862

E-mail: privacy@hepp.mb.ca

Retired/Retiring Plan Members | Website Updates

We recently updated our website to include information for plan members who have retired or are soon to retire. To access this information, go to our website at: www.hepp.mb.ca and click on the "Information for Retired/Retiring Members" link.

In this portion of the site, you will find a link to the "Retiree Group Healthcare Plan" section, which outlines:

- Eligibility requirements
- Enrolment and waiver procedures
- The two coverage levels available
- How to submit claims.

As well, the new "Applying for Your Pension" section provides important details about the pension plan to assist you in making an informed decision about your retirement, including:

- Eligibility
- Contributions
- Pension service
- The pension formula
- Pension options
- Frequently asked questions about applying for your pension.

If you would like a brochure on the above information, please contact us:

Phone: In Winnipeg: 942-6591

Toll-free outside Winnipeg: 1-888-842-4233

E-mail: info@hepp.mb.ca

Privacy Overview

Since HEPP/HEBP became subject to the Personal Information Protection and Electronic Documents Act (PIPEDA) in 2004, we have been formalizing and documenting our privacy practices to demonstrate our commitment to protecting our members' personal information and personal health information.

A privacy 'gap analysis' was completed to help us assess our information management practices, and fill any 'gaps' to comply with privacy legislation.

Since 2004, several initiatives have moved us forward in this process including:

- A Chief Privacy Officer has been appointed and contact information is being communicated widely.
- Members are being asked to give their written consent for the general collection and use of their personal information.
- Member information is now being scanned. Electronic documentation means that fewer paper files are maintained and it is easier to restrict and track internal access to member information.
- A D&R Privacy Policy has been drafted. The D&R Policy will be expanded into an organizational policy, which we hope to introduce at the end of the year.

HEPP/HEBP collects, uses and discloses personal information and personal health information for the purpose of administering the pension and benefits plans, and in a manner that is consistent with applicable laws. HEPP/HEBP's Privacy Policy will accord with PIPEDA, to the extent it applies to the pension and benefits plans. Following is information on the principles of privacy in PIPEDA, from the Privacy Commissioner's website.

Since January 1, 2004, PIPEDA applies to all personal information collected, used or disclosed in the course of commercial activities by all private sector organizations, unless the federal government exempts an organization or activity in a province that has substantially similar legislation to the Act. British Columbia, Alberta and Quebec are the only provinces with laws recognized as substantially similar to PIPEDA.

The only place PIPEDA applies to employment is in federal works, undertakings, or businesses.

The basic outline of PIPEDA looks like this:

- If your business wants to collect, use or disclose personal information about people, you need their consent, except in a few specific and limited circumstances.
- You can use or disclose people's personal information only for the purpose for which they gave consent.
- Even with consent, you have to limit collection, use and disclosure to purposes that a reasonable person would consider appropriate under the circumstances.
- Individuals have a right to see the personal information that your business holds about them, and to correct any inaccuracies.
- There's oversight, through the Privacy Commissioner of Canada, to ensure that the law is respected, and redress if people's rights are violated.

PIPEDA is based on the Canadian Standards Association's Model Code for the Protection of Personal Information, which is incorporated into the legislation. The Code came out of a collaborative effort by representatives of government, consumers and business groups, and lists 10 principles of fair information practices, which are summarized as follows:

1. **Accountability:** Appoint an individual (or individuals) to be responsible for your organization's compliance; protect all personal information held by your organization or transferred to a third party for processing; and develop and implement personal information policies and practices.
2. **Identifying purposes:** Your organization must identify the reasons for collecting personal information before or at the time of collection. Before or when any personal information is collected, identify why it is needed and how it will be used; document why the information is collected; inform the individual from whom the information is collected why it is needed; identify

any new purpose for the information and obtain the individual's consent before using it.

