

MERIT TALK

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

Welcome to

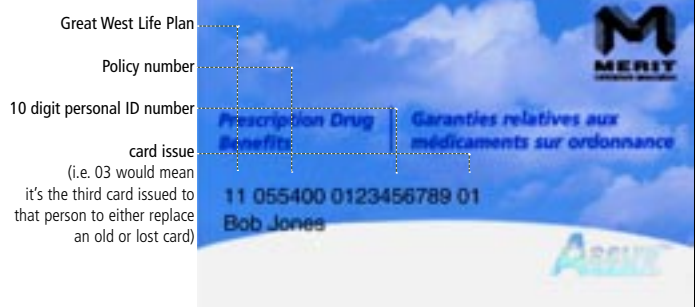
Great West Life

■ We are pleased to announce that there will be a switch to Great-West Life from Alberta Blue Cross for processing extended health and dental claims for the Merit Benefit Plan. This change comes with a reduction in administration expenses to the plan, as well as enhancements in services offered. The change will be made effective November 1, 2005.

All employees who are in benefit under the Hour Bank and Office/Supervisory plans for the month of October will be sent out a new pay direct drug card in mid-October. This new drug card must be used when purchasing drugs on and after November 1. You can also use the information on the drug card when advising your dentist at your next appointment of the change in carrier. Please note that there will be a new plan number (55400) for submitting claims to Great-West Life and that you will be issued a new personal ID number. Both of these numbers will be shown on the front of your pay direct drug card and must be used, starting November 1, whenever a claim is made under the Merit plan.

If you have any extended health or dental claims to submit after November 1, 2005 (no matter the date of purchase or visit), they should be sent to:

Great-West Life
Winnipeg Benefit Payments
P.O. Box 3050
Winnipeg, Manitoba
R3C 4E5 ■

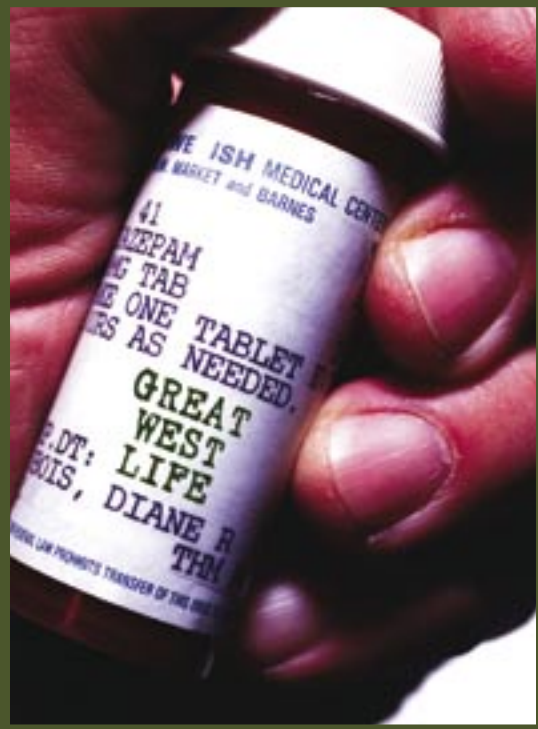


Up until November 1, 2005, all extended health and dental claims should continue to be sent to Alberta Blue Cross.

In the next issue of MeritTalk, we will tell you about some of the enhancements in service that you will get as a result of the change to Great-West Life.

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05/06 Training Season

www.meritalberta.com

**got an
Extreme
Makeover!**

Take advantage of Merit membership and look to polish your skills this training season. Demand for more courses means more and more Merit members understand the importance of upgrading their skills or learning new skills in order to advance in the company. Merit is pleased to offer once again, a diverse offering of courses, ranging from our very popular Supervisor Training Program and Advanced Supervisor Training Programs to Construction Skills Training Courses as well as seminars that covers topics that are timely and extremely informative.

Keep your abilities strong and take a course that interests you this year. We can't wait to see you!

Course offerings:

Supervisor Training Program (STP)
STP gives construction field supervisors an overview of general supervisory principles and teaches the skills needed to effectively manage and direct workers.

Course topics include: Effective Communication, Managing Time, Meetings & Priorities, Scheduling, Negotiating Successfully, Training, Productivity & Quality Control, Performance Evaluation, Coaching Skills and Merit Supervising.

This course requires 39 hours of classroom instruction and several on-the-job assignments.

Advanced Supervisor Training Program (ASTP)
ASTP expands on the original program, providing further training in human resource issues and practices.

Modules in this 33 hour course include: motivation & leadership, team building, conflict management, decision making & problem solving, labour law & employment standards, drug & alcohol awareness, interviewing, hiring & terminating and report writing.

Construction Skills Training (CST)
Designed as upgrade courses for the construction industry and those looking to enhance their skills in specific areas, CST offers a series of individual courses on a variety of construction skills.

