

Self Care...what's that all about?

By Kim Scherger

Self care has been defined as “**the right and responsibility to take care of your physical, emotional and spiritual well-being**” (Salvucci, 2001). Self care may also be thought of as anything that contributes to our emotional, spiritual, physical, and/or social rejuvenation, enabling us to create balance in our lives.

It can be understood as the things we do to take care of ourselves and keep ourselves healthy.

Self care covers many different aspects of our lives and may include: **eating habits, sleeping patterns, relationships, exercise, sexuality, and knowing about community services, or what's available to help you.** Learn to trust the messages your body is sending and treat your body with care and respect. Physical activity has many benefits that include: increased self-esteem, improved strength and coordination, improved cardiovascular fitness, reduced tension, increased energy, improved concentration, posture, digestion and the development of strong bones. Eating a balanced diet and active living are good ways to take care of our bodies. Good health is associated with regular sleeping patterns. To feel well rested and healthy most people need 8 to 10 hours of sleep a night. *(By Sheena's Place)*



Top 10 Ways to Care for Your Mind, Body and Spirit

from getSynergized.com

There are countless ways to take care of your mind, body, and spirit. By applying these tips into your daily routine, you will significantly improve the quality of your life. Here are 10 ways to take care of yourself:

1. Eat Healthy Foods – Incorporate as many raw foods as possible, such as fruits and vegetables. They contain the essential nutrients needed to function at your best, both physically and mentally. Try to have a diet that consists of at least 60% raw foods, if not more.

2. Exercise – Exercising just a few days a week can make a huge difference in how you feel about yourself, both mentally and physically. You're doing something healthy with your body and you're also releasing endorphins that are known to make you feel happy!

3. Quality Sleep – Make sure you get enough sleep at night. Sleep deprivation can make you nervous, cranky, and prevent you from thinking clearly.

4. Prayer and Meditation – It is important to have a connection to something or someone higher than yourself. Prayer puts things into perspective and provides balance.

5. Self-Reflection – Self-reflection is important because it allows you to take a deeper look into yourself. Focus on the things that are positive for a good sense of well-being.

6. Alone Time – Make sure you make time for you. You have to be alone once in a while to reconnect with yourself. You can use this time to write in a journal, pray, or meditate. Enjoy the silence!

7. Social Needs – Personal relationships are very important; after all, we all need social interaction. Enjoy a regular night out with friends far away from work.

8. Respect Yourself – You can't do any of these things unless you have self-respect. Don't respect yourself because of the things you do in your life. Respect yourself because of who you are on the inside.

9. Exercise Your Brain – You have to constantly stimulate your brain. Do this by working puzzles or playing computer games that involve some sort of strategy. Doing this will keep you sharp and ready for anything.

10. Be Organized – Keep your life tidy and organized. Set up a routine in which you can actively incorporate these personal self-care tips in your day.

You Do Have the Time!

If you're saying, "But I don't have time for any of this," don't fret. You don't have to incorporate all of these things every single day! Some of these self-care tips will naturally fall into place over time and others will need to be implemented on certain days of the week. Make yourself a schedule and stick to it. You'll feel a much greater balance in your life and you will gain the confidence and strength to accomplish anything!

This & That

from Manulife

Travel Health Info

Whether you travel outside your province or country, a medical emergency includes an accidental injury or unexpected illness, not previously diagnosed or treated in Canada. Treatment required for any medical condition previously diagnosed in Canada is excluded, however, coverage may be available for an unforeseen complication of an existing, pre-diagnosed condition that was completely stable at the time of departure from Canada. This coverage would apply in those situations that are clearly unexpected emergencies where immediate medical emergency is deemed to be over when medical evidence supports that the patient is medically stable to return to Canada for any ongoing or follow-up treatment required.

Plan Member Website Updates

The home page has been redesigned for a modern look and clean layout. The aim is to help you find what you're looking for – quickly. Make sure to check out the new Message Centre and Learning Centre while you're there. The new home page features three new information hot spots:

- The Quick Links menu provides handy grouping of links so plan members can execute their most common transactions quickly.
- The Message Centre offers customized messages to alert plan members to important information or reminders that need their attention.
- The Learning Centre profiles helpful information with attractive ads to pique the interest of plan members. It also displays customized content meaningful to plan members.

