

boosting your kraft-ability

Look inside for info about how your Kraft-ability will help you find the key ingredients in creating the best recipe and more...



Become an even better you
through physical, financial and
personal wellbeing

The Kraft logo is a red, rounded rectangle with a white border. Inside, the word "Kraft" is written in a bold, blue, sans-serif font, tilted slightly upwards to the right.

Kraft



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We're interested in hearing from you. If you have an idea for an article or feature for an upcoming issue of 'Boosting your Kraft-ability' send us an email to kcibend@kraftfoods.com.

Kraft-ability: proficiency in all things Kraft. And when it comes to health and wellbeing, your Kraft-ability is your unique approach. You're a Maker! Whether you're taking advantage of your EAP or boosting your Kraft-ability by reading this newsletter, you're making the most of everything we have to offer when it comes to healthy living.



fresh green beans and basil

what you need

- 1/3 cup KRAFT Sun Dried Tomato Vinaigrette Dressing
- 1 lb. green beans, trimmed
- 1 red onion, sliced
- 3 Tbsp. chopped fresh basil

make it

HEAT dressing in large skillet on medium heat. Add beans and onions; cover.

COOK 5 min. or until beans are crisp-tender, stirring occasionally.

TOP with basil; cook, covered, 1 minute.

kraft kitchens tips

SUBSTITUTE – Prepare using yellow beans.

SPECIAL EXTRA – Toast 1 Tbsp. of sesame seeds in skillet on medium heat for 2 minutes, shaking skillet frequently. Add to cooked beans with basil.

Green Beans – Coming into season soon are green beans, also known as snap beans. Green beans are very low in calories but pack a powerful punch of vitamins and minerals. They are a good source of vitamin A and beta-carotene, which have a role in growth and development, and good vision. Folate, vitamin B-6, and vitamin C are also found in green beans, and these help to fight infections and repair the body. This lean vegetable is also a source of dietary fibre. Fibre helps you feel fuller and protects and ‘cleans’ your digestive tract helping to keep you healthy.

Fresh green beans have a satisfying crunch when they are raw, and should be a bright emerald green and snap easily in two. They can be refrigerated in a plastic bag for up to a week. Add them to a salad or simply boil them for a few minutes and add butter and garlic. You can even bake them in a casserole! The possibilities are endless.

be in the know

your health & wellness benefits

Are you in the dark about certain aspects of your Health & Wellness Benefits? Are there procedures you're uncertain of, or forms that you're just not sure how to complete?

We're including a collection of Frequently Asked Questions on the subject of your Health & Wellness Benefits, in hopes that we can clear up those question marks and make sure you're in the know.

If there are any other questions that you still have that we haven't covered here, you can contact the Kraft Benefit Centre at 800-395-1270 and we'll find the answer.

Q Where can I find an overall description of my Health & Wellness Benefits?

A The Kraft Canada Flexible Benefits Guide is your benefit resource guide, which is available on the Forms section of MyBenefits Online. This guide outlines all of your health and wellness benefits, including health, dental, life, disability, and the employee assistance program.

Q Where can I find detailed health and dental plan and claim information?

A If you require specific information, such as "When can I submit my next Vision claim?", employees should contact Sun Life www.sunlife.ca, or call 1-866-896-6976 Monday - Friday, 8 a.m. - 8 p.m. ET.

Q When can I change my benefit elections?

A You can only change your benefits during either a Qualified Life Event, or during Annual Enrolment.

If you experience a Qualified Life Event, you must report it to the Kraft Benefit and Pension Centre within 45 days of the event. If a change is not made within 45 days, you must wait until the next annual enrolment to change your benefit elections.

Examples of a Qualified Life Event include:

- marriage or common law union (common law union requires one year of cohabitation)
- the birth or adoption of a child
- legal separation or divorce
- change of eligibility of a dependent

- change of coverage under another program
- change of spouse's employment
- death of a spouse or child

Q How do I combine claims with my partner's benefits to get 100% reimbursement?

A If you and your spouse each have medical and dental "family" benefits, or if you are covered for similar benefits under two separate plans, you can use both of your plans to maximize the amount of money you get back for your health or dental claims. This is called **Coordination of Benefits. Coordination of Benefits (COB)** allows your claim to be reimbursed up to a maximum of 100% of the covered expense by combining both your Sun Life and your spouse's benefit plans.

