

# Community Services Benefits Trust Newsletter - Fall Edition

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## Why Wellness?

Thank you for all your positive feedback on our first newsletter! We really appreciate your comments and want to thank you for your suggestions to focus on "Keeping Healthy Employees at Work". Please continue to send us your feedback, we'd love to know what you like and what we can improve, so we can bring you a newsletter you always look forward to reading.

Many of you requested information in the next issue on wellness programs at work so based on your feedback, we have dedicated this issue to wellness and how to implement a wellness routine!

We have all heard about the importance of having a wellness program, but what exactly does this mean and how do we encourage this in the workplace? Implementing a wellness routine will mean something different for everyone as we are all at various stages of our journey. However, the four main areas of focus we encourage everyone to consider are:

**1. Exercise | 2. Nutrition | 3. Spiritual Practice | 4. Rest and Relaxation**

We have included an article below on each one of these sections for your information.

P.S. The key to your success is to make it simple and keep it flexible! Remember a little change can make a big difference if you just have a little patience and persistence!

I hope you enjoy these articles and use them to build or improve on your wellness routine, ensuring you are Keeping Healthy Employees at Work!

Namaste,  
Charlene Couture, CSBT CEO

# Importance of a Wellness Routine

If we simply focused on improving our daily habits, our health and well-being would improve dramatically. This is where a daily wellness routine is essential. There are four main components to a successful wellness routine. They are:

- 1. Exercise
- 2. Nutrition

- 3. Spiritual Practice
- 4. Rest and Relaxation



## 1. Exercise

With obesity rates soaring, it is clear exercise is a devalued commodity in our society. Yet, research proves exercise improves health, alleviates depression and anxiety, and reduces stress. Various experts will suggest varying exercise guidelines to meet every week, such as 30 minutes of cardiovascular exercise three times per week minimum. Whatever weekly exercise goals you set, they should be in addition to, not a replacement for, your daily exercise.

Your daily exercise should be doable and not require you to take a fitness class to accomplish. This type of exercise is more about moving your body than giving yourself the most challenging workout of your life.

Examples of a daily exercise routine include:

- 1. Taking a walk around the neighborhood in the morning or after work
- 2. Performing a simple yoga or qi-gong exercise in the morning or evening
- 3. Riding your bike to the park
- 4. Dancing to your favorite music in the comfort of your living room

The important thing to remember is that you need to move your body each and every day to stay healthy and happy. Don't make exercise into a huge obstacle to overcome. Find a way to fit more movement into your daily life and your body will thank you for it.

## 2. Nutrition

Diet and nutrition can be an overwhelming subject. Unless you are one of those people who enjoy counting calories and spending hours in food preparation, adjusting your diet may seem impossible. Try coming up with a moderate diet that provides leeway and space for those moments when you have a chocolate craving. Rather than rigidly trying to subtract specific foods from your diet, add nutritious, healthy options to your existing plate. For example, if you have a hard time giving up pasta, then add more vegetables to your pasta dishes. Don't try to go cold turkey on the pasta.

The most important thing to remember with food is moderation. Even if you constantly ate processed foods, you would not become obese

unless you overate and neglected to exercise. This is not to suggest that you go on an all-processed foods diet, but to postulate that the simplest way to lose weight is simply to eat less of whatever it is you are consuming. From there, slowly work in healthier options as you shift your diet into one that is more nutritious and life giving.

## 3. Spiritual Practice

Daily spiritual practice is the positive habit of connecting with a higher power or ideal, whether it is God, nature, or the mystery of the universe. You do not have to be a spiritual person to have a spiritual practice. Atheists, for example, might engage in a spiritual practice consisting of mindful journal writing each morning.

The purpose of daily spiritual practice is to disengage from the petty irritations and distractions of life and open the mind and spirit to see the bigger picture. A daily spiritual practice should nurture, uplift, and inspire.

Examples of daily spiritual practice include:

- 1. Prayer
- 2. Journaling
- 3. Creativity (art, music, writing)
- 4. Meditation

The benefits of a daily spiritual practice are cumulative and over time will lead to more peace of mind and a greater ability to handle life's challenges.

