

GSI Newsletter - April 2016

An informational bulletin for members of the ELCIC Group Benefits Plan



April 2016

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 Now Available
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New Insured Benefits Starting January 1st, 2017

A few months ago GSI announced two new benefits for our plan members. We just wanted to remind you that it is coming and give you a little more information.

Supplemental Pay for Plan Members on a Maternity or Parental Leave

Eligible plan members will receive 30% of their pre-leave pay in

Optional Critical

Illness Insurance Now Available



Start protecting what matters to you most

GSI as the ELCIC Group Benefits Plan Sponsor has added optional personal critical illness coverage. This means that plan members enrolled in group health can purchase this coverage, at their own cost. This could be an important addition to your financial planning, to further protect your family and your lifestyle. With critical illness coverage, you receive a tax free lump-sum payment to use however your wish. It becomes available when an insured individual is diagnosed with one of the 22 covered critical conditions outlined in the policy.

A detailed description is provided in this *brochure*. The cost of the coverage is dependent on several factors. Please review the *Rate Schedule*.

The application form is available on the GSI website.

addition to the employment insurance benefit. This pay will be provided by their employer and GSI will reimburse the employer from the reserve created for this purpose. The employer is required to maintain benefits as has always been the case during a maternity or parental leave. Pension contributions will be required on this supplemental pay.

Short Term Disability Plan that is Insured and Managed

There are many wellness benefits to an insured and managed short term disability plan. The guiding principles are:

- financial support should be provided to disabled employees;
- stress associated with the disability application process for both the employer and employee should be minimized, and
- an employee should return to work as quickly as possible where medically appropriate in an effort to live a full, healthy and productive life.

Wellness Calendar

April Life Events

Your LifeSpeak Just Got Better!



Connected. Access expert content on web, mobile, and tablet - anytime, anywhere.

Convenient. Start watching on one device, continue watching on another.

Customized. Create playlists of topics that interest you most.

Personalized. Receive recommended content tailored to your preferences.

Easy. Enjoy a better experience with a new look that helps you find what you need, easily and quickly.

24/7 expert advice, now customized for you.

Get Started. <u>Click here</u> to create your personal 100% confidential LifeSpeak account. Use

Corporate ID: wellness

Boost Your Financial Health



There's a tremendous amount of

Oral Health Month

Parkinson's Awareness Month

Irritable Bowel
Syndrome (IBS)
Awareness Month

<u>Daffodil Days: Cancer</u> Awareness

World Health Day
April 7th

Earth Day
April 22nd

CEP Long Term Study Grants

The ELCIC Program Committee for Leadership for Ministry (PCLM) would like to thank all CEP plan members who applied for long term study grants. For the 2016 calendar year, \$44,000 was granted to nine recipients.

CEP plan members who have been an active contributor to CEP for at least one full year and have been in an ELCIC approved ministry for at least three years are eligible to apply for Long Term Study Grants. "Long Term Study" includes recognized programs (academic or clinical) that require full-time residency, and programs that engage members in part-time

anxiety surrounding the fact that people don't know where they stand financially.

LifeSpeak will run a four-week "Boost Your Financial Health" campaign focusing on education around personal financial health, along with practical and easily implemented tips for improvement. All campaign content will be available under the ENGAGE tab in your LifeSpeak library for you and your family members to watch and learn.

The campaign will focus on four different aspects of financial health and showcase a selection of relevant *LifeSpeak* videos modules. Special interactive features will also be available to you.

1: Optimize Your Paycheck

2: Your Life and Your Income - Can they be Reconciled?

3: Paperwork and Planning - where to begin?

4: Work hard, play hard - planning your optimal retirement

The campaign will highlight an OnPoint video in which a **LifeSpeak** expert answers a specific question in under a minute,

study toward an advanced degree. Study programs normally relate to the member's job responsibilities.

For 2016, several grants were awarded for study at the Lutheran Theological Seminary D.Min. program and for the Waterloo Lutheran Seminary PHD. program. One recipient is seeking qualification as a spiritual director.

Through the CEP Plan, the ELCIC encourages rostered leaders and lay employees in life-long learning. January 15 is the annual application deadline for *Long Term Study Grant Applications*.

The member's personal account may be accessed at any time to support a variety of short-study goals related to the practice and study of ministry.

Sandwich Generation or Stress Generation?



How to Manage It All

Click to read the full article from *Balance*, a monthly

giving participants a quick and focused piece of information on financial health. Participants will be able to see how a small financial behavior can lead to big savings!

newsletter from Morneau Shepell, your Employee and Family Assistance Program (EFAP).





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ELCIC Group Services Inc 805-177 Lombard Ave Winnipeg, MB R3B 0W5 Canada

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