



P.E.T.L. HEALTH MATTERS



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For Your Information

Expanded Edition of the PETL Members Benefits Booklet

An expanded edition of the PETL Members Benefits booklet has been distributed to all PETL members. If you did not receive a copy, please contact D&R Insurance and one will be mailed to you. Please note that there have been no changes made to our group insurance policy. This edition provides you with greater detail concerning administrative procedures and benefit coverage. Long Term Disability benefit details have also been incorporated in this booklet along with copies of most administrative, health and dental claim forms. Requests for Long Term Disability claim forms must be made directly to PETL.



Overage Dependent Coverage:

Members are reminded that they must complete an overage dependent form for all overage dependent(s) enrolled in post secondary institutions and send it to D&R Insurance by September 30th **each year** that their child/children are attending a post secondary institution. If you have not done this, please contact D&R Insurance to obtain a form, refer to page 51 of your booklet, or visit D&R Insurance's website to download a copy of the form. In addition, if you have a child that is attending high school on their 19th birthday, you must also complete an overage dependent coverage form. Failure to submit the overage dependent form will result in suspension of the overage dependent's coverage.

Members Going On Leave or Returning from Leaves

It is important that members going on leave or returning to school from a leave contact D&R Insurance to ensure uninterrupted benefit coverage. Members reducing or increasing their teaching position should also contact D&R to discuss implications for their benefit coverage.

Important Reminders

Claims Deadline for 2004-2005 Benefit Year

August 31st was the last day to incur claims to be covered for the 2004-2005 benefit year. All health and dental claim forms and receipts must be submitted to Great-West Life **no later than November 30, 2005** to be considered for reimbursement. Claim forms can be downloaded from the D&R Insurance (www.drinsurance.ca) and Great-West Life Insurance websites (www.gwl.ca).

Publications for Members On Leave:

Keep informed while you are on leave! The Local's publications (Local Link, Peel Passages, Provincial Takeover Bulletins, Health Matters) are available on-line at www.etfopeel.com.

Predeterminations:

If you are unsure of whether a product or service is eligible for reimbursement under the program, please contact Great-West Life for a pre-determination. It is recommended that before incurring a substantial medical, dental or vision cost, members should seek a predetermination to confirm the portion, if any, for which they will be reimbursed.

Adding Dependents:

Members are reminded that they have 31 days after the birth or adoption of a child or after a marriage/ common-law qualification to inform D&R Insurance of this change for benefit purposes. After 31 days, proof of the insurability of the child or partner would have to be provided to D&R.



Retiring Members:

Retiring members are reminded that all PETL Benefits coverage for them and their dependents terminate as of their date of retirement or age 65, whichever comes first.

For information about the PETL Benefits Plan, contact D&R Insurance:

Manuel Ruiz at 905-819-9699 Email: manuel.ruiz@drinsurance.ca (Fax: 905-819-9956)

For information about a specific claim or pre-determinations for services, contact GWL:

Great-West Call Centre at 1-800-263-5742

For LTD-related questions, contact OTIP:

Eric Wilson at 1-866-486-6847



Responsible usage of benefits ensures sustainability of our plan.

Is your workplace STRESSED OUT?

Stress in a workplace can build up when a company fails to address management issues, intervene in a toxic environment or set concrete goals. If you're guilty of any of the following sins, you could have a stressed-out office.

1. The Treadmill Syndrome

Employees have too much or too little to do. Some have too many responsibilities and work around the clock, even when away from the workplace. Others fill their days with unproductive busy work, feeling the stress of knowing they could be more productive.



4. Mistrust, Unfairness, and Vicious Office Politics

This keeps everyone on edge and uncertain about the future. Poor morale and esprit de corps increase stress levels and consume energy that could otherwise be directed at job-related activities.



2. Pervasive Uncertainty

Market conditions, company problems, unsatisfactorily explained and announced change, economic fluctuations, offshore job displacement, terrorist attacks, and market conditions all affect stress levels and productivity.



5. Career & Job Ambiguity

A feeling of helplessness and lack of control. "How can I succeed if I don't know what's expected of me or if my job here is uncertain?" Stress levels are affected by far-reaching market conditions, challenges by competitors, life-cycle of products, and societal influences, as well as vagueness within management.

9. Unclear Policies and No Sense of Direction

This undermines confidence in management. Development of sound policies is the first step. Management must then keep these policies updated and follow through to ensure compliance throughout the ranks. Employees are easily stressed when it appears that management is out of touch.



3. Lack of Control

This represents the greatest stressor in the workplace because employees feel they have no control over their participation or the outcome of their work. Stress levels are reduced when employees are involved in setting the course of the organization, developing policies and strategies, and creating workplace expectations.

6. Random Interruptions

Telephones, walk-in visits, demands from supervisors. Goal setting and time management strategies can increase productivity and alleviate the stressfulness of incomplete projects.



10. No Feedback – Good or Bad

A lack of feedback prevents people from knowing how they are doing and whether they are meeting expectations. Stress related to this issue is typically one of management's misperception as to the amount, importance, and effectiveness of feedback to employees. Whatever the cause, employees are easily stressed by lack of communication in this area.