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## Community Services Benefits Trust Newsletter - Spring Edition

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### CSBT – It was a GREAT year and another one ahead



Looking back at 2015, I'm grateful. It's been a great year. By the end of 2015, CSBT was providing the best employee benefits to over 500 social service organizations across Canada. This means in excess of 21,000 employees and their

families were enjoying quality coverage custom tailored to meet the needs of each employer and their specific employee group.

I believe the growth is due to the program we offer, which constantly focuses on innovating new ways to offer the best solutions with cost containment. The success also hinges on the diligence of our many Advisor Partners, who meet with our members and prospective members to help evaluate their benefits and consider ways to provide the best employee support. Finally, our success is due to so many of our members speaking to their colleagues about CSBT. Thank you all for that. A special thanks to our Board members, Advisory

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Committee members and everyone at GroupHEALTH Benefits Solutions (our administrator), all of whom are so diligent about CSBT.

However, there are two troubling clouds in the group benefits industry, which concern us and should concern you. The first is we're seeing a dramatic increase in the use of specialty medications in Canada. The second is insurance companies are now currently beginning to count the ever increasing costs of mental health claims in their calculations for long-term disability (LTD) rates. Our Board of Trustees are taking these two concerning issues very seriously. We're gathering input from our providers, the GroupHEALTH and DMI staff, and from industry experts. We will analyze this information at our annual planning retreat in May where we will hope to provide the administrator with policy direction to address these clouds in a manner that will assist with our ability to keep providing benefits at a sustainable cost. We'll keep you informed of our progress in future newsletters.

In the meantime, there are already things we know we can all do to begin to address the increasing drug costs and LTD claims costs.

First, the drugs issue. Every expert is clear, we're about to hit a perfect storm in terms of rising drug costs. With the huge increase in biologic remedies, this is unavoidable. A partial remedy is already in place and many of our members are not using it. CSBT provides a two-pronged program called Smart Rx Solutions. It is an optional piece of the CSBT package and is saving employers between 18-25% on their annual drug spend, while giving employees access to the medications they need. You should talk with your Advisor Partner about our Smart Rx Solutions so you can get in front of what's coming.

Second is the issue of LTD and mental health claims. Until recently, insurance companies only looked at the cost of physical disabilities when calculating what it costs to provide LTD. In the last year, as all jurisdictions have begun to recognize mental health issues as legitimate disabilities, there has been a quantum increase in mental health related LTD claims. In fact, in most cases, these

claims are now counting for as much as 50% of all claims. This means, when carriers are setting rates, they must now take the increased number of mental health claims into account. Many have provided overall increases as high as 50% and we've heard of one where the legitimate increase is 200%. None of us can sustain these increasing costs.

However, there are many things you as an employer can do to ameliorate this crisis. Promoting good mental health in the workplace is the first step, closely followed by recognizing mental health and providing support to individual employees and teams. Employers must ensure all employees know of the great help they can get through their Ceridian Lifeworks EFAP program, and encourage them to use it before problems grow so big, the employee ends up needing time off work.

To equip employers with the tools to address mental health, all of our education efforts this year will focus on mental health in the workplace. We'll provide information and links in our newsletters, and our Wellness sessions will offer guidance and tools. If we're holding a Wellness Session in your area, be sure to attend. Use the Ceridian website to find information, ideas, and tools to help your workplace. It is crucial you understand not all employers are having the bad experience I'm talking about. There are many things employers can do, and it's our responsibility to learn them and provide a healthy workplace and good support.

So, as we get in to 2016, there are some clouds on the benefits horizon. There is also much cause for celebration. Never have so many worked collaboratively to address the issues. That's good. In addition, in the first two months of 2016, it looks like CSBT will grow to just over 600 members with many more involved in the conversation. That's also good news because in our joining together there is strength and knowledge. Together, we're so much more than we are alone.

Have a wonderful 2016.

**Paul Wheeler,**  
**Chair, CSBT Board of Trustees**

## Lessons learned from Liz Barnett - CSBT Board member

I've been asked to share what I've learned from being on the Board. First, let me say, I am not a benefits plan expert. I am an Executive Director of a nonprofit in North Vancouver BC. I've been a CSBT Board member since 2010. Since 1979, I've worked as a volunteer, direct service worker, and manager including time as a Director of Human Resources.