3. **Consent:** Inform the individual in a meaningful way of the purposes for the collection, use or disclosure of personal data; obtain the individual's consent before or at the time of collection, as well as when a new use is identified.
4. **Limiting collection:** Do not collect personal information indiscriminately; do not deceive or mislead individuals about the reasons for collecting personal information.
5. **Limiting use, disclosure, and retention:** Use or disclose personal information only for the purpose for which it was collected, unless the individual consents, or the use or disclosure is authorized by the Act; keep personal information only as long as necessary to satisfy the purposes; put guidelines and procedures in place for retaining and destroying personal information; keep personal information used to make a decision about a person for a reasonable time period. This should allow the person to obtain the information after the decision and pursue redress; destroy, erase or render anonymous information that is no longer required for an identified purpose or a legal requirement.
6. **Accuracy:** Minimize the possibility of using incorrect information when making a decision about the individual or when disclosing information to third parties.
7. **Safeguards:** Protect personal information against loss or theft; safeguard the information from unauthorized access, disclosure, copying, use or modification; protect personal information regardless of the format in which it is held.
8. **Openness:** Inform your customers, clients and employees that you have policies and practices for the management of personal information; make these policies and practices understandable and easily available.

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9. Individual access: When requested, inform individuals if you have any personal information about them; explain how it is or has been used and provide a list of any organizations to which it has been disclosed; give individuals access to their information; correct or amend any personal information if its accuracy and completeness is challenged and found to be deficient; provide a copy of the information requested, or reasons for not providing access, subject to exception set out in Section 9 of the Act; an organization should note any disagreement on the file and advise third parties where appropriate.

10. Provide recourse: Develop simple and easily accessible complaint procedures; inform complainants of avenues for recourse. These include your organization's own complaint procedures, those of industry associations, regulatory bodies and the Privacy Commissioner of Canada; investigate all complaints received; take appropriate measures to correct information handling practices and policies.

Individuals who feel their privacy rights have been infringed upon can complain to the Privacy Commissioner of Canada. For more information, you can visit the Privacy Commissioner's website at www.privcom.gc.ca.

D&R Plan | Reminders

Annual Review of Hours for Part-time Employees

Each year, Employers and HEBP conduct a review of hours for all part-time Employees to determine who will be eligible for D&R coverage in the following year.

Permanent and temporary full-time and part-time employees who work an average of 15 hours per week or more in the previous year are eligible for Disability & Rehabilitation (D&R) coverage. Casual Employees are not eligible for D&R coverage.

All eligible Employees must enrol in the D&R Plan. Premiums must be paid to HEBP and submitted by the Participating Employers.

Enrolment Procedures

If you are eligible to enrol in the D&R Plan, your Employer will:

- Explain the terms and conditions of the Plan to you
- Provide you with the D&R brochure and enrolment form
- Send your original signed and dated enrolment form to HEBP, keep a copy for your employee file, and provide you with a copy

- Review the hours of all part-time Employees annually to determine if they are eligible for D&R coverage.

If you are responsible for paying a portion of your D&R premiums, your Employer will advise you of this and ensure the premiums are deducted from your paycheque on the first pay after you have completed three months of continuous employment. Your Employer will then send the premiums to HEBP.

If you are eligible to enrol in the D&R Plan, you will:

- Participate in the orientation given by your Employer, outlining the terms and conditions of the Plan
- Complete and sign the enrolment form during the three-month waiting period (a representative from your employer must also sign the form)
- Confirm with your employer that you are enrolled in the Plan.

If you are responsible for paying a portion of your D&R premiums, ensure that premiums are deducted from your paycheque on the first pay after you have completed three months of continuous employment.

Unreduced Pension Offset

After the 119-day Elimination Period and the subsequent 20 months, a claimant's monthly D&R Benefit payments will be offset by the amount of any unreduced monthly pension for which he/she is eligible to apply for under the Healthcare Employees' Pension Plan (HEPP). This applies even if the claimant chooses not to begin receiving an unreduced pension benefit from HEPP.

Employer Record of D&R Premiums Paid Required for One-time Income Tax Claim

When a D&R claim is accepted, claimants can include a one-time income tax deduction on their tax return for premiums paid to the D&R Plan. To claim this income-maintenance insurance plan (wage loss replacement plan) deduction, claimants must provide the following to the Canada Revenue Agency (CRA):

- A copy of their T4A from HEBP
- A letter from their employer verifying the employee portion of premiums paid since the date of coverage.

For additional information, please contact the CRA at 1-800-277-9914.

