



Community Services Benefits Trust Newsletter - Summer Edition

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LTD and Drug Costs – The Tsunami – CSBT Board Planning



In late May 2016, the CSBT Board held its annual planning Advance with staff of our Administrator, GroupHEALTH Benefit Solutions (GHBS). It was a time focused solely on the threat posed by rising LTD and Drug Costs. We know these aren't the only issues of concern. However, they are the greatest threats right now. The Board is aware the threats we're facing go to the heart of our ability to achieve our ENDS.

First a word about what we're facing. Your CSBT Board has spent much time in the last year learning from experts about the key threats to providing good benefits for our employees at sustainable prices. The most important things we're heard, from multiple sources, is that we've entered a time of completely unmanageable increases in these two areas. While the reasons are many (increasing age of covered group; proliferation of pharmaceutical solutions; etc.) it is clear the crisis is upon us. We've learned the principle issues we must face are:

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- In short and long term disability – for the first time insurers are including the risks posed by mental health claims in their risk calculations (on average these claims now account for about 45% of all claims and they're much less amenable to rehabilitation). While we are fortunate that due to our good practices and the work of DMI we have generally held increases to manageable levels this year, we have seen some of our members hit with huge increases. Across the industry we understand the average increases are 22% in LTD rates and some are experiencing 50% and even 200% increases; and
- The drug spend portion of Extended Health – the generic pricing reprieve era is over. Now the effect of the incredible costs of biologic drugs is being felt. While measures are largely in place to try to help with these drugs (which are very effective but can cost \$30,000 to \$200,000 per year) the reality is that the advent of these costs threaten to destroy the ability of the “system” to provide for employees.

Note: I could share much more in depth detail here but it seems enough to say “we have a problem”. What is clear is we must find both short and long term measures to address these trends.

In the first hours of our Advance the Board received comprehensive reports/educational sessions from GHBS. These addressed:

- Where CSBT has been, is now, and is projected to be in the near future;
- Benefits 101 – with specific focus on the components of drugs and disability;
- The drug cost scenario;
- Current and future issues with disability insurance; and
- Some potential solutions on which GHBS is currently working.

These sessions of information/education were open discussions among the administrator's staff and Trustees. They were extremely productive and

regarded by Trustees as among the best such exercises in which we've engaged. The initial sessions were followed by attendees engaging in an open process of identifying what they consider to be the KEY threats, strengths, and opportunities arising from the material and then choosing from among those the items that all agreed were central.

Here are some key things you should know:

- CSBT has in place some important tools that already mitigate a portion of the crisis upon us. Where our members effectively use resources like DMI, Ceridian LifeWorks, SmartRX solutions, Release of Reserves, etc., they are seeing much better outcomes;
- Many of our members treat the CSBT benefit plan just like any other basic plan and don't actively use the many measures that help control costs (i.e.: DMI & LifeWorks are only great if you REALLY use them);
- In the near term GHBS will seek a higher level of engagement among members in the SmartRX solutions – while members are often leery of these because they mean change, they may soon be the difference between having or not having a drug plan;
- GHBS will expand options under the SmartRX category (stay tuned – they're in the works);
- GHBS's very effective midterm solutions to saving a lot on LTD costs is presently only open to organizations with over 200 employees. We'll soon see this option expand to include almost all of our members;
- Our ability to innovate will soon result in more extensive changes in the areas of short and long term disability. Watch our next newsletter for more on these key developments;
- CSBT is poised to provide increased education to our members about effectively using the plan's options to address costs while supporting employees more effectively;
- We will work with our Partners to ensure they have the tools to properly educate their clients (our members) about plan options and how to use them;

- Members will see increased emphasis and support for return to work initiatives;
- We know we need far more support for all stakeholders in the area of mental health awareness. We are seeking methods to provide this support; and
- We are going to add a monthly report, going to all members, to provide links to educational materials, key info about using the CSBT plan, cost drivers and containment issues.

The CSBT Board is very aware these efforts are only steps in the direction of continuing to provide the best benefits at costs that are sustainable. We also know that while we can provide best in class plan options and valuable extras along with some education, the most important drivers of true cost containment are:

- Plan members (employers) who constantly engage in HR best practices and educate their employees about using their benefit plan well; and
- Informed employees who are committed to working with their employer to make sure their plan is sustainable and present to support them and their families in the future.

These are the key areas around which the CSBT Board seeks to support our members.