What have I learned as a CSBT Board member? Meeting members from all over Canada, I've learned we have common issues, which includes shrinking resources, complex employment environments and challenging wellness programs. I've learned about remarkable creativity, and employees and employers working hard to support each other. I've learned with the right benefit plan, employees sitting with a crying child or a lonely senior can be confident they and their families are safe and valued.

What have I learned as a CSBT Board member? Well I've learned something about health and welfare benefit plans, for sure. My biggest lesson has been to witness the depth of compassion and hard work present in Canada's social services – employers and employees working together. We support each other while we support our communities and neighbours including daycares, services for street kids and lonely seniors, serving new Canadians or First Nations, and providing a bed and food for the homeless. Every day we do this, every day we make differences in people's lives.

**Liz Barnett**  
*CSBT Board member*

## Tracking Success at your Workplace - Wellness Initiative

Basic stepcounters, modern smartphone apps and trackers, and even sophisticated wellness clothing measuring key health indicators are all rooted in the same foundational concept. Trackers enlighten us by increasing our awareness of output and impact. According to Gartner, 68 million fitness wearables are in use in the U.S. That's because seeing results, positive or negative, can boost our intrinsic motivation and light a competitive fire (even against our personal past performance).

The result: Trackers push us to do more, to want to do more, to work harder, and to improve. In fact, according to the CDC, fitness challenge participants who use a wearable are 27% more active than those who don't!



## Mental Health Initiatives

CSBT feels so strongly about mental health issues, we are dedicating a whole section of our newsletter to these issues. The Board of Directors will also be holding a Strategic Planning event in May, and one of the key issues CSBT will be discussing is how we can address mental health issues and assist our members with this growing issue. Did you know one in five people will experience a mental illness in their lifetime? The management of mental health problems is costly for Canadians employers – to the tune of \$6 billion annually (measured in lost productivity due to absenteeism and presenteeism)!

## Ten ways to create a mentally healthy workplace

Courtesy of Aimee Israel and Michael Held Originally published in the Globe and Mail on November 7, 2011.

Maintaining a healthy office environment involves more than simply providing benefits and fitness programs. The emotional well-being of your employees is just as important. Here are ten suggestions to help create a mentally healthy workplace:

- 1. Be proactive** Don't sit back and wait for problems to come to you. Consider all the things that make your workplace what it is. Examine culture, norms, policies and expectations to find out what you can change to create an environment conducive to promoting mental health.
- 2. Make it a priority** Mental health is an issue often overlooked by employers but it is a very real concern, as a growing number of employees find themselves overwhelmed by the pressures of their jobs, families and finances. In fact, mental disorders are the leading cause of disability in the U.S. and Canada for people between the ages of 15 to 44. Studies have also shown definitively that mental health disorders, including depression, anxiety, burnout, substance abuse, cost Canadian companies billions of dollars annually.
- 3. Be accessible** Be sure your organization can extend any wellness program to all employees within your organization, regardless of location or work hours. With advancements in technology, resources such as an on-demand video training modules can provide employees and their family members with 24/7 access to expertise whenever and wherever they need it whether they are at work, at home or on the go on their mobile device.
- 4. Offer resources** Provide employees with credible sources of information on mental health topics. Easy-to-understand guidance can go long ways towards helping people cope. Sometimes even a five-minute audio or video segment can be enough to help employees.
- 5. Take a holistic view of mental health** Mental health is not just about diagnosed illnesses. It can also be about many factors improving a person's well being. Nutrition, fitness, and good sleep habits for example can play a key role in mental health and happiness.
- 6. Look beyond the workplace** Personal finances, work-life balance, parenting and elder care are all things employees need to cope with in their daily lives. When developing a wellness program, be sure to look at what resources you can offer to help them meet their personal and workplace challenges.
- 7. Break down the barriers** An employer can play an important role in reducing the stigma associated with mental illness. There are plenty of educational resources available to help employers foster a more supportive and collaborative workplace.
- 8. Be front and centre** Make sure management is actively involved with your mental health messaging. Let employees know you recognize and understand the challenges they face, and that your management is there to support them. Where relevant, share personal experiences within an organization. Be sure to train all levels of management on mental health matters.
- 9. Watch and listen** Foster an environment where people are comfortable discussing wellness concerns and listen to their feedback on the programs you've introduced. Their input is invaluable in ensuring that the supports you provide are effective.
- 10. Stay current** Workplace issues can shift from year to year. Make sure you revisit any programs you develop at least annually so the content stays relevant.