Topics offered include:

- Scaffolding
- Blueprint Reading I and II
- Rigging and Hoisting
- Surveying I and II
- Mathematical Calculations Update

Seminars
Merit Alberta will be offering seminars on topics that are of interest to Merit members. Seminars are scheduled throughout the training year.

Topics may include: Union certification, Change orders, WCB 05/06 and Customer Service Skills.

Construction Safety Training System (CSTS)
This computer delivered construction safety orientation covers a variety of topics such as emergency response, working with chemicals (WHMIS), environmental factors, personal physical care, alcohol & drug guidelines, ladders & scaffolding, and personal protective equipment.

Where to find what you're looking for
For more information about Merit Alberta's training programs and how to register, see the brochure enclosed with this issue of MeritTalk.

During the training season, MeritTalk will carry the most up-to-date list on course offerings and fees. Check out the Training Page in this issue of MeritTalk!

And if you're in between MeritTalks, you can always check out the Merit Alberta website for the latest course descriptions and registration forms. Go to www.meritalberta.com and follow the training links

Have you checked out the new Merit Alberta web site lately? If not, it's time you check it out and see all the new features the website has to offer! www.meritalberta.com

Besides a brand new look, some of the highlights include:

- Easy to use: *Makes the user experience faster and more enjoyable*
- Current weather conditions: *Knows the weather conditions your looking at for today and tomorrow*
- Online course registration: *Easy to register and find out what courses are available for you*
- Searchable content: *Find what you are looking for quickly and easily*
- Fun facts: *Spice up your day with some more obscure knowledge*

- Polls: *Know what other members are thinking.*
- Daily dose: *Daily update on gas prices, TSX, Gold and Merit manhours to date*
- Current news: *Catch relevant news for the construction industry and stay-up-to-date on our most recent news releases*
- Member projects: *Know what other Merit members are up to with a bird's eye view of Alberta listing the projects our members are busy working on*
- Publications: *Current and archived issues of all of our publications are on the site making it easy to check past issues.*
- Discount programs: *Save money. Keep up to date on the latest offering from our affinity partners*



The Government of Alberta recently announced changes to the journeyman/apprentice ratios for the steamfitter/pipefitter and ironworker trades. Previously, it was necessary to have three journeymen for each apprentice. Now, it will be allowable to have one apprentice for each journeyman.

The changes for these trades brings them into line with the other construction trades where the 1:1 ratio has been in place for many years.

These changes were made at the recommendation of the Apprenticeship Board, the industry body that oversees the apprenticeship system. The Board investigated the ratio issue and how it affected the training of apprentices. Their conclusion was that a 1:1 ratio provides the best training environment for apprentices.

Merit was strongly in favour of changing the apprenticeship ratios for ironworkers and pipefitters to match those of the other trades. With the high level of construction activity, some employers were having difficulty hiring enough journeymen to meet the 3:1 ratio requirements and some had even been forced

to lay off apprentices because of it. At a time when the industry is making efforts to attract new entrants to the trades, laying off apprentices was the last thing anybody wanted to do.

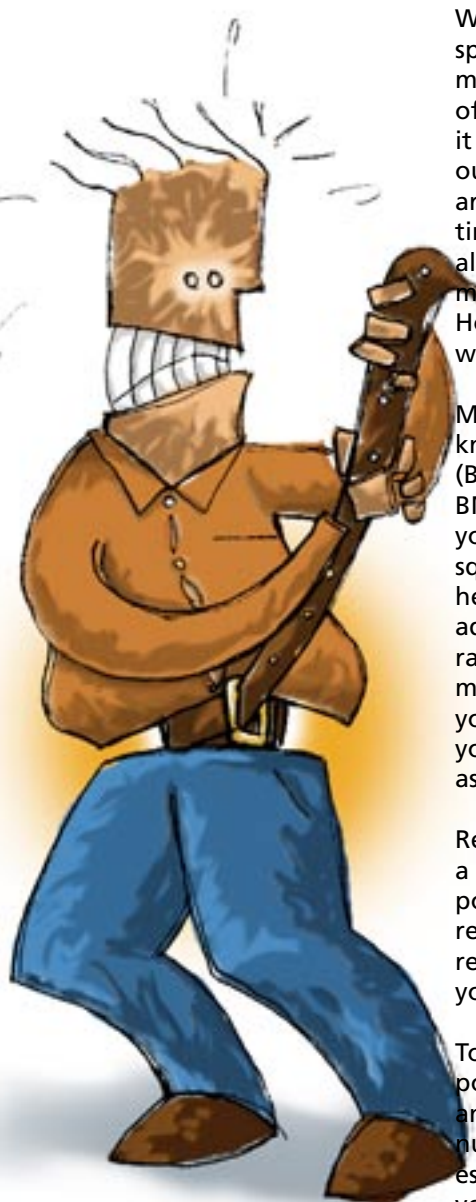
The changes to the regulations for these trades are good news for anyone wanting to begin an apprenticeship. The new ratios mean that many more apprentices will be able to join our workforce at a time when we are facing serious manpower shortages.

