

MERIT TALK

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

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What does



mean?

- If you are reading MeritTalk right now, you are probably employed by a company that is a member of the Merit Contractors Association.

But "merit" doesn't just refer to the association you are part of. It also has a broader meaning.

Many use the term "merit" and "open shop" interchangeably. In the construction industry, open shop refers to companies who function without bargaining relationships with the U.S.-based building trade unions. These unions have strict rules on craft jurisdiction and union membership. Open shop typically describes companies who have relationships with alternative unions or who operate on a union-free basis where there are no requirements concerning union membership.

Merit shops add another dimension to open shop by basing job assignments and compensation on "merit" or skill. In a merit shop, the most qualified individual gets the job, whether it's an individual employee or a contractor bidding on a project. Raises, promotions and work opportunities are distributed based on skill, ability and experience.

The advantages of this kind of system are clear. By offering performance-based pay and promotions, employees are given the incentive to do their best work. This is in sharp contrast to most union systems where all workers in a specific classification receive the same wage. After all, where is the incentive to do outstanding work if you are paid the same as a below average performer?

By rewarding the hardest working employees with raises, promotions and work opportunities, the merit system motivates and encourages staff to be the best they can be. That means increased productivity on the job site and a win-win situation for both employers and employees. ■



Dental Dilemmas: Understanding your dental coverage

Until 1998, the Alberta Dental Association published an annual Suggested Dental Fee Guide which dentists used to set their prices. The Association has since abolished its fee guide, allowing individual dentists to set their own prices. As a result, you will find that dental offices across the province charge various prices for the same services.

All dental plans continue to include a fee guide they use to determine the maximum amount that will be paid for each service provided by the dentist. (The Merit Contractors Association Benefit Plan uses the current Canadian Life and Health Insurance Association fee guide.)

In some cases, you may find that your dentist charges more for a procedure than allowed by the fee guide, resulting in out of pocket expenses you must cover. For example, Merit's Benefit Plan will pay up to \$44.72 (80% of \$55.90) for a single tooth extraction. If your dental provider charges more than the allowed amount, you are responsible for the difference.

For this reason, it is important to evaluate the prices your dentist is charging before having any work done.

One way to do this is by obtaining a pre-authorization. Generally used for major dental work such as root canals or wisdom tooth extractions, a pre-authorization lets you know in advance how much of the



procedure will be paid by the Merit plan. If your dental provider is charging more than the fee guide allows for a service, it will be noted on the pre-authorization form. You can then try to negotiate a better rate, opt to use a different dental provider whose fees fall within the set maximums or choose an alternate, less expensive procedure.

For ordinary procedures such as check ups, cleaning etc. you may want to call ahead and find out the rates your dentist charges and ask how they compare to the fee guide under Merit's plan.

If you have any questions, please contact Mercon Benefit Services in Edmonton at (780) 455-5845 or toll free at 1-877-263-7226. ■

Thrifty Discount Program

■ If you like to drive a hard bargain, don't forget that Merit and Thrifty Car Rental offer Merit members discounted rates on vehicle rentals.

As a Merit member employee, you're guaranteed the following rates when you use your corporate account ID number:

Car Type	Daily Rate (CDN)
Economy	\$38
Compact	\$39
Intermediate	\$41
Full Size	\$43
Luxury Cars	10% off
Mini-vans	10% off

- Unlimited kilometers
- Rates do not include taxes, surcharges, insurance or airport-related fees.

Best of all, these rates are the highest you'll ever have to pay thanks to Thrifty's "Best Rate Guarantee." If Thrifty is ever offering a lower rate, you can book that lower rate and retain all corporate benefits.

You'll find Thrifty rental locations in more than 120 airports in North America and more than 70 countries around the world.

To receive the Merit corporate discount, simply quote the Merit corporate account ID number (#1660221113) when you reserve your vehicle. Reservations can be made in person, on-line at www.thrifty.com, through a travel agency or by calling 1-800-THRIFTY. ■



Aches, Pains and Muscle Strains

■ Spring is finally on its way and most of us are eager to get outside for a jog, a game of golf or maybe to clean up the backyard. But take it easy: if you have haven't been active all winter, exerting yourself could result in a painful muscle strain.

