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Community Services Benefits Trust

Newsletter – Winter Edition

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Path Process – Technology



In past newsletters, I shared the PATH (Planning Alternative Tomorrows with Hope) our Board of Trustees completed with staff of GroupHEALTH and our Advisor Partners. This included PATH details and in-depth discussion of the PATH sections related to “Maintain our Integrity” and “Communication and Education”. In this article, I’ll address two sections of our PATH: “Technology” and “Hearing from People”.

Technology

Our PATH envisions maximizing our communication with members using various media. This includes creating a CSBT app to bind all of our various expertises together, increase our followers on social media (up to 100,000), be in the top five in terms of internet searches, and possess our own Wikipedia page.

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With the amazing help of our administrator, GroupHEALTH, we are focusing on the integration of web applications between ClaimSecure (our primary claims paying agent), SSQ (one of the primary insurers), and us. This greatly enhances the experience of agency administrators and members submitting claims. As part of this integration, ClaimSecure developed PhotoClaims for our CSBT app, and we are very excited about it! Once a plan member signs in, they can simply take a picture of a receipt and submit the claim. The CSBT ClaimSecure app is available on iTunes, Google Play, and BlackBerry World.

We're not sure we'll ever have 100,000 followers on social media. However, we've greatly increased our presence on both Twitter and LinkedIn, and continuously encourage people to sign up and use these to communicate with us. Although we may not have 100,000 followers, we are consistently in the top five for an internet search of CSBT. When I type CSBT into Google, we typically come up as the first response.

In terms of the Wikipedia page, we have decided not to pursue it because we've learned others can change the information published on the page. Instead, we've greatly enhanced the amount and quality of information on our website and post new videos to our YouTube page including our new CSBT Whiteboard video, which does a great job of telling our story. Go to csbt.ca and view the video now!

Hearing from the People

At the end of the day, CSBT is about people. People who work in the community social service network and people who use the services of the community social service network across Canada. In fact, CSBT considers the moral owners of the program the member agencies who participate in it. As such, it's crucial we hear from all those who are part of CSBT.

To support our goal of hearing from our owners, we've accomplished certain goals. One of these goals is to set up Advisory Committees in every region of the country, which we've done. The committees consist of agency

senior executives who help keep our Board informed about key issues in each region, while helping us come up with new ways to enhance the program.

We also have members from across the country giving us amazing testimonial letters about CSBT and our great Advisor Partners. If you'd like to read what our clients from every region of Canada are saying about us, please visit the CSBT website to view the testimonials.

Because our "owners" suggest we need to give back more, we attend conferences and trade shows across Canada. Our sponsorship dollars support the work our members believe in, while keeping costs down for them to attend. We decided this way of supporting all our members and the causes they support is better than just picking a few agencies. When we're at events, we offer our members a forum to discuss CSBT and share their thoughts across the country. To this end, we invite you to come to our booth and make a short video clip with us. We'll post these video clips on our website so everyone can hear from our members. If you'd like to create a short video clip of yourself about why you like CSBT (it's easy with today's smart phones) we'd love to post it. Just make the clip and email it to leila.fuoco@csbt.ca.

While we looked at giving back to members through affinity programs, we decided not to pursue this goal, as there are similar programs available to Canadians, so it isn't a good use of CSBT resources. However, through our PostScripts plan (which allows members to save BIG on their drug costs) we have a card from Rexall drug stores entitling the holder to an important in-store discount. This saves our members even more.

We will continue to enhance our use of technology and our efforts to hear from people. In fact, we make these major parts of every Board meeting. If you have ideas that can help us, please don't hesitate to contact me at paul.wheeler@csbt.ca.

Paul Wheeler,
Chair, CSBT Board of Trustees

CSBT Bang for your Buck



Are you getting everything your benefit plan WANTS to deliver?

At CSBT we seek to deliver the best “bang” for your benefit dollar. We know long-term cost containment is crucial and is best achieved by providing true value to you and your employees. But value only happens if you know what you have and you actually use it.

A short story...7.5 years ago, I was diagnosed with prostate cancer. I had my prostate removed (and am still cancer free). At the time, I was Chair of the Board of Trustees for CSBT, so you would think I knew everything about our plan. But I was also a busy executive director of an even busier agency and didn't really study, or know, the details of my plan. Luckily, I was close to the staff supporting CSBT who asked why I hadn't applied for the Accident and Serious Illness (ASI) benefit. I admitted I didn't know about it and they helped me apply. Three weeks later a cheque for \$10,000 was delivered to my home. Now, I'd rather have my prostate back and not have had cancer, but the cheque made a real emotional and financial difference at a very tough time. Since then, I've met others who also didn't know about ASI, and after I educated them, they also benefited from this benefit.

One of the most troubling things I encounter as I travel around Canada talking to folks about CSBT, is this issue of not understanding and receiving the benefits of our plan due to lack of knowledge. Our Advisor Partners do a great job of educating our clients but they can't possibly know what coverage your employees need at any given time.

So, here's the deal. At CSBT we've built a truly valuable program and it's not your standard plan. However, to get the best value from your plan, you must understand your benefits and ensure your employees use them. We've discovered educating yourself and your employees is how to best contain costs. Even though initial use may cost money, early use leads to early intervention, better morale, and less people experiencing complex interventions.

Below are a few key enhancements to the plan everybody at your workplace needs to know about:

Accident & Serious Illness (ASI)

ASI provides the following benefits:

- **Accidental Death and Dismemberment (AD&D)** – the traditional benefit for accidental death or loss of a limb, eyesight or speech due to an accident
- **Critical Disease** – I find people still buy separate critical disease coverage not knowing this benefit already covers disability caused by a critical diseases
- **Serious Illness** – all of us know someone who's been hit by one of the big four (cancer, heart attack, stroke, or kidney failure) and they're all covered
- **Paralysis** – this can be one of life's greatest challenges and this coverage helps if someone suffers quadriplegia, paraplegia, or hemiplegia

Your plan lists the coverage amounts and conditions in regards to the above benefits. You can also talk to your Advisor Partner for more information.