Benefits of the improved site include:

- Faster online claims submission as it now only has three steps (fewest in the industry) and making claims on line is 70% quicker than by using paper.
- Navigation throughout the site is easier and more intuitive.
- The site works from your smartphone or other internet accessible device.
- How-to videos have been added throughout the site.

Laughter

by Kim Scherger

Laughter as a Form of Exercise

When you throw back your head and laugh, you're actually working your muscles from the hips to the shoulders. Since laughing involves taking in and releasing of air, the expelling of carbon dioxide and the intake of oxygen, your internal organs and core muscles get a good workout every time you laugh heartily. It may sound silly, but it's true.

Ever heard of "laughter yoga?" It's a form of yoga class where you perform the regular stretches while getting silly to induce laughter. Activities range from imitating animals to speaking in gibberish. If you think this sounds odd, you're right. It is! But we have to stop taking life so seriously and start having fun!

Improve Your Mental Health with Laughter

Everyday you're faced with challenges and it's completely up to you how to confront them. You can choose a positive attitude or a negative one. Laughing when faced with a challenge can help lift your mood

(as well as those around you) and maybe you'll be able to view the challenge in a positive light. This will help you reduce the stress and get things done quicker.

- Laughter is generally followed by a sense of relaxation; therefore, it's a good form of stress relief.
- Use laughter as a way to reconnect with your family, especially during troubling times. When you laugh you generally talk more, make direct eye contact, and even get into closer contact.

A Laugh a Day...

Laughter has many physical benefits to your overall health and well-being, but you obviously still need to exercise, eat well, and go for your routine checkups. Nevertheless, there are simply many perks to laughing and it will help you enjoy the hysterical life that surrounds you!

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What's NEWS at GSI



Winter 2011

An informational bulletin for members of the ELCIC Pension and Benefits Program

Decisions, Decisions, Decisions

by Jackie Dojack, GSI President

At the recent GSI Board meeting on November 3 and 4, 2011 several important decisions were made. We would like to report those to you here.

Future Pension Contributions

At the National Convention this summer, we shared that the GSI Board, as the ELCIC Pension Plan Administrator, was reviewing pension contribution rates. We compared contribution rates in other defined contribution plans across Canada, both in the not for profit and for profit sectors. We also looked at pension income streams that could be converted from typical member account balances and compared that to pre-retirement income. All of the research indicated that improvements needed to be made in preparing for retirement. The GSI Board then contemplated the financial viability of making such improvements. It was concluded not only that the members themselves have a responsibility to save more, but that the congregations/employers also have an important role in ensuring that their employees are provided a dignified retirement.

The result of much research, discussion and contemplation was to amend the pension text **effective upon the elimination of the unfunded liability**, as follows:

Member contributions	7%
Employer contributions	8%

The original funding plan to eliminate the unfunded liability in the retiree portion of the ELCIC Pension Plan was a 15-year timeline ending in 2018. Over the years, we were able to take advantage of some unique opportunities and have reduced that horizon by five years. Our recent communications reported that 2013 would see the end of the unfunded liability.

So please start to plan and budget accordingly. We will update you next year at this time and will hopefully have a more precise date for the switchover.

National Retiree Health Plan

GSI strives to provide a complete benefits package for our members. This requires listening to our members' needs and requests, reviewing what is available and common in the Canadian marketplace, and researching what is appropriate for our unique group of members in the ELCIC. A gap that we noted was access to a comprehensive health plan in retirement – one that would be consistent across the Synods. Therefore we have created a new national retiree health plan, effective January 1, 2012. Here are some important facts:

- The plan is voluntary and paid by the **member**.
- The plan coverages are consistent with the active member plan for extended health.
- There is no travel benefit and no dental benefit in this new plan;
- Monthly premiums will only be accepted by automatic bank account debit.
- The member must have been enrolled in the active plan just prior to retirement (or waived for spousal coverage) i.e. there is a one-time enrollment option, once declined this plan is not available and unfortunately, previously retired members will not be eligible.
- The member must be at least 60 years of age, i.e. if member retires prior to age 60 they will not ever be eligible.
- The plan is only available to those not on any other plan (**not** including provincial government standard health), i.e. no coordination of benefits.
- Retiree survivors may continue on plan until death but no new spouse coverage.

