

MERIT TALK

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

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Employee REFERRAL Service

- As large jobs come to an end this winter, some construction workers may find themselves laid off. Unfortunately, that's just the nature of the industry. But with demand for construction workers still strong, most open shop construction employees won't be out of work for long.

Merit's Employee Referral Service is one resource that can help. This free service helps qualified tradespeople find employment with Merit member firms, allowing employees to retain their benefits and continue to enjoy the Associations' many services.

How does the Employee Referral Service work?

The Referral Service brings experienced tradespeople together with Merit member employers that are actively hiring.

Merit does not actually do the interviewing or hiring – we simply pass the work history and skills inventory of qualified tradespeople on to potential employers.

A member company contacts Merit to make a request (for example, 2nd year apprentice carpenters). Staff will then do a search of all active applicants and forward them to the employer. After that, it is up to the contractor to follow-up. If a potential employer contacts you, be sure to ask questions you have about the

job such as hours, location, wages etc. Of course, you are under no obligation to accept any job offer.

How do I register?

To register with the Referral Service, contact a participating Merit office and complete an application form and skills inventory. You may fill out an application in person, or call to have one e-mailed, mailed or faxed to you.

While looking for work, you must contact Merit at least once every two weeks to let us know you are still available for employment. Once you are no longer looking for work, please contact the Referral Service to ensure your application is not sent out to contractors.

Referral Service locations

In Alberta, both Merit's Edmonton and Calgary offices offer a full Employee Referral Service. Merit association offices in New Brunswick, Saskatchewan, B.C., and Nova Scotia also offer a referral service, though on a smaller scale. Offices in Manitoba, Newfoundland/Labrador and Ontario do not currently offer this service. ■

Merit Membership Contest

- Do you know of a construction firm that is not currently a Merit member but might benefit from joining the Association? If so, please let us know.

Merit is currently holding a membership drive. We know that word of mouth is one of the strongest factors behind our impressive growth. And we want to reward Merit member employees that refer potential companies to us with some great prizes.

Any Merit member employee that refers a prospective member to the Association will have their name entered into a draw if their referral results in the firm joining Merit. The more companies you refer to us, the more chances to win!

Prizes include:

- a cruise for two (value up to \$5,000)
- a golf or ski vacation for two (value up to \$1,500)
- two airline tickets (value up to \$1,200)
- a big screen TV (value up to \$1,300)

In addition, every time two prospective members join Merit as a result of your referral, you will win dinner for two (a \$100 gift certificate).

Help us get the word out that "Merit Works"! To refer a prospective member to us for follow-up, give us a call in Edmonton at (780) 455-5999, 1-888-816-9991 or in Calgary at (403) 291-9247, 1-877-637-2254. ■

AD & D Coverage



New carrier

- Merit Contractors Association has changed providers for both basic and optional Accidental Death & Dismemberment (AD & D) insurance.

The program, previously offered by Industrial-Alliance Pacific, is now being provided by The Co-operators and offers the following enhancements:

- a critical disease benefit will pay the insured 10% of the principal sum for certain diseases (as specified in the policy).

- seat belt provision increases benefit payable by 10% if insured is wearing a seat belt at the time of accident;
- 200% of principal sum will be paid for loss of use of both arms, both legs or loss of use of one arm and one leg on the same side of the body;
- surgical reattachment benefit;

Employees who currently hold Optional AD & D insurance with Industrial-Alliance Pacific will retain their coverage until their annual renewal date. At this time, the policy will be transferred to The Co-operators provided the insured wishes to maintain coverage. Mercon will contact you prior to your renewal date.

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



Smoking Cessation

■ The New Year has arrived and if you've made a resolution to cut back or quit smoking, you're not alone. Quitting smoking is probably the most common New Year's resolution. But it is also one of the most difficult to keep.

While the dangers of smoking are clear, many may not be aware that quitting can have an almost immediate impact on your physical well-being.

Did you know that:

20 minutes after your last cigarette:

- Your blood pressure returns to normal
- Your pulse rate drops to normal
- Your hand and foot temperature rises to normal

8 hours after your last cigarette:

- Your blood carbon monoxide levels drop to normal
- Your blood oxygen level increases to normal

1 day after your last cigarette:

- Your chance of heart attack and stroke start to decrease

3 to 12 weeks after your last cigarette:

- Walking and aerobic exercise become easier

1 month after your last cigarette:

- Your circulation improves
- You feel more energetic

1 year after your last cigarette:

- Your risk of developing coronary heart disease drops by 50%



2 years after your last cigarette:

- Your risk of death from heart disease declines by 24%

3 years after your last cigarette:

- Your risk of heart attack and stroke approach that of someone who has never smoked.