To coordinate benefits, one insurance plan pays part of the claim and usually the balance is paid by the other plan. Once your claim has been processed under the first or primary insurance plan, you may submit your claim for the balance of the eligible expense to the secondary plan to be processed.

The claim submitted under the second plan must be accompanied by copies of the receipts and the first insurance company's Claim Statement or Explanation of Benefits form.

Your claims

If the expense is for you, claim first under your own plan and after receiving the SunLife Financial Claim Statement, your spouse can then send it with a claim form under the second plan.

Your spouse's claims

If the expenses are for your spouse and your spouse is covered for those expenses under another plan, your spouse must send the claim to the spouse's plan first.

Your children's claims

Claims for children should first be submitted to the plan that covers the spouse whose birthday falls earlier in the calendar year (for example, if your birthday falls in January and your spouse's falls in May, submit your children's claims to your plan first).

Q How do I find out how much I have claimed for health or dental benefits to date and how much I have left for the rest of the year?

A You can either contact the Customer Care Centre for this information, or else log into the member website - mysunlife.ca.

This information can be located in the 'Coverage' link, as well as the 'Claims' link.

Medical & Dental claim summary

If you require claims information for your record, for tax reporting purposes or to send to another carrier for Coordination of Benefits, please use [Recent claims](#).

What is the time period of the Medical and Dental claims you want to see?

From: To:
dd/mm/yyyy dd/mm/yyyy

Would you like to see your expenses by ☒ Date Paid or ☐ Service Date

Note: Date Paid shows the expenses that were paid within the specified dates.
Service Date shows the expenses that were incurred within the specified service dates.

[view summary](#)

The summary option below is available under the 'Claims' link.

Once you select the appropriate expense under the 'Coverage' link, a detailed outline of your coverage under that expense type will display, based on your particular plan (Coverage details).

It includes a description of the services covered, your maximums, coinsurance, deductibles, etc.

For paramedical practitioners, it also includes the dollar amount and/or number of visits you have remaining.

Expense type: **Chiropractor**
Coverage for: **Member**
For benefit year: **01 Jan 2015 through 31 Dec 2015** Current as at: **09 Mar 2015**

Coverage Details	
Deductible	• None
Percentage covered	• 90%
Limits	<ul style="list-style-type: none">• Maximum \$1,500.00.• Coverage limits shown are per person, per benefit year, on the paid amount of your expenses.• This limit is shared with other expenses. <p>View your claims related to this expense type.</p>
Remaining Balance	<ul style="list-style-type: none">• Balance calculated for: Robert• You have up to \$1,355.00 remaining. <p>Please note that while the remaining balance may be used to pay future eligible claims, each of those claims are subject to the conditions of your group plan such as those displayed on this page. Your claim will also be subject to usual and customary rates and any applicable coordination of benefits. In addition, adjusted claim amounts may not be reflected in the remaining balance.</p>
Important	Services must be provided by a provincially licensed practitioner to be eligible for coverage. Provincial plan coverage may affect your benefits for this expense.

Q Where can I go to see my current beneficiary designation?

A Go to My Benefits Online, and click on 'Your Enrolment Summary' to display your current benefit elections and your current beneficiary designation.

Q Can I update my beneficiaries at any time?

A Yes. You can update your beneficiaries as needed.

Q How do I complete my beneficiary designation? Will it automatically update when I add or remove dependents from my health coverage?

A When you are enrolling online, if you do not have a beneficiary listed on your enrolment worksheet or wish to change the beneficiary, you must complete a Beneficiary Designation/Change form, available on the Forms section of MyBenefits Online or from the Kraft Canada Pension and Benefits Centre. You can name different beneficiaries for each of your insurance coverage options. Please note that adding or removing dependents to health or dental plans does not automatically change your beneficiary on file. You must update the beneficiary form.

Q How do I keep my full-time student on my health coverage? (for dependent children approaching age 21 in Quebec and age 19 in all other provinces)

A If you have a dependent child covered under the Kraft benefit plan who is approaching age 19 or 21 (depending on province), you can expect to receive a proof of student status form in the mail. If you wish to extend benefits for your over-age dependent, you must complete and sign the bottom of the letter and return the original in the enclosed self-addressed envelope to the Kraft Canada Pension & Benefits Centre.