## 4. Rest and Relaxation

In our harried world, the benefits of rest cannot be overstated. Too often, we are running on fumes due to too little sleep and too much activity. Sleep deprivation has been associated with all sorts of problems, from anxiety and depression to unsafe driving. Some scientists are studying a possible link between sleep deprivation and obesity with the theory is that sleep deprivation disrupts the production of important hormones.

Make sure you allow for adequate sleep time in your schedule. If your work environment allows it, take a catnap in the afternoon to refresh.

Relaxation is also important. Your mind needs rest and play. If you only work from the beginning until the end of the day, you would become less effective overall due to the stress. So be sure to spend time relaxing every day, even if it's just a half an hour to read a favorite book or partake in a hobby.

## Putting It All Together

The key to creating a daily wellness routine is to make it simple and not a rigid, inflexible structure that is difficult to maintain. A fluid set of guidelines is often much easier to implement than a hard-set schedule. Consider making a set of daily guidelines rather than rigid rules to follow. For example, each day, I will walk for 20 minutes, eat a little healthier, sleep a little more, and do something nurturing for myself by relaxing and writing in my journal.

Be flexible. There will be days when things are hectic or family and work obligations come up that make it difficult to do everything in your routine. Don't beat yourself up for not following through all the time. When you expect perfection, you are more likely to skip the routine altogether and keep putting it off for that mythological day in the future when things "clear up."

Things will never "clear up." Your life will always be hectic and have its shares of ups and downs and surprises (both good and bad). The time to start your daily wellness routine is today, not tomorrow. By taking baby steps, you are creating a future of better health and well-being for yourself.

[Learn More](#)

## Exercise

### Tips to Transition Workouts from Summer to Fall



Days get shorter, temperatures dip, and the leaves fall from the trees. Fall brings many changes, but that doesn't mean your workouts have to suffer. Instead of letting these autumnal changes bring upon excuses for exercising, look for the opportunity in each of them to renew and revamp your workout routine.

Change it up. No matter what the season, it's important to switch up your workouts. Don't let your body expect and adapt to the same mode of exercise. So, the change of seasons is an excellent time to "trick" the body and try some new twists to your workouts.

Join a team or a club. Find an activity or sport you enjoy or maybe have always wanted to try to sign up for it. Whether it's a recreational volleyball team or a bowling league, a group will hold you accountable and keep you motivated to get out of the house and exercise when the colder weather might make you want to hibernate.

Be seen. If you do workout in the dark thanks to shorter days, stay safe by wearing reflective gear. Most athletic shoes already come with reflective material, but to ensure oncoming cars can see you, wear a reflective vest, shirt or reflective tape attached to your workout gear. Layer up. Make sure to check the forecast and dress appropriately. Wearing layers works great because you can shed them as you warm up. However, keep those layers handy; sweating in cooler temperatures can be dangerous. Your body temperature is more likely to fluctuate when exercising in cooler weather.

Stay hydrated. If you choose to keep your training outdoors, be mindful to drink water despite the cooler temperatures. Even if you're not sweating as much as you would be in the summer, you can still become dehydrated.

[Learn more](#)

## Nutrition

### UnJunk Your Diet!



DESIREE NIELSEN, RD



Do you know Desiree Nielsen, RD? In 2012, CSBT met Desiree in at the International Foundation of Employee Benefits (IFEBC) Health Care Management Conference in Savannah, GA. Since then we've been hooked on following her down-to-earth, everyday nutrition advice and have featured her at our wellness sessions across the country.

In August, Desiree released her very first book, *UnJunk your Diet!* "I have written this book to help guide you through the basics of whole food nutrition and chronic inflammation and give you the tools to lean in (or dive in!) to an anti-inflammatory lifestyle with four different eating approaches and recipes that are insanely delicious and centered around plant foods.

"Writing this book has been a serious labour of love. It is my way of helping you clear through the nutrition confusion, and harness the power of plant foods to feel crazy good for the rest of your life. No deprivation, no guilt, no garbage." - Desiree Nielsen, RD

[Learn more](#)

## Rest & Relaxation

### 7 Steps to Better Sleep



Feeling crabby lately? Or simply worn out? Perhaps the solution is better sleep.