The Apprenticeship Board is also considering changing the ratios in the boilermaker trade, the last group to retain the 3:1 ratios. A decision on that is expected later this year.

Communication Award!!

As announced in the May/June issue of MeritTalk, the Merit Benefit Plan and Mercon Benefit Services received a communication award from Benefits Canada in the Overall Integrated Communication Strategy Category. An article in the June issue of the magazine congratulated us on the award and said that, "Mercon Benefit Services was singled out for its easy-to-understand video, which in a visually simple way outlined plan member' benefits coverage; its Web site, which is easy to navigate; and comprehensive print materials."

maintaining a healthy bodyweight



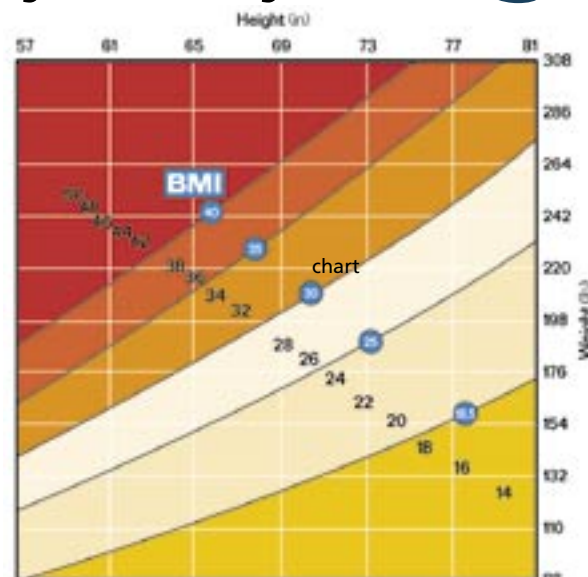
We work longer hours and we spend less time making healthy meals. With the convenience of fast food and instant meals, it doesn't take much to figure out why we're feeling the pinch around our waistlines. But putting yourself on a scale doesn't always give you an accurate measurement on your health. How do you tell if you are overweight?

Many doctors recommend you know your body mass index (BMI).

BMI is calculated by dividing your weight by your height, squared or $BMI = \text{weight}(\text{kg}) / \text{height}(\text{m}^2)$. It is intended to give adults an idea of their body's ratio of muscle to fat. The more muscle you have, the healthier you are. The more fat, the more you are at risk for illnesses such as heart disease and diabetes.

Remember that your BMI is not a substitute for your weight in pounds/kilograms. Your BMI reflects that your weight is a relative factor in considering your overall health.

To estimate BMI, locate the point on the chart where height and weight intersect. Read the number on the dashed line closest to this point. For example, if you weigh 69 kg and are 173 cm tall, you have a BMI of approximately 23, which is considered a healthy body weight.



- If you have a BMI less than 18.5, you could experience health problems.
- If it's between 18.5 and 24.9, you're at a healthy weight for most people.
- If it's between 25 and 29.9, your weight could lead to health problems. For some people, this is a caution zone.
- If it's over 30, your weight means an increased risk of developing health problems.

Although this screening tool is generally reliable, it must be understood that it has limits as well. The BMI value will overestimate bodyweight in athletes and others who have muscular builds, and it will underestimate bodyweight in older persons and others who have lost muscle mass.

For those individuals whose score indicated an overweight or obese condition, as little as a 10 percent weight loss can significantly enhance a healthier lifestyle. If your score falls within these ranges, consult your doctor to discuss a diet and exercise plan that is suitable for you.

The content is for informational purposes only. It is not intended to represent medical advice. Consult your doctor before starting any diet and exercise program. ■

More health related materials

Mercon Benefits offers free booklets from GlaxoSmithKline'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.

- You and your dentist are partners in your oral health care. Your natural teeth are the best teeth you ever own, and your dentist will do his or her utmost to make sure that you don't lose any.

Prevention is the most important step you take to preserve your oral health, so visit your dentist regularly and follow these five tips to maintain your healthy smile!

Canadians of all ages need regular preventive dental care.

- 1. Brush your teeth**
Carefully at least once every 24 hours
It takes about 2.5 to 3 minutes to do the job right
- 2. Floss your teeth daily**
Flossing cleans those areas your toothbrush simply can't reach between the teeth and under the gumline.
- 3. Eat, drink and be wary.**
Eat a well balanced diet. Avoid sweet foods and drinks especially between meals. And please don't smoke. Smoking can promote serious problems like gum disease and cancer.
- 4. Check your gums**
Check regularly for these signs of gums disease, the leading cause of tooth loss; red, puffy or tender gums; gums that bleed even slightly when you brush or floss; persistent bad breath. See your dentist if any occur.
- 5. Don't wait until it hurts.**
See your dentist for preventive checkups and professional cleanings. Regular visits are the best way to prevent trouble and unnecessary expense.