While sprains and strains are a leading cause of lost-time injuries, they can occur either on or off the job. These injuries are most often caused by a lack of conditioning, poor flexibility or failing to warm up or stretch your muscles before strenuous exercise. The stronger and more flexible your muscles are, the less likely they will be strained. That's one reason people with back problems are often told to strengthen their back and abdominal muscles.

What is a muscle strain?

A strain is a stretch or tear of a muscle or tendon. Tendons are strong bands of tissue that attach muscles to bones. People commonly call muscle strains "pulled muscles."

How do strains happen?

The usual cause of muscle strain is forceful contraction or tightening of the muscle during an activity. For example, it might happen when you run, jump, throw or lift a heavy object.

What are the symptoms?

- * You may feel a burning or a popping at the time of the injury.
- * The injured muscle hurts and the area around it may be swollen or bruised.
- * You may find the injured muscle hard to use.

Treatment

The general rule for treating strains is **R-I-C-E**:

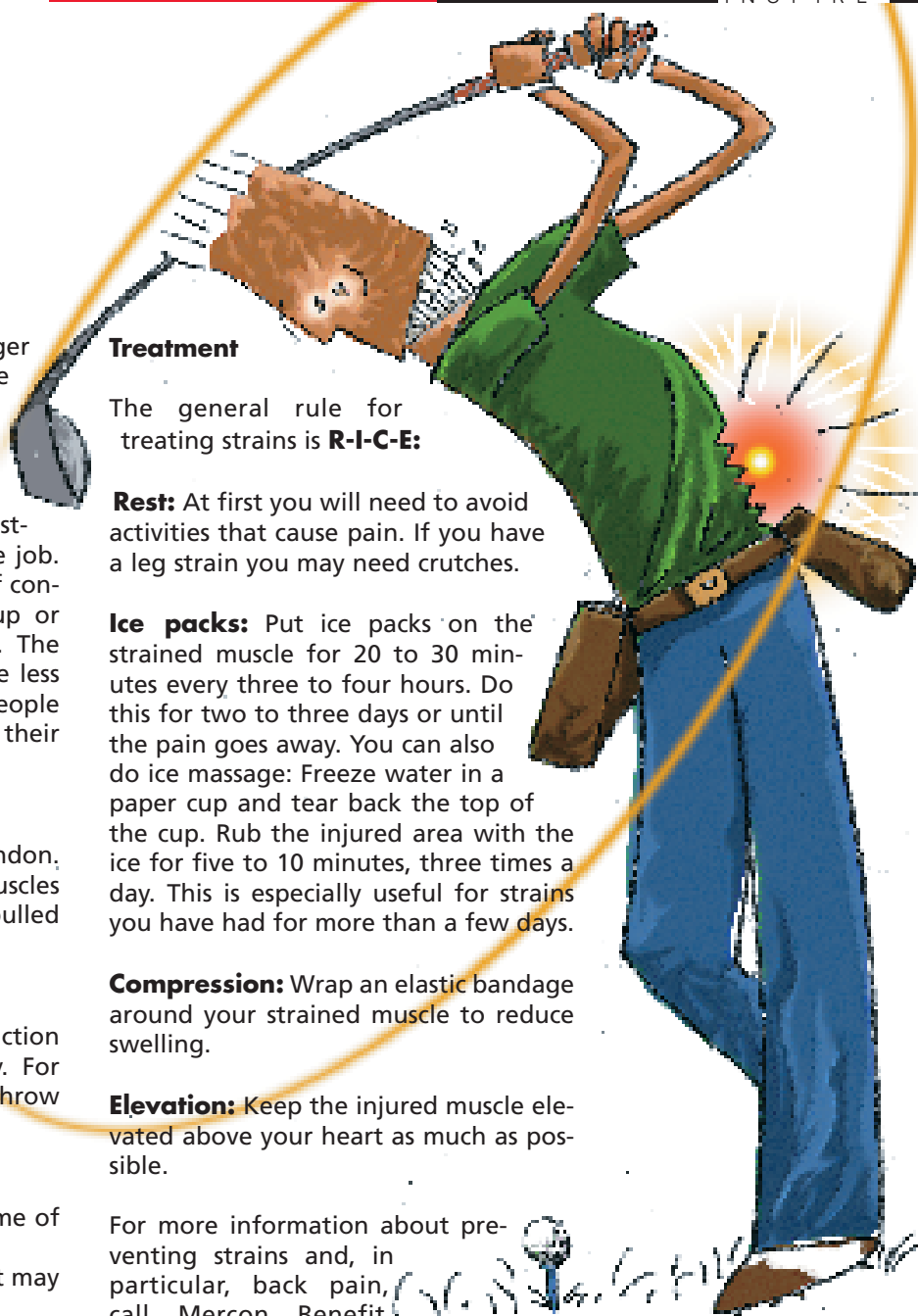
Rest: At first you will need to avoid activities that cause pain. If you have a leg strain you may need crutches.

