

Benefits Bulletin – November 7, 2016

Provincial Benefits Plan

As Members are undoubtedly aware, provincial benefits plans including life insurance, extended health care insurance (including travel insurance), and dental insurance are set to begin in the new year.

Information about the new plans, including how to enroll, will come from the provincial OSSTF office and OTIP, and will begin approximately one month prior to the implementation date of the new plans (tentatively, February 1, 2017).

In order to ensure this information is received, individual Members MUST ensure that their mailing address on file with the Bluewater District School Board is up to date.

If a Member's address is not correct with the Board, the Member risks not receiving important information about the new benefits plans, including enrollment, beneficiary information, and new OSSTF ELHT/OTIP benefits cards.

How To Check Or Change Your Personal Info

Article Courtesy of Bonnie Cameron, OSDSS

1. To CHECK your personal info, you need to go to Employee Services. There are two ways you can get to the correct website:
 - a. Through the BBS (a.k.a. BEAM, a.k.a. First Class). Go to the Employee Services conference and click on "My Pay Stub," which will

take you to the website where you can log in.

- b. Go to the BWDSB main webpage, at www.bwdsb.on.ca and scroll to the bottom of the page. Click on "Staff Portal" and click on "My Pay Stub," which can be found under the heading "Employee Services."
2. Now you can log in with your 4+3 login (i.e. mine is "lauste") and your current password.
3. Once you're logged in, click on "Employee Services" on the left side.
4. Click on "Personal."
5. Click on "Basic" to see your current address.

How to CHANGE your Personal Info

1. Log into the BBS through the First Class Client (program), not the Bluewater website portal.
2. If you need to download the First Class Client (program) to your personal computer, please visit www.bwdsb.on.ca/clientdownloads
3. Click on the "Policies, Procedures, Forms & Templates" conference.
4. You will notice that most policies, procedures, forms, and templates have been moved to Sharepoint, EXCEPT the "Change of Personal Information Form." Click on it.
5. A new window will pop up. Click on "New Request" to get it started, and follow the prompts to change your personal info.
6. You should receive a confirmation email in O365 when your changes have been completed.
7. If you experience difficulty accessing this form, please contact the ICT Help Desk at 1-866-538-0575, or you could contact the Human Resources Department by calling 519-363-2014 ext. 2016.

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Teachers' Bargaining Unit

Stephen Lau, Vice-President

Is Your Lifestyle Putting You At Risk?

Article Courtesy of OTIP

Cancer, diabetes, cardiovascular disease (heart disease and stroke) and lung disease are the leading causes of preventable death and disability in Canada. Members can dramatically reduce their risk of these “Big Four” chronic diseases (long-term or ongoing illnesses) by changing the way they live. That’s because each of these chronic diseases share common conditions or risk factors that relate to everyday choices and personal health habits. For example, an unhealthy diet can lead to obesity, which is a risk factor for certain cancers, heart disease, stroke and diabetes; and smoking is a major cause of Chronic Obstructive Pulmonary Disease (COPD) and lung cancer, and may put a person at high risk for heart disease.

The majority of Canadians have at least one risk factor for chronic disease that is within their power to change. Health experts also recognize that a person’s ability to change their personal health habits is closely tied to where they live and work, their social supports, income, education, culture and other factors.

The big four chronic diseases are among the most preventable. It’s not easy to make a major lifestyle change. It takes time to form new habits. Members can learn to make healthier choices by starting small and setting realistic goals, and in the process, reduce their risk for chronic disease. Here are five health choices that can be started right away:

- **Be physically active every day.** Find an activity you like and get moving. Your heart is a muscle that needs regular exercise to stay healthy. Exercise will also make it easier to maintain a healthy body weight. It doesn’t have to be complicated - it may be as simple as adding dancing, going up and down stairs, or stretching throughout your day. Or try starting a walking group with other people in your neighbourhood. Exercise and friends are a great mix!

- **Eat healthy foods.** Eat whole foods (vegetables, fruit, whole grains, legumes, nuts, dairy, fish and poultry). Reduce intake of processed foods that are high in salt, sugar and trans fat. Following a healthy, balanced diet can help you to maintain a healthy weight, lower your cholesterol and reduce your risk for disease. Need help with your dietary needs? Check out your health plan for coverage for a dietician who can work with you to determine the best foods for your health needs.

- **Limit your intake of alcohol.** Drinking too much alcohol can put you at risk for many kinds of cancer. While there is some evidence that moderate drinking may offer some health benefits, too much alcohol is unhealthy. Moderate drinking means an average of one drink for women or two drinks for men per day.

- **Reduce your stress.** Take time to relax. Stress can raise your cholesterol level and blood pressure and lead to heart attack and stroke. Stress is also a trigger for mental health problems like depression. See your health-care provider for help in managing stress. Also check out the tools curated by

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FeelingBetterNow's team of psychiatrists, counselors and family doctors.

