



A Few Moments of Your Time

The Civil Service Superannuation Board

Pensioner Newsletter • Volume 15 - 2007

Greetings

Welcome to our annual pensioner newsletter, **A Few Moments of Your Time**. In this edition, we plan to bring you up-to-date with news that is important to our pensioners.

General Manager Retires



Mr. Bob Covernton

On December 31, 2006, the Board's General Manager, Mr. Bob Covernton retired.

Bob worked with the CSSB for 32 years, the last 10 as General Manager. He is looking forward to working on his golf game, oil painting, and traveling.

Mr. Bruce Schroeder has been appointed to replace Mr. Covernton as the Board's General Manager. Bruce has worked with the CSSB since 1989, most recently as the Director of Client Services Administration.

Board Member Election

The election of employee representatives to the CSSB took place this past fall.

We are pleased to announce that Mr. Wayne Andon, Mr. Ray Erb (re-elected), Ms. Monica Girouard, and Mr. Ryan Wiebe (Manitoba Hydro) have been elected to three-year terms effective January 1, 2007.

We would like to extend our sincere thanks to outgoing representatives Mr. Dave Jurkowski, Mr. Brent Reed (Manitoba Hydro), and Ms. Susan Rusk for their efforts and contributions as Board and Committee members.

Your 2006 CSSB T4A

Included with this newsletter you'll find your 2006 CSSB T4A. As with previous years, any Manitoba Blue Cross premiums or All Charities Campaign donations that were deducted from your CSSB pension payment are printed on your T4A.

If you have any questions regarding your 2006 CSSB T4A, please contact the following CSSB staff:

Wanda	204-946-3216
Larry	204-946-3236
Gillian	204-946-3239
Marilyn	204-946-3242

Prescription Drug Costs

Prescription drug costs are increasing, and dispensing fees can contribute to that increase. Average fees range from \$7 to \$12. You may want to ask your pharmacist about these fees.

Although dispensing fees may be an important consideration in selecting a pharmacy, another major consideration is the pharmacist and pharmacy staff. Pharmacists may be actively involved and provide support in your health care. They may provide advice and assistance on choosing medications, generic drug alternatives and drug interactions. More information on the role of pharmacists can be found on The Canadian Pharmacists Association website at www.pharmacists.ca

Manitoba Blue Cross Changes

Members who were affected by recent changes to prescription drug coverage and costs should have recently received a renewal announcement from Manitoba Blue Cross. The new premium is deducted from the January pension payment, and the changes are effective in February.

If you have any questions about your cost or coverage, please call Manitoba Blue Cross at 204-775-0151 or Toll-Free at 1-800-873-2583.

VIEW YOUR PENSION STATEMENTS ONLINE

Use Our Online Services at www.cssb.mb.ca

Giving Made Easy



Did you know that you can donate to any registered charity of your choice in Canada by monthly deductions from your CSSB pension payment?

This provides a simple way to support those agencies in your community that are important to you!

The CSSB and the All Charities Campaign are pleased to offer this service to pension recipients.

How Do I Sign Up?

Complete a pledge form and monthly deductions will be made from your pension payment. These deductions continue year after year or until you advise All Charities that you would like to change or cancel your donation. The total amount collected each year will appear on your CSSB T4A slip. One receipt for all your donations!

You can give to one, two, three or as many agencies as you like through this method. Also, you can release information to the agencies about your donation or remain anonymous. The All Charities Campaign offers many options to make giving a simple process! Pensioners annually contribute in excess of \$125,000 to their charities of choice.

The All Charities Campaign pledge form can be printed from the Forms section of the CSSB Website. For further information contact Debra Laturnus at the All Charities Campaign office at 204-945-5621.

Your PIN

As a pensioner, you have a unique Personal Identification Number (PIN) that will eventually replace your Social Insurance Number (SIN) on correspondence from our office. For security and privacy reasons you are encouraged to provide your PIN when contacting our office. As many people may more readily remember their SIN, we'll continue to give you the option.

Cost-of-Living Account (COLA)

It costs more to be a consumer today. Whether it's filling up the tank for a getaway or paying more for goods and services as interest rates creep upwards, solid investment returns and a strong COLA Program may provide a source of comfort for pensioners for many years to come.

In 2003, the Board's Actuary reported on the status of the COLA Program. Following a discussion, the Board directed the General Manager and the Actuary to jointly write a letter to the Employer Advisory Committee and the Employee Liaison Committee expressing concerns about the viability of the Program. The letter indicated that without changes to the current COLA Program, sustainable indexing may not be possible over the next 10 years.

The Board has been advised that the Employer Advisory Committee and the Employee Liaison Committee have had discussions concerning the COLA Program.

Direct Deposit Dates For 2007

Pension recipients who have signed up for our direct deposit service will have their CSSB pension payments deposited automatically to their designated accounts on the following dates in 2007:

Tuesday	January 30
Tuesday	February 27
Thursday	March 29
Friday	April 27
Wednesday	May 30
Thursday	June 28
Monday	July 30
Thursday	August 30
Thursday	September 27
Tuesday	October 30
Thursday	November 29
Friday	December 21

If you have not requested payment by direct deposit, your payment will be mailed one work day prior to the above dates.

If you would like to sign up for direct deposit, please contact us.

Questions? Comments?

The Civil Service Superannuation Board

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DON'T FORGET, YOU CAN VISIT US ONLINE 24 HOURS A DAY

www.cssb.mb.ca