Paul Wheeler,
Chair, CSBT Board of Trustees

Meet Our Atlantic Advisory Committee - Part Of Our CSBT Team

CSBT is in the process of developing Advisory Committees, consisting of three to five people, in the 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 3 Thought Leaders from the Atlantic Region to form our Atlantic Advisory Committee.

Atlantic Advisory Committee



Mike Walsh
*Administrator, New Vision
Special Care Homes Ltd.*
michael_e_walsh@hotmail.com

New Vision is a licensed special care home located in Berwick, Nova Scotia. Created in 1993 the company was the vision of owners Helen and Mike Walsh. The company name reflects their perception of a new and better health care system focused on creating a loving and stable environment for people with special needs.

Why I Chose to be on CSBT Advisory Committee?

I choose to be on the CSBT Advisory Committee in Nova Scotia to help promote CSBT to our CCANS membership facilities and increase awareness of this fantastic program.



Jeff Kelly
*Executive Director,
The Flower Cart*
jeffkelly@flowercart.ca

The Flower Cart is an education and employment training provider for adults considered to have an intellectual disability or employment barrier. Jeff has been the Flower Cart's ED since May, 2014.

Why I Chose to be on CSBT Advisory Committee?

I believe it is important for senior leaders of organizations to be advisors in such an important staff benefit. I am proud to be representing our organization in this capacity, as I believe a competitive and attractive benefits plan is crucial to attracting and retaining excellent staff.



Marty Wexler
Executive Director,
Community Living Centres Inc.
martinwexler@ns.sympatico.ca

Community Living Centres, Inc. (CLC) was founded by Marty Wexler in 1986, to address a recognized need

for quality, community-based residential services for persons with disabilities. Employing the principles of normalization and inclusion he designed and opened several small option homes and supported apartments in Halifax and Dartmouth.

Why I Chose to be on CSBT Advisory Committee?

I believe that continuity of “care givers” is essential to achieving quality care for the residents of Community Living Centres. To that end, I believe working with CSBT to be the best provider of health care and that support for our employees is vital. I further believe that being on the Advisory Committee will enable me to ensure that CSBT’s focus is on supporting a healthy work force and to enhance their environment.

5 Top Benefit Trends

1. Employee wellness. The term “workplace wellness” may conjure up visions of health screenings and smoking cessation programs. Employers, however, are also starting to see the positive impact of a healthy workplace culture on employee productivity and safety.

The trend: Employee wellness is morphing into total well-being. Employees’ mental, social and financial health is just as important as their physical health.

Action plan: One size doesn’t fit all in wellness. Employers should choose initiatives that resonate with their workforce and company culture. There are many low- and no-cost options available, from free web resources to lunchtime learning speakers through an employee assistance program.

2. Psychological health. According to a recent Ipsos Reid poll, one-third of Canadians are at high risk for mental health issues, and 11% reported taking time off work or school for mental health reasons. Recognizing this as a growing workplace issue, the Mental Health Commission released a voluntary set of tools and resources for employers. Psychological health issues can impact absenteeism, productivity, workplace safety, disability claims and cooperation between coworkers.

The trend: Despite privacy concerns and the stigma attached to mental illness, employers recognize the need to be involved.

Action plan: Provide an employee assistance plan, coverage for psychological counseling sessions, referrals to community services, mental health first-aid training and return-to-work programs.

3. Prescription drug management. Prescription drugs account for 13% of total health expenditures in Canada. Employer-provided drug benefits are highly valued by employees, but the costs can be high.

The trend: Employers are looking for ways to keep drug costs in check.

Action plan: Save with pay-direct cards, mandatory generic substitution, coupons, dispensing fee caps, preferred pharmacy networks and prior authorization for specialty medications.

4. Financial literacy. According to a recent survey by the International Foundation of Employee Benefit Plans, 42% of Canadian employers report that employees’ personal financial issues impact their overall job performance. Many employees are living paycheque to paycheque, and they don’t always make wise purchasing decisions.

The trend: Employee stress due to financial woes negatively impacts workplace productivity.

Action plan: The government’s Task Force on Financial Literacy recommends employers add financial training to workplace training efforts and communications. Resources available include group and one-on-one workshops, e-learning courses, retirement calculators, credit counselling services, newsletters, payroll staffers and free web

resources. The International Foundation's Financial Education/Retirement Security resource page offers a variety of tools to help employers.

5. Benefit communication. Group benefits and retirement plans are a big budget item, so employers must make sure employees understand their benefits and how to use them effectively. Communication is critical.

The trend: To catch employees' attention, use different communication approaches.