Ice packs: Put ice packs on the strained muscle for 20 to 30 minutes every three to four hours. Do this for two to three days or until the pain goes away. You can also do ice massage: Freeze water in a paper cup and tear back the top of the cup. Rub the injured area with the ice for five to 10 minutes, three times a day. This is especially useful for strains you have had for more than a few days.

Compression: Wrap an elastic bandage around your strained muscle to reduce swelling.

Elevation: Keep the injured muscle elevated above your heart as much as possible.

For more information about preventing strains and, in particular, back pain, call Mercon Benefit Services at (780) 455-5845 or toll free at 1-877-263-7266 to request a free Back Pains & Strains module. ■



More health related materials

Mercon Benefits offers free booklets from GlaxoSmith Kline's Inspire Program on a series of health-related issues including:

- Taking Care of Your Heart
- Taking Control of Smoking
- Taking Control of Your Asthma
- Back Pains & Muscle Strains
- Stomach Discomfort

To request a booklet, please call Mercon Benefit Services in Edmonton at (780) 455-5845 or at 1-877-263-7266 or e-mail mercon@merconbenefits.com.

Maximizing Your Retirement Savings

- With low interest rates, corporate bankruptcies and volatile markets, today, more than ever, investors need to take an active role in managing their RRSP.

Investors must learn and understand the wide range of investment options, from savings (low risk, with a minimal return) to stocks (high risk with the potential for higher returns). They must also balance that knowledge with understanding of their own tolerance for risk, their investment needs and the number of years to retirement.

The past two years have been very volatile for investors and, as a result, many people have shifted assets out of stocks/equities and into more conservative investments such as cash, bonds or GICs. However, remember that playing it too safe can be risky too, resulting in limited returns and an inadequate pool of funds for retirement.

What's the answer? Finding an investment option that lies between these two extremes to provide the better return and some degree of comfort.

If you are participating in the Merit Contractors Association Group RSP and have opted to direct your investments into a savings account or GIC, now is the time to meet with a financial advisor. They will focus on your investment goals, your time horizon and your comfort level to help build a portfolio that meets your needs. Simply call 1-800-463-3863 or, if you prefer, drop into any RBC Royal Bank branch and talk directly with a financial advisor. It's your future! ■

Three keys to investment success:

Diversify - A diversified portfolio of investments is the best way to ride out short-term market fluctuations. Maintaining a good asset mix (cash, fixed income and equities) means a more resilient portfolio and added piece of mind.

Think Long Term - Don't worry about the ups and downs of the market. Instead, focus on the long-term progress of your portfolio.

Review and Rebalance - Regular reviews and, when necessary, adjustments will ensure your portfolio continues to meet your objectives.

HEADS UP!

Health/Dental Claim Deadline

If you have dental or extended health expenses incurred from January 1, 2002 to December 31, 2002, claims for reimbursement must be submitted to Alberta Blue Cross by June 30th, 2003. Claims incurred in 2002 received after that date will not be accepted. To obtain claim forms, contact Mercon Benefits in Edmonton at (780) 455-5845 or toll free at 1-877-263-7266. Health and dental claim forms are also available on-line at www.merconbenefits.com

Attention Merit members:

The media recently reported that a hard-drive containing pension and individual insurance policy information was recently stolen from The Cooperators (the insurer of our Accidental Death & Dismemberment plan). Merit members are advised that no Merit plan information was stolen since that information is all retained at Mercon Benefit Services.

