



Warmest thoughts and best wishes for a wonderful Holiday and a Happy New Year.

Community Services Benefits Trust Newsletter - Winter Edition

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Working Together to BEAT the (Bad) Trends



If you haven't read our previous article, "Now some Bad News ... and REAL Solutions that WORK", [click here](#). It's important information.

In this newsletter I want to talk about what CSBT, our Administrator (GroupHEALTH), and our Advisor Partners are doing in cooperation with our member agencies, to address the trends discussed there.

Let's review some bad news stories that are negatively impacting all organizations providing benefits to their employees. The key negative trends right now across Canada are:

- Long Term Disability (LTD) costs – this year these costs are rising by an average of about 22% with all carriers. We've even seen cases where carriers are requesting increases as high as 200%. In our first block of renewals for CSBT in British Columbia, we've been very fortunate to keep the increases to an average of 10%. However, even this is very problematic when our funders are not lining up

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with more money. These are the key drivers of increases in social services:

- While the industry average trend for LTD cases is 6-8 disability cases for every 1000 lives insured, the experience in social services is about 12-14 cases per 1000.
 - This year, for the first time ever, mental health claims for LTD are being included by actuaries in calculating rates (depending on the carrier, these claims are now accounting for between 25% and 45% of all claims).
 - Mental Health claims are proving far more intransigent than the exclusively physical claims we used to encounter. This means they typically go on much longer, incurring higher costs.
 - As soon as an LTD claim is accepted the carrier must by regulation, reserve enough money to guarantee the ability to pay the claim for its duration. This can mean creating a reserve of between \$100,000 and \$250,000 depending on age and expected length of disability.
 - Interest rates are very low. That's great if you're paying a mortgage. It's bad for insurance companies that used to be able to set reserves lower and top them up from investments.
- Drug costs as a portion of the Extended Health plan – for the past five years we have enjoyed a honeymoon with drug costs as primary name brand drugs came off patent, and generic drugs, which are MUCH cheaper, were being dispensed in their place. We've been forewarning that this honeymoon is about to end, and now it has. We are seeing the strong increase in prescribing of biologic drugs which are effective at addressing some very serious problems. However, they have no generic alternatives (because each is biologically unique), and are incredibly expensive. It is not unusual for these types of drugs to be in the range of \$60,000 or even \$100,000 per year.

The RESULT ... is that our members must expect to see costs of employee benefits rising across Canada. CSBT has been effective at controlling increases over its history. Our aim has always been cost containment while providing best in class benefits. The reality is that until 2014, the average increase per year for CSBT members (unless their experience was very bad), was approximately 1.8%/year, while the average increase across the benefits industry in Canada for the same period was approximately 10-12% per year. We'll still do well in 2017 and

2018 when compared to the general industry, but we will see increases, and they will hurt.

So, what are we doing? What will give us the best control in these very problematic times? Here are some important ways we're addressing the trends together:

- Value Adds - we have always provided, at no additional cost to the employer, key extra values that enhance the employee benefit which when used, provide important cost control. The Ceridian Lifeworks EFAP and DMI (Disability Management Institute) are wonderfully effective at supporting employees and their families. At the same time, they help greatly with decreases in sick time, use of drugs, and people going on to LTD. But, they ONLY work if both employees and employers know about them and use them. We're working hard to promote these programs to our members. If we can increase the commitment to these, we'll continue to contain costs.
- Optional Extras ... CSBT has options available that provide cost containment while insuring employees get the support they need. Some are:
 - Smart RX Solutions® that use centralized dispensing pharmacies, controlled formularies, capped dispensing fees, and capped mark ups. Agencies using these experience 18-25% decreases in their drug costs. Yes, these solutions mean change. Yes, change can be uncomfortable. Most members don't use these options because of "change". If we want to "buck the trend" we must work together to adopt these solutions because the old model is unsustainable.
 - Mandatory generic substitution for drugs. In provinces where this isn't automatic, many of our members still use wide open acceptance of name brand drugs without any consideration of the fact that generics are therapeutically the same and much cheaper.
 - Release of Reserves pays back to the agency the reserves that the insurance company puts aside. This way, they can pay out claims that have been incurred but not reported in the event the agency changes carriers. These reserves can be from 8-16% of the extended health cost and so, choosing this option can save the agency considerable money.
 - Mid Term Disability changes one letter from the traditional LTD program. Using MTD means that the carrier (in most disability cases), must reserve far less money resulting in extensive savings to the agency. While this is currently only available to larger agencies (over 150 employees), it can significantly change the LTD picture for them. It will soon be open to many more of us, but we must work together to make sure we use this option.