More information will be provided on our website as we develop the member information package. Those retiring in 2012 and beyond will get a letter with information from the GSI office at time of transition.

Changes to the Extended Health Plan

The new National Retiree Health required a few changes to the existing plan design structure in order to be fully integrated. Here are some important changes to note:

- New pricing for all members (active or retired) at age 65 – as our extended health plan is integrated with the provincial governments and their benefits change at age 65, it was decided to add new rates to more accurately reflect the claims experience of those groups.
- Age 70 limit for active members removed – now as long as you are working and remain eligible extended health and dental coverage continues.
- Hearing aid coverage for cost, installation, repair and maintenance has increased from \$500 to \$1,000 every five calendar years.
- Travel health coverage ends at age 65. Please make note of this and secure your own travel coverage should you leave the country.

GSI Board of Directors

by Jackie Dojack, GSI President

Farewell

Everyone at GSI wishes to express their many thanks for the countless hours of work and dedication of the outgoing board members. Each director contributed in their unique way and added value to the discussion and decisions made.

It was a real pleasure serving with:

- The Honourable Justice Ken Hanssen,
- Bishop Richard Smith (retired),
- Rev Loretta Jauzarins, and
- Mr. Bill Kuehnbaum.

Welcome

In our first meeting with the newly elected directors, Kim Scherger and Rev Mark van House were immediately immersed in governance and financial information through the opening half day orientation. While there is a lot of information to absorb on some technical topics, Kim and Mark were up for the challenge and we appreciate the new perspectives they bring. We look forward to working together with you.



Investment News

by George Bridge, Investment Committee Chair, GSI Board

The Markets

In the last few years, we seem to be continually reporting that the markets are still volatile and the investment results fluctuate often into the negative zone. Here is a comment from Manulife Asset Management (one of the Canadian equity managers) on the reason for the latest market trend.

"While a host of macro issues have had a hand in recent stock market volatility, the European sovereign debt crisis is the single most important risk facing equity investors today. It is our view that the fear of an uncontrolled insolvency in Europe is the leading cause of the recent decline in global equity markets and continued stock market volatility. We believe that European governments and regulators are working hard to avoid such an event and will eventually resolve these debt-related issues. However, until there is more clarity as to how this resolution will be achieved, market volatility is likely to persist."

Investment Results

At the end of September, the **Balanced Fund** in the ELCIC Pension Plan investment result is -4.1% for the year to date (net of expenses -4.6%). This is about midway between the benchmark portfolio of -3.7% and the median balanced fund pension plan of -4.4%.

GMO, the global equity manager, had the best relative performance of the managers, beating the benchmark by 1.7%. They made a presentation to the investment committee at the November meeting and attributed their success to being overweight in the emerging markets and on their stock selection of quality U.S. companies.

The **Retirement Transition Fund** returned 2.2% on a net basis. This low volatile and low risk option continues to perform with moderate positive results.

Our website lists the dollar values held by each manager and the top ten holdings of each as well.

Investment Strategy

The investment committee continues its diligence in reviewing the strategy and any options to improve performance and add value. Also, at the last meeting, education was undertaken with respect to socially responsible investing in preparation for processing these considerations as raised at National Convention this summer. More information and outcomes will be shared as the Board continues to explore the opportunities.



Benefits Renewal

by Hildy Thiessen, Executive Director

The financial results and the renewal quotes presented by our benefit insurance carriers were independently reviewed by Mercer to ensure their accuracy and competitive pricing. Mercer provided advice to us based on the review, benchmarking to industry and knowledge of market trends. We were advised that our renewal increases were lower than the average across Canada; so we commend our plan members on staying healthy and using your benefits wisely.