All HEPP/HEBP Plans | Leave of Absence/Layoff

Prepayment Forms: Member's Signature Required

During an unpaid leave of absence, members have the option of prepaying premiums to continue their HEPP/HEBP benefit coverage.

To ensure that members have correctly elected the coverage they wish to maintain during their leave of absence, it is essential that the member signs and dates their pre-payment forms, rather than having their Employer do it on their behalf.

Leave of Absence/Layoff forms that have not been signed and dated by the member will be returned to the member/Employer for completion and re-submission.

Dental and Group Healthcare Plans: Change in Prepayment Procedure

Effective July 1, 2005, the Healthcare Employees' Benefits Plan (HEBP) and Manitoba Blue Cross changed how we collect premium prepayments for group healthcare and dental coverage for members on a leave of absence or layoff.

Rather than paying Manitoba Blue Cross, members will now make their cheques/money orders payable to the "HEBP Dental & Extended Health Plan Trust," and submit them to HEBP along with a completed Leave of Absence/Layoff Health and Dental Prepayment form.

If you have questions about the new prepayment procedure, please contact our office at 942-6591, toll-free 1-888-842-4233, or e-mail info@hepp.mb.ca.

Disability & Rehabilitation Plan: Premium Prepayment Reminder

The HEBP Board of Trustees sets premiums for the D&R Plan. Currently, premiums for the D&R Plan are 2.3% of a member's gross basic earnings. To maintain D&R coverage during an LOA/layoff, the member must prepay the entire premium of 2.3%.

Members on an unpaid sick LOA are required to prepay D&R premiums. D&R premium prepayments are optional for all other types of LOA/layoff, including maternity or parental, educational, or personal leave.

Prior to the start of an LOA/layoff, contact your Employer's Human Resources department to:

- Discuss the LOA/layoff
- Obtain information about maintaining or discontinuing your D&R coverage while on an LOA/layoff
- Complete the necessary forms
- Arrange prepayment of D&R premiums, if required.

Please note:

- Prepayments must be made before the LOA/layoff starts. If you are unable to pay the full amount of premiums before the LOA/layoff starts, you may provide post-dated monthly cheques.
- To continue coverage, a scheduled return to work date must be confirmed before the LOA/layoff begins. If there is no scheduled return to work date, D&R coverage will stop on the last day worked.
- Carefully review the Leave of Absence/Layoff Booklet. The booklet is available from your Employer and is posted in the Forms section of the HEPP/HEBP website (www.hepp.mb.ca).
- If you decide not to prepay D&R premiums, you must waive coverage by signing the Waiver of Membership portion of the Leave of Absence/Layoff Benefit Coverage form. Coverage will then stop on your last day worked. Please note, the decision to waive coverage is permanent; once the LOA starts, you cannot prepay premiums to maintain coverage.

If you are on a sick leave of absence, have applied for Disability & Rehabilitation Benefits and are terminated, or your position is terminated, you and your Employer are required to inform HEBP immediately.

D&R and Group Healthcare Plans

Updated Plan Brochures

Updated and re-designed brochures for the Disability & Rehabilitation (D&R) and Healthcare plans have been mailed to all D&R Plan and Group Healthcare Plan members.

You can also review the amended D&R information and updated healthcare information on our website at: www.hepp.mb.ca.

If you are a member of the D&R and/or Group Healthcare plans and you do not receive your brochure(s) by the end of January, please contact our office and ask to speak with a Benefits Administrator:

Phone: (204) 942-6591

Toll-free outside Winnipeg: 1-888-842-4233

E-mail: communications@hepp.mb.ca

Retiree Group Healthcare Plan

Reminder to Members

In the event of your death, or the death of your spouse/common-law partner, coverage may continue in the HEBP Retiree Group Healthcare Plan for the surviving member or spouse/common-law partner.

In either situation, it is very important that someone has been designated to contact HEBP so that Retiree Group Healthcare coverage and premium rates can be changed to "single", if required.

If appropriate notification is not provided to HEBP, coverage will continue to be provided at "family" rates.

