

COVID-19 AND OUR NEW WORLD

Last month's Journal focused on changes to group benefits in light of insurer and government responses to the emerging COVID-19 situation. One month later, governments at all levels are asking us to stay home if possible, restaurants and bars are closed except for take-out orders, we are watching old sports events, ordering groceries online, and visiting our children and grandchildren via FaceTime and Zoom meetings. One month later, the realities of our changed world are starting to sink in ...

For some people, this "force majeure" is a welcomed pause to life – we spend more time reading to our children, connecting with family and friends (albeit online), taking up new hobbies, getting to know our neighbours.

However, for many, these life changes are just stressful, unsettling and isolated times! We are dedicating this month's Journal to remind clients of wellness benefits that are part of their group benefit plans, or otherwise available to organizations. In addition, we have included some other tips and tools to help manage your mental health and wellness.

Employee Assistance Plan (EAP)

According to Morneau Shepell, prior to COVID-19, each week 500,000 Canadians miss work because of stress and personal challenges. EAPs can be embedded in your organization's long term disability (LTD) plan, extended health (EHC) plan, or more typically as a separate benefit. Support is available 24/7, and is 100% confidential.

Generally, EAPs provide support services for such concerns as:

- Pressure at home and family issues such as parenting, childcare, teens, eldercare, and bereavement
- Conflicts and relationship issues, such as separation and divorce, anger management, sexual harassment, and intimate relationships
- Depression and mental illnesses, and traumatic event counseling
- Financial or legal troubles, planning and counseling
- Health and wellness, including nutrition, weight management, eating disorders, smoking cessation
- Career counselling, how to deal with pressure at work, retirement planning, shift worker support and expatriate counselling

THE JOHNSTONE'S ADVANTAGE

Our mission is simple:
Treat each client as if they were our only client.

Our value is clear:
We are completely independent. We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



- Workplace disability prevention programs
- Substance and addictions abuse

Extended Health mental health services

Extended health (EHC) plans provide coverage for mental health services, usually under practitioner services, who are provincially licensed: psychologists, psychiatrists, social workers, etc. Typically, these services are subject to a co-insurance and maximum dollar amount or per visit maximum fee, and may be subject to a referral from the insured's primary physician.

Your new normal?

If you or a loved one are into a new work situation these days, here are some suggestions to help you adapt, while also being productive.

- Try to re-create your daily routine, including your wake-up time, meals, bedtime rituals, etc.
- Plan a new work space that is conducive for accomplishing your work demands, with good work space and natural lighting to help fight tiredness and depression. Most experts suggest that you find a quiet, low traffic area, preferably not part of other rooms, such as the kitchen, bedroom, etc.
- Stay physically active – schedule getting outside for a walk or run, find your favourite exercise program online, dust off your stationary bike or treadmill, are just a few suggestions
- Stay mentally active by reading, crafting, puzzles, mindfulness techniques
- Stay socially active by engaging with friends, colleagues, and family through the various online platforms
- Maintain health eating habits, especially in times where physical activity may be less than normal

COVID-19 Resource Page for consolidated up-to-date information is at www.jbenefits.com

COVID-19 benefits cost relief

The group insurance industry is responding to the substantially changed claims patterns in extended health and dental plans due to the COVID-19 pandemic. Governments closed businesses who were deemed to be providing non-essential services, or could not adhere to the physical distancing guidelines, ie. chiropractors, massage therapists, optometrists, dentists, etc. Overall benefits usage (claims experience) is less than what premiums had been based on.

Each insurer is taking a slightly different approach in applying premium rate reductions or overall premium credits for April and May 2020. They have advised they will be reviewing projected costs for June 2020 in the next few weeks.

We directly administer many of our clients' accounts, and you may be part of the larger pool of clients which have been established to provide small employers with stability of costs and longer-term sustainability of your program. Where it makes sense with these objectives in mind, you will notice an adjustment of costs on your May invoice.

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JOHNSTONE'S JOURNAL is published monthly and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies and share with your employees.