Remember,
Only your dentist has the training, clinical skills and knowledge to diagnose your oral health condition and to advise you on appropriate treatment and care.

For more information on how to keep your teeth good for life, talk to your dentist. The Canadian Dental Association website www.cda-adc.ca has a wealth of information for you and your family's oral health. ■

TAKING CARE OF YOUR TEETH



Do you know what the Merit Benefit Plan covers for dental? Check out your Benefit Plan book for the details or go online at www.merconbenefits.com to find out what you need to know about your dental plan.

pharmacy dispensing fees

□ The Merit drug plan pays for dispensing fees charged by pharmacists when a prescription is filled. However, the Merit plan covers a maximum dispensing fee of \$6.50. You should be aware that different pharmacies charge different dispensing fees, which could affect the amount of your drug claim that you will have to pay. Traditionally, independent pharmacies charge higher amounts, with stores thought of as low-cost having a much lower dispensing fee. Therefore, it makes sense to ask your pharmacist about the dispensing fees they charge prior to having your prescription filled.

The table below outlines the average dispensing fees that were charged by various pharmacies in Alberta for the period July 1 to December 31, 2004. As pharmacies periodically change the dispensing fees they charge, it is worthwhile to ask your pharmacy if there have been any changes to dispensing fees at each visit.

Pharmacy Average Dispensing Fees (July 1 – December 31, 2004)	
Sobeys	\$5.42
Loblaws/Superstore	\$5.78
Costco	\$5.80
Wal Mart	\$6.39
Save On Food & Drug	\$7.29
London Drugs	\$7.91
Zellers	\$8.26
Safeway	\$9.65
Pharmasave	\$10.16
Super Drug Mart	\$10.83
Pharma Plus/Medicine Shoppe	\$10.87
Pharmx Rexall	\$10.88
Shoppers Drug Mart/Pharmaprix	\$10.94

Source: Emergis website – "Average Dispensing Fees by Province for the period July 1, 2004 to December 31, 2004"

Dispensing fees in other provinces show similar patterns, with Costco, Wal Mart, Loblaws/Superstore and Zellers consistently having the lowest dispensing fees. □

e-learning **Manpower &**

□ What is E-Learning and what is all the hype about? E-Learning is sometimes referred to as enterprise, electronic, everywhere, or experience learning. It is simply real time training using current technologies focused towards adult learning. It is the training method companies are now using to attract, retain, and increase productivity to remain competitive in today's market.

Manpower Professional and Merit Contractors Association have launched a partnership to deliver effective on-line solutions to member companies and employees. Retention and skills improvement are a focus of many Merit member companies in order to retain and upgrade the skills necessary to stay competitive in an ever-changing construction market.



Merit member employees have access to thousands of courses online in the comfort of their office, on-site location, or even from home at reduced cost. Training programs and topics include:

Business Skills programs - Over 300 college-level courses including Professional Development, Human Resource Management, The Business of Selling, Management, Project Management, Budgeting and Financial Management, Organizational Behavior, and Developing Marketing Strategy.

Computer programs - All the latest software applications like Office XP, Microsoft Project 2000, FrontPage, Excel, Word, and more.

Merit Member employees can now consider this comprehensive training in conjunction with an ever-expanding selection of courses through Merit. Discuss this cost effective alternative to your future skill development plan with you manager today and/or visit www.meritmanpower.com and go to the Global Learning Centre (GLC) section. Take advantage of technology and get your career moving today! □

CANADA

Nova Scotia employee referral service

□ Merit Nova Scotia has an Employee Referral Service for employees of Merit member companies in Nova Scotia. In the event you are laid off or looking for work, contact the Merit office at 1-902-453-6248 to enroll in the Employee Referral Service to help you find work with Merit member companies. Employees who contact the Merit office and submit a resume will have their resume forwarded on to Merit member companies in their respective trade advising them you are looking for work.

The Nova Scotia Court of Appeal has scheduled a hearing for November 16, 2005, to consider issues related to an IBEW organizer's request under the Freedom of Information and Protection of Privacy Act for a list of names of electricians certified by the Department of Education in Nova Scotia. There are approximately 3,300 names on that list. □

Newfoundland and Labrador compulsory certification

□ There has been some recent discussion that the provincial government may require compulsory certification in four trades. The trades involved are sprinkler fitter, mobile crane operator, tower crane operator and boom truck operator.

Both employers and employees are worried that candidates will have to take time off from work in order to attend the classes.

Many people in the construction industry have expressed concern that some of the incentive behind this move may come from union training centers looking to increase student enrolment. Preliminary indications are that certification will require field experience (3,000 hours) combined with a six-week classroom training course.

