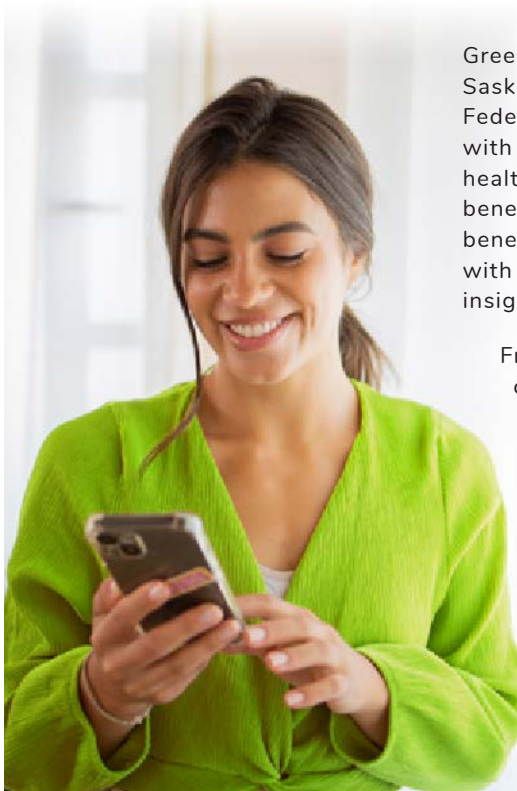


YOUR HEALTH YOUR PLANS



GREENSHIELD+ APP IMPROVES ACCESS TO COVERAGE



GreenShield+ integrates your Saskatchewan Teachers' Federation insurance benefits with health services. It combines health insurance, pharmacy benefits management and benefits administration, along with data-driven personalized insights and recommendations.

From the home screen, you can easily submit a claim, see your past claims, and access the GreenShield+ pharmacy and other wellness resources.

GreenShield+ has the option of an online pharmacy where you'll be able to transfer prescriptions, order medication refills, and talk to a pharmacist with

a phone call or virtual appointment. Free delivery is included. You'll also be able to manage your family's medication all in one place.

ARE VACCINES COVERED?

The Members' Health Plan covers the cost of most vaccines at \$300 every two calendar years. Please contact Green Shield Canada at 1-888-711-1119 to check if the vaccine you're receiving is covered under the Plan.



Have You Switched to the GreenShield+ App?

GreenShield+ is Green Shield Canada's new app, replacing *GSC everywhere*. To download it, go to [Coverage + Care Built Around You | GreenShield Plus](#) or download it from the App Store or the Google Play Store. Follow the on-screen sign-up instructions to register. Access GreenShield+ with your existing *GSC everywhere* login and password. If you're a new member, you'll need to sign up for a GreenShield+ account.

RETIRING? WHEN DO HEALTH BENEFITS END?

If you are resigning due to retirement, it's important to know that you're not eligible for Members' Health Plan benefits starting on the date that retirement benefits first become payable (your "retirement date") under the Saskatchewan Teachers' Retirement Plan or the Saskatchewan Teachers' Superannuation Plan. If you continue to teach after retirement or return to teach under contract, health plan coverage will not be reinstated until the first school day following your retirement date, which can result in a gap in coverage.

The Superannuated Teachers of Saskatchewan provides health coverage for retired teachers that can be suspended if you return to work in retirement. For information visit www.sts.sk.ca.

PORTAPLAN INSURANCE COVERAGE NOW \$600K

Have you heard the news?

Portaplan's maximum coverage has now been increased to \$600,000. Coverage is available in units of \$20,000 up to a maximum of \$600,000 (30 units).

Portaplan is a non-profit, so its rates are more competitive than other insurance companies, and it offers flexibility as an alternative to mortgage protection insurance. If you resign from teaching, you can keep your Portaplan insurance as long as you continue to make the payments.