- **Be screened or tested regularly.** Report any new signs and symptoms to your health-care provider. It's also important to know your body and have regular check-ups to measure your blood pressure, cholesterol and blood sugar levels. In many cases the earlier a problem is detected, the easier it is to treat.

Diet Can Reduce Cancer Risk

Article Courtesy of OTIP

Most people know that diet plays a role in cancer risk. But many would be shocked to learn how big of a role it plays. By simply adjusting proportions and frequency, and possibly making some additions and eliminations, diet is arguably the single most powerful weapon members have to decrease their lifetime risk of getting cancer, next to not smoking!

Surprising facts

- According to the World Health Organization (WHO), dietary factors account for 30% of cancers in western countries.
- Studies in England and Germany concluded that a plant-based/vegetarian diet can reduce cancer risk by 40%.
- High alcohol consumption has been linked to cancers of the **mouth, throat, larynx, esophagus, liver, colon, rectum, pancreas and breast**, as well as heart disease.
- According to Harvard Medical School studies, vegetarians and people who rarely eat meat have a 22% lower risk of

developing colorectal cancer than meat eaters, 43% lower risk when fish is added.

- Ontario Cancer Institute studies concluded that high meat intake increases breast cancer risk by 19%.
- Cow's milk, organic or otherwise, contains 35 different hormones and 11 different growth agents. Milk consumption of 2.5 glasses or more per day has been linked to increased risk for **breast and ovarian** cancers.
- The British Journal of Cancer published that vegetarians are 45% less likely to develop cancers of the blood such as leukemia, multiple myeloma and non-Hodgkin lymphoma.

Cancer fighting foods and compounds

The American Institute for Cancer Research (AICR) researches and updates information on foods that fight cancer:

- Fish, especially oily fish, berries, dark green leafy vegetables, garlic and tomatoes have antioxidant and protective qualities.
- Vitamin D found in fruits and vegetables or supplements is believed to decrease breast cancer risk by as much as 50%.
- Colourful foods including apples, blueberries, broccoli, cherries, cranberries, legumes, soy, squash, walnuts, whole grains, tea, acai berries, blackberries, raspberries, carrots, chili peppers, citrus and kale.

Like life itself, one's diet is all about making choices. Since we all eat every day, why not choose foods that can reduce the risk of disease? Eating to beat cancer can be accomplished simply by adding a few cancer fighting foods to your meals each day.

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Mental Health: The Importance of Early Recognition and Treatment

Mental health issues affect all workplaces, regardless of industry. Employees in diverse roles face increased demands to solve problems, interact with others, analyze data and negotiate positive outcomes. According to the Mental Health Commission of Canada, on any given week, more than 500,000 Canadians¹ will not go to work because of mental illness. In fact, over 40% of OTIP's long term disability (LTD) claims are attributed to mental/nervous disorders.

What is mental illness?

Mental illness is an umbrella term that refers to a wide variety of health challenges that affect the way we think about ourselves, relate to others, and interact with the world around us. They affect our thoughts, feelings, abilities and behaviours. Depression and anxiety disorders are the most common mental illnesses.

It's important to acknowledge that mental illness is just as real as physical illness. Like other illnesses, such as diabetes or asthma, most mental illnesses are episodic. That means people have periods when they are well and productive, as well as periods when they are unwell and overall functioning is low.

What can I do about it?

The good news is that mental illness is treatable. Helping our members identify mental health challenges early, through access to the right resources, such as OTIP's

Early Intervention Program and FeelingBetterNow®, and assisting them in finding the appropriate treatment can get them on the path to recovery and help prevent long term disability.

There are many different treatments available, depending on the type of mental illness a member is diagnosed with. For example, a common form of therapy to help treat depression and anxiety is called Cognitive Behavioural Therapy³ (CBT).

What is CBT?

CBT is a type of mental health counselling offered to our members through the Early Intervention Program. This treatment helps members understand the thoughts and feelings that influence their behaviours, and teaches them that while they cannot control every aspect of the world around them, they can take control of how they interpret and deal with aspects of their environment. One of the greatest benefits of cognitive behavioural therapy is that it helps members develop coping skills that can be useful both now and in the future.

Since CBT is a short-term treatment option that does not necessarily involve medication, members should consider it as their first option in getting treatment and can ask their family physician about it.

Helping members get the right diagnosis and treatment sooner leads to better outcomes for everyone. Employers see reduced absenteeism and replacement costs, fewer sick leave days and disability claims, and increased member retention and productivity. Members and their families suffer less, get the help they need earlier,

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and return to a productive and better quality of life sooner.

