



**The BBD Buzz**  
**BBD's e-Newsletter for Plan Administrators**  
**and Plan Members**  
**Spring 2008**

**Health and Wellness in the Workplace – by Kim Macey, H.R. Manager**

With the current labour market, companies of every size are examining their employee compensation packages. Benefits are a key component in any employment package to ensure employers are competitive and pro-active in the search to recruit and retain talented employees.

A Health and Wellness program initiative is an integral part of any compensation package. It should create a workplace, which supports, enforces personal well being (including physical, social and personal health) resulting in a higher level of work/life balance, job satisfaction, employee commitment and individual responsibility.

Current research provides conclusive evidence that workplace absenteeism, productivity and morale are directly linked to physical and mental health of employees (*Ipsos-Reid study released March 18, 2004*) Employers offering programs to support employee wellness have positive impacts in the workplace. A solid Health and Wellness program offers a win-win for the employer and employees.

Employers should ask for employee input when developing and designing a Health and Wellness program to ensure a fit for their workplace.

Creating a Health and Wellness program makes good business sense. There is an unlimited amount of research and resources available to employers offering information on the positive effects of a healthy workplace. One thing is for sure Health and Wellness has become a standard to any comprehensive compensation package and can be a powerful recruitment and retention tool for employers.

Listed below are some ideas and considerations for introducing Health and Wellness initiatives into your workplace.

- ✘ Provide extended health and dental Benefits
- ✘ Provide an Employee Assistance Program (EAP)
- ✘ Create a workplace wellness committee
- ✘ Ensure a commitment from the principles of the company to support wellness in the workplace
- ✘ Implement programs that support and recognize wellness and productivity
- ✘ Develop, promote and implement policies and practices which define a healthy workplace
- ✘ Support lunch and learns, professional development and workplace resources, ie: web links, articles, health assessments
- ✘ Create employee clubs such as walking, running, and fitness
- ✘ Provide employee access to shower facilities
- ✘ Participate in special promotion days/weeks - walk to work, car pool, bike to work
- ✘ Have a company team – to incorporate active team building ie: softball, bowling, community fun run
- ✘ Host healthy pot lucks every month, quarterly or semi annually
- ✘ Ensure a safe workplace, free of hazards
- ✘ Support health initiatives for healthily living ie: stop smoking program, fitness subsidy, and/or sports team sponsorship.

#### **Wellness Resources**

##### **Canadian Centre for Occupational Health and Safety**

[http://www.ccohs.ca/oshanswers/psychosocial/wellness\\_program.html](http://www.ccohs.ca/oshanswers/psychosocial/wellness_program.html)

##### **Canadian health Network**

<http://www.canadianhealthnetwork.com/servlet/ContentServer?cid=1048161679940&pagename=CHN-RCS%2FPage%2FGTPageTemplate&c=Page&lang=En>

##### **Wellergize**

<http://wellergize.ca/>

##### **Canadian Labour and Business Centre**

[http://www.clbc.ca/Research\\_and\\_Reports/Case\\_Studies.asp](http://www.clbc.ca/Research_and_Reports/Case_Studies.asp)

## BBD IT Article by [Jeff Sharpe](#), Director of Information Technology

The importance of Open Standards<sup>1</sup> cannot be understated. It allows us to communicate, collaborate and ensure our work is available to future generations. Without standards we would not have the Internet. It affects all of us each and every day, allowing any and all access across the breadth of cyberspace.

A standard may not mean something that is commonly used. The [Portable Document Format](#) specification, or what we like to call PDF documents, is not a standard (though Adobe has begun the process to turn it into one).<sup>2</sup> Governments and large corporations (and most recently in the news, smaller ones) realize that in twenty years, data in non-open formats may very well be unreadable. The government of Norway mandated an open document format for that very reason.<sup>3</sup>

It is not only large institutions that need to be aware of standards - but even small. If you produce a website written only for the [Microsoft Internet Explorer](#) browser, did you realize that you are immediately limiting the audience that can view your site by over 25%?<sup>4</sup>

A standard is more than a specification, it is something behind the standard itself, it is the principles and practices that operate and make the standard open.<sup>5</sup> The principles of an Open Standard are:

1. Available for all to read and implement.
2. They create a fair, competitive market for implementations of the standard. They do not lock the customer in to a particular vendor or group.
3. Free for all to implement, with no royalty or fee.
4. Organizations that administer standard do not favor one implementer over another for any reason other than the technical standards compliance of a vendor's implementation.
5. Standards may be extended, or offered in subset form.
6. Standards employ license terms that protect against subversion of the standard by embrace-and-extend tactics.