Think about all the factors that can interfere with a good night's sleep — from pressure at work and family responsibilities to unexpected challenges, such as layoffs, relationship issues or illnesses. It's no wonder that quality sleep is sometimes elusive.

Although you might not be able to control all of the factors that interfere with your sleep, you can adopt habits that encourage better sleep. Start with these simple sleep tips.



## Rest & Relaxation Cont....

### 1. Stick to a sleep schedule.

Go to bed and get up at the same time every day, even on weekends, holidays and days off. Being consistent reinforces your body's sleep-wake cycle and helps promote better sleep at night. There's a caveat, though. If you don't fall asleep within about 15 minutes, get up and do something relaxing. Go back to bed when you're tired. If you agonize over falling asleep, you might find it even tougher to nod off.

### 2. Pay attention to what you eat and drink.

Don't go to bed either hungry or stuffed. Your discomfort might keep you up. Also, limit how much you drink before bed, to prevent disruptive middle-of-the-night trips to the toilet.

Nicotine, caffeine and alcohol deserve caution, too. The stimulating effects of nicotine and caffeine take hours to wear off and can wreak havoc on quality sleep. Although alcohol might make you feel sleepy at first, it can disrupt sleep later in the night.

### 3. Create a bedtime ritual.

Do the same things each night to tell your body it's time to wind down. This might include taking a warm bath or shower, reading a book, or listening to soothing music — preferably with the lights dimmed. Relaxing activities can promote better sleep by easing the transition between wakefulness and drowsiness.

Be wary of using the TV or other electronic devices as part of your bedtime ritual. Some research suggests that screen time or other media use before bedtime interferes with sleep.

### 4. Get comfortable.

Create a room that's ideal for sleeping. Often, this means cool, dark and quiet. Consider using room-darkening shades, earplugs, a fan or other devices to create an environment that suits your needs.

Your mattress and pillow can contribute to better sleep, too. Since the features of good bedding are subjective, choose what feels most comfortable to you. If you share your bed, make sure there's enough room for two. If you have children or pets, try to set limits on how often they sleep with you — or insist on separate sleeping quarters.

### 5. Limit daytime naps.

Long daytime naps can interfere with nighttime sleep — especially if you're struggling with insomnia or poor sleep quality at night. If you choose to nap during the day, limit yourself to about 10 to 30 minutes and make it during the mid-afternoon.

If you work nights, you'll need to make an exception to the rules about daytime sleeping. In this case, keep your window coverings closed so that sunlight, which adjusts your internal clock, doesn't interrupt your daytime sleep.

### 6. Include physical activity in your daily routine.

Regular physical activity can promote better sleep, helping you to fall asleep faster and to enjoy deeper sleep. Timing is important, though. If you exercise too close to bedtime, you might feel too energized to fall asleep. If this seems to be an issue for you, exercise earlier in the day.

### 7. Manage stress.

When you have too much to do and think about, then your sleep is likely to suffer. To help restore peace, consider healthy ways to manage stress. Start with the basics, such as getting organized, setting priorities and delegating tasks. Give yourself permission to take a break when you need one. Share a good laugh with an old friend. Before bed, jot down what's on your mind and then set it aside for tomorrow.

Know when to contact your doctor

Nearly everyone has an occasional sleepless night — but if you often have trouble sleeping, contact your doctor. Identifying and treating underlying causes can help you get the better sleep you deserve.

[Learn More](#)

## Spiritual Practice



Your (Easy!) Secret to Better Health

Better health and fitness is as easy as taking a breath. Sometimes, in fitness, the small things make a big difference. And when it comes to staying healthy, lean and strong, there's one little tweak that can either make or break your success: Your breathing technique. You may not give it much thought — breathing is possibly the most automatic thing that you do — but you actually link your inhales and exhales to everything from your workout performance, to your joint health and posture, to your pain sensitivity, to your stress levels and even to the way that you approach mindfulness. In other words, it's a big deal, according to yoga therapist and teacher Amy Matthews, instructor with The Breathing Project and co-author of *Yoga Anatomy*.

While you might be used to breathing a certain way, you can always train yourself to do it better. "It's important to understand that you have more choices of how to breathe," says Matthews.