Health, Wellness and Prevention | Seasonal Affective Disorder (SAD)

by Lisa Whalen, Rehabilitation Claims Specialist

Do you find yourself feeling depressed during the fall and winter months? Not just having the odd blue day, but being depressed for several days in a row or for more days than not? Is life losing its pleasure? Does your depression improve or stop during the spring or summer months? If this has occurred for two consecutive years in a row, you may have Seasonal Affective Disorder (SAD).

It is believed that decreased sunlight during fall and winter affects serotonin and melatonin levels in the brain causing depression or increased depression in some people. Melatonin, a sleep-related hormone that's also linked to depression, increases during the winter months. Serotonin appears to be triggered by sunlight. People with depression are known to have decreased levels of serotonin in their brains. Depressive symptoms subside or stop during the spring and summer months when sunlight is abundant.

Serotonin:

An organic compound found in human and animal tissue that constricts blood vessels and raises blood pressure, and is an important neurotransmitter and hormone.

Melatonin:

A hormone secreted by the pineal gland important in regulating the body's response to biological rhythms such as the light-dark cycle.

Symptoms may include: depression, loss of energy, fatigue, difficulty sleeping, social withdrawal, headaches, weight gain, difficulty concentrating, loss of interest in activities and decreased sex drive.

Some people are more prone to SAD than others. For example:

- Females in their 20's.
- Those who work primarily indoors during winter, leaving home while it is still dark outside and coming home after the sun has set, especially if they aren't able to go outside on breaks or look out a window.

- People living in northern communities, where there is decreased sunlight for months at a time.
- A family member has suffered from or suffers from SAD.

If you are experiencing symptoms of depression, ask your health professional to order blood tests to check for hypothyroidism and/or decreased B12 levels. If these levels are normal, you may be suffering from depression or SAD.

The good news is SAD is treatable. Any one, or a combination of the following treatments may be prescribed:

- Light therapy with a special lamp that you sit in front of for 30 minutes or so each day.
- Antidepressants.
- Cognitive Behavioural Therapy or counselling.

The following may help reduce symptoms:

- Increase the light in your home by installing brighter lighting, opening curtains and blinds and trimming back trees blocking light from entering windows.
- Get outside when it is sunny as much as possible, even in winter – just bundle up!
- Exercise 30 minutes a day most days of the week.
- Eat healthy. It may help to eat fewer carbohydrates and more proteins.
- Manage stress. Get tips from someone who manages their stress well, or take a stress management course.
- If your budget allows, take a winter vacation to a sunny destination.

A less known and more rare form of SAD is Summer SAD or what is sometimes referred to as Reverse SAD. People with Summer SAD experience periods of mania or hypomania during the summer months. Symptoms may include: anxiety, insomnia, irritability, weight loss and decreased appetite. People with Summer SAD may have a persistently elevated mood, hyperactivity and inflated self-esteem.

Unfortunately there is still a lot of stigma associated with depression. Many people live with it and don't get help. If you find yourself suffering from depression, whether it is SAD or not, consult your family physician. Consider this... if you broke your ankle would you go for medical help? Just like a broken ankle, depression is treatable.