Due to my role at BBD I am very concerned about technology standards, and how we should implement it. From sharing documents, to securing private information, my role is about ensuring every solution follows a standard, because what we are doing now needs to be maintained, extended and used

for an indefinite period. It is the only way, in my opinion, to correctly do technology in business.

References:

1. [http://en.wikipedia.org/wiki/Open\\_standard](http://en.wikipedia.org/wiki/Open_standard)
2. <http://arstechnica.com/news.ars/post/20070129-8724.html>
3. <http://www.theinquirer.net/gb/inquirer/news/2007/12/20/norway-mandates-government-odf>
4. <http://marketshare.hitslink.com/report.aspx?qprid=0> (March 2008 Statistics)
5. <http://perens.com/OpenStandards/Definition.html>

## **BC's Fair PharmaCare Plan**

As of January 1, 2008, PharmaCare will reimburse prescription expenses above a family's Fair PharmaCare deductible only if the expense was incurred after the family registered for the plan. However, all eligible prescription costs will continue to count towards a family's Fair PharmaCare deductible.

Haven't registered yet? Coverage begins immediately if you register by phone or online. There is no charge to register and there are no premiums to pay.

[Http://www.health.gov.bc.ca/pharme/](http://www.health.gov.bc.ca/pharme/)

## **Hot Topics for Plan Administrators**

- ✎ MSP coverage in BC is mandatory. Employees must have MSP coverage to be insured for Extended Health Benefits.
- ✎ Administration forms must be completed FULLY. Incomplete forms will be returned to you for completion.
- ✎ BBD is able to set your account up on a Pre-Authorized payment plan. What a better way to pay your bills on time and save money!
- ✎ BBD has a website from which you can download all administration forms. Check it out at [www.bbd.ca](http://www.bbd.ca).

Please contact your Account Manager for further information.

## **Update on the Informational Session held for Administrators and Advisor Assistants**

We held our first informational session on April 2, 2008 in Coquitlam, BC and it was extremely well received. We had approximately 60 attendees and offered four segments, which were Administrative Training, a Benefits Overview, BBD Online tutorial and a Human Resources segment on Benefits and Leaves.

Our next session will be held in Ontario and BBD will advise you when future events are planned.

Please contact your Account Manager for further information.

## **Laser Vision Correction**

Laser Vision correction is becoming increasingly popular to correct common vision problems, such as myopia (near sightedness), hyperopia (far-sightedness) and astigmatism (distorted vision when looking at objects in the distance).

If you are considering laser vision correction, it is important that you find out if you are a suitable candidate. Discuss your options with your eye doctor. If you and your doctor decide that laser vision correction is a good choice for you, ask for an initial consultation with a laser vision correction surgeon.

Green Shield Canada provides a national preferred provider network which now includes Lasik MD, one of Canada's leading providers of laser vision correction. Lasik MD doctors are among the most renowned and experienced in the world, having performed over 350,000 procedures. All Green Shield Canada plan members (and dependents over age 18) are eligible to receive a 10% discount off the cost of laser vision correction for both eyes at any Lasik MD location across Canada (up to a maximum of \$150).

## **BBD Online – Sign Up Today!**

Did you know that BBD's Administrative Online system allows you to expedite new employee additions, employee terminations, change employee information, as well as get copies of your monthly invoice?

If you would like to take advantage of this option, please contact your Account Manager in order to obtain online access.

# BBD Online Tips



ABC Company Ltd.  
1234 Main Street  
Anytown, BC V3C1A4



BBD.ca	Home	Group Plans	Employees	Administration	Reports	Options	Contacts	Log Out
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<b>Select Employee:</b> Name / Class	
Show terminated employees too?	
Boop, Betty	A
Doe, John	A
Finch, Atticus	A
Flintstone, Fred	A
Hoffa, Jimmy	A
Rabbit, Roger	A
Rubble, Barney	A
Shaft, Crank	A
Slate, Mister	A

Options:	Employee Settings	Group Settings	Pending Transactions
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**New Employees:**

[Add a New Group Member](#)

**Existing Employees: (Please Select Employee from Menu on the Left)**

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You need to Change the Hours per Week for employee Crank Shaft. The Administration menu is selected and his name is selected on the employee list on the left.



