



New Provider for Accidental Death and Dismemberment (AD&D) Benefit

Effective December 1, 2010, ACE INA Insurance will be replacing Chartis Insurance Company of Canada as the provider of AD&D benefits. The ACE Group is one of the world's largest providers of commercial property and casualty insurance and reinsurance. With its core operating insurance companies rated A+ for financial strength by Standard & Poor's, the ACE Group is distinguished by its underwriting expertise and superior claims handling.

Your AD&D coverage provides a lump sum benefit to help ease the financial impact should you suffer loss of life as a result of an accident. Your accident coverage also provides you with 'living benefits' if an accident leaves you paralyzed or should you lose or suffer loss of use of a limb, sight, speech or hearing.

There are **no changes** to the rates or AD&D benefits and guarantees in your policy. Over the next few months we will update our materials with the ACE INA name.



eBilling

Tired of receiving paper billing statements? For those of you registered on **my-benefits**, eBilling statements are now available online.

eBilling Statement Notification is an optional service that brings added convenience to your group plan. Each month you will receive your firm's eBilling Statement Notification via email, letting you know that your firm's billing statement is ready to be reviewed.

eBilling statement subscriptions are accessed via the "Billing Statements" tab under "Firm Data" on **my-benefits.ca**. To sign up, simply click on the "Billing Statements" tab under "Firm Data", then choose the "click here" icon, and follow the directions.

If at any point you decide that you would prefer not to receive eBilling Notifications, simply unsubscribe on **my-benefits.ca**.

Not on **my-benefits**?

Visit www.my-benefits.ca. There, simply click on "sign me up" and follow the instructions to get registered and administer your Chambers Plan online.





Suffering Arthritis Pain?

Over 4 million Canadians have some form of arthritis. In fact, it's one of the leading causes of long-term disability in Canada today. Appropriate treatment, as well as learning how to manage this chronic condition, can go a long way to help.

Easing the Discomfort

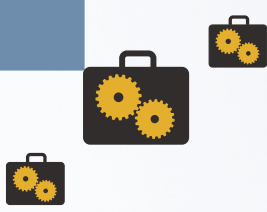
Arthritis is usually a chronic condition that needs long-term treatment. Some people do go into remission – meaning they'll be pain-free for a while. However, if you are experiencing pain, it needs to be addressed. Fortunately, there are medications that can help.

For **rheumatoid** arthritis, doctors often recommend medications such as:

- non-steroidal anti-inflammatories (NSAIDs – e.g., ASA, ibuprofen, naproxen)
- disease-modifying anti-rheumatic drugs (DMARDs – e.g., hydroxychloroquine, oral and injectable gold, sulfasalazine, d-penicillamine, methotrexate)
- biologics (e.g., adalimumab, anarinka, etanercept, infliximab)
- corticosteroids (e.g., prednisone)

These medications can help with the symptoms of rheumatoid arthritis, including pain and inflammation. The NSAIDs and corticosteroids work to manage the symptoms and relieve inflammation, while the DMARDs and biologics reduce the signs and symptoms and help slow the progression of the disease.

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Suffering Arthritis Pain? (continued)

As with all medications, there are side effects associated with the treatments for rheumatoid arthritis. It is important to check with your doctor or pharmacist about what side effects to watch for and what you can do to manage them.

Besides medications, physical therapy might be recommended to keep your joints as flexible and strong as possible.

To treat **osteoarthritis**, doctors take a slightly different approach because the pain doesn't have the same cause as in rheumatoid arthritis. Medications with anti-inflammatory effects, such as NSAIDs and corticosteroids, are used, but in many cases the pain can be managed with acetaminophen, which isn't an anti-inflammatory. As well, steroid injections directly into the painful joints might be helpful. Other therapies include the natural health products glucosamine and chondroitin. Other non-medication approaches include physical therapy, wearing braces that stabilize the joint, and preventing movement. Also, losing weight can help relieve stress on weight-bearing joints such as the hips and knees. In more severe cases, surgery might be necessary.



To learn more about arthritis, click on the purple tab on the employee **my-benefits** site, **my-benefits health**®. The Chambers Plan health and wellness website can help you and your family find out about the differences between the most common forms of arthritis and what you can do to help manage the symptoms.

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