- Making other changes to the disability (LTD) program can have great effect but must be measured against the needs of both employees and employers. Some of these are:

- Change the “own occupation” period of LTD. For instance, changing from a 2-year to a 1-year own occupation period can save 4.5% of LTD costs.
- Changing the LTD benefit duration to a maximum period can save up to 30% on these costs.
- Changing the waiting period for LTD from the traditional 17 weeks can save up to 10%.
- Reducing the level of the LTD benefit can also realize large savings.

- New Optional Extra ... our Administrator, GroupHEALTH, has introduced a new option that will have a positive effect now in terms of drug costs and, more importantly, a huge impact on the future drug cost risks as more biologic drugs become available. This new program, called FormuCARE™, caps the potential for the high costs of biologics from destroying a member’s extended health program. It does so by putting an upper limit (\$10,000/annual) on the cost of drugs that the plan will pay for and supports the employee to obtain these drugs from other providers.

These options and added values are already available. Not enough of us are using them as effectively as possible. We’re working with our Advisor Partners to make sure you’re informed. We need you to make sure you and your employees use every option available.

What else are we doing to work with our members? We have several initiatives under way that build on what we’ve been doing to date. These include:

- Two of our Board Members are meeting with a large number (over 120) of our member agencies to learn directly from them what is working and what is not. We’ll use what we learn to further refine our policies and the solutions we offer.
- We’re increasing our focus on wellness information. We’re specifically focusing on topics of disability, using both DMI and Ceridian LifeWorks, and providing resources in multiple formats.
- Some of our members have worse experience than others. The insurance companies would love to get rid of them. At CSBT we don’t work that way. We believe we need to help each other to achieve good results. So, we’re identifying those agencies and meeting with them, along with the Advisor Partners, to review their experience and help them plan to address the problem areas.

- We’re investing a lot of time educating our Advisor Partners further. We must make sure they understand the value adds and available options in great depth and that they teach agencies about them, while supporting them in their use. We’re convinced this is the number one way to continue to provide the cost containment we all need.

And finally ... We have some member agencies that treat their CSBT package like a traditional employee benefits insurance package. Doing this guarantees we’ll all get the results those traditional packages have provided including expected annual increases of 10-12%. If you realize that CSBT is one huge pool of agencies (both number of agencies and total number of dollars) working together, then you’ll understand when I say that these members are “peeing in our pool”. We are challenging our members directly to stop this unacceptable practice. We’re doing so by letting them earn the higher rates that their use justifiably deserves, and by meeting with them (either directly or through our Advisor Partners) to show them how they can improve their experience and costs.

CSBT is NOT a traditional employee benefit package. It has all the insured components of such a package, but has been carefully designed to include many other components that when used together, result in true cost containment. The key message of this LONG article is to say ... We can collectively beat the bad trends happening in the industry if we all commit to using and promoting the WHOLE CSBT package with all its options, to the betterment of our employees, and the financial health of our organizations.

Paul Wheeler,
Chair, CSBT Board of Trustees

CSBT Welcomes Two New Advisory Members



Carolyn Ferns is the Public Policy and Government Relations Coordinator for the Ontario Coalition for Better Child Care and brings over ten years of sector experience to the Advisory Committee. Carolyn knows that good benefits are important and all too rare in the child care sector. She hopes to provide advice and support to CSBT and to promote their services in her community.