[Learn More](#)

## CSBT's Board Members are Social service Managers: How can they Govern well?

Our Trustees had a grave concern when we started CSBT – would we be able to govern well? We are all senior staff of social service agencies (executive directors, HR directors, finance directors). We are not only leaders, but we're also managers. We are experts at working for Boards, not at being the Board. Also, we KNOW social services, and we are not insurance experts. So if we were to govern well, we had to learn to govern and understand insured employee benefits.

Since we were about to govern on behalf of the participating organizations, whom we consider our "owners", we knew we needed to produce results for them. Governance is about outward vision, listening to owners, strategic leadership and a proactive, future focus. It's not about present or past and it's certainly not about internal, administrative detail. We knew this and we took our job seriously.

Our response was unique to CSBT. We decided in order for someone to be a member of our Board, in addition to adhering to extensive governance policies, this person had to commit to receiving an education. After some research, we discovered the top training organization for employee benefits and pensions trustees in North America is the International Foundation of Employee Benefits Plans (IFEBCP). They offer certification in Advanced Trust Management Standards (ATMS). The ATMS program prepares a trustee to properly provide governance, and the conferences and events of the IFEBCP teach trustees to understand insurance and health and welfare benefits. We decided all our trustees would have to achieve certification in ATMS and regularly attend other IFEBCP sponsored educational events.

Union operated benefits trusts use this educational opportunity extensively, but to the best of our knowledge, we're one of the few Trusts who demands this rigour of our Board members. Our response is unique to CSBT. Yes, it takes time for our Trustees. Yes, it costs money to get quality education. But YES, it gives us the skill and knowledge to govern well and provide true vision.

The results are clear. While other employee benefit providers concentrate on delivering the same old product year after year, CSBT is different. We provide the basic package and then add to it all the many "extras" our members have come to rely on. We do the extras without additional cost. Why? Because we've learned if employers and employees use those extras (DMI, Ceridian Lifeworks, Managed RX, etc.) then the cost of benefits goes down. When we make containing costs possible, it means we're providing good governance on behalf of our owners.

The people who are your Board of Trustees at CSBT are true leaders at managing quality social service agencies. We've learned to be true governors of a benefits trust. We've learned to understand employee benefits, along with all the arcane realities that make them good (or not), and what drives the cost. We're even learned to monitor the performance of GroupHEALTH Benefit Solutions, the company who does the administration for us. Our commitment is to continue to learn so we can provide you the best "outward vision, listening to owners, strategic leadership and proactive, future focus" possible.

Regards,

Paul Wheeler, Chair, Board of Trustees, CSBT

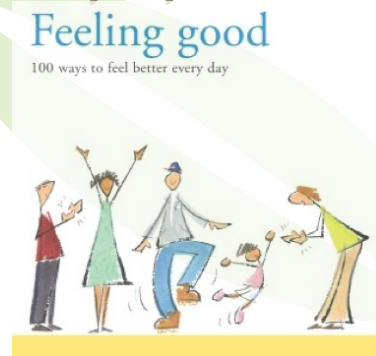
## Meet our Board Member: Liz Barnett

As Executive Director Contracted Services at the North Shore Disability Resource Centre, Liz Barnett oversees contracted services for NSDRC, as it services more than 1,000 people with all types of disabilities. The organization continues to focus on family driven supports. Liz has contributed to NSDRC's success for more than 30 years.



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## Feeling Good: 100 Ways to Feel Better Every Day



Rid yourself of one bad habit.

We all have a bad habit or two, whether it's smoking, gambling, overeating, overspending, being a couch potato, or not being supportive enough to a partner, spouse, co-worker, or friend. Choose one bad habit and work on changing it this year. And remember this advice from experts:

To talk yourself out of a bad habit, you have to think about now and later. "If I eat these French fries now, I'll feel good. But I won't feel good later. If I don't eat these fries now, I'll see the payoff later."

Take it one day at a time. You may backslide, and that's OK. Learning new habits takes time. Unlearning bad habits takes time as well.

Did you know this book is available free to members of Ceridian's LifeWorks program? Please talk with your Benefit Plan Administrator to find out more or visit [www.lifeworks.com](http://www.lifeworks.com).



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