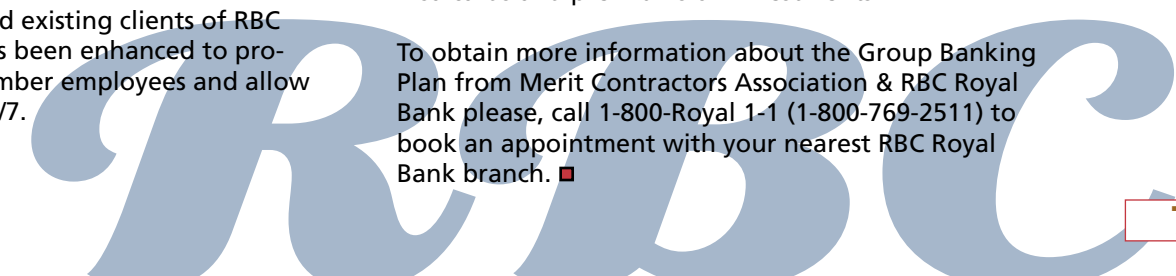
Merit Newfoundland, the Newfoundland Construction Association, the Newfoundland Homebuilders Association and the Newfoundland Roadbuilders and Heavy Civil Construction Association are all seeking clarification from the government over the proposed new regulations. □

New and Improved Group Banking Plan

■ RBC Royal Bank brings you and your co-workers together with a new and more powerful Group Banking Package that offers: more choices, more value, and more flexibility. The Group Banking Package from RBC Financial Group has been customized specifically for Merit Contractors Association members. The Group Banking offer is provided to all member employees of Merit Contractors Association and will benefit both new and existing clients of RBC Royal Bank. The offer has been enhanced to provide more savings to member employees and allow for free on-line access 24/7.

The Group Banking plan will allow member employees to receive a bank account for 12 months without the regular service charges (increased from six months). Your account will provide you with free on-line or telephone access to your group RRSP and other accounts with RBC Royal Bank. The Group Banking offer also provides for discounts on loans, mortgages, Visa cards and premiums on investments.

To obtain more information about the Group Banking Plan from Merit Contractors Association & RBC Royal Bank please, call 1-800-Royal 1-1 (1-800-769-2511) to book an appointment with your nearest RBC Royal Bank branch. ■





THE RATES... they're Falling!

Planning a winter getaway? If you are, don't wait long to make your car reservation and guarantee yourself the car you want! Thrifty Car Rental and Merit offer amazing rates to suit any of your travel needs. And the rates just got even better!

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	\$37
Compact	\$38
Intermediate	\$40
Full Size	\$42
Luxury Cars	10% off
Mini-vans	10% off

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

Check out Thrifty's fabulous Deal!

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.merit.thrifty.com, through a travel agency or by calling 1-800-THRIFTY. And try out the new Blue Chip link for Merit members at www.thrifty.com/bluechip/1660221113 ■

THE TRAINING PAGE

* All fees include GST

SUPERVISOR TRAINING PROGRAM

Designed for foremen or other supervisory staff in the construction industry, the Supervisor Training Program teaches valuable skills such as time management, communication skills and how to maintain productivity. The general supervisory principles acquired here can be applied in any setting where one is overseeing or directing the activity of others. The program consists of in-class instruction and on-the-job assignments. The course is accredited for 5 Gold Seal points.

STP classes are on Tuesdays and Thursday evenings 6:30 pm- 9:30pm unless otherwise noted

Course Fees: (member) \$535.00 (non-member) \$642.00

EDMONTON

October 11- November 22
November 14 - December 12
(Monday, Wednesday and 2 Saturdays)

CALGARY

October 11- November 22
November 14 - December 12
(Monday, Wednesday, 2 Saturdays)

ADVANCED SUPERVISOR TRAINING PROGRAM

A follow-up to the Supervisory Training Program, this course offers further training in human resource management with a focus on people skills. The program consists of 33 hours of in-class instruction. Completion of the Supervisor Training Program is recommended, but is not a prerequisite to attend this course. This course is accredited for 5 Gold Seal points

ASTP classes are on Mondays and Wednesday evenings and 2 Saturdays unless otherwise noted
Course Fees: (member) \$535.00 (non-member) \$642.00

CALGARY

October 31- November 21

CST COURSES

Designed for construction workers looking to acquire or upgrade their skills in specific areas, Construction Skills Training (CST) programs offer individual courses on a variety of construction topics. Courses include classroom instruction and, where practical, hands-on training. Courses can be applied towards certification for Alberta Apprenticeship's Construction Craft Labourer Occupation.