Barry Jack joins the Advisory Committee from Our Neighborhood Living Society which supports the Halifax Regional Municipality. Barry believes that the individuals who provide care in our communities should be offered the best possible health care benefits. Working with

the Advisory Committee will allow Barry to participate in CSBT's future development and give him the opportunity to invite others to see the benefits of CSBT and how it can enhance their work environments.

[Click here](#) for more information on Carolyn, Barry, and the rest of CSBT's Advisory Committee.

CSBT at IFEBP Conference

My First IFEBP Conference; A tell-all by Stephania Kostiuik, CSBT Board Member

I had the privilege of attending the International Foundation of Employee Benefit Plans (IFEBP) conference last month in San Diego. Having attended several conferences previously, I was expecting the usual guest speakers, trade show, and informational sessions. I was very pleasantly surprised to see that this conference was a feast for the forward-thinker!

The daily keynotes offered a varied viewpoint of humanity, from the managerial style of Michael Abrashoff, Former U.S. Navy Commander; to the presentation of technological advances available in the not-too-distant future from Dianne Francis, best-selling author and professor; to the study of the happiest countries in the world from John Helliwell, OC, D.Phil. The folks behind those studies that we repost and retweet actually exist!

Teamwork seems to be the operative word when discussing the success of our programming in the workplace. The break-out sessions, "Employee Wellness Programs in Canada: What Is the Evidence That They Can Make a Measurable Difference?" and "Transforming the Health and Productivity of Employees: Findings from the Sun

Ivey Study" provided me with information from the only Canadian study of it's kind - a very timely presentation, as we were discussing that same question at the CSBT board meeting the day before. The sessions "Succeeding with Wellness: Simple Strategies That Get Results" and "Mental Health at Work: Energized or Stressed Out?" emphasized my belief that if people work together at achieving a goal, their success will be measurably better and sustained than if they work alone at their wellness goals.

It is with this philosophy in mind that CSBT continues to constantly appraise each service and choose those with a proven track record of success - and this conference has proven that we are on the right path.

In closing, I would like to emphasize the points I took away from this conference:

- The happiest people are those that take the time to care for one another.
- The most successful programs are ones in which the motivation is shared.
- Great leadership in programs means taking an active interest and participation of a shared goal.
- kindness and respect of basic human dignity is the cornerstone of achievement.

Do Holiday Expectations Cause You Angst? 21 ways to Help

Expectations can get us in trouble during the holiday season. Why is it that we somehow still hang onto the vision that we can suddenly transform the family into what we want during the holidays and all those old wounds, stories, and disappointments will shrink away when the bells start ringing and Santa's sleigh starts flying? The sparkle of the season adorned with gorgeous music, spirituality, bright lights and massive decorations has a way of tricking us into thinking anything is possible.

What is not possible though is changing other people, and especially our families. We know we can't do therapy on our own families even if we have the experience and wisdom



to do so. But give us the holidays and we will suddenly see our co-dependent selves' rise to the occasion. We begin to hope and wish that this year will be different and maybe we can change things. This is the most common and painful mistake I see people make during the holiday season. We all have that longing and desire for closeness and we love seeing families together enjoying their wonderful traditions. We want this to be us! But when it's not, we suffer with angst and disappointment.

But, what if you come from a family with some dysfunction? And who doesn't? What to do? Can you change it? Do those strained relationships become reformed because we bought lovely gifts and Silent Night is playing softly in the background? Can our own power and love change it just this year or this season? Maybe if we are just a little nicer, or a little better in some way, things will be different.

But, seriously, we cannot change anyone but ourselves. We have to accept who our families are and decide for ourselves how to deal with this special time of year. Here are twelve reminders that could help if you are having difficulties sorting it out:

1. Keep your expectations of others at bay. If you have expectations, let them be for you and your own growth and learning.
2. Stop with aiming for external perfection and focus on the joy and allowing things and people to be what and who they are.
3. Remember you can't control others or change them, so don't even try. Relax.
4. Set healthy boundaries for yourself so you are doing

