



P.E.T.L. HEALTH MATTERS



Volume 5: Issue 2

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For Your Information



Submitting Claims to Great-West Life (GWL)

Just a reminder to members that they should always retain a photocopy of all claims forms, receipts and doctor's notes and referrals for their records when submitting claims to Great-West Life.

Overage Dependent Coverage:

Members must complete the overage dependent form by September 30th **each year** that their child/children are attending an accredited secondary or post-secondary institution. A final letter was sent out in December to all members with possible overage dependent(s) for whom D&R Insurance has not yet received the overage dependent form. Benefits are suspended for those overage dependents until D&R Insurance receives the required documentation. If you are unsure of your overage dependent's status, please contact Manuel Ruiz at D&R Insurance (905-819-9699 ext. 229).



Dispensing Fees



As you know, the PETL Benefit Plan covers the cost of approved drugs prescribed by a physician, and members are only responsible for the dispensing fee on each prescription filled. Pharmacy drug dispensing fees vary at locations throughout the province and may change without notification. It has come to the attention of D&R Insurance that the Hy & Zel's chain has been merged with another company and the cost of their pharmacy dispensing fee has increased from \$5.00 to an amount in excess of \$8.00. Members may wish to inquire about the dispensing fee prior to filling a prescription at any pharmacy.

Important Reminders



Predeterminations:

It is recommended that **before making any large claims to the plan**, members seek a predetermination to confirm the portion, if any, for which they will be responsible. The health care practitioner or service provider (dentist, orthopedic shoe producer, etc.) can submit an estimate, outlining the work or service required, to GWL or can provide you with the estimate to submit to GWL. GWL will respond with written confirmation of any portion that they will reimburse. Retain all predeterminations for your records.

Member Services Manager:

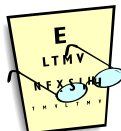
Anne Lorimer is the Local's Member Services Manager. Inquiries about long-term disability, workplace accommodation, maternity provisions and issues, and the retirement process can be directed to Anne via email or by calling the Local Office.



Increases to Vision Care Coverage

As reported in the Summer 2006 and Fall 2006 issues, vision care and eye exam coverage has been increased as of September 1, 2006.

1. Vision care (glasses, contact lenses, laser eye) coverage has increased from \$200 per 24 consecutive month period to \$250 per 24 consecutive month period.
2. Laser eye surgery may be covered as part of the \$250 vision care allowance.
3. Eye exam coverage has increased from \$25 to \$50 every two benefit year period.



Out of Country Coverage

Members are reminded that extended health and dental benefits are active for travel within Canada. However, **PETL benefits do not cover any expenses incurred outside of Canada**. If you are planning to travel to the USA or abroad, be sure to arrange for travel health insurance through a provider (e.g. financial institution, CAA, etc.). It is recommended that travellers **always** have health insurance when leaving the country.



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

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

For information about a specific claim or pre-determination 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

For information about retirement and leaves of absence, contact the PETL office:

Anne Lorimer at 905-564-7233 Email: anne@etfopeel.com

Past issues of Health Matters can be viewed on the Local's website at www.etfopeel.com.

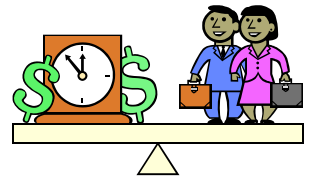
Questions about Health Matters can be directed to Suzanne Gill at treasurer@etfopeel.com.



Responsible usage of benefits ensures sustainability of our plan.



MEMBERS WANTED TO KNOW... All about Stress Management



Stress: What is it?

Although we all talk about stress, it often isn't clear what stress is really about. Many people consider stress to be something that happens to them, an event such as an injury or a promotion. Others think that stress is what happens to our bodies and minds in response to an event (e.g. heart pounding, anxiety, or nail biting). While stress does involve events and our response to them, these are not the most important factors. It is how we perceive these thoughts about the situations in which we find ourselves that is the critical factor.

When something happens to us, we automatically evaluate the situation mentally. We decide if it is threatening to us, how we need to deal with the situation, and what skills we can use. If we decide that the demands of the situation outweigh the skills we have, then we label the situation as "stressful". If we decide that our coping skills outweigh the demands of the situation, then we don't see it as "stressful".

Everyone sees situations differently and has different coping skills. For this reason, no two people will respond exactly the same way to a given situation. Additionally, not all situations that are labelled "stressful" are negative. The birth of a child, being promoted or moving to a new home may not be perceived as threatening. However, we consider these situations "stressful" because we do not feel fully prepared to deal with them.

How we perceive a stress-provoking event and how we react to it determines its impact on our health. We may be motivated and invigorated by the events in our lives, or we may see some as "stressful" and respond in a manner that may have a negative effect on our physical, mental, and social well-being. By understanding ourselves and our reactions to stress-provoking situations, we can learn to handle stress more effectively.

18 Tips for Managing Stress and Tension

The following are suggestions to get you started on managing the stress in your life...

1. Recognize your symptoms of stress
2. Look at your lifestyle and see what can be changed -- in your work situation, your family situation, or your schedule.
3. Use relaxation techniques - yoga, meditation, deep breathing, or massage.
4. Exercise - physical activity is one of the most effective stress remedies around!
5. Time management - do essential tasks and prioritize the others. Consider those who may be affected by your decisions, such as family and friends. Use a check list so you will receive satisfaction as you check off each job as it is done.
6. Watch your diet - alcohol, caffeine, sugar, fats and tobacco all put a strain on your body's ability to cope with stress. A diet with a balance of fruits, vegetables, whole grains and foods high in protein but low in fat will help create optimum health.
7. Get enough rest and sleep.
8. Talk with others - talk with friends, professional counsellors, support groups or relatives about what is bothering you.
9. Help others - volunteer work can be an effective and satisfying stress reducer.
10. Get away for awhile - read a book, watch a movie, play a game, listen to music or go on vacation. Leave yourself some time that's just for you.
11. Work off your anger - get physically active, dig in the garden, start a project, get your spring cleaning done.
12. Give in occasionally - avoid quarrels whenever possible.
13. Tackle one thing at a time - don't try to do too much at once.
14. Don't try to be perfect.
15. Ease up on criticism of others.
16. Don't be too competitive.
17. Make the first move to be friendly.
18. Have some fun!! Laugh and be with people you enjoy!



For those who would like more information, please visit the Canadian Mental Health Association website and review the entire Coping with Stress mini-guide. Resources to help you in each of the above areas are identified on the website:

<http://www.cmha.ca/english/coping%5Fwith%5Fstress/>