Union member sues Union to recover "unauthorized" dues

■ A member of the International Brotherhood of Electrical Workers (IBEW) has launched a class action lawsuit against the union in B.C., claiming hundreds of thousands of dollars of members' dues were unlawfully collected through job targeting funds.

Richard Frick, a 36-year old electrician from Port Coquitlam, is suing IBEW Local 213 to recover dues used by the union for job targeting funds— funds used to subsidize union contractors bidding against open shop contractors.

In June 1992, the IBEW began collecting five per cent of members' wages (approximately \$200 per month per member), on top of their union dues, to go towards a 'market recovery fund'.

Union contractors apply to the union for subsidies to lower their bids when bidding against open shop contractors. This practice is also known as MERFing or job targeting.

According to Frick's statement of claim, the deductions were only to take place on work done under the IBEW's Inside Wiremen's Agreement. He says the practice was unlawfully extended to include major projects built under the NDP's union-only schemes including Highway Constructors Ltd. (HCL) and Columbia Hydro Constructors Ltd. Under these agreements members were already paid a reduced wage rate.

"We were already working at reduced hourly rates on the HCL projects," says Frick. "Then, without our agreement, the union came along and took another 5% of our paycheques and gave it to the contractors."

Frick is also looking for a full accounting of how the money was spent and is concerned that the fund may currently be running a deficit.

"The membership has asked time and time again for a complete accounting of this fund," says Frick. "It's our money and the IBEW leadership has not been clear about how it has been spent. What really concerns me is the impact this can have on bargaining. If the union owes money to contractors, does this become a factor when our wages and benefits are being negotiated? How can they effectively bargain with them at contract time?"

"The practice of subsidizing contractor's bids with workers' money is simply not working. They're using our own money to buy our jobs," says Frick. "The union said it would help protect our jobs but the market share for our members has gone down. The only people who seem to have benefited are a select few chosen contractors." ■

What are job targeting/ market recovery programs?

"Job targeting" or "market recovery" programs are used by the international construction unions to subsidize union contractors when bidding against open-shop contractors.

If a union contractor identifies competition from an open-shop contractor on a prospective job, they apply to the union for a subsidy. They forward the names of the competitors, ballpark estimates of manhours, etc., to the union. The union decides whether the application is eligible, sets the amount of the subsidy and informs the contractors, who then submit their bids.

Unions contend this practice protects union jobs and allows them to remain competitive with the non-union sector. The open-shop sector, however, argues that this practice can be used to "target" specific contractors by subsidizing the bids of their competitors – thus the name "job targeting".

Merit Contractors Association of Alberta feels job targeting programs are contrary to our free enterprise system where the most efficient and productive firms acquire the work. Merit is asking the government of Alberta to level the playing field by making them illegal.

Join the Prescription Club

- Check inside this edition of MeritTalk for a Prescription Club Program brochure, then start stamping your way to savings.

How? Whenever you purchase a prescription at Superstore, Real Canadian Wholesale Club, Extra Foods or Canada Safeway, simply present your card at the till to receive a sticker. Once you have 10 stickers, mail the card to the Merit Contractors Association office in Calgary to receive a \$10 gift certificate from the store where you made your purchases.

These pharmacies also offer very competitive dispensing fees which can mean even further savings.

For more information, please contact Mercon Benefit Services in Edmonton at (780) 455-5845 or toll free at 1-877-263-7266. ■

The Training Report

Spring Course Schedule

Edmonton:

Starts March 11	Supervisor Training Program
Starts April 15	Surveying 1

Calgary:

Starts March TBA	Risk Management for Contractors*
Starts March 18	Basic Blueprint Reading
Starts March 18	Advanced Surveying

* Gold Seal-accredited



Nail Down the Savings

with Merit's group
home/auto
insurance
program

■ Our program administrator, Marsh Private Client Services has changed its name to Private Client Services, A Division of ENCON Group Inc. This change is part of an overall corporate strategy to align all divisions of the company with one visual standard.