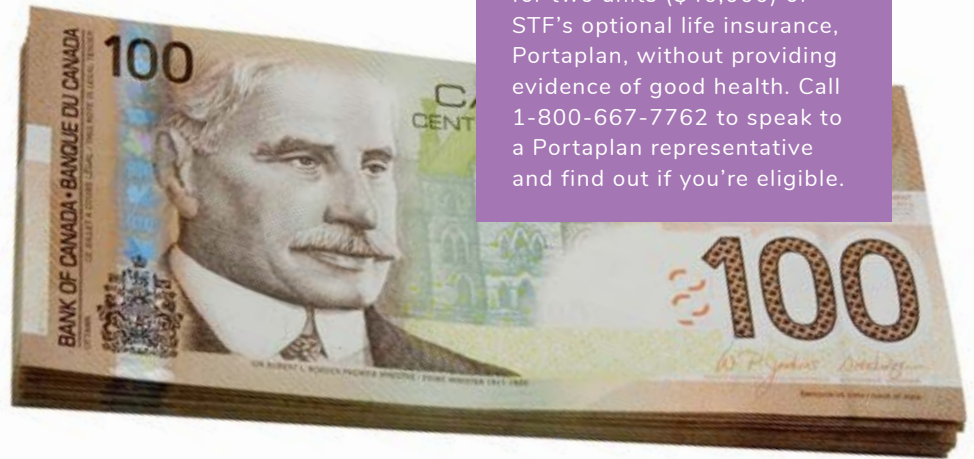
To find out more about Portaplan, visit the [Optional Life Insurance](#) web page on the Federation website. or contact our office to speak with a Portaplan representative.

Did you know?

Your children between the ages of 16 and 25 can apply for their own Portaplan policies and be automatically approved for three units (\$60,000) without providing evidence of good health. Visit our website for the application or call 1-800-667-7762 to speak to a Portaplan representative.

LAST CHANCE FOR OPEN ENROLMENT IN PORTAPLAN

Until December 31, 2024, eligible STF members and their spouses can apply for two units (\$40,000) of STF's optional life insurance, Portaplan, without providing evidence of good health. Call 1-800-667-7762 to speak to a Portaplan representative and find out if you're eligible.



TRAVELLING THIS HOLIDAY SEASON? YOU'RE COVERED!

Whether you're going to another province or another country, your STF Members' Health Plan includes coverage for you and your family for medical emergencies. Your GSC card includes a travel assistance number to make accessing your health insurance easy, as does the GreenShield+ app. Services are available 24 hours a day, seven days a week.

What to do if you have a medical emergency while travelling:

- Call Green Shield Canada within 48 hours of the commencement of treatment.
- Quote your GSC ID Number and explain your emergency.
- Have your provincial health card number available.
- A multilingual assistance specialist will advise you on where to access the appropriate care.
- Upon admission to a hospital or when consulting a legally qualified physician or surgeon, GSC Travel Assistance will guarantee to the provider that you have the required health insurance coverage.
- GSC Travel Assistance will follow up to ensure you're receiving the best available medical treatment.
- Be sure to keep all your proofs of payment and submit your claim as soon as possible after the date of services.

Please read the [Travel Coverage](#) section of the [Health Benefits Information booklet](#) for details.



DIET AND EXERCISE AS STRESS-REDUCERS

Stress can take a tremendous physical toll on the body. It causes fatigue, tension, nervousness and loss of appetite. But you can control the effects of stress on your body through simple changes in your diet, exercise regimen and general outlook on your daily activities.

Diet

Stress affects people's diets in different ways. Some people experience a loss in appetite. Others overindulge in unhealthy foods, caffeine or tobacco as a defence against stress. Obviously either of these reactions can be detrimental to your health, so take steps to avoid exaggerating the effects of stress with your diet:

- Avoid foods that are high in fat or contain large amounts of sugar or salt. Inappropriate diet can lead to high blood pressure and increase tension.
- Avoid cigarettes and other tobacco products. Smoking is one of the most preventable causes of illness and death and its impact on the body can only worsen stress levels.
- Eat sensible meals on a regular schedule, especially breakfast. Maintaining a well-balanced, nutritious daily diet increases your energy level and ability to deal with potentially stressful situations.