EDMONTON

Scaffolding (8 hours)
Monday and Wednesday, October 17 & 19
Monday and Wednesday, November 21 & 23
Course Fee: (member) \$160.00 (non-member) \$240.00

Rigging and Hoisting (30 hours)

Tuesday/Thursday/Saturday, October 18- November 5
Tuesday/Thursday/Saturday, November 15- November 26
Course Fee: (member) \$210.00 (non-member) \$290.00

Surveying I (24 hours)

Saturday, Sunday and Saturday, October 22- October 29
Course Fee: (member) \$180.00 (non-member) \$260.00

Blueprint Reading I (24 hours)

Tuesday/Thursday, November 1 - November 29
Course Fee: (member) \$190.00 (non-member) \$270.00

CALGARY

Scaffolding (8 hours)

Wednesday evenings 6pm - 10pm
September 14 and 21
October 6 and 13
November 9 and 16
Course Fee: (member) \$160.00 (non-member) \$240.00

Blueprint Reading I (24 hours)

Monday and Wednesday, October 17- November 9
Monday and Wednesday, November 21- December 14
Course Fee: (member) \$190.00 (non-member) \$270.00

Rigging and Hoisting (24 hours)

Monday, Wednesday and Saturday,
November 14 - December 7
Course Fee: (member) \$190.00 (non-member) \$270.00

Surveying I (24 hours)

Tuesday, Thursday and Saturday, October 17- October 29
Course Fee: (member) \$190.00 (non-member) \$270.00

SEMINARS

EDMONTON

Contract Law
October 6 - 8 (Thursday, Friday, Saturday)

MANAGEMENT COURSES

EDMONTON

Project Planning & Cost Control
November 17- 19 (Thursday, Friday, Saturday)

CALGARY

Project Planning & Cost Control
November 3 - 5 (Thursday, Friday, Saturday)

Contest! Contest! *read all about it*

In 1986, Merit Contractors Association started out with 15 member contractors. Have we ever come a long way! We are nearing our 1,000 member mark and we're very excited at just how close we are. Have you qualified for the Merit membership contest?

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

Just imagine yourself winning some amazing prizes! They include:

- A fabulous cruise for two (value up to \$5,000)
- A relaxing 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)
- 2 iPods with accessories (worth \$500 each)

Prizes will be drawn and awarded at Merit's 20th anniversary AGM dinner in 2006. In addition, every time two prospective members join Merit as a result of your referrals, you will win dinner for two (a \$100 gift certificate).

In each issue of MeritTalk, we'll update the membership on where we're at in numbers in our quest to reach 1,000 members.

997 members and counting

So what are you waiting for? 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. ■

Alternative Therapies

▣ Muscles hurt? Can't get rid of the crick in your neck? Are you looking for an alternative way besides heading back to your family doctor? The Merit Benefit Plan has coverage for alternative therapies that you can take advantage of!

Alternative therapies are not for everyone and before any alternative therapy is tried, research should be done and consult with your medical doctor first to see if the therapy is right for you.

Here is a quick description of some of the alternative therapies that are covered in part by your Merit Benefit Plan:

Physiotherapy

Through a variety of hands-on treatments, education and exercise prescription, physical therapists will help you maximize your ability to function. Whether you suffer from headaches or have a shoulder that complains when you move it or you're unable to walk, a physical therapy treatment may be available to help you reduce pain, gain strength and flexibility, and manage your independence.

Massage Therapy

By encouraging the body's own healing processes to act, massage therapy helps reduce injury-healing time. Massage therapy can aid in the healing process from injury or over-use, and is also an excellent form of preventive health care.

Acupuncture

Acupuncture is a method of balancing the body's energy by inserting needles under the skin at specific points along energy pathways (meridians), to help prevent or cure diseases and/or disorders. Modern ap-



proaches recognize that needles inserted at acupuncture points induce biochemical changes in the body.

Chiropractic Care

Chiropractic care is a non-invasive approach to musculoskeletal aches and pains. The main focus is the relationship between the function of joints, muscles, and the nervous system and its pertinent effect on our health. The spine is of central importance. The treatment is soft - tissue focused therapy, with particular attention to the mobilization and manipulation of painful joints.

Naturopathy

Naturopathic medicine is a coordinated approach to health care involving disease diagnosis, treatment and prevention using natural therapies and gentle techniques. Healthcare professionals use safe, non-invasive therapies to assist the whole person in maximizing the body's inherent self-healing capacity.

For more information on the costs covered for the therapies, please consult your Benefit Plan book for go online at www.merconbenefits.com

Don't Forget!!

- To be eligible for reimbursement under the Benefit Plan, both physiotherapy and the services of a registered massage therapist must be prescribed by a medical doctor. ▣

Join the Prescription Club

▣ Start stamping your way to savings!

How? Whenever you purchase a prescription at Superstore/Real Canadian Wholesale Club 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 that can mean even further savings.

For more information or for a prescription club card, please contact Merit Contractors Association in Calgary. Look on the back page for contact details! ▣

MARK'S WORK WEARHOUSE

▣ Merit and Mark's Work Wearhouse continue to offer a great discount program to help keep more money in your jeans!

Mark's Work Wearhouse is offering Merit member companies and their employees a 10% discount off regular priced work clothing and safety footwear. This includes a large selection of items, from denim jeans, shirts and jackets to industrial outerwear, rainwear and safety footwear.