Action plan: Employees respond best to personal messages tied to life stages. Create different messages for different groups. For example, focusing on life events (marriage, pregnancy, promotion, retirement) captures employees' attention at the right time with the right message. How you deliver the message also matters—Use the media that your employees use, keeping in mind media preference is individualized, not generation-based. There are boomers who love Facebook and Millennials who prefer face-to-face meetings.

Understand the Five Components of Stress

Daniel Goleman, *Brainpower: Mindsight and Emotional Intelligence in Leadership*

When it comes to workplace stress, I've got both bad news and good news

The bad news? If your work stresses you, you're not alone. A 2013 study by Harris Interactive for Everest College showed that 83% of American workers experience stress about their jobs. That was an increase from 73% in 2012. Low pay topped the list of work stressors, with unreasonable workload, annoying coworkers, and commuting also named as major sources of stress. The World Health Organization has estimated that stress costs American businesses up to \$300 billion a year.

The good news? You can manage your response to stress. As with many things, the first step to taming stress

is to understand it. With that awareness, you can choose strategies to reduce stress factors and improve how you handle the stress you face.

I spoke recently about workplace stress with my colleague, Dawa Tarchin Phillips, who will talk about managing workplace stress during his live webcast on Tuesday, April 5, the first of his Mindful Leadership Breakthrough System series. We talked about what he calls the workplace stress puzzle and how to deal with different kinds of stressors.

What is Workplace Stress? The National Institute for Occupational Safety and Health (NIOSH) defines job stress as: the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker.

Five Components to Workplace Stress. Phillips identifies five pieces to the workplace stress puzzle. They include:

- Stressors
- Stress response
- Individual differences
- Allostatic load
- Allostatic balance

Allostatic refers to allostasis, "the process of achieving stability, or homeostasis, through physiological or behavioral change."

Stressors are that which provokes stress. At work, that can mean job tasks, roles, and relationships with coworkers and supervisors.

The stress response is how our brain and body responds to the stressor. I've written extensively about "amygdala hijacks" and the brain science behind the fight/flight/freeze/faint reactions that stress can trigger.

Individual differences refer to the fact that each individual experiences stress differently. What can cause stress for one person may not be as stressful for someone else.

Paying attention to allostatic load recognizes that experiencing stress causes emotional and physiological changes. A single, simple stressor that causes minor stress makes short-term changes. More complex stressors or a combination of many stressors combine to have a larger, longer-term impact.

Allostatic balance is the process of recovering from stress and returning to a place of physiological and emotional balance.

Five Ways to Reduce Stress. Phillips suggests five ways to respond to and prevent workplace stress in his article “How Leaders Can Lower Workplace Stress.”

- **Pay attention to how you react to a “trigger” situation.** Assess the conditions and causes that brought on stress or anxiety in a specific situation. This helps you to identify stress triggers so that you can become aware of them earlier, remedy them more swiftly or prepare yourself to deal with them more effectively as they surface. A mind aware of its triggers is better equipped for making new and improved choices.
- **Develop self-awareness to improve self-management.** Paying attention to the mental and physical signs and experiences that occur during stressful situations gives you an opportunity to practice composure. Ultimately, your emotional state at any given moment is bound to improve.
- **Stay present.** Dwelling on the past prevents you from identifying important clues and information available and disclosed in the present moment. And if you do happen to get a few free moments to yourself, stop rehashing whatever stressful scenario keeps arising in your mind; instead, turn your focus to a more positive present reality or brainstorm solution-focused ways to overcome the problem.
- **Learn to meditate.** It calms the mind, and increases focus and concentration. Meditation also improves your mental agility so that when you switch back and forth between tasks you can do so quickly, deliberately, with less distraction and greater ease. You might find my article on what mindfulness is – and isn’t useful in discerning the difference between mindfulness and meditation.

- **Breathe.** It’s simple, yet often abandoned or compromised when anxiety arises. A few deep breaths will oxygenate your brain and improve the clarity of your thinking. Here is a simple exercise you can do: Breathe in and count one... then breathe out and count one. Breathe in and count two... then breathe out count two. Breathe in and count three... then breathe out. Keep repeating this in a steady rhythm. To ground yourself further during the process, place your hands on your abdomen or chest and observe the sensation of your abdomen or chest rising and settling. Learn to relax in the experience.