If you are trying to quit smoking, contact Mercon Benefit Services in Edmonton at (780) 455-5845 or 1-877-263-7266 to request the "Taking Control of Smoking" series of booklets from GlaxoSmith Kline. These free informative booklets offer a number of tips for those planning on quitting smoking. ■

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.

Employee & Family Assistance Program



- Something on your mind? Whether it's a problem dealing with your spouse or kids, depression or money problems, help is just a phone call away with Merit's Employee & Family Assistance Program (EFAP).

This voluntary, confidential counseling and information service is offered through Warren Shepell Consultants and offers free counseling services and a wide range of work/life programs addressing specialized needs such as medical, legal or financial worries. This service is completely confidential and information on your case will never be divulged to your employer, ensuring your privacy.

The EFAP offers a wide variety of services including:

Counseling – Counseling and educational support for personal and work-related issues such as marital and relationship problems, emotional concerns, stress, bereavement, alcohol/drug use or medical/health issues.

Legal Consultation – Access to a qualified lawyer who can provide information and advice on legal matters such as real estate, family law/custody, marital law, wills and trusts etc.

Financial Counselling – Generally provided over the phone, this service provides access to a qualified financial advisor who will assess the nature of your financial difficulties, analyze your options and recommend a course of action.

Childcare/Eldercare Information Services – An information and resource service to help employees search for childcare or eldercare services. These include preschools, resource and support programs, home support services, long term care facilities etc. The consultant will gather information about your needs, search for appropriate services and prepare an information package.

In addition, the EFAP offers a smoking cessation program, trauma response and an on-line employee resource area at www.warrenshepell.com.

To access the Merit Employee and Family Assistance Program, call Warren Shepell at 1-800-387-4765 and tell them you are with the Merit Benefit Plan. In-person counseling appointments are provided immediately in crisis situations and within three to five days for non-emergency situations. The hotline is open 24 hours and individuals in crisis will receive immediate support.

For more information about Merit's EFAP, please see the brochure and wallet card enclosed with this edition of MeritTalk. ■

HEADS UP!

RSP deadline

The deadline for RSP contributions is fast approaching. March 1, 2002 is the last day to make tax-deductible contributions for the 2002 year. Start making arrangements now to beat the rush!

Grants available for apprentices

If you know an Alberta apprentice who can't afford technical training, encourage them to pick up a Financial Assistance Application Package for Apprentices: Full Time Study 2002-2003. Packages are available at local Alberta Apprenticeship & Industry Training offices. Eligible apprentices may receive a grant from the Alberta Skills Development Program based on financial need.

Optional



Coverage

- No one likes to think about being involved in an accident that results in serious injury or death, or the financial burden this situation could create.

To provide additional insurance coverage and peace of mind, Merit and The Co-operators have joined together to offer member employees access to Optional Accidental Death & Dismemberment (AD & D) Insurance.

All employees covered by Merit's basic group life insurance policy are automatically entitled to accidental death & dismemberment insurance. However, the amount of insurance for accidental death is limited to \$40,000 for hour bank employees.

Merit's Optional AD & D plan allows you to increase your coverage in the case of accidental death, dismemberment or disease.

What does coverage cost?

Insurance can be purchased in increments of \$50,000, to a maximum of \$250,000 of coverage. Thanks to the large number of employees in the Merit Benefit Plan, premium rates under this plan are very competitive. Premiums range from \$24 per year for each \$50,000 of employee-only insurance to \$180 per year for \$250,000 of employee/family coverage.

Below are examples of annual premiums. Please note: these rates apply to all provinces except Ontario, where rates are slightly higher. Please contact Mercon for Ontario rates.

What does this plan cover?

Any accident resulting in death, dismemberment, paralysis or loss of sight, speech or hearing that occurs on or off the job. Coverage is restricted to injuries sustained as a result of an accident and does not include losses that are the result of a medical condition or disability. Payments range from 25% to 200% of your principal sum, depending on the nature of the injury.

This plan will also pay 10% of the principal sum for certain diseases (including Parkinson's, Type 1 Diabetes, Multiple Sclerosis, Alzheimer's, among others) should the employee become totally disabled for more than nine months.

In addition to financial payments, injured employees may also be eligible for a home alteration and vehicle modification benefit, rehabilitation benefit and family transportation benefit.

In the event of the employee's death, surviving dependents may be eligible for day care and special education benefits and/or occupational training.

