

PLAN Update



Summer 2009

News and Information for Plan Administrators

Employee mental health in tough economic times

by Dr. Joti Samra, R. Psych. & Dr. Merv Gilbert, R. Psych.



The current economic climate is challenging for all. As employers work to ensure that their organization remains strong and viable, they need to be mindful of the fact that their staff are likely experiencing their own concerns and stresses. This is most obvious in situations where the employers are considering restructuring or downsizing, but is equally true for those organizations that are stable or even growing. Even though their employees may be secure in their own jobs, they may nevertheless have financial worries or be concerned about the job security of a family member.

For these reasons it is important for all employers to be mindful of the morale and well-being of their staff. Failure to do so can undermine the sustainability of the organization and compromise the psychological health of employees which, in turn, can lead to workplace conflict, disengagement, turnover, accidents and injuries, as well as loss of the knowledge capacity and leadership provided by experienced employees. Informed employers recognize the importance of creating a psychologically safe and healthy workplace: an environment that promotes employees' emotional well-being and presents minimal risk to employee mental health.

While Canadian employers are aware of the impact of economic stress on their employees, many are uncertain

as to how to act. How do employers determine what issues exist in their workplaces? How do they determine what programs, policies or services will best to support their employees? How do they maintain the morale, health, productivity and sustainability of their workplace?

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CARESnets[®] contest winners!

Congratulations to the winners of our Electronic Explanation of Benefit and Direct Deposit online registration contest which ran from November 3, 2008 to March 2, 2009.

We are pleased to announce our winners and say thank you to everyone who entered the contest.

The two Grand Prizes winners of a trip for 2 worth \$2500 each are:

- Jody Eastman
- Kristin Lunn at

The 10 winners of an iPod touch are:

- Felix Healy
- Peggy Braun
- Chad Exley
- Ming Xu
- Deanna Salgado
- Jessica Auyeung
- Jon Vargek
- Janice McMurray
- Cynthia Swoveland
- Malcolm Chrystal

Some effective tips for employers include the following:

- **Educate:** Provide information and opportunities for staff to learn about the impact of stress on both physical and psychological health (e.g., at staff meetings, orientation sessions, health and safety meetings). This should include awareness of some of the most common signs of stress such as fatigue, changed appetite, frustration/irritability and increased alcohol use.
- **Communicate:** Maintaining open communication is always critical, but this is particularly important during times of uncertainty. Provide information frequently and regularly with respect to impending and ongoing changes, even if the news is not positive. Creating a sense of predictability and allowing employees to ask questions mitigates the impact of stress. Maintain an open-door policy where employees feel comfortable expressing concerns that impact their work function.
- **Ensure self-care:** Recognize that, when under stress, people frequently neglect healthy behaviours such as regular exercise, adequate sleep and a proper diet. Provide employees with information and resources to develop and/or maintain their physical and psychological coping and resiliency skills (e.g., through lunch-and-learns, training programs, internal newsletters, online materials). A number of free, evidence-based resources are available at www.comh.ca/selfcare.
- **Provide supports:** Communicate about existing supports for employee mental health that may be available in the workplace (e.g., EFAP, wellness programs, extended benefits for psychological services), as well as those available in the community. Further information is available at www.heretohelpbc.ca.
- **Reduce organizational risks:** Pay attention to and remove unnecessary sources of stress within the workplace. Consider the timing and necessity of possible organizational changes. Solicit employee input and participation whenever possible. Implement and utilize practical tools to assess and address psychological risks within the workplace (see www.guardingmindsatwork.ca).
- **Strengthen relationships:** Understand that personal levels of stress can not only impact individual productivity but also team functioning and effectiveness. Morale may be decreased, and there may be increased tension and conflict, particularly if there is uncertainty about job security. Ensure that there are ongoing opportunities for staff to build and strengthen their relationships with coworkers (e.g. social events, team-building activities, community participation).
- **Celebrate success:** In times of change, it is particularly important to provide opportunities for celebration and recognition of those things that are going well. These may include individual accomplishments, team milestones or organizational successes. Recognition need not involve financial compensation; sincere acknowledgement and celebration by one's colleagues can contribute immeasurably to morale and commitment.

New Second Opinion™ Service

Second Opinion is a new benefit that offers plan members and their dependents the opportunity to obtain a second opinion from medical specialists from the McGill University Health Centre. This benefit is specifically for those that are faced with serious medical conditions (e.g. AIDS, cancer, cardiovascular conditions, kidney failure, etc.). More information about this service will be communicated to you in the next few months.

While it may not be possible to predict exactly what the future holds, it is certain that those organizations that are likely to survive and thrive are those that attend to their staff as they are fundamental to resiliency.

Dr. Joti Samra and Dr Merv Gilbert are clinical psychologists and hold positions as Adjunct Professors with the Consortium for Organizational Mental Healthcare (COMH), Faculty of Health Sciences, Simon Fraser University. Dr. Samra can be reached at: jsamra@sfu.ca. Dr. Gilbert can be reached at mervgilbert@gilbertacton.com

You're not expecting to seriously injure yourself today.

preventable.ca

Join the Community

PBC will accept claims from denturists via DACnet

DACnet is the system that submits electronic claims to benefit providers for the Denturist Association of Canada. The system uses the same standard as the CDAnet system now used by Dentists only under the DACnet name. Later this year, members using denturist services will be able to have their claims conveniently submitted directly to Pacific Blue Cross by their provider.