Aimee Israel and Michael Held are the co-founders of LifeSpeak.com, a company dedicated to delivering information from acclaimed North American experts to workplaces to assist employees in better managing the demands of both their personal and professional lives. Visit [LifeSpeak.com](http://LifeSpeak.com) for more information on promoting wellness in the workplace.



## CBST linking to their owners across Canada!

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

### **The International Federation of Employee Benefits- Canadian Annual Conference** **November 22- November 25, 2015, Las Vegas, NV**

The International Foundation's **49th Annual Canadian Employee Benefits Conference** brings you solid, straightforward education you need to make the decisions 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.

### **New Brunswick Human Services Coalition (NBASSE)** **January 20, 2016, Fredericton, NB**

NBASSE is the New Brunswick Association for Supported Services (NBASSE) and Employment formed in 1978 and incorporated in 1984. NBASSE is a member of the Canadian Association for Supported Employment (CASE) and the Canadian Council for Rehabilitation and Work (CCRW). They are a volunteer association providing representation to government for 38 member agencies are all part of the Adult Developmental Activities, Programs and Training (ADAPT) program currently serving approximately 1200 people throughout the province of New Brunswick.

NBASSE's primary objective is to advocate for people with intellectual/developmental disabilities by providing a collective voice and venue for ADAPT member agencies to strategize, develop and implement the highest standards of service for people they support.



### **Canadian Health and Wellness Conference (IFEBP)** **February 14 - 17, 2016, Phoenix, AZ**

**The Canadian Health and Wellness Innovations Conference** is the premier educational event focused on promoting a complete culture of wellness in the workplace. Learn and interact with industry experts as you explore the latest wellness innovations used to help curb the rising costs of health care around Canada and the globe.

- Learn firsthand about the latest trends in health and wellness that could be important to your plan design
- Find out how others have successfully introduced wellness initiatives to their members
- Discover ways to motivate plan participants to take part in the shared responsibility for their own health
- Interact directly with speakers at your choice of follow up workshops

### **Ontario Coalition for Better Child Care (OCBCC)** **Provincial Meeting- February 18, 2016, Toronto, ON**

The Ontario Coalition for Better Child Care (OCBCC) was founded in 1981 to advocate for universal, affordable, high quality, not-for-profit childcare in Ontario.

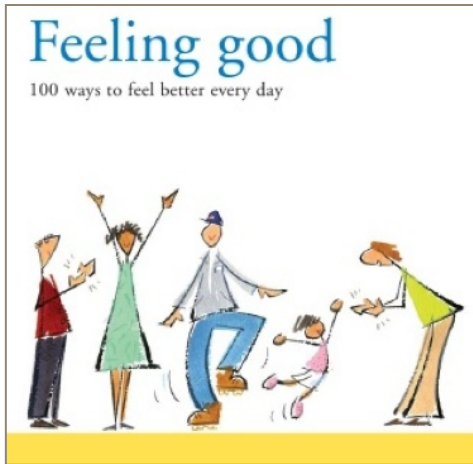
The OCBCC relies on membership income to support out work advocating for more affordable childcare and funding to support quality including high wages for hard working, professional early childhood educators. Most of their funding comes from childcare centres and from passionate individual who believe every child should have access to high quality childcare.

COALITION ONTARIENNE POUR  
de meilleurs services  
éducatifs à l'enfance



ONTARIO COALITION FOR  
**Better Child Care**

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



A weekend away is a great way to reduce stress, improve your mood, and feel good. It's a way to focus on one thing only: relaxation. When you go away, don't take your work with you. Turn off your cell phone (except for emergencies). And leave your computer and worries behind so you can concentrate on friends, family, and yourself. You'll return feeling renewed.

*"Once a year, go some place you've never been before."*  
-Dalai Lama

### 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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