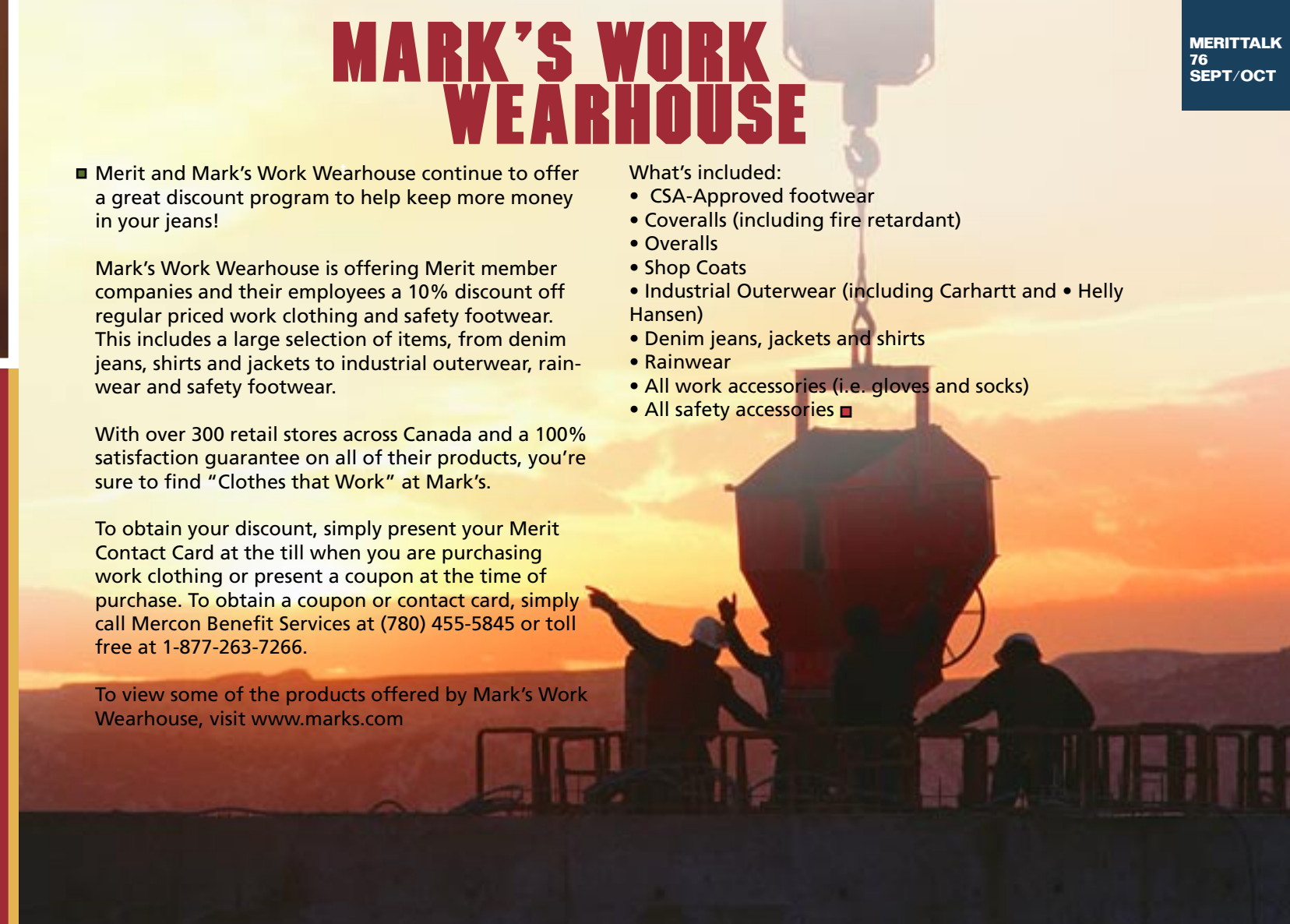
With over 300 retail stores across Canada and a 100% satisfaction guarantee on all of their products, you're sure to find "Clothes that Work" at Mark's.

To obtain your discount, simply present your Merit Contact Card at the till when you are purchasing work clothing or present a coupon at the time of purchase. To obtain a coupon or contact card, simply call Mercon Benefit Services at (780) 455-5845 or toll free at 1-877-263-7266.

To view some of the products offered by Mark's Work Wearhouse, visit www.marks.com

What's included:

- CSA-Approved footwear
- Coveralls (including fire retardant)
- Overalls
- Shop Coats
- Industrial Outerwear (including Carhartt and Helly Hansen)
- Denim jeans, jackets and shirts
- Rainwear
- All work accessories (i.e. gloves and socks)
- All safety accessories ▣



Optional Life Program

Decrease in Rates

▣ We are pleased to announce that Manulife has reduced the rates for the Optional Life insurance available to you or your spouse. This rate reduction is effective October 1, 2005 and will apply to those who already have Optional Life insurance through Manulife as well as those who purchase the insurance in the future.