- what is right for you and allow others to deal with this in their own way. Don't take it on! You are not responsible for the feelings or reactions of others.
5. If you have triggers during the season and some past trauma comes up, embrace it and see it as a way to continue your growth and recovery.
6. Don't "fake it till you make it," but instead allow yourself to embrace all feelings this season and see them as an important part of you so that you can nurture yourself and heal.
7. Give yourself the gift of self-care! Wrap that up in a great big box for you and only you! You're on Santa's "nice" list.
8. Worry less about gifts and more about loving those you love. They will remember the good times and the love more than any gift you will find them.
9. If you find yourself feeling sad and lonely, do something with it! Use the time to make a plan for recovery and finding new friends and support.
10. Allow your own authenticity to come alive and dance to the beat of your own drum while also being respectful of all the other beats out there!
11. If your family is too toxic and you feel it is healthier to stay away and do your own thing, do it. Don't allow abuse of any kind.
12. If you don't feel loved and cared about...start giving just what you want to yourself and start filling up your own tank with all the nurture you can muster. Do this with self-compassion and your own form of spirituality.

Remember it is our expectations that get us in trouble. It's another year, another season, another holiday, but this one could be different, if you focus on you and don't worry so much about what others think, say, or do. It is our job to create our own content and peaceful experience and we can do it! If we don't, who will? The legacy of distorted love can be stopped in this important time of your life. It might be hard. But when you do hard things, they're hard! And that's ok.

Source:

<https://www.psychologytoday.com/blog/the-legacy-distorted-love/201312/do-holiday-expectations-cause-you-angst-12-ways-help>

Holiday Quotes to Make You Merry

Curl up with a warm cup of tea or a steaming mug of hot cocoa and take the time to relax this holiday season. In support of your relaxation and reflection, and your enjoyment of the people and pursuits you love most, here are some wonderful quotes about the holiday season. Enjoy!

"The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart. Wishing you happiness." - Helen Keller

"This is my wish for you: peace of mind, prosperity through the year, happiness that multiplies, health for you and yours, fun around every corner, energy to chase your dreams, joy to fill your holidays!" - D.M. Dellinger

"Blessed is the season which engages the whole world in a conspiracy of love." - Hamilton Wright Mabie

"Every piece of the universe, even the tiniest little snow crystal, matters somehow. I have a place in the pattern, and so do you. Thinking of you this holiday season!" - T.A. Barron

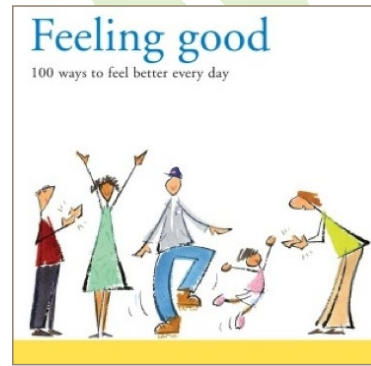
"As we struggle with shopping lists and invitations, compounded by December's bad weather, it is good to be reminded that there are people in our lives who are worth this aggravation, and people to whom we are worth the same." - Donald E. Westlake

"May your walls know joy, may every room hold laughter, and every window open to great possibility." - Mary Anne Radmacher

"Sharing the holiday with other people, and feeling that you're giving of yourself, gets you past all the commercialism." - Caroline Kennedy

"The joy of brightening other lives, bearing each others' burdens, easing others' loads and supplanting empty hearts and lives with generous gifts becomes for us the magic of the holidays." - W. C. Jones

"It is tenderness for the past, courage for the present, hope for the future. It is a fervent wish that every cup may overflow with blessings rich and eternal, and that every path may lead to peace." - Agnes M. Pharo



Feeling Good: 100 Ways to Feel Better Every Day

Make someone else feel good.

Doing for others makes you feel good. It may also be good for your physical health. A recent University of Michigan study found that people who give support and assistance to others live longer.

- Help a friend, relative, or neighbor with errands, transportation, shopping, babysitting, or other tasks.
- Get involved in a volunteer organization.
- Teach your child how good it feels to give to others by volunteering together at a local soup kitchen or helping out an elderly neighbor.
- Pick up trash when you see it in a park or on the beach.
- Let someone else take the good parking space or go ahead of you in line.

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!

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