The address, phone and fax numbers of all offices across the country will remain the same. With the new name comes a new web site: www.pcs-insurance.ca.

Over the past year many of you may have already experienced the impact of rate increases and possible coverage restrictions to your personal insurance policies. Every indication is that this trend will continue in 2003. To help you meet these challenges, Private Client Services is committed to providing you with comprehensive products and competitive rates. There is no better time than now to check out the potential savings you and your immediate family members could be enjoying.

In addition to the discounted group rate you will receive as a Merit member, you may also be eligible for additional discounts such as:

Automobile

- Multi Vehicle
- Multi Policy
- Alarm
- Mature Citizen

Property

- New Home
 - Mortgage Free
 - Multi Policy
 - Mature Citizen
-

We encourage you to review the brochure accompanying this issue of MeritTalk. If you would like an immediate quote call Private Client Services today. In Edmonton at (780) 421-8143 or toll free at 1-877-476-6727 ■

HEALTH SERVICES AND YOUR BENEFIT PLAN

■ A reminder that all health services (for example, hearing aids, glasses, orthopedic shoes etc.) must be ordered and paid in full prior to your benefits terminating. Any purchases made on or after your benefits have ended will not be covered.

If you have any questions, please contact Mercon Benefit Services in Edmonton at (780) 455-5845 or toll free at 1-877-263-7266. ■



Benefit Plan Administrator

Mercon Benefit Services
(780) 455-5845 or
1-877-263-7266
(1-877-2MERCON)
merconbenefits.com

Claims Submission

Manitoba & West
Alberta Blue Cross
10009-108 St. NW
Edmonton, AB
T5J 3C5
Ontario & East
Merit Plan/
Blue Cross Claims
PO Box 7257 Stn A
Toronto, ON
M5W 1X9

Employee and Family Assistance Program (EFAP)

Warren Shepell Consultants Corp., the provider of the EFAP, is available to assist you with any concerns or issues you and/or your immediate family may be facing.

For first time appointments and counselling:

1-800-387-4765

For appointment changes & general info:

1-888-814-1328
warrenshepell.com

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BANKING/FINANCIAL SERVICES

Royal Bank Group RRSP

For information about your Merit group RRSP, contact Royal Bank, the administrator of the program.

Contact:
Royal Bank, 1-800-463-3863

Royal Bank Mortgage Discount Program

The Royal Bank offers Merit member employees 1/2% off posted mortgage rates for closed, fixed terms from two to five years and 3/4% off terms of five to seven years. (Minimum balance of \$75,000). Royal Bank will also waive appraisal fees to a maximum of \$160 and CMHC application fees to a maximum of \$75.

Contact:
the Royal Bank branch near you

CAR RENTAL

Thrifty Car Rental

Receive corporate rates when you rent, for business or for pleasure. Quote the Merit corporate account ID number: #1660221113.

Contact:
Thrifty Car Rental, 1-800-THRIFTY (847-4389), www.thrifty.ca

INSURANCE

Accidental Death & Dismemberment Insurance Program

The Cooperators offers AD&D insurance for you and your family in increments of \$50,000 to a maximum of \$250,000.

Contact:
Mercon Benefit Services, (780) 455-5845 or 1-877-263-7266

Optional Life Insurance Program

Manulife Financial offers Term Life Insurance to Merit members and their spouses at specially discounted rates. Insurance may be purchased in units of \$25,000 to a maximum of \$250,000.

Contact:
Mercon Benefit Services, (780) 455-5845 or 1-877-263-7266

Private Client Services Group Residential & Auto Insurance Program

Private Client Services provides competitive group discounted rates for automobile, residential and tool insurance.

Contact:
Private Client Services, in Edmonton at (780) 421-8143 or 1-877-476-6727, www.pcs-insurance.ca

MEDICAL DISCOUNT PROGRAMS

Eyeglass Discount Program

This program offers Merit member employees 15% off frames and lenses at participating optical outlets across Alberta.