GroupHEALTH is a Member of the 100 New Clients Club

GroupHEALTH Benefit Solutions® broke a record – over 100 new clients in the month of February! It’s the first time we’ve had triple digits for new clients coming onboard in one month, and it’s all thanks to the awesome teamwork at GroupHEALTH. Our continued success is due to our hard working team of individuals, who consistently surpass client and Advisor Partner expectations while delivering a value proposition virtually unmatched in the group benefits marketplace. Our unique products attract prospects to our company but our team of ‘A’ players is the reason prospects become clients, and stay clients.

Our exclusive network of Advisor Partners contribute significantly to such a record and work hard to show prospects (who have now become clients) why GroupHEALTH products and processes are redefining benefits. It’s obviously working!

So how exactly are we redefining benefits? We:

- Listen to our clients and create solutions that work for them
- Deliver innovative group benefit solutions helping to contain costs

- Provide plan members with the very best products at the lowest overall cost to the plan sponsors
- Choose the most valued products from an assortment of Canada's top insurers and negotiate competitive rates and exclusive add-ons
- Provide better value by taking a long-term sustainable approach to help minimize cost increases at renewal
- Have our certified Advisor Partners be the client's local contact to provide immediate expertise on any group benefit issue that may arise
- Offer total transparency – we show clients exactly how their premium is calculated so they are able to make fully informed decisions when you decide to make a purchase
- Service the heck out of our clients (and Partners) with our awesome team of 'A' players!

Congratulations to our Administrator, Group Health! To learn more about how GroupHEALTH can help your company contain costs with a long-term sustainable group benefits plan, contact us today! We can't wait to welcome you to our family!

CSBT linking to their owners across Canada!

CSBT is happy to report that 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 that we have supported.

CSBT - Our Focus on Employee Health and Wellness April 28 | Winnipeg, MB

- An informative forum on the cost drivers in Employee benefits field and what CSBT is doing to address them.
- We had over 60 agencies attend and they thought the event was excellent. In fact, 49% said the event was excellent, 49% said the event was good, and only 2% said the event was fair.
- CSBT is committed to providing education across the country to ensure we keep healthy employees at work.

Ontario Agencies Supporting Individual with Special Needs (OASIS) 18th Conference and Annual General Meeting May 4-6 | Niagara Falls, ON

- As Ontario's pre-eminent event for senior executives in this service sector, the OASIS conference brings together the province's leading organizations. Approximately 350 CEO's, Executive Directors, Senior Managers and Board Members will participate in this event and Annual General Meeting.
- CSBT was a PATRON sponsor and attended this event!



Continuing Care Association of Nova Scotia (CCANS) June 7-9 | Liscombe Mills, NS

- The Continuing Care Association of Nova Scotia is a not-for-profit organization made up of more than 50 care providers that service the communities across our province. Together they provide long-term care and support services to the elderly as well as individuals with physical or intellectual disabilities and those with mental health issues.
- CSBT is a Silver Sponsor, is exhibiting and attending this event!



Nova Scotia Child Care Association

June 10-11 | Dartmouth, Nova Scotia

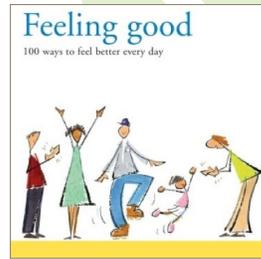
- The NSCCA provides professional development opportunities to Early Childhood Educators and practitioners in Nova Scotia. These opportunities are aimed to enhance practice, professionalism, and quality of care for Nova Scotia's children and families through high quality, informative and practical workshops.
- CSBT is an Awards Dinner Gala Sponsor, is exhibiting and attending this event!



Inclusion BC 60th Anniversary Conference

June 22- 25 | Prince George, BC

- Inclusion BC is a provincial non-profit organization dedicated to promoting the participation of people with developmental disabilities in all aspects of community life. They provide support, education and advocacy where and when it's needed, breaking down barriers and building communities that include people of all abilities. 3 days of inspiration and education on developmental disability and inclusion for all.
- CSBT is participating as a Change Maker Sponsor and will be attending this event!



Feeling Good: 100 Ways to Feel Better Every Day

Spend time outdoors.

We spend most of our lives indoors. But being outdoors has many health benefits, from breathing fresh air to taking in the sun. A little sunshine feels great, can help lift feelings of depression, and is a great source of Vitamin D, so long as you protect yourself with sunscreen. Being outdoors in good weather also encourages physical activity. Try to spend time outdoors as often as you can.

- Read a book or newspaper outdoors on your lunch break. Or take a walk.
- Do gardening. It's rewarding, good therapy, and a great workout.
- Go camping, hiking, or take nature walks with friends and family.

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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