Enclosed is a brochure that outlines the features of the Optional Life insurance, as well as an application that you can complete if you wish to apply. Once your application is approved, you will receive a certificate outlining the details of your coverage and notification of bank withdrawal.

The following table outlines the new rates that will be effective October 1, 2005:

If you would like further information on the Optional Life insurance program, contact Mercon Benefit Services at (780) 455-5845 or toll free 1-877-263-7266. ▣

Total Monthly Premiums for \$25,000 of Benefits					
Male			Female		
Age	Smoker	Non-Smoker	Age	Smoker	Non-Smoker
Less than 30	2.58	1.28	Less than 30	1.25	0.75
30-34	2.68	1.35	30-34	1.70	1.03
35-39	3.13	1.58	35-39	2.30	1.38
40-44	5.28	2.68	40-44	3.48	2.13
45-49	9.43	4.90	45-49	5.48	3.43
50-54	15.00	8.68	50-54	8.50	5.53
55-59	24.65	14.33	55-59	13.58	9.18
60-64	35.40	20.78	60-64	19.00	13.20



Benefit Plan

Administrator

Mercon Benefit Services

(780) 455-5845 or 1-877-263-7266

(1-877-2MERCON)

mercon@

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) WarrenShepell 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

Problems with Pay

Direct Card:

Employees and Pharmacies can call Alberta Blue Cross at 1-800-361-9632.

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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, www.rbc.com

Royal Bank Group Banking Program

The Royal Bank offers Merit member employees preferred rates on mortgages, banking packages, investments, credit cards and loans. Royal Bank will also waive appraisal fees to a maximum of \$165 and CMHC application fees to a maximum of \$300.

Contact:

the Royal Bank branch near you, www.rbc.com

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.merit.thrifty.com

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

A division of ENCON Inc.

Group Automobile & Residential Insurance

Private Client Services has been providing Merit members and their families discounted group rates on their personal automobile and residential insurance coverages since 1991. Get experience on your side. Call for a quote today.

Contact:

Private Client Services, in Edmonton at (780) 421-8143 or 1-800-465-0660 (Alberta), 1-877-476-6727 (Canada), www.pcs-insurance.ca

MEDICAL DISCOUNT PROGRAMS

Eyeglass Discount Program

This program offers Merit member employees and dependants 10 to 25% off frames and lenses at participating optical outlets across Alberta.

Contact:

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

For a list of participating optical outlets in Saskatchewan, call Merit Saskatchewan at (306) 664-1167

For a list of participating optical outlets in Nova Scotia, call Merit Nova Scotia at (902) 453-6248

Prescription Club Program

Use your Prescription Club Card at Superstore, Real Canadian Wholesale Club or Safeway 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

RETAIL DISCOUNT PROGRAMS

Choice Hotels Discount Program

Merit member employees will receive 15 to 20% off hotel room rates at participating Comfort Inn, Comfort Suites, Quality Inn, Clarion Inn, Sleep Inn, MainStay Suites, Econo Lodge and Rodeway Inn locations around the world.

Contact:

Book by calling 1-800-424-6423 or visit www.choicehotels.ca. Quote the Merit Contractors Association ID #00088677.

Costco Membership

All Merit member employees are eligible to receive a Costco membership. Members will receive a \$10 gift card when they join. (New Costco members only)

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 visit www.iseco.com

Mark's Work Wearhouse Discount Program

Mark's Work Wearhouse offers Merit member employees 10% off regular-priced work clothing and footwear. 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 10% off regular-priced merchandise 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 regular-priced Skillers products 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

Rogers Wireless Cellular Discount Program

Rogers Wireless offers a special discounted cellular plan for Merit member employees across Canada.

Contact:

Digital Communications Group, 1-877-MERIT81 (637-4881)ext.24

Rogers Long Distance Discount Program

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

Contact:

Rogers, 1-877-816-3131

MERIT MEMBER EMPLOYEE SERVICES

(Alberta, Saskatchewan & Nova Scotia only)

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 the appropriate Merit office.

Tuition Refund Program

Merit will reimburse apprenticeship tuition fees for Merit member employees returning to work for a Merit member company. (available in Ontario as well)

Contact:

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

Merit Calgary
(Employee Referral Service Only)
Lisa Fletcher, (403) 291-9247, 1-877-637-2254

Merit Saskatchewan
Hilda Szabo, (306) 664-1167

Open Shop Contractors Association (Ontario)
Mark Baseggio, (416) 483-3856

Merit Nova Scotia
Bill McLellan, (902) 453-6248

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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

Merit Calgary

#205, 2725-12 Street NE, Calgary, AB T2E 7J2
Tel: (403) 291-9247, 1-877-637-2254
E-Mail: meritcal@meritalberta.com