



INSIGHTS

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ISSUED QUARTERLY

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Family Day - Yours to Enjoy... in some cases

I write this after having endured the throes of a cold snap in January and February. The idea of a holiday in February did not warm me up, yet many Ontario residents were looking forward to it. The third Monday in February was the first official Family Day and it has become Ontario's ninth statutory holiday.

This holiday came about in the midst of a fall election campaign when Ontario Premier Dalton McGuinty promised he would give Ontarians an extra day off work if his government was re-elected. Well, it was, but not everyone had an extra holiday because roughly two-thirds of all employees already receive more than the minimum number of statutory holidays. And, it appears those employers are not obliged to give them the extra day off. Instead, the companies just deduct an existing "floater" or personal day in lieu of Family Day, leaving them exactly the same number of days off per year.

Now that does leave one-third of the workforce somewhat better off, but many others may wish McGuinty hadn't intervened because they may have opted for a day of their choosing to create a long weekend for themselves.

So, how are employers feeling about it? According to a survey by Watson Wyatt, employers embraced the new holiday with 79% of respondents saying they have added Family Day as a new holiday under their holiday/vacation policies for Ontario

employees. Watson Wyatt surveyed 33 organizations with more than 140,000 Ontario employees to gauge employers' response to the holiday.

Getting an extra day off for those already receiving more than the minimum ultimately depended on a complex array of union contracts, company policies and legal interpretations of the Employment Standards Act. The ESA sets minimum standards for matters such as paid holidays, but "subsection 5(2) of the legislation allows employers to contract out of some of those minimum standards if they have a collective agreement, employment contract or policy that provides benefits in excess of the statutory minimums." Some lawyers are predicting union grievances, arbitration hearings and court challenges before everything is sorted out. As Ben Ratelband, a labour lawyer with McCarthy Tétrault in Toronto, put it, "There are an awful lot of lawyers who are going to be spending an awful lot of time and client's money answering these questions over the next year. It isn't straightforward."

This could have been avoided or mitigated if McGuinty had taken a different approach in his determination to give Ontarians the same nine holidays per year that are being received by employees in Saskatchewan, Alberta, British Columbia and the territories. He had four years in office to implement this measure and could have chosen some degree of

public consultation or, at the least, a year or so of advance notice of his intent.

Some feel the offer was a crass vote-getter. Some felt that since some didn't get the day off that a political fraud had been committed. Others felt that the Premier was in such a rush to do it for political reasons that it wasn't thoroughly researched so that all the implications could be worked out.

As for me, I'm happy. Our organization graciously gave us the holiday with no strings attached. I just said thank you, bundled up, stoked the fire, and found a good book.

Until next time...

EFT vs. Cheques... Did you Know?

A recent survey conducted by RWAM looked into the percentage of claim payments made via Electronic Fund Deposit (EFT) versus those made by mailed cheque payment. Surprisingly, the ratio remains the same as one year ago, with 10% of claims are being paid through EFT and 90% paid by cheque.

In an effort to increase the number of people using Electronic Fund Deposit, EFT forms will be sent out with all Benefit Confirmation Statements, starting February, 2008.

The value of Independent Dental Hygienists

Dental hygienists in the provinces of Ontario, British Columbia, and Alberta are now allowed to practise independently. In the past, claims for dental hygienist services were only covered when the hygienist was supervised by a dentist under whose name a claim was submitted.

RWAM Insurance Administrators Inc. have been paying claims from independent dental hygienists since May, 2007.

Access to services by independent dental hygienists can lead to more regular oral hygiene care, which may help prevent the need for major dental work.

It is not expected that dental care rates will increase as a result of this change in practice.

Claims for services by independent dental hygienists are applied towards any applicable frequency limits or plan maximums.

For example, licensed dental hygienists who practice on their own may charge an assessment fee or exam fee, in addition to charges for the services they perform. If a plan member submits a claim for such a fee from a dental hygienist visit, this will apply towards the frequency limit or plan maximum under the group plan. If this plan member then has an exam by a dentist, that fee may not be covered. The opposite situation can also occur.



Winter Depression

Who hasn't experienced the winter blahs? The short days and long nights are too often accompanied by a sense of restlessness or sadness that can translate into weight gain and a shortage of energy.

Some people, however, experience a more serious form of the winter blues. When depression and fatigue become debilitating, this could signal a condition called seasonal affective disorder (SAD).

Symptoms of SAD include feelings of depression, lethargy, fatigue, cravings for sweets and carbohydrates, headaches, sleep problems, irritability and mood swings. Seasonal affective disorder, which is thought to be caused by decreased sunlight during the winter months, commonly begins in young adulthood and is thought to be more prevalent in women. In Canada, 2 to 3 per cent of people are affected by the disorder.

While most people experience "down days", health experts advise seeing your doctor if you feel depressed or sad for days at a time or if life seems to be losing its pleasure. This is particularly important if your sleep patterns and appetite have changed - and certainly so if you think about death or suicide.

Cause

Doctors don't know the exact cause of seasonal affective disorder, but heredity, age, the body's chemical makeup as well as the availability of sunlight may all play a role.

Researchers believe the condition may be related to the body's internal clock. Reduced sunlight may disrupt the circadian rhythms that regulate your body's temperature and hormone production. And in turn, this disruption may cause depression.

Moreover, some scientists theorize that melatonin, a sleep-related hormone that's also linked to depression, might be the culprit. Production of melatonin increases during long winter nights.

Other studies suggest that lack of serotonin, a brain chemical that regulates mood and behaviour, seems to be triggered by sunlight. People who are depressed are known to have decreased levels of serotonin.

Treatments

While there is no cure for SAD, like depression, it often can be successfully managed. Treatments may include: light therapy, medication, and/or psychotherapy.

Coping strategies

Some lifestyle changes can also help you cope with winter depression:

- 1 Bring more light into your home. Open blinds, add skylights and trim tree branches that block sunlight.
- 1 Get outside. Walk outdoors on sunny days, even during winter. Outdoor light, even when the sky is overcast, is often brighter than light boxes.
- 1 Exercise regularly. Physical exercise helps relieve fatigue, stress and anxiety. Being more fit can also do wonders for your mood and make you feel better about yourself.
- 1 Find ways to relax. Learn techniques such as meditation or yoga to better manage stress.
- 1 Get away. If possible, escape winter by taking a vacation in a warm, sunny location.

Source: The Mayo Clinic Symptomatic/Health