

The latest news and views from CINUP

UP DATE

MARCH 2016

CINUP RENEWAL MAY 1, 2016

May 1st marks the annual renewal of your CINUP coverage. Watch your mailbox for the upcoming renewal packages. They will be mailed from our office the week of March 14th.

Renewal is a good time to ensure all eligible employees are participating in the plan and our records reflect the most current information about them. Please review all employee / staff salaries to ensure they are accurate. Inaccurate salaries can result in incorrect benefits being paid. We would also suggest you review employee / employer cost sharing arrangements to make sure they are up-to-date.

Your Service Representative will be in touch with you over the next few weeks to schedule a convenient time to review your 2016 renewal package with you. They are a great source of information and knowledge and are always available to review your current coverage with you, or address any budget or coverage needs you may have.

Thank you for choosing to be a member of CINUP. We are committed to offering you the best combination of benefits and services possible to ensure your needs are met.

SIMPLIFY YOUR PREMIUM PAYMENTS AND SAVE!

Looking for a simple and convenient premium payment option? Want to save time, postage and headaches? Sign up for pre-authorized debit, or PAD for short, and your premium payments are paid automatically from your bank account. You will no longer have to write cheques, address and mail envelopes, or worry about missing deadlines that could affect your coverage.

If your monthly premium changes for any reason (like adding a new employee to your plan), you'll receive a billing statement detailing your new total. This way, you'll always be aware of how much money is being withdrawn from the account each month. And, if you have any questions about your statement, our Benefits Administration team will be happy to answer them.

For your convenience we've included the PAD enrolment form. It is also available on our website at www.cinup.com in the *Forms* section, or on my-benefits.ca under *Administrative Forms* in the *Forms & Tools* section.

If you choose to continue to mail your monthly premium payments, please be sure to include a copy of the *Billing Statement*, or include your firm number on the cheque stub. This will ensure premium payments are allocated to the correct firm, which is especially important if your company has multiple firms.



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JG BENEFITS INC.

RETIREMENT SAVINGS – KEEPING A LONG-TERM PERSPECTIVE IN A VOLATILE MARKET

Historically, there have been many major events that have had a dramatic short-term impact on the markets. Looking back, these are now mere blips on the financial market radars.

It's important to remember that market volatility is a normal part of the economic cycle. If your investment portfolio is based on your risk tolerance, and is properly diversified across different asset classes, sectors, investment styles and geographic regions—short-term events may have little, if any, effect on your long-term retirement and savings goals.

DISCIPLINED INVESTING WORKS IN ALL MARKET CONDITIONS

When things are going well, we tend to forget there will inevitably be times when the markets aren't as strong. As market volatility continues, it's important to remain calm and to focus on your long-term investment goals.

Your best bet is to stick with your long-term investment plan, and to stay focused on your long-term investment goals. Now isn't the time to change course. Generally, those who stay invested and contribute regularly are rewarded in the long run.

If you don't currently hold Pension benefits, you may want to consider adding it to your benefits. Contact your CINUP Service Representative for a quote.

This article is brought to you by your retirement savings provider, The Great-West Life Assurance Company.



MY GOOD HEALTH



With the start of a new year, many people promised to 'hit the weights' or live a healthier lifestyle, but where to begin?

More than getting a membership and heading to the gym, healthy living is about long term plans and routine. Whether it's losing an inch or two from your middle, feeling stronger or just simply becoming more active, it's important to set an obtainable goal.

My Good Health, an online health resource available exclusively to Manitoba Blue Cross **mybluecross**® members, is a great place to start. The website www.mb.bluecross.ca/mygoodhealth is full of health advice, tips from professionals and useful tools like the Health Risk Assessment.

The site also has a variety of health resources like articles, videos and tools. There are many good tips for those who are just starting their journey to good health, as well as more seasoned health enthusiasts; however, it's important to think in the long-term and stay safe. Few things can discourage a workout like an overworked muscle, and a serious injury or health issue can sideline you for good. Take the time to make sure you are working out for your personal best and listen to your body.

If you're looking for information on good food choices, visit the nutrition link under the *Healthy Living* tab. Take a few moments to check out My Good Health – available to Manitoba Blue Cross members through **mybluecross**.

CINUP PENSION PLAN MEMBERS

When you first made investment decisions in your group retirement and savings plan, you were urged to complete the Investment Personality Questionnaire (IPQ), and to select an asset allocation fund or a well-diversified investment portfolio from the investment options carefully chosen by your plan sponsor.

Stay on track towards your retirement and savings goals by revisiting the IPQ. You can make adjustments if your investments are not aligned with your risk tolerance. The IPQ and other investment information and tools can be found on GRS Access > *Planning & learning* > *Plan your retirement*. Launch the *Plan your retirement* tool and click through to Questionnaire.