Pacific Blue Cross continually works toward ensuring we provide competitive services. We do not anticipate this change to the claiming process will have any impact to plan rates or claims experience.

Group Conversion plan: options for employees facing layoffs

Not everyone has an internal Ebenezer waiting to escape. For most of us, we feel an overwhelming sense of compassion when we have to lay off an employee due to a downturn in the economy. Many of us can sympathize with the sense of instability and disruption that a layoff can cause for a family or an individual. But all is not lost: Our conversion plans allow employees to maintain their benefits after a lay-off by making it easy to transfer coverage to a Pacific Blue Cross Individual Health Plan.

Providing they apply within 60 days of their previous coverage being cancelled, employees can take advantage of our conversion privilege. There is no medical questionnaire and the plan covers pre-existing conditions. Furthermore, the privilege allows applicants to by-pass the "no claims period" for dental and vision benefits.

The conversion privilege is only available once. To be eligible, applicants must have had continuous coverage for at least six months under a recognized Canadian group plan with the same benefits.

The Blue Choice Conversion privilege consists of a suite of core health benefits with options of prescription drugs, dental and travel benefits. Individual benefit plans can be tailored to suit family specific needs providing maximum coverage at a reasonable price. More importantly, Individual Plans give peace of mind and provide protection against unexpected health problems and emergencies.

For more information on how you can help ease the process for transitioning employees, contact our Individual Plans department at 604 419-2200, or e-mail inhealth@pac.bluecross.ca. You can also contact your Account Manager to request some brochures.

Prescribing authority expanded



Earlier this year, the BC government expanded the list of providers who are legally allowed to prescribe drugs. The legislation would alleviate the burden placed on physicians and improve care for all Canadians.

Who can prescribe drugs?

In addition to physicians and pharmacists, the following providers can now prescribe drugs:

- registered nurses
- optometrists
- midwives
- naturopaths

How does this affect your plan? We will continue to administer your plan according to your contract. In other words, if a drug is eligible, we will pay for it. However, we will be changing the contract wording.

Current contract wording: *Drugs and medicines which legally require a prescription from a Physician or Dentist.*

Change in contract wording as of July 2009: *Eligible drugs must be prescribed and dispensed by a medical provider legally authorized to do so. The drug must be for the treatment of a sickness or injury.*

For more information about this change, visit: www.gov.bc.ca/health/index.html



Employers with a Pacific Blue Cross group plan, may be eligible to offer their employees a discounted rate on travel insurance.

Ask your account manager or plan advisor about Group Voluntary Travel today.

Pacific Blue Cross Travel Plans
Covers you. Covers the world.



www.pac.bluecross.ca

Congratulations are in order:

Congratulations Brian Mathae!

Pacific Blue Cross and BC Life & Casualty Company congratulate Brian Mathae as the new Director, Group Client Development.



Brian joined PBC two years ago as an Account Manager. Soon after, he was appointed Manager, Brokerage, and much more recently, he was named as Director. With over 20 years experience in the health benefits industry, Brian's background includes

several years with a major brokerage firm in Kelowna where he gained invaluable insight into group benefits from the employer's perspective. In addition, Brian spent fourteen years in Winnipeg and Vancouver with one of our major competitors where he was directly involved with the development and marketing of group products and services.

Brian's focus is to continue to build strong relationships with our clients, trusted advisors and consultants. He believes this is the most critical component in helping Pacific Blue Cross grow.

Should there be any outstanding matters or new issues of concern, please contact Brian directly at 604-419-2788 or by e-mail at bmathae@pac.bluecross.ca.

Congratulations to the BC Public Service Agency!

Pacific Blue Cross would like to recognize and congratulate the Corporate Health and Benefits Programs team of the BC Public Service Agency. This team received the 2008 *Partnerships with our Stakeholders* Deputy Minister's award. This award, which is given to an individual, group, team or branch that works with stakeholders to meet mutual goals, was given to the Corporate Health and Benefits Program for implementing several major health initiatives including:

- **Quittin' Time:** A smoking cessation program. A thousand employees and their families signed up for the program, which included pre and post quitting smoking support.
- **My Health Matters:** A preventative health pilot project, which included completing a health risk assessment, direct nursing assessments and ongoing health coaching. The program was rolled out in Kamloops and Nanaimo. Over two thousand employees took part.
- **A flexible benefits program**

Pacific Blue Cross is pleased to partner with and support the BC Public Service Agency in healthy workplace initiatives. We administered the *Quittin' Time* smoking cessation benefits. Our own Health Risk Assessment tool, @live, was used to create a baseline for the *My Health Matters* pilot. Furthermore, we assisted in the transition to flexible benefits and will administer the Dental, EHC and HSA benefits under the flexible benefits program for excluded employees.

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