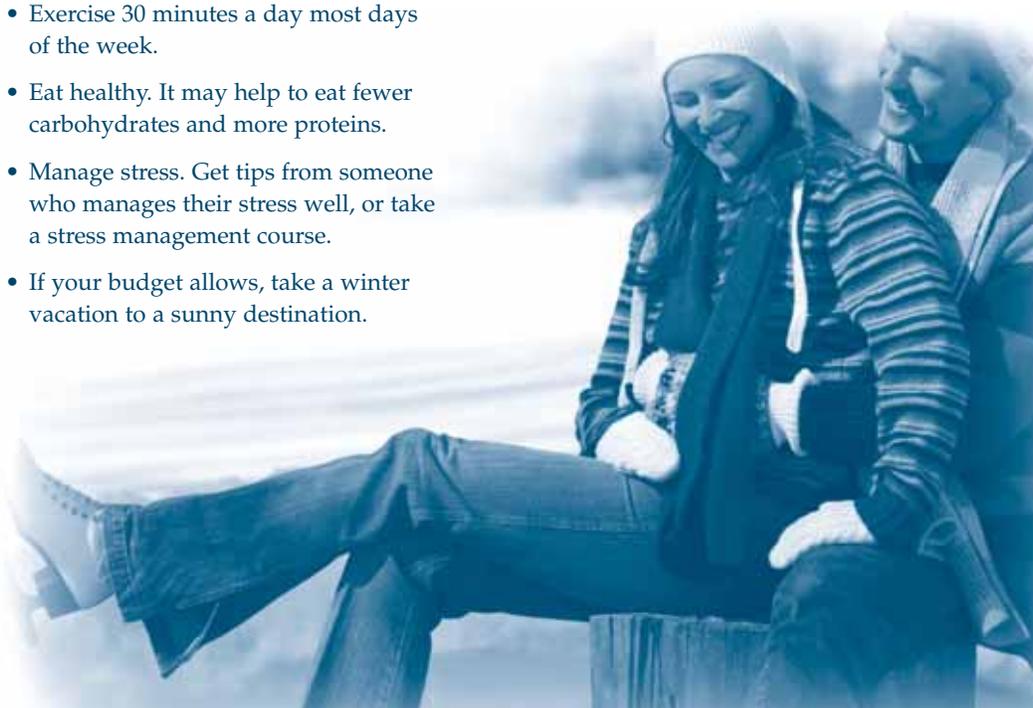
If you would like to read more about SAD, there is a lot of information on the Internet. Just a few of the websites that have information on SAD are:

www.cmha.ca

www.mayoclinic.com

www.my.webmd.com

www.nmha.org



Dental and Group Healthcare Plans | Blue Cross Notes

Announcements Do Not Apply to HEPP

Manitoba Blue Cross recently announced changes to some of their plans' prescriber requirements, one of which indicated that a referral from a physician would be required for reimbursement for massage therapy services.

Please note: none of the changes announced by Manitoba Blue Cross apply to the HEPP Group Healthcare plan.

If you or your service provider have questions about Manitoba Blue Cross' announcements, please contact Manitoba Blue Cross directly at 775-0151 or 1-800-873-2583.

New Customer E-service Site

In the spring of 2006, Manitoba Blue Cross will be introducing their new customer e-service site to all existing and retired health care workers. This means that through the Internet you will have access to your Blue Cross benefit plan(s). Twenty-four hours a day, seven days a week, you can:

- Find out benefit details and eligibility, such as who's listed on your plan, and if a particular benefit is eligible for coverage
- Access your current claims and claims history, and
- Order a replacement ID card if you lose your ID card.

In anticipation of this, Manitoba Blue Cross will need to ensure all your dependant information is up-to-date. Early in January, you will receive a dependant update form from Blue Cross. Simply review the information, sign the form and return it to Blue Cross.

We Appreciate Your Feedback

If you have comments about the information provided in PlanTalk, or suggestions for future articles, please contact us at:

- Mail:** PlanTalk
HEPP/HEBP Manitoba
900-200 Graham Avenue
Winnipeg MB R3C 4L5
- Phone:** (204) 942-6591
or toll-free outside Winnipeg 1-888-842-4233
- Fax:** (204) 943-3862
- E-mail:** communications@hepp.mb.ca

Welcome!

Welcome to our new HEPP/HEBP members from the following groups who joined since the last PlanTalk newsletter:

- Maples Personal Care Home's CUPE members
- Riverview Health Centre's MNU members
- Diagnostic Services of Manitoba
- Intervention Manitoba Inc.

The continuing expansion of participating facilities means increased portability of pension and benefits for our members throughout Manitoba.

On the Move

Have you recently changed your mailing address? Or are you planning to move soon? Please be sure to let us know, so that we can update your information in our member database.

By maintaining your correct address we are better able to:

- Keep you informed about the issues that impact your benefits and/or pension
- Effectively administer your benefits
- Lower our mailing costs by reducing the amount of returned mail
- Comply with privacy legislation.

Please forward your address update via mail or e-mail:

Mail: Healthcare Employees' Pension and Benefits Plans
Member Records Department
900-200 Graham Avenue
Winnipeg MB R3C 4L5

E-mail: info@hepp.mb.ca

PM# 40064761
RETURN UNDELIVERABLE CANADIAN ADDRESSES TO:
HEPP/HEBP MANITOBA
900-200 GRAHAM AVE
WINNIPEG MB R3C 4L5