

> MeritTalk is a bi-monthly publication for employees in the Merit Contractors Association Benefit Plan



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## MERITPERKS.CA - Feature Perks

As an employee of a Merit member company, you can take advantage of the discounts from over 700 national and local businesses for home, work and play.

The number of perks is constantly growing. Using your perks, you and your family can buy more for less on everything from tickets and dining to shoes and travel. Come see why so many employees keep coming back regularly to save money.

Some of this month's perks include:

- Up to 50% off of **SIRIUS Satellite Radios** and 3 months of SIRIUS for free
- **Rogers Wireless** plans for \$25 per month, including 200 daytime

minutes and unlimited evenings and weekends

- 50% off lenses and frames at **Hakim Optical**
- 50% discount on a full **Herbal Magic** program
- 25% off movie tickets at **Cineplex**

You must have discount codes to use these perks. Sign up for free on [MeritPerks.ca](http://MeritPerks.ca) to obtain discount codes for these perks and access to all discounts.

# My EAP: New Mobile Application



Included in the Merit Contractors Association Benefit Plan is an Employee and Family Assistance Program (EAP), available through Shepell • fgi. The EAP is a voluntary, confidential service that is available to help with a variety of work, life and health issues.

Shepell • fgi has launched My EAP, a mobile EAP application (app) for both Apple and

BlackBerry mobile devices. The app delivers interactive tools, support resources and access to EAP services via mobile devices to provide easy and effective access for employees and their family members. It offers quality information and interactive tools from trusted professionals and experts on many of today's most pressing issues. My EAP includes various articles and features, along with access to E-counselling and

LifeSpeak On Demand videos which contain advice on a range of topics.

Access to My EAP is free, fast and easy. Simply follow the links below to download the app onto your mobile device. Visit the "app store" specific to your mobile device and initiate download. Instructions are included at every point.

For Apple iPhone (3G and 4G), iPod Touch, and iPad, go to the App Store:

<http://itunes.apple.com/us/app/my-eap/id436292883?mt=8&ls=1>

For BlackBerry Bold, Curve and Torch models\*, go to BB App World.

<http://appworld.blackberry.com/webstore/content/43853?lang=eng>

\*Device software V 5.0 is required. For older devices, you will need to update the software before you can access the app. Visit <http://us.blackberry.com/apps-software/devices/> for more information.

## Avoiding Common Investment Pitfalls: **Strategies for Success**

*There are no guarantees as to what the markets will do year to year, but you can significantly increase opportunities for long-term investment success by avoiding these five common pitfalls.*

### **Mistake #1:** **Trying to time the market**

A more effective approach is to stay invested and make regular contributions through pre-authorized purchase plans. This helps you focus less on calculating the right time to buy and more on building savings over long term, while taking advantage of dollar-cost averaging.

### **Mistake #2:** **Not effectively diversifying**

Since no one can predict when one investment will outperform another, it's smart to hold a diversified mix of investments – from sectors to geography. Diversification helps reduce risk and smooth out returns.

### **Mistake #3:** **Not rebalancing**

Rebalancing can keep your portfolio aligned with your investment objectives.

### **Mistake #4:** **Finding reasons not to invest**

Remind yourself short-term fluctuations are normal and the effects tend to fade over time. Investing regularly and staying invested can reduce the impact of short-term volatility and increase the likelihood of long-term success.

### **Mistake #5:** **Not reviewing your investment objectives regularly**

As your life changes over time (buying property, marriage, kids, retirement), it's helpful to have an annual review with your advisor to ensure your investment objectives reflect your short and long-term goals.

**Speak with your advisor about investment strategies that are right for you.**

The material in this article is intended as a general source of information only, and should not be construed as offering specific tax, legal, financial or investment advice. Interest rates, market conditions, tax rulings and other investment factors are subject to rapid change. Individuals should consult with their personal tax advisor, accountant or legal professional before taking any action based upon the information contained in this article to ensure that individual circumstances have been considered properly and it is based on the latest available information.

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# Coping with the News of a Cancer Diagnosis

Finding out that you or someone you love has cancer can take an emotional toll on everyone involved. Every person will handle the news differently. In fact, how you handle the situation and the feelings that arise—which can range from deep sorrow to guilt to rage—can change day by day and moment by moment. Whether you’re battling cancer or supporting a recently diagnosed loved one there are ways to acknowledge what you’re feeling and to get the support you need to cope.

### Managing the Diagnosis

Following a cancer diagnosis, you are likely to go through a rollercoaster of emotions, characterized by shock, fear, loneliness, sadness, anger and guilt. All these reactions are normal and to be expected. However, there are actions you can take to better handle the news:

**Get the details** - Learn as much as possible about your diagnosis, treatment options, success rate, etc.

**Seek support** - Reach out to cancer survivors or someone who has been recently diagnosed who can share their experiences and give you some insight.

