



Volume 4 Issue 3 | Fall 2016

## Community Services Benefits Trust Newsletter - Fall Edition

### Inside this Issue

- 1 **These are Exciting Times at CSBT**
- 2 **Now Some Bad News ... and REAL Solutions That WORK**
- 3 **Meet our newest Board Member, Sephania Kostiuk**
- 4 **Meet our Advisory Committee Members – Alberta**
- 5 **How to Get Rid of Sleep Debt and Create a Healthy Sleep Routine**
- 6 **Wellness Tip**

### These are Exciting Times at CSBT



There are many exciting things happening at CSBT. I want to share three of the biggest.

First, we have a new Board member – until now the Board of Trustees of CSBT have all been senior managers of social

service agencies in BC. It has always been our goal to grow our Board representation across the country. At our meeting of Tuesday, August 16, 2016, we welcomed Stephania Kostiuk as our newest member. Hailing from Winnipeg, Manitoba, Steph is our first member from outside BC. As an Executive Director of Early Childhood Learning Centres, she is also our first member with extensive knowledge in the Child Care sector. Since Child Care and Early Education is 25% of CSBT's business this is a huge addition. Steph's knowledge and expertise will mean much to us as we seek to continue to offer excellence to this area. It is also important to us that Steph is very well regarded among her peers and works closely with government in her province. Her enthusiasm, exuberant energy and passion for the social service sector will add to the passion of our existing members and result in an even stronger Board. You can

*continued on page 2*

read more about Stephania in this newsletter. Welcome Steph!!!

Second, I'm so pleased that we now have Advisory Committees in each region of Canada in which CSBT operates (Atlantic, Ontario, Manitoba, Saskatchewan, and Alberta – the Board still is the committee for BC). These voluntary committees, comprising senior managers of agencies that use and are committed to CSBT, meet twice yearly. They discuss the unique realities effecting social services in their region in regard to employment and employee benefits. Their information and feedback is invaluable to our Board as we develop policies to develop CSBT and monitor the performance of GroupHEALTH Benefits Solutions, our administrator. You should know that we NEED more members for our Advisory Committees, especially in Atlantic, Manitoba, Saskatchewan, and Alberta. If you fit the description above, are a change maker, and want to help influence our CSBT program, please send us an email enquiring about these committees. We really need the help and input of our members.

And, third, we are super excited that we are the largest Trust of our kind in Canada. When we started in 2002 we were 8 agencies in BC. We are now (as of this writing) 709 agencies across the country. We provide quality flexible benefits coverage to over 25,000 employees. If we add in peoples' families we are effecting the lives of over 75,000 people. In the last quarter alone, our best ever, we added 1,911 new covered employees to the CSBT family. With this growth 2016 will be our best year ever. It is very powerful when so many agencies come together to take control of our own destiny in terms of the benefits we provide to our employees. The buying power alone is good for everyone. Even more important is that the size makes it possible to be innovative and to find solutions that are different from the "same old, same old" we've all been offered for so many years. We couldn't accomplish any of this without you and your support, so THANK YOU!!!

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

## Now some Bad News ... and REAL Solutions that WORK

In my Board Chair article I shared good news. Now some really bad news. However, at CSBT we focus on being different. We don't just share bad news and ask you to like it. Instead we come along with solutions that differentiate you and us from the herd.

**First Bad News:** LTD rates have increased astronomically across Canada this year. They're going to get worse. It's a result of an aging workforce coupled with the fact that for the first time ever the number of people on LTD who have mental health claims are being included in the calculations. Most companies are seeing 20-30% increases and we've seen examples of 50% and even 200%. Many are downgrading their LTD coverage or even eliminating it.

But, there are solutions that work. If you have LTD coverage with CSBT then you have access to DMI. DMI has amazing abilities to help employers who want to commit to early intervention and return to work strategies. The reality is that many (not all) people who end up on LTD do so because they have an issue that impacts their ability to do some or most of their normal job. But many of these people could be doing something. The conversation is all about what a person can't do. Too seldom is it about what they CAN DO. Stop and remember that for every \$1 paid out for LTD the carrier is going to collect back about \$2.50 in premiums (because today's claims = tomorrow's premiums). So even if a person can only do a very small part of what needs to be done it is to your advantage to have them at work, pay them, and avoid future increases. It's also to the employee's benefit as they're not left to languish on LTD and their employment relationship is maintained. So, be proactive! Get in touch with DMI. Tell them this is a valuable employee and you want them back as soon as possible. Communicate that you're eager to work on a return to work strategy. If you do this, take control, you will see a better outcome for LTD costs AND you'll have better employee morale.

**Second Bad News:** Our honeymoon on drug costs is over. We've enjoyed about 4-5 years of great drug cost increases because of the advent of generic drugs. But that's done. Now with an aging workforce and the increase in biologics we're seeing incredible increases. Again, many employers are watering down their plans which leave employees much worse off.