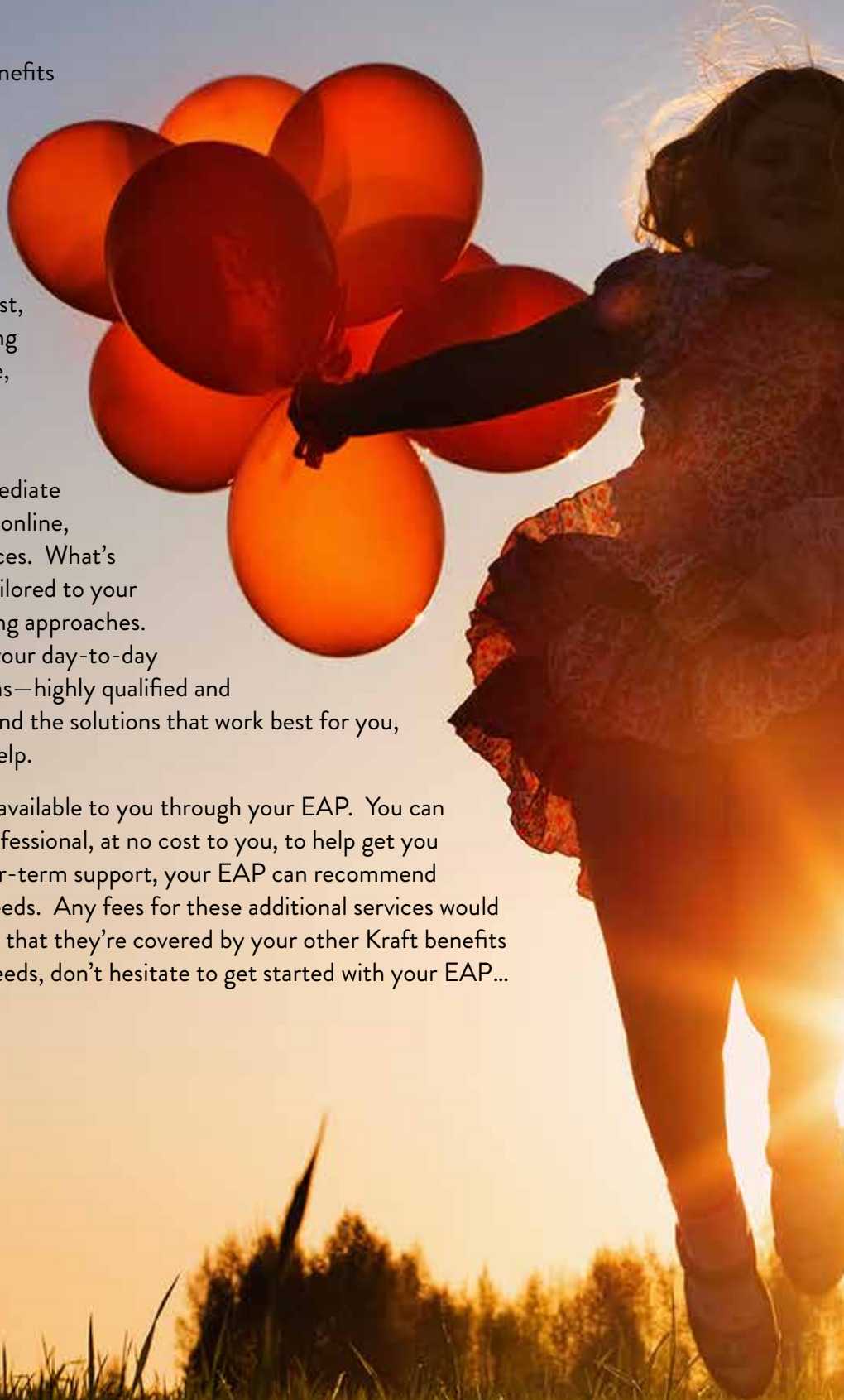
If none of your children are full time students and you wish to remove Child Life and/or Child AD&D benefit, please contact the Kraft Canada Inc. Pension and Benefits Centre at 1-800-395-1270 from 8:30 AM and 5:00 PM EST, Monday to Friday.


employee assistance program (EAP): making your overall well-being the centre of attention

Did you know as a Kraft employee, your benefits include access to the company's Employee Assistance Program (EAP)? The EAP is a confidential and voluntary support service designed to provide you with immediate help, whenever you need it. And it's free. Whether it's setting diet and exercise goals with a licenced nutritionist, striking a better work-life balance, or seeking professional help for buying your first home, your EAP can help you find solutions to all kinds of life challenges and concerns.