For more information

To find out more information about this plan, please contact Mercon Benefit Services in Edmonton at (780) 455-5845 or toll-free at 1-877-263-7266. A brochure and application containing more information about the program is available upon request. ■

SAMPLE ANNUAL PREMIUMS

Principal Sum	Employee Only	Employee/Family
\$250,000	\$120	\$180
\$200,000	\$96	\$144
\$150,000	\$72	\$108
\$100,000	\$48	\$72
\$50,000	\$24	\$36

RAP Scholarships

■ This October, 50 Registered Apprenticeship Program (RAP) high school students were awarded \$1,000 scholarships to assist them with apprenticeship training courses after graduating high school.

RAP is an innovative program that allows high school students to get a head start on a career in the trades by beginning apprenticeship training while still in school. Students can enroll as early as Grade 10 and earn credit toward their high school diploma and an apprenticeship program at the same time. The scholarships recognize students' achievement, both on the job and in the classroom.

Of the 50 scholarships, 29 were awarded to RAP students indentured in construction trades.

The following scholarship recipients were employed by Merit member companies:

Douglas Bailey

RAP carpenter employed by Krawford Construction (Edmonton)

Daniel Fox

RAP electrician employed by Mogo Electrical Services (Edmonton)

Ryan M. Kempton

RAP carpenter employed by Labbe-Leech Interiors (Calgary)

Jesse Schneider

RAP carpenter employed by Labbe-Leech Interiors (Calgary)

Randall (Cody) Rivers

RAP electrician employed by Canem Systems Inc. (Calgary)

Kevin Stiemann

RAP electrician employed by Territorial Electric (Edmonton)

Congratulations to all scholarship recipients and the Merit member firms that mentored these promising RAP apprentices. ■



The Training Report

Winter Course Schedule

Edmonton:

Starts January 14	Introductory Trade Math Calculations
Starts January 28	Supervisor Training Program
Starts February 4	Hydraulic Conduit Bending*
Starts February 25	Advanced Blueprint Reading
Starts March 3	Planning & Scheduling for Contractors

* presented by Greelee Equipment

Calgary:

Starts January 21	Advanced Blueprint Reading
Starts January 21	Supervisor Training Program
Starts January 25	Scaffolding
Starts February 3	Rigging & Hoisting
March TBA	Risk Mgmt. for Contractors
Spring TBA	Supervisor Training Program (Lethbridge & Red Deer)

For further information or to register, contact Marla McCready-Kirillo at Merit's Edmonton office, (780) 455-5999, 1-888-816-9991 or Graeme Proudfoot in Calgary, (403) 291-9247, 1-877-637-2254.

Employer of **EXCELLENCE** Award

- Do you work for a great company? If so, we want to hear from you!

The Merit Employer of Excellence Award recognizes Alberta employers who do an outstanding job, particularly in the areas of employee relations and human resources.

Nominations for these awards come directly from you, the employee, and are passed on to a committee that evaluates the candidates and determines the winners.

If you feel your company deserves recognition, please fill out the nomination form enclosed with this issue of MeritTalk. Winners will be announced in a future issue and presented at Merit Alberta's Annual General Meeting this spring. Please note: this program is restricted to Merit Alberta member companies. ■

ALBERTA APPRENTICESHIP AND INDUSTRY TRAINING *Scholarships*

- Alberta Apprenticeship & Industry Training recently handed out 165 \$1,000 scholarships to recognize excellence by apprentices and trainees in designated occupations. The awards are to be used for continued apprenticeship training.

Apprentices working for Merit member companies received an amazing 42 of the 165 awards — 25% of all scholarships! This number increases to about 1 in 3, or 33%, when non-construction trade awards are excluded — an outstanding achievement for Merit apprentices and their companies. ■

Moore's Clothing Discount Program

- A reminder that Merit member employees receive 10% off all regular-priced merchandise at Moore's Clothing for Men locations across Canada.

Moore's offers a wide selection of business wear, from sports coats to shoes, in both dress and casual styles. In addition to 10% off, employees may also receive tailoring (upon request), free delivery to their office or workplace, and access to Moore's "Success for Less" seminars.

Moore's currently has 113 stores across the country, with 12 stores in Alberta alone. When visiting a Moore's store, you can expect outstanding customer service from their trained team of wardrobe consultants and sales associates.

To be eligible for the discount, employees must present their Moore's Clothing for Men "Corporate VIP Card" at the time of purchase. If you do not already have one, please contact Mercon Benefit Services in Edmonton at (780) 455-5845 or toll free at 1-877-263-7266 to receive a card.

To locate the Moore's store near you, call 1-877-MOORES6 (666-7376), or visit www.moore'sclothing.com. ■



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

Marsh Private Client Services Group Residential & Auto Insurance Program

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

Contact:
Marsh Private Client Services, in Edmonton at 421-8143 or 1-877-476-MPCS (6727), www.mpcs.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-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-MOORES6 (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