But, at CSBT we do have solutions that work. They mean change and change is always awful. But they also mean lower costs for you while your employees still get access to the important medications they need. Our two key solutions are Managed RX and Postscripts. These both use central dispensing pharmacies, controlled dispensing costs and guaranteed low markups to provide very significant savings (we're seeing anywhere from 18-25% depending on what plan you choose). So, if you haven't explored these incredibly successful solutions then get in touch with your CSBT Partner and tell her or him you want to learn about it and how to implement. Again, you are the master of running your business. So take control and seek these powerful tools.

**Third Bad News:** Mental Health claims are skyrocketing. In Canada this year mental health related claims are around 45% of the claims for LTD. They consume a very high portion of the drug cost part of your premiums. Many sick days are consumed and productivity lowered. This is going to get far worse. Too frequently employers are happy to see people with these issues go off on disability because they don't know how to deal with them.

But, there are solutions. In the first section we told you about working with DMI to keep people in the workforce or get them back as quickly as possible. That helps with these claims too. However, once a person goes off with a mental health claim they are far less likely to successfully re-enter the workforce. So, your best solution is to get involved early and in a very committed way to support people with

mental health issues so they never have to go off. Many people would never get to the point of having a very difficult mental health issue if they got help early. So, when you know someone is having difficulties strongly encourage them to call Ceridian LifeWorks, our EFAP provider. Help them to understand it's confidential and they'll get the help they need. In addition, the Canadian Mental Health Association, working with the Ontario Human Rights Commission has designed a super program that you can use to make your workplace safe for people with mental health issues and to support them to be successful in the workplace. Called "Think Outside the Box – Mental Health Accessibility Project", this program provides simple, powerful tools (in a tool kit) that employers can use to get in front of this growing problem. Learn about this great program at

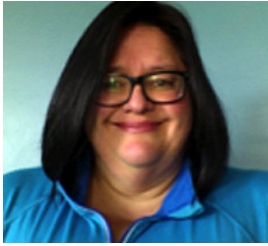
<http://thinkoutsidethebox.cmha.ca/>.

**And so,** yes there are problems. There are always problems. But there are also solutions. The thing to remember is that if you don't do something everyone else will assume everything is OK. Then one day you'll wake up and learn that the renewal of your benefit plan is far beyond your capacity. Therefore you, as the person responsible for your business, need to take the first steps to protect your employees and your bottom line by initiating the drive to use solutions that work. Here at CSBT we pledge to continue to work with you to make it happen.

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

## Meet our newest Board Member Stephania Kostiuk

*Executive Director, Ryerson School-Age Center*



As Executive Director of Ryerson School-Age Centre Inc, Stephania Kostiuk runs three child care centres, serving 223 children. Stephania is expanding to include an inter-generational centre, joining children and seniors in

the community with innovative programming and activities. Stephania has been an administrator in the non-profit child care sector in Winnipeg, Manitoba, for 25 years.

### **Goal as CSBT Board Member:**

To work as part of an inter-disciplinary team to get the most comprehensive, cost-effective benefits to those in the community services sector.

## Meet our Alberta Advisory Committee Members – Part of our CSBT Team

CSBT is in the process of developing Advisory Committees, consisting of three to five people, in the Western, Atlantic, Prairie, and Ontario regions. Our goal is to get a wide representation across each geographical area to assist us in obtaining valuable sector specific information, and to help us learn the challenges within social services. This allows us to provide easy-to-manage and cost-contained solutions to meet those challenges so healthy, happy employees can touch more lives and do more good. CSBT is very fortunate to have brought together 2 Thought Leaders from the Western Region to form our Alberta Advisory Committee.

## Lorelei Martin

*Executive Director, D.A.R.T.S.*



Lorelei began her journey in the disabilities field in 1988 working at Michener Services in Red Deer. She became the Executive Director of the Drumheller And Region Transition Society (D.A.R.T.S.) in 2000 and continues in that role today.

Lorelei holds great enthusiasm and passion for the future of Community Disability Services and her family, in particular her granddaughter!

D.A.R.T.S. is a rural community based organization that provides a diverse array of individualized support to people with disabilities and maintains a staffing component of 70 to 80 employees. D.A.R.T.S. envisions a future where all people regardless of their abilities are included, respected and valued members of their community.

### **Why I Chose to be on CSBT Advisory Committee?**

My goal as a member of the CSBT Advisory committee is to create better workplaces in Alberta by promoting and enhancing CSBT through mutual consultation with current and potential members.



## Joanne Pawelek

*Chief Executive Officer, Deaf & Hear Alberta*



Joanne became the CEO of Deaf & Hear Alberta in August 2014. Prior to that, she has worked in a variety of publicly-funded agencies and non-profit organizations across Alberta for over 30 years, including Calgary Immigrant Women's Association,

Alberta Cancer Foundation, Canadian Breast Cancer Foundation – Prairies/NWT, Canadian Cancer Society – Alberta/NWT, Meals on Wheels, Calgary Catholic School District, Alberta Tobacco Reduction Alliance, the Alberta Alcohol & Drug Abuse Commission (AADAC), Health Unit Association of Alberta, and Alberta Social Services & Community Health.

She has a wealth of experience in community-based programming, client-based services, social marketing and health promotion. She is committed to establishing positive working relationships and partnerships with clients and their families, service-providers, funders, allied organizations and community groups.

