

Employee Benefits Bulletin



TotalGUARD



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Naming a Beneficiary

Life insurance offers a safety net by providing a lump sum to your designated beneficiary(ies) in the event of your death. To designate a beneficiary, you must complete the full name and relationship of the beneficiary and percentage on your Employee Enrollment Form. If you do not assign a beneficiary, proceeds will be paid to your estate. If you list two or more beneficiaries, please be sure to include the percentages for each beneficiary and the total of the designated percentages must equal 100 per cent.

If the beneficiary you elect is a minor, under the age of 18, you must appoint a trustee. If a beneficiary or a trustee has not been listed, the life insurance proceeds will be made payable to your estate.

Should the life insurance proceeds be payable to your estate, you should be made aware of the following:

- The insurance proceeds may be subject to estate taxes;
- Insurance proceeds payable to the estate are subject to claims from creditors, whereas proceeds payable to a named beneficiary may be protected from creditors;
- Probate costs vary from province to province and are based on the total value of the estate. These costs are not incurred if proceeds are payable to a designated beneficiary.

In order for an insurance carrier to issue payment, they will require the original signed enrollment form or a beneficiary designation form. Without the original documentation, the payment may not be issued, or it may be issued to your estate.

Laughter is the Best Medicine

According to the Heart and Stoke Foundation of Canada, a recent study supports the old saying – laughter is the best medicine. It found that hearty laughs helped heart patients prevent another attack. Only 10% of those in the study who laughed 30 minutes each day suffered another attack, while 30% of those in the study who did not laugh had another attack.

The high risk of a second attack comes from high blood pressure and stress, according to study experts. They also noted that when patients spend 30 minutes each day laughing at funny videos or comedy routines, stress hormones in the blood dropped by as much as 50%.

How's Your Personal Record?

Many different factors affect our health. And these days we all keep all kinds of records: financial records, social records, health records... but what about keeping a personal record of how we are doing in our own life? Often this seems to somehow get neglected in today's busy world. Yet, feeling healthy and good about ourselves goes hand in hand with functioning well and having a sense of fulfillment in life. **So here are a few tips on how to live longer, happier... and healthier lives!**

Exercise

Physical activity is an excellent way to keep bones healthy, reduce the risk of illness, maintain vitality... and can even improve your mood. There are all sorts of ways to get active: participating in a sport or going to the gym are some obvious choices. But have you ever thought about just trying to have some plain old fun? Enjoying outdoor activities, raking leaves together or inventing games with the kids are all great ideas to get going and have fun at the same time. Or perhaps you like music? Then how about dancing! Just go ahead and pick a tune and get into the groove!

Bring a Little Colour into Your Life

Easy access to calorie-laden foods is sometimes hard to resist. Weight-loss diets can become a vicious circle when feeling stressed or down and can result in an overwhelming urge to overeat. Remember, what's important is maintaining a healthy balance.

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More Antioxidants on the Menu Please

Did you know that many foods contain antioxidants? You can often recognize them by their bright colours. Foods containing Vitamin C (oranges, kiwi and strawberries) and Vitamin E (nuts, avocados and vegetable oils) are a good source of antioxidants and highly beneficial in the prevention of certain cancers and cardiovascular diseases. Getting more antioxidants into your daily diet is a good solution and one that's easy to do!

Take Time for the Important Things in Life

Leading a balanced life is not always easy with today's hectic pace. If you can't seem to find the time to exercise, prepare healthy meals or spend a little quality time with your loved ones, then maybe you need to reconsider your priorities. Change just takes a little willpower and making it a priority.

Nutrition

Be Aware of Fat-Free Products!

Just because some items contain zero grams of fat, this does not mean there are zero calories. Often in these types of products, the fat is replaced with sugar that may contain the same amount or more calories than the fat.

For Healthier Recipes:

Substitute solid fats, like butter and shortening, with vegetable oil. Also, using a liquid to replace a solid only requires 3/4 of what the recipe calls for.

Say goodbye to sour cream – in the same proportions as sour cream, use a low-fat or non-fat yogurt, buttermilk or low-fat cottage cheese.

Milk it – use skim or 1% milk instead of whole milk or half & half.

What about the taste – when you reduce the sugar you do not have to reduce the taste. For flavouring, try adding cinnamon or vanilla.

Green Shield's Online Services

A new benefit eligibility feature has been added that allows **registered** users to run a "mock claim." This means that plan members will not only know instantly when they are next eligible for a benefit, but they can also find out what portion of a benefit or service will be covered by their plan. Full benefit eligibility inquiries are available for; chiropractic treatment; massage therapy; physiotherapy treatment; eye exams; prescription glasses and contacts.

Please take advantage of this convenient feature by registering at www.greenshield.ca.

Following are three easy steps:

1. REGISTER ONLINE

- Go to www.greenshield.ca
- In the top left corner, select **GO** next to the **Sign In** Plan Members drop down box
- Click in the **Register** box
- Fill out the form including all mandatory fields
- Click on the **Next Step** button

2. WAIT A FEW DAYS

- Green Shield Canada will process your request within two business days. To ensure that your privacy is protected, they will send your temporary password in the mail to the address to which your claim statement is currently sent.

3. ACTIVATE YOUR ACCOUNT

- Once you have your password, go to www.greenshield.ca
- In the top left corner, select **GO** next to the **Sign In** Plan Members drop down box
- Click in the **Activate** box
- Fill out the activation form and click on the **Next Step** button
- Once you see the **Account Activation Successful** message, click on the **Continue to Subscriber Services** button to access your benefit information

Green Shield Canada must have your address on file before you can active your account. You may contact their Customer Call Centre at 1-888-711-1119.