



## CSBT Newsletter | Spring 2020

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## COVID-19 and Your Benefits Plan

To our valued clients,

Our hearts go out to all who have been affected by the coronavirus (COVID-19) outbreak.

As you are no doubt aware, COVID-19 has begun to disrupt Canadian businesses and social routines. The situation remains fluid, and can change almost daily. We want you to be well informed about how this situation can impact your employee benefits plans, and the steps that GroupHEALTH is taking to continue to provide service to clients and plan members.

### **Travel Coverage**

On March 14, 2020, [the Government of Canada issued a "Level 3" travel advisory](#), recommending against all non-essential international travel to any destination. This advisory has an impact on your out-of-country travel coverage. We strongly recommend that you alert your plan members to this change, as it should be factored into international travel plans. As usual, please refer to your benefits handbook for specific details of your coverage.

### **All Bills Now Paper Free**

To accommodate remote work arrangements for our team members in response to public health authority recommendations, effective immediately GroupHEALTH will not be mailing paper bills to clients. Bills are available to all clients via WEBS.

[Read more about Paper Free billing here.](#)

### **Communicating to your Plan Members**

GroupHEALTH will be communicating directly to those plan members for whom we have email addresses on file, to relay information about Paper Free claims submission

and payment. Plan members will be encouraged to use digital services to ensure quick claims processing.

Plan Administrators should also direct plan members to the [COVID-19 web page](#) for up-to-date information.

### **CSBT is Ready to Support You Through COVID-19**

In order to ensure continued service, and in light of provincial public health authority's "social distancing" recommendations, CSBT and GroupHEALTH team members are now working remotely.

While we expect service impacts to be minimal, clients and plan members may experience slight delays as we adjust our processes during these unusual circumstances. Plan Administrators are encouraged to email questions or concerns to their regular contacts at GroupHEALTH for continued service.

[Click Here for an updated summary of how COVID-19 can impact your benefits plan, and GroupHEALTH's preparations](#)

We wish you and your loved ones well during this difficult time.

Stay safe,

**Paul Wheeler, Chair, CSBT Board of Trustees**  
[paul.wheeler@csbt.ca](mailto:paul.wheeler@csbt.ca)

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## **Loneliness**

In June, I was able to attend a meeting with architects. While expecting a presentation on building systems or design, I was surprised to hear the featured speaker outline to her peers that design could influence our ability to stay connected and defeat loneliness. She described the importance of walkable towns, public spaces and mixed-use buildings to ensure residents had opportunities to meet each other and increase their social connectedness, lowering feelings of loneliness.

A few months later, sitting in a huge conference on Employee benefits, I heard presenters describe that the effects of social isolation on health are of a similar magnitude to other health risks, such as high blood pressure, smoking and obesity.<sup>[1]</sup>

### **So what is loneliness? Is it being alone or something deeper?**

Loneliness is defined by researchers as feeling lonely more than once a week. <sup>[2]</sup> Social isolation refers to the number and frequency of interpersonal connections a person has.

In June 2019, Angus Reid polls<sup>[3]</sup> released results of a survey that looked at isolation and loneliness. Six-in-ten Canadians (62%) say they would like their friends and family to spend more time with them, while only 14% of Canadians would describe the current state of their social lives as "very good."

- 41% of Canadians often wish they had someone to talk to but don't

- 47% of Canadians feel lonely and wish they had more friendly human contact
- 54% of Canadians wish they had someone to go places with

**Visible minorities, Indigenous Canadians, those with mobility challenges, and LGBTQ2 individuals are all noticeably more likely to deal with social isolation and loneliness than the general population average.**

At CSBT, and as a Board member, we strongly believe that we should provide services that help keep our members and their families stay healthy and well. We know that many employees in social services put their mental and physical health last because we are so busy serving our community and making differences in the lives of those we care about.

Surrounded by co-workers, clients and our families, how can we ever be lonely or feel socially isolated? Somehow, well over ½ of us report that we do not have enough time with family and friends. Just under ½ of us report that we do not have someone we feel close to or that we can even talk to.

Scientists and our intuition tell us that loneliness and social isolation affect our physical and mental health; to the same degree as smoking or heart disease. Smoking and heart disease have massive campaigns to help us defeat them. Where is the campaign to prevent and overcome loneliness?

The conversation has started; architects talk about designs built to foster engagement and scientists talk about the public health impact of loneliness. These conversations have also given us concrete ways to combat feelings of loneliness and isolation.

**Loneliness can be overcome. It requires a conscious effort to make a change, to make you happier, healthier, and enable you to impact others around you in a positive way. [4]**

- Recognize that loneliness is a sign that something needs to change.
- Understand the effects that loneliness has on your life, both physically and mentally.
- Consider doing community service or another activity that you enjoy. These situations present great opportunities to meet people and cultivate new friendships and social interactions.
- Focus on developing quality relationships with people who share similar attitudes, interests, and values with you.

Experts believe that it is not the *quantity* of social interaction that combats loneliness, but it's the *quality*. Having just three or four close friends is enough to ward off loneliness and reduce the negative health consequences associated with this state of mind.

In closing, remember that you deserve to be your best. You deserve to have a rich life, feel cherished and able to rely on support. You may have to step out of your comfort zone, but the payoff will be huge; mentally and physically.

**Liz Barnett, Member, CSBT Board of Trustees**

[1] <https://www.aginglifecarejournal.org/health-effects-of-social-isolation-and-loneliness/>

[2] Cacioppo JT, Fowler JH, Christakis NA. Alone in the Crowd: The Structure and Spread of Loneliness in a Large Social Network. *Journal of Personality and Social Psychology*. January 1, 2010;97(6):977-991. doi:10.1037/a0016076.

## CSBT Serves 1,000 Organizations!

We are excited to share that the CSBT has officially grown to include over 1,000 organizations!

When we set out in 2002 to provide sustainable, long-term, and cost-effective benefit plans to the social services sector, we knew many organizations required a specialized solution. It is gratifying to see the numbers of groups we support grow year after year.

**More groups mean greater buying power for our participating organizations, allowing them cost savings that they can reinvest in their employees and services.**

This is a huge milestone for us and we are happy to see many organizations benefiting from the perks of the Community Services Benefits Trust – thank you to *everyone* for your continued support!

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[www.csbt.ca](http://www.csbt.ca)