Dental Claims Paid by Category

Category	Policy year 2010–2011 % of total claims of \$490,532	Policy year 2009–2010 % of total claims of \$493,502
Fillings	23.4%	27.2%
Cleaning	17.6%	17.1%
Treatment of gum disease	15.2%	15.1%
Examinations, X-ray	14.0%	13.7%
Crowns, inlays/onlays	11.7%	8.9%
Simple extractions	6.5%	7.5%
Root canals	5.7%	5.4%
Braces, orthodontics	2.8%	2.9%
Bridges/dentures	2.7%	1.8%
Miscellaneous	0.4%	0.1%

Extended Health Claims Paid by Major Category

Category	Policy year 2010–2011 % of total claims of \$969,103	Policy year 2009–2010 % of total claims of \$999,324
Drugs	73.2%	73.6%
Masseur	5.9%	5.5%
Chiropractor	4.6%	5.1%
Vision Care	3.4%	3.6%
Physiotherapist	2.3%	2.7%
All others	10.6%	9.5%

Dental and Extended Health

Manulife is our dental and extended health benefit provider. The premiums for 2012 are posted on our website.

Dental

Dental premiums in 2012 will remain fairly consistent to 2011, with only a \$2 or \$3 increase per month for single members and \$9 or less for families depending on the provincial claims experience.

A breakdown of the dental claims paid is listed in the table to the left.

Extended Health and Travel

The health premiums in total will only increase 3.7% over 2011, however, each province will vary due to their claims experience these past few years.

The data in the table shows that drug claims accounted for 73.2% of all health claims. Massage therapy once again is the second highest claiming category.

We recently began participation in pooling our larger claims with other Manulife clients, to add insurance protection. Therefore some of our claims are now pooled with the group and excluded from the table, which may account for the overall decrease in dollars shown here.

Long Term Disability (LTD) and Life Insurance

The LTD and life benefits have been insured with Cooperators since 1998. After some poor experience a couple of years ago, the plan's financial position has recently improved.

In the last reporting period, three death claims and nine LTD claims were paid by Cooperators. Six disability claims remain open at this time with Cooperators and another five disability claims continue to be paid by the previous LTD insurance carrier, Sun Life.

Renewal rates for these benefits are determined by a combination of experience and demographics. With the improved financial position of the plan, the premium of 3.25% has been reduced back to 3% of Salary Basis for 2012. There is no change to the life rate within this premium, therefore no change to the taxable benefit calculation. Please visit the website to review the calculation details.

Short Term Counselling

This program is a voluntary, confidential counselling and information service that can provide professional help on a variety of emotional issues, family matters, workplace concerns or other personal problems.

This counselling program is included as part of your benefits package; check our website on how to access it.

The usage of this plan has been as high as 11.4% in the last decade. This past year it seems to be slightly reduced.

We have also added the LifeSpeak service to the plan. Many plan members have already made use of the videos, so if you have not you might want to check it out.

LIFESPEAK

On Demand

WORK. LEARN. THRIVE. ANYWHERE. ANYTIME.



ELCIC Group Services is pleased to announce that we are now offering you **LifeSpeak On Demand**, an innovative online library of video modules. This has been done in an effort to integrate and meet the demands of the Plan Member's work and personal life. These videos can be viewed at any time 24 hours a day, 7 days a week, from work or home. This online series offers you high quality information from acclaimed North American experts on a variety of topics.

The LifeSpeak On Demand series offers 44 Volumes featuring over 255 video modules on topics related to health, communication and family. Along with the videos, you can access an online tip sheet featuring practical information, tips and strategies related to each topic.

We encourage you to view the videos and to share them with your immediate family members at home.

Some Featured Volumes

- Understanding Mental Illness in the Workplace: Stigma, Reality and Hope
- The Optimal Living Program
- Couples Relationships
- Positive Thinking – Staying Focused, Setting Goals and Overcoming Obstacles
- Personal Finances
- Having Difficult Conversations with Confidence
- Thriving Through Change
- Democratic Parenting
- Parenting Teens
- Caring, Coping and Not Collapsing

You can access LifeSpeak On Demand by logging onto

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Username: elcic **Password:** wellness

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