Her work philosophy is grounded in the 4 'C's of communication, collaboration, community and creativity! Joanne believes in "whole person care" and facilitating client engagement and satisfaction through relationship-building models of service delivery, seamless and improved access to care, and leveraging collaborative relationships.

Joanne enjoys hiking, taking music lessons, learning languages (e.g., American Sign Language and Ukrainian) and collecting Hallmark Keepsake Christmas ornaments.

### **Why I Chose to be on CSBT Advisory Committee?**

Supporting the health and wellness of staff is an important priority for me and our organization. Even though we are a small, non-profit agency, we get top-notch service and a very affordable benefits mix from CSBT. I've been involved with practically every group benefits plan out there, and I can honestly say CSBT is the best. I especially appreciate how the CSBT team consistently strives to provide "best in class" service

and offerings to each and every one of its member organizations, no matter the size. I'm very honoured to join the Advisory Committee and contribute what I can to ensure the continued success of CSBT.



## How to Get Rid of Sleep Debt ...and Create a Healthy Sleep Routine

Think you can learn to survive on less than six hours of sleep a night? Think again. Adults typically need between seven and nine hours of shut-eye a night to function at their best.

How come? When you're awake, a chemical called adenosine builds up in your blood, and when you sleep, your body breaks it down. Skimp on sleep, however, and adenosine builds up in your bloodstream, making you more and more desperate to snooze. Your reaction time slows, which makes you more prone to dangerous mistakes when driving. A shortage of sleep is to blame for some 100,000 traffic accidents, 76,000 injuries, and 1,500 deaths a year.

**"The amount of sleep required by the average person is five minutes more."** -Wilson Mizener

And it adds up. Getting just two to three hours too little sleep for a few nights can have the same effect as pulling an all-nighter—yet it's something that many adults routinely do. If that doesn't sound like a big deal, consider this: Staying up for 24 hours straight and then getting behind the wheel is like driving with a blood-alcohol content that deems you legally drunk.

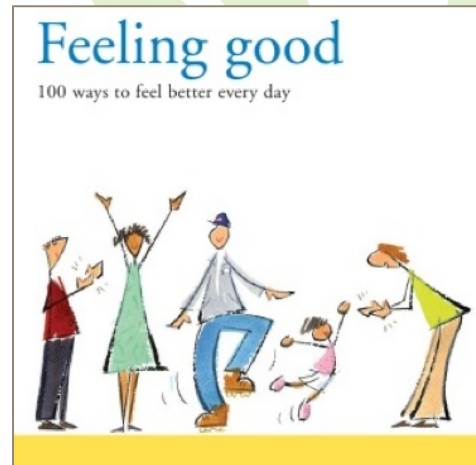
Just like with a credit card or a mortgage, sleep debt eventually has to be repaid. And the more you add to it, the bigger your balance. Sleeping in on the weekends (a common practice) is one way that you might try to combat a shortage of weeknight sleep, but it's usually

not the best strategy. If you have to overcome a one- or two-hour sleep debt, it might work. But if you're under-sleeping by, say, an hour every night, Monday through Friday, you'll end up with a whopping five hours of sleep debt by the time Saturday rolls around. And sleeping in too much on Saturdays and Sundays can make things worse by throwing off your regular snooze schedule and making it harder to sleep on Sunday night.

When it comes to paying down sleep debt, slow and steady is the way to go. Start by cleaning up your sleep hygiene habits to maximize the hours of snooze time that you get during the week. Even going to bed just 15 minutes earlier each night may help. Stick to a regular sleep and wake schedule, avoid caffeine and alcohol, exercise daily, and relax before bed with a hot bath or a good book instead of electronics (which can disrupt sleep). A daytime nap may also help you catch up, if it's possible for you to take one regularly.

### 3 Things That Could Help You Sleep Better

1. **Stop using all technology 30 min before bed- no cell phone- no lap top- no kindle. The light block melatonin which can help you fall asleep. A 30 min wind down with relaxation and reading (a paper book) can make it easier to fall asleep.**
2. **No caffeine after 3 PM.**
3. **Sleep only an hour longer during the weekend than your latest weekday wake-up.**



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

#### Boost your energy.

Exercise and a proper diet are the best energy boosters.

- Never skip breakfast. A good balanced breakfast boosts your energy all morning long.
- Get exercise. Being active is the best way to boost and maintain energy.
- Limit how much alcohol you drink. It depletes your energy.
- Avoid overeating. Big meals leave you feeling sluggish.
- Have light snacks throughout the day. Frequent small meals and snacks help you maintain a constant energy supply. Choose healthy foods that give you energy, such as fruits, nuts, and yogurt. Avoid candy bars, potato chips, and other foods that are low in nutrients and high in calories.

## 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 1.844.542.4195 to refer a friend!

Community Services Benefits Trust  
2626 Croydon Drive - Suite 200, Surrey, BC V3Z 0S8  
Phone: 1.844.542.4195 | Email: info@csbt.ca

**CSBT**  
Community Services Benefits Trust  
Healthy Employees at Work