Assistance is available to you and your immediate family members in person, over the phone, online, and through a variety of self-guided resources. What's more, you'll receive personalized support tailored to your preferences, age, lifestyle, goals, and learning approaches. Whatever your needs—from looking after your day-to-day well-being to assistance in difficult situations—highly qualified and compassionate professionals will help you find the solutions that work best for you, or provide referrals to specialists who can help.

Year-round, 24/7 confidential assistance is available to you through your EAP. You can receive a series of sessions with an EAP professional, at no cost to you, to help get you on your way. For more specialized or longer-term support, your EAP can recommend specialists or services best suited to your needs. Any fees for these additional services would be your responsibility, though you may find that they're covered by your other Kraft benefits or provincial health plan. Whatever your needs, don't hesitate to get started with your EAP... it's there for you!





Your EAP can help you to enhance your personal well-being:

- **by focusing on your health** – creating actions plans for better health, preventing illness, identifying conditions, managing symptoms, and developing natural healing strategies
- **by focusing on your happiness** – helping you to successfully navigate life transitions, develop strategies for dealing with stress, anxiety, or anger
 - **dealing with workplace matters** – work-life balance, career planning, bullying and harassment
 - **managing relationships and family** – elder care, parenting resources, relationship guidance
 - **finding child and elder care resources** – parental leave, adoption, child care services, schooling, adult day programs, nursing and retirement homes
 - **getting legal advice** – wills and estate planning, civil litigation, separation and divorce, custody and child support
 - **getting financial guidance** – credit and debt management, budgeting, bankruptcy, financial emergencies, changing financial circumstances
 - **tackling addictions** – alcohol, tobacco, drugs, gambling, other addictions, post-recovery support
- **improving nutrition** – weight management, boosting energy and resilience, high cholesterol, high blood pressure, diabetes, heart disease

Online EAP Resources at a Glance:

Access a suite of expertly designed online programs by calling your EAP Care Access Centre at 1-800-387-4765, or online, by going to workhealthlife.com.

EAP online programs include:

- Online Stress Management Program
- Online Enhancing Your Relationship Program
- Online Financial Planning Service

You can also download My EAP, an award-winning mobile app, for fast and easy access to interactive tools and information on health and wellness topics. My EAP is free to download and is available for iPhone, iPod, iPad, BlackBerry, and Android devices. Visit your app store or shepellfgi.com/myeap to download!

Logging in to your EAP:

To view EAP wellness articles and to search by topic, no log-in is required. If you would like to use online tools, review summaries of your support services, or view EAP orientation videos, log in by following these simple steps:

1. Go to www.workhealthlife.com.
2. Create a profile by clicking on the “Register” link in the top right hand corner of the screen.
3. Enter “Kraft” in the “Organization Name” field.
4. Select “Kraft Canada Inc.” from the search results.
5. Enter your name, an email address, and create a password. Then click “Submit” to access the EAP site.

Need Some Help?

Contact your EAP 24/7/365 for confidential and immediate support:

1-800-387-4765 TTY: 1-877-388-0275 or visit workhealthlife.com.



It's two thumbs up for

my Sun Life Mobile!

Enjoy fast and easy access to your Sun Life group benefits and retirement and savings plan from your smartphone with **my Sun Life Mobile**. Here's what you can do, all from the palm of your hand:

- 1 Submit your medical and dental claims for instant processing** and get payment directly to your bank account, often within 48 hours.
- 2 Access your drug and travel cards.** There's no need to carry the paper version.
- 3 Check your group retirement and savings plan balances.** You'll see your "opening" balance – typically the balance at the first of the current month – and the current balance as of the previous day.
- 4 See your most recent contributions.** Take a look at the contributions made by you and your employer to each plan account over the past 30 days.
- 5 Need help saving?** Try three financial planning tools available on my Sun Life Mobile.

The **my Sun Life Mobile app** is available free of charge to you through BlackBerry App World, the Apple App store and Google Play. To learn more, visit **sunlife.ca/mobile**.

For the **my Sun Life Mobile web app** go to **m.mysunlife.ca**.

Tablet and laptop users can continue to access the full website experience at **mysunlife.ca**.