Ceridian Lifeworks EFAP

The lack of use of this benefit really concerns me. I often meet employers who don't realize our Extended Health coverage includes full access to this amazing Employee and Family Assistance Plan (EFAP). Research has shown employees using this type of program lead healthier, happier and more productive lives, AND your costs decrease as Lifeworks can help resolve problems before they grow out of hand.



Lifeworks is a comprehensive resource helping with emotional problems and providing practical support

and solutions to personal and professional issues. Making sure everyone knows about Lifeworks should be one of the first tools in every supervisor's kit when supporting employees to be their best.

Disability Management Institute (DMI)

Do you care if your employees are well supported when they're sick or disabled? Of course you do. Do you want to get ahead of sick time and disability costs? Of course you do. It's why CSBT's long-term disability (LTD) coverage includes access to DMI.



Ensuring you effectively use all the services DMI offers is the key to providing employee support AND managing costs. In fact, this primary tool has had an incredibly positive effect on LTD costs for CSBT over the last 10 years. However, it only works if you use it.

There are so many other great enhancements in the CSBT program. Space doesn't allow me to give details for the rest of the enhancements:

- Stillbirth Benefit under the Dependent Life Plan
- Hospital Indemnity Benefit
- Dependent Children Eligibility
- Living Benefit
- Go Green Initiative
- Claims History Transfer
- Benestats

You, as an employer need to know what you've got. Equally, your employees need to know and use the great program you've provided. To learn more about the benefits I've outlined above, your first step is to simply read about them in your benefit booklet (available online or as a hard copy). Your next step for even more information is to call your Advisor Partner who will make sure you're informed and arrange education for the employees.

In our next issue of our newsletter, I'll write about some great CSBT offerings to help further control costs.

Paul Wheeler,
Chair, CSBT Board of Trustees

CBST linking to their owners across Canada!

CSBT is happy to report we have been busy over the last quarter, getting out, and meeting and supporting our members across Canada. Here are some of the events and organizations we supported:

The Canadian Hospice Palliative Care Conference October 29- November 1, 2015 | Ottawa, ON

- The conference provided doctors, nurses, pharmacists, hospice palliative care and other allied healthcare professionals as well as caregivers, volunteers, spiritual advisers, and social workers with the opportunity to share their experience and expertise on a national platform. This event continues to attract 600-800 hospice palliative care professionals each year and comprises many cutting-edge presentations and research outcomes.
- CSBT was an exhibitor at this event!



ASPECT 2015 Provincial Conference October 29 & 30 2015 | Vancouver, BC

- ASPECT provides leadership, education, advocacy and public awareness in support of its members who provide community-based workforce development services.
- ASPECT has more than 175 members with approximately 3,000 employees in over 100 communities throughout British Columbia. Some members are private trainers and others are not-for-profit agencies.
- CSBT was an exhibitor at this event!



BCNPHA 2015 Conference & Trade Show November 22 - 25, 2015 | Richmond, BC

- Bringing together key stakeholders from across British Columbia and Western Canada, the conference is your opportunity to connect directly with decision-makers, including policymakers, affordable housing providers, community leaders and the private-sectors, all in one place.
- **CLICK!** – the theme of this year's conference is the sound made when we unlock the full potential in

ourselves, our societies, our communities and our sector as whole so we can tackle the challenges ahead and positively transform society.

- **CLICK!** builds on the momentum started at last year's conference, where we identified some of the major challenges and opportunities facing the non-profit housing sector. From aging housing stock to the expiry of operating agreements – there's an urgent growing need for more affordable housing across British Columbia
- CSBT is an exhibitor at this event!



IFEBC 48th Annual Canadian Employee Benefits Conference Nov 22-25 | Las Vegas, Nevada

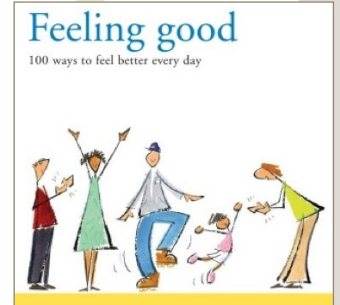
- The International Foundation's 48th Annual Canadian Employee Benefits Conference brings you solid, straightforward education you need to make the decisions that are in the best interests of plan members and beneficiaries.
- The Annual Conference is designed to deliver you updated legislative developments, the latest cost-saving ideas, creative approaches to new challenges and collaboration with your peers who are dealing with the same issues you face.
- CSBT board members will be attending training at the event



Feeling Good: 100 Ways to Feel Better Every Day

Tip 51: Take steps to avoid burnout.

If you work long hours and are doing way too much, you may be a candidate for burnout, which is the opposite of feeling good. The signs of burnout include headaches, exhaustion, lack of enthusiasm, loss of interest in sex, heart palpitations, feeling irritable, and having no time for family and friends. If you are feeling burned out, it's important to make some positive changes in your life. Burnout can affect your health and your personal life.



- Get the support you need to balance work/life issues. Ask your manager for help and support. Or contact your EFAP or employee resource program.
- Talk with your health care provider about your concerns.
- Force yourself to take daily "mini-vacations." Go for a walk at lunchtime. Or take time out of your busy day to meditate.

Like CSBT?

Do you LIKE CSBT? Do you know anyone who would benefit from CSBT? If so, please let us know! We would certainly appreciate the referral and the opportunity to help your friend!

Contact CSBT at 1-877-542-4110 ext 148 to refer a friend!



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