Exercise

Proper exercise not only helps you maintain your general physical well-being, but it also provides a much-needed break from the stressors in your life. Use these tips to fight stress by introducing regular exercise into your routine:

- When you begin to feel stressed, take a break and go for a long walk, if possible.
- Schedule time each day for workouts, and place as much priority on them as you would your other commitments. Your workout routine must become a set part of your day; otherwise, it will be too tempting to avoid exercise.
- If possible, walk or ride a bike to work. If you must drive or take public transportation, use the stairs whenever possible to get that extra bit of exercise.
- Plan fun, physically challenging activities with your family and friends. This will help you set exercise goals and give you something to look forward to.

Positive Outlook

Keep a positive outlook at all times. Studies show that people who are optimistic are more mentally and physically healthy than those who take a negative approach. When you see difficult situations as things that can be managed instead of insurmountable obstacles, you are more likely to solve the problems quickly and avoid stress.

Stress is a normal part of life. The most important thing you can do is acknowledge its place in your life and refuse to let it beat you.

Resources

Healthy Living – Health Canada: www.canada.ca/en/health-canada/services/healthy-living.html

Food and Nutrition – Health Canada: www.food-guide.canada.ca/en/

This article is provided by ComPsych Guidance Resources, your Member and Family Assistance Plan provider. If you liked this article, check out www.guidanceresources.com for more helpful information on managing your well-being.



BUILDING EXERCISE INTO A BUSY SCHEDULE

For most of us, there never seems to be enough time in the day, especially when it comes to exercise. Life is unpredictable, with work, children's schedules, appointments, social events, sickness, tiredness or plain lack of motivation filling up all our time. If you take a deeper look at your daily schedule, however, you can find some time to exercise.

Fitting in just 10 minutes of regular exercise here and there throughout your day provides many health benefits, including improved mood and energy level. The key is making exercise convenient. Remember, all physical activities, not just formal exercise programs at the gym, add up to a healthier you. Here are some tips.

At Home

- Wake up early and spend an extra 15 to 30 minutes walking or performing other exercises before work.
- Do housework and yardwork at a pace fast enough to get your heart rate pumping. Set a timer and see how much you can accomplish.
- Be active while watching your favourite shows or during the commercial breaks. Do jumping jacks, push-ups or march in place with hand weights.
- Go for a walk or bike ride after dinner with the whole family or take the dog for a walk.

Exercise at Work

Schedule a break or use part of your lunch time to walk around or to exercise at your desk:

- Chair squats: Stand up and sit down in your chair without using your hands. Progress to barely touching the seat with your rear end.
- Standing leg curl: While standing (use a chair or desk for support if necessary), extend one leg behind you. Flex your foot and bend your knee, bringing your heel up towards your rear end. Squeeze at the top before lowering the leg.

- Desk push-ups: Position yourself in a plank position, hands slightly wider than shoulders on the edge of your desk. Keep abdominals pulled in to support lower back. Slowly bend at the elbows and lower your nose toward your desk. Push back up to start and repeat.

Exercise During Everyday Activities

- Park your car farther away from your destination and walk the extra steps to work, stores, appointments and errands.
- Take the stairs instead of the elevator every chance you get.
- Spend time actively playing with your children or grandchildren.
- Walk in rather than using the drive-through window.
- Carry bags to your car instead of using a shopping cart.
- Any time you're standing in a line, contract your abs 10 times and then your glutes ("back end" muscles) 10 times.
- If you take the bus, get off at an earlier stop and walk the remaining distance to your destination.

This article is provided by ComPsych Guidance Resources, your Member and Family Assistance Plan provider. If you liked this article, check out www.guidanceresources.com for more helpful information on managing your well-being.



SASKATCHEWAN
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YOUR HEALTH YOUR PLANS

We appreciate your feedback. If you have a comment or question, please contact us at:

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