Contact:
For a list of participating optical outlets, call Mercon Benefit Services, (780) 455-5845 or 1-877-263-7266

Prescription Club Program

Use your Prescription Club Card at Superstore, Real Canadian Wholesale Club, Safeway or Food for Less and receive a stamp each time you purchase a prescription. Once you have ten stamps, send in your card to the Merit Calgary office to receive a \$10 gift certificate from that store.

Contact:
To obtain a Prescription Club Card, call Mercon Benefit Services, (780) 455-5845 or 1-877-263-7266

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

Contact:
Merit Edmonton
#103, 13025 St. Albert Trail,
Edmonton, AB T5L 5G4
Tel: (780) 455-5999, 1-888-816-9991
E-Mail: meritedm@meritalberta.com
www.meritalberta.com
Merit Calgary
#205, 2725-12 Street NE,
Calgary, AB T2E 7J2
Tel: (403) 291-9247, 1-877-637-2254
E-Mail: meritcal@meritalberta.com

MERIT MEMBER EMPLOYEE SERVICES

Employee Referral Service

Merit's Employee Referral Service is a way for experienced construction personnel to find employment with Merit companies. To apply, drop in or call either Merit office.

Contact:
Merit Edmonton
#103, 13025 St. Albert Trail,
Edmonton, AB T5L 5G4
Tel: (780) 455-5999
1-888-816-9991
Merit Calgary
#205, 2725-12 Street NE,
Calgary, AB T2E 7J2
Tel: (403) 291-9247
1-877-637-2254

Tuition Refund Program

Merit will reimburse apprenticeship tuition fees for Merit Alberta member employees returning to work for a Merit Alberta member company.

Contact:
Linda Rhodes at Merit Edmonton, (780) 455-5999,
1-888-816-9991

RETAIL DISCOUNT PROGRAMS

Costco Membership

All Merit member employees are eligible to receive a Costco membership. Members receive a 15 month Costco membership for the price of a 12 month membership.

Contact:
Mercon Benefit Services, (780) 455-5845 or 1-877-263-7266

ISECO Discount Program

ISECO offers Merit member employees 15% off all regular-priced footwear and safety products such as work boots, hard hats, gloves and hearing protection.

Contact:
For a list of stores, call Mercon Benefit Services, (780) 455-5845 or 1-877-263-7266, www.iseco.com

Mark's Work Wearhouse Discount Program

Mark's Work Wearhouse offers Merit member employees 10% off work clothing. Present your Contact Card at the till to receive the discount or contact Mercon Benefit Services to receive a coupon.

Contact:
To locate the Mark's Work Wearhouse store near you, call 1-800-663-6275, www.marks.com

Moore's Clothing for Men

Receive 10% off all regular and sale-priced merchandise, from sport coats to shoes, when you present your "Corporate VIP Card" at time of purchase.

Contact:
To locate the Moore's store near you, call 1-877-MOORE56 (666-7376). To obtain your VIP card, call Mercon Benefit Services, (780) 455-5845 or 1-877-263-7266.

Red Wing Shoes Discount Program

Merit member employees receive a 15% discount at select Red Wing Shoes dealers across the prairies.

Contact:
For a list of participating outlets, call Mercon Benefit Services, (780) 455-5845 or 1-877-263-7266

Skillers Workwear

Receive 10% off the Skillers line of safety and workwear at participating retailers across Canada when you present your Contact Card at the till. (Sales tracking #010902)

Contact:
For a list of participating retailers, call Mercon Benefit Services, (780) 455-5845 or 1-877-263-7266, www.skillers.ca

TELEPHONE

AT&T Cellular Discount Program

Rogers AT&T offers a special discounted cellular plan for Merit member employees across Canada.

Contact:
Digital Communications Group, 1-877-MERIT81 (637-4881)

Sprint Canada Long Distance Discount Program

Sprint Canada offers Merit member employees special long distance rates: 7¢ per minute, anytime, anywhere in North America.

Contact:
Sprint Canada, 1-877-816-3131