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BBD.ca	Home	Group Plans	Employees	Administration	Reports	Options	Contacts	Log Out
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<b>Select Employee:</b>	
Name / Class	
Show terminated employees too?	
Boop, Betty	A
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Flintstone, Fred	A
Hoffa, Jimmy	A
Rabbit, Roger	A
Rubble, Barney	A
Shaft, Crank	A
Slate, Mister	A

Options:	Employee Settings	Group Settings	Pending Transactions
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**New Employees:**


[Add a New Group Member](#)

**Change Data for Shaft, Crank**

[Change Dependant Status](#)

[Change Name](#)

[Change Beneficiary Designation](#)

[Change Occupation/Salary/Hours Per Week](#) 

[Change Class](#)

[Submit Partial Waiver](#)

[Reinstate Previously Waived Benefits](#)

[Terminate Group Membership](#)

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The Change Occupation/Salary/Hours per Week is selected on the menu option.



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LIFE / CI  
DISABILITY  
HEALTH  
DENTAL  
**Joe Agent  
Group  
Benefits  
Agency**

**BBD.ca** **Home** **Group Plans** **Employees** **Administration** **Reports** **Options** **Contacts** **Log Out**

**Change Occupation/Salary/Hours Notification for Shaft, Crank**

mm dd YYYY  
Effective Date:

Change Occupation?  Yes  No  
Current Occupation: Assembly Line  
New Occupation:

Change Salary?  Yes  No  
Current Salary: \$20.00 (Hourly)  
New Salary (\$):    
If increase is more than 15%, please provide a reason:

Change Hours Per Week?  Yes  No  
Current Hours Per Week: 40.00  
New Hours Per Week:

The screen allows for submission of request for a change of occupation, salary and hours per week. On the Effective Date section, enter the date this new hours take effect on the box provided. Since a request to change the Hours per Week is only needed at this time, click the option Yes on the "Change Hours per Week?". Next, enter the New Hours per Week on the box provided.

Finally, click on the Submit button to send the request. Please contact your Account Manager if you have any questions.

## **First-Class Accommodations in Disability**

By law, employers have a duty to accommodate employees with a disability, whether that disability is physical or mental. Accommodation can include such changes as part-time shifts, job sharing between two employees, eliminating non-essential tasks, providing flexible work arrangements and offering additional time to learn new responsibilities. "Accommodations don't cost too much" said Lisa Romano, legal counsel, Psychiatric Patient Advocate Office, Ministry of Health and Long Term Care, speaking at The Canadian Institute's Implementing and Maintaining Return To Work Strategies conference in Toronto today. About two-thirds of job accommodations cost under \$500".

However, the duty to accommodate can be challenging for employers, said Mike McCreary, partner, Watson Jacobs McCreary Barristers and Solicitors. You're accommodating individuals up to the point of "undue hardship," he said. "You have to go to extraordinary means to accommodate disabled workers".

In one case, McCreary said, an employer created a special room for a disabled employee who suffered from sleep apnea. The employee could go into the room during his shift, set the alarm for 15 minutes and sleep. The accommodation cost the employer \$90,000. But understanding when and how to accommodate disabled employees isn't easy. "Defining disability is a vexing problem for HR", said McCreary, adding that the definition of "disability" is a lot broader than it used to be. For example, courts have defined migraines, drug addiction, alcohol dependency and irritable bowel syndrome as disabilities, to name just a few. He suggests that employers dig a little deeper in identifying employee issues that may be disability-related. "If you are faced with an employee, you're obliged to investigate the cause of the issue and see if it falls in the disability definition that the courts use," he said. In dealing with the possible disability cases, McCreary said HR should get as much medical information as possible in order to make an informed decision, even though initially, they'll get resistance from employees. He also suggested keeping a diary or notes of discussions with the employee to ensure that the case is well documented for future reference.

Source: Benefits Canada