To support plan members on leave with mental health conditions, OTIP provides two value-added services that advocate early intervention and treatment, at no cost through their long term disability (LTD) insurance plan:

The **Early Intervention Program** focuses on evaluating a member's needs in the early stages of a medically related absence from work. Once their situation has been assessed, individualized assistance and support is provided as needed to help facilitate the member's recovery and a successful return-to-work. Find out how OTIP's Early Intervention Program can help you at www.otip.com.

FeelingBetterNow® is a web-based mental health care program that guides members and their care provider (whether it be a counsellor, psychologist, or family physician) to identify emotional and mental health issues as early as possible. Getting the right diagnosis and treatment helps members feel better sooner.

Start using FeelingBetterNow® right away at no charge.

How to sign up:

1. Visit www.feelingbetternow.com/otip.
2. Click "Create an Account".
3. Under Organization, start typing OSSTF, and then select OSSTF/FEESO from the list.
4. Type in a user name and password.

Members can email FeelingBetterNow® at support@mensante.com for assistance.

Long Term Disability Coverage Termination Information

Most members are in a highly vulnerable financial position when they are confronted with a loss of income during a lengthy or permanent disability. Long term disability (LTD) insurance provides a safety net that will replace a percentage of your salary and provide pension plan protection should you be unable to work because of an illness or injury. Carefully consider your options prior to terminating coverage. Coverage cannot be cancelled retroactively. Cancelling your LTD coverage should only be done after serious consideration of potential consequences. You may qualify to cancel your LTD insurance if you meet any one of the following criteria as set out by your insurance policy.

Scenario 1: Eligible for a 64% unreduced service pension

- You are eligible for a 64% unreduced service pension now, or
- You are eligible for a 64% unreduced service pension within the later of either the next 80 working days or the expiration of your sick leave credits.

An unreduced pension means that your retirement pension is calculated

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without a reduction (penalty). To qualify for an unreduced pension under the OTPP, you must have the “85 factor” (age + qualifying service = 85). To qualify for a 64% unreduced pension you must have 32 years of credited service and meet the “unreduced” criteria for your pension plan as noted above.

Scenario 2: Retirement date within the next 80 working days

- Your scheduled retirement date is within the next 80 working days and you have notified both the Teachers' Pension Plan and your board.

Scenario 3: You have recently turned 65

- You have reached the end of the month in which you turned 65, or
- You will reach the end of the month in which you turn 65 within the later of either the next 80 working days or the expiration of your sick leave credits.

An application form follows on the next page.





ONTARIO TEACHERS INSURANCE PLAN
 125 Northfield Drive West, PO Box 218
 Waterloo ON N2J 3Z9
 519.888.9683
 1.800.267.6847

Application for Coverage Termination OSSTF Provincial Long Term Disability Plan Teachers Bargaining Unit Members

Basic Personal Information (Must be completed)

Name (Last, First and Middle Initial)

Address (Number, Street and Apt.)

City	Prov.	Postal Code	Date of Birth (mm/dd/yyyy)
Home Telephone Number ()	Work Telephone Number ()		School Board
E-mail Address			OSSTF District Number
Employee Number	Policy Number		

Instructions

This form should be completed if you wish to terminate your long term disability (LTD) plan coverage and discontinue your premium deductions. Cancelling your LTD coverage should only be done after serious consideration of potential consequences.

There are **three** scenarios under which your LTD coverage may be terminated. Please check off the situation that applies to you and submit the required information as detailed below.

Scenario 1 <input type="checkbox"/>	Scenario 2 <input type="checkbox"/>	Scenario 3 <input type="checkbox"/>
You are eligible for a 64% unreduced service pension, or you are within either the later of 80 working days, or the expiration of sick leave of being eligible for a 64% unreduced service pension.	You have notified both the Teachers' Pension Plan and your board of your scheduled retirement date, which is within 80 working days.	You have reached the end of the month in which you turned age 65 or you are within either the later of 80 working days, or the expiration of sick leave of reaching the end of the month in which you turn age 65.
<i>A copy of your Teachers' Pension Plan Board service credit statement is required.</i>	<i>A copy of your retirement letter plus a copy of your Teachers' Pension Plan Board statement is required.</i>	N/A

Please note

If a request for cancellation is received by the 15th of the month, coverage will be cancelled on the 1st of the following month. If a cancellation request is received after the 15th of the month, coverage will not be cancelled until the 1st of the 2nd month following receipt (subject to your board's payroll deadlines).

Authorization

In recognition of the documentation attached, I waive all rights of benefit or redress against the LTD plan, or my federation, or its officers, should I become ill or disabled subsequent to the effective date of this termination request and prior to my retirement from the board.

Return your completed form to Leanne Rose, Human Resources, Bluewater District School Board, Chesley Board Office.

Signature X _____ Date (mm/dd/yyyy) _____