**Write it down** - Manage your emotions by writing a journal.

**Let people in** - Accept people’s offers of

help and learn to lean on the supportive people in your life while you navigate your diagnosis.

**Find your “normal”** - Staying busy will help you feel in control instead of entirely consumed by your disease.

### When Cancer Hits Close to Home

A cancer diagnosis affects more than just the person with cancer. As a caregiver you can feel like you need to be the “strong one,” and never show your own difficult emotions. After hearing that someone you love has cancer you may:

- Question why you’re healthy while they’re so sick.
- Feel like you aren’t doing a good job supporting your loved one and don’t know how to help.
- Worry your loved one will be sick and in pain.
- Fear that you will lose your loved one.
- Have guilty thoughts about how the diagnosis will impact your own future.
- Avoid the subject altogether.
- Seem overly optimistic even if the prognosis isn’t good.

Although it’s an incredibly difficult time for your loved one, you have your own emotions to deal with too. Caring for someone who is sick, taking on new

responsibilities and constantly worrying about the future will start to take its toll. Keep a journal, open up to friends and family, join support groups and make your own health a priority too. Try to go easy on yourself and remember: even at the best of times, no one can be the perfect caregiver, spouse, parent and/or employee.

### Be the Support

Here are some things you can do to better support a loved one with a cancer diagnosis:

**Get the information** - Research online, go to medical appointments, ask questions, take notes and contact an organization geared to the specific cancer your loved one has.

**Listen up** - Let your loved one talk about the difficult topics and don’t offer advice unless asked because you can’t truly understand what they are going through.

**Take the cue** - Realize that it’s normal for someone with cancer to be quieter than usual, need time alone or occasionally lash out.

**Have fun** - Just by having fun together you can all get your minds off the diagnosis.

## Marsh Home and Auto Insurance

Several years ago, Merit Contractors Association introduced a group home and auto insurance program for employees and retirees. You, your spouse and your dependent children have access to this money-saving program, administered by Marsh’s Private Client Services and underwritten by RSA Insurance.

The program features and benefits include:

- Preferred group discounted rates
- Air Miles® reward miles with your paid premiums
- Monthly payment plans with no service or pre-approved chequing fees
- A wide range of products
- Assistance in determining your needs
- 24-hour emergency claims service
- Claims counselling
- Access to other insurers if required

To find out more about the program and potential savings, please call Marsh’s Private Client Services at 1.877.476.6727 or visit [www.marsh.ca/merit](http://www.marsh.ca/merit) for a no-obligation quote.

**MARSH**

**MARSH MERCER KROLL**  
**GUY CARPENTER OLIVER WYMAN**



# ASK Merit Guy

**Dear Merit Guy:**  
**Does the Merit Benefit Plan allow me to purchase eyeglasses or contact lenses online?**

Yes, the Merit Benefit Plan covers the online purchase of prescription eyeglasses and contact lenses. The maximum benefit is \$300 every two calendar years for adults, and \$300 every calendar year for those under age 19. Whether you are filing a paper or online claim, you must have a receipt with the patient's name, indicating that the charge has been paid in full. If you are unable to print a receipt online, please contact the provider to obtain a copy.

**Dear Merit Guy:**  
**Do I need to notify Mercon Benefit Services prior to leaving the country if I am to be covered for out-of-country emergency medical expenses?**

No, you do not need to notify Mercon prior to leaving Canada. When traveling, you should bring along your provincial health care card, your Global Medical Assistance (GMA) card, and your Prescription Drug Benefit card. If you do not have either your GMA card or your Prescription Drug Benefit card, contact Mercon at 780.455.5845, 1.877.263.7266 or email [mercon@merconbenefits.com](mailto:mercon@merconbenefits.com).

**Dear Merit Guy:**  
**My Merit Benefit Plan covers 80% of the cost of my prescription drugs. However, less than 80% was covered on my last purchase. Can you explain why?**

If less than 80% of the cost of your prescription was covered, it was most likely due to the dispensing fee charged by your pharmacy. The maximum dispensing fee payable by the Merit Plan is \$8.00 per prescription. The portion of the dispensing fee in excess of \$8.00 is not covered. To minimize your out-of-pocket cost for prescription drugs, it is recommended that you compare pharmacy dispensing fees and opt for lower cost alternatives.

## for your information

Please advise Mercon Benefit Services whenever you move. You can call Mercon Benefit Services at 1.877.263.7266 or 780.455.5845 or email [mercon@merconbenefits.com](mailto:mercon@merconbenefits.com)

To continue receiving issues of MeritTalk, and to be advised if you fall out of benefit, it is very important that you keep your home mailing address up to date.

Please also keep Mercon apprised of your current email address. Doing so will assist in ensuring that important information about your plan reaches you if mail is unable to be delivered by Canada Post.

**MeritTalk** is produced every two months by Merit Contractors Association.

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