

BeneFACTS

...an employee benefits
newsletter

FOR MEARIE MEMBERS

A MEARIE PUBLICATION
SPRING EDITION, 2003

inside this

ISSUE

- WELLNESS FEATURE
Sleepless Again?
How to Get Some ZZZZs
- Health Care Spending in Canada
- 2003 Ontario Dental Fee Guide
- LEGISLATIVE UPDATE:
Ontario Drug Benefit

W E L L N E S S F E A T U R E

SLEEP

Sleepless Again? How To Get Some ZZZZs.



The last time you remember looking at your bedside clock, it read "6:00 a.m." And that's when you finally fell asleep - exactly half an hour before your alarm went off. For seven hours you tossed and turned, worried about the future, agonized over the past, and stewed about the fact that you couldn't sleep. And this wasn't the first time this week...

Sleep is extremely important, and most of us don't get enough of it. Good quality sleep affects our mental, emotional, and physical health. Scientists believe sleep has a significant role in brain function, especially memory and learning. It maintains our emotional balance and bolsters our immune system. Research suggests that there is no "right" amount of sleep, it's up to you as an individual to know what leaves you well rested, whether that's 5 or 10 hours. However, if you're consistently having trouble falling, and staying asleep, you may be suffering from insomnia.

WHAT IS INSOMNIA?

Insomnia is the inability to sleep. It's a symptom not a disease and, in most cases, insomnia exists because of underlying causes. Insomnia is a very common condition - over 90 percent of us get insomnia at some point in our lives. So "rest" assured you are not alone!

Insomnia, or lack of quality sleep:

- Makes it hard to concentrate, and contributes to car and industrial accidents, as well as difficulty in operating heavy machinery
- Affects our ability to think and perform, on the job and at home
- Reduces our ability to fight infections

- Causes fatigue, irritability, forgetfulness, and sadness

WHAT CAUSES INSOMNIA?

There are a variety of underlying behavioral and environmental causes that can create insomnia and, in most cases, there are direct, simple steps you can take to regain healthy, quality sleep. Some of the most common causes of insomnia include the following:

- Caffeine and alcohol consumption
- Napping
- Diet
- Poor sleeping environment
- Stress
- Depression

... continued on page 2



Sleepless Again?

How to Get Some

- ❑ Lack of exercise
- ❑ Irregular sleeping schedule

PREVENTIVE STRATEGIES FOR KEEPING INSOMNIA AWAY

Behavioral:

- ❑ **Cut Down on Caffeine.** Caffeine is a stimulant that speeds up your system. Reduce your overall caffeine consumption (tea, coffee, and caffeinated soft drinks), and eliminate it completely four to six hours before you go to bed.
- ❑ **Quit Smoking!** Smokers tend to be lighter sleepers because nicotine, like caffeine, is a stimulant.
- ❑ **Adjust Your Diet.** Avoid late-night snacks and heavy dinners that make your metabolism work overtime, keeping you awake. Sweets like chocolate and candy create an imbalance of high-and low-blood sugar levels, which can also disturb your sleep. Combat afternoon drowsiness by trading lunchtime carbohydrates (such as pasta) for lighter, high-protein food (fish, an omelet).
- ❑ **Exercise.** Physical activity releases stress and produces endorphins, which are natural stimulants that decrease your reliance on other stimulants such as caffeine. You don't have to overdo it. Even small amounts of regular exercise can be very helpful in making you feel better and more tired at bedtime. However, avoid extended exercise just before bed - it will make you more refreshed and awake!
- ❑ **Sleeping Schedule.** Maintaining a regular sleeping schedule helps to ensure regular sleeping patterns. Establish a regular bedtime and waking time, and try to stick to it. "Just say no" to late night TV or Internet surfing.
- ❑ **Napping.** Naps can be refreshing, but they can also interrupt your regular sleeping patterns. Nap in the early afternoon, and not in the seven or eight hours before your regular bedtime.
- ❑ **Forget the "hot toddy".** Alcohol before bed may make you feel sleepy temporarily, but as the alcohol gets metabolized by your system it disrupts the sequence and duration of your sleep state, in addition to altering the total amount of sleep you get.
- ❑ **Your Bed is For Sleeping In.** Separate waking life activities from bedtime rituals by establishing your bed as a place for sleeping. Don't read, work, eat, or watch TV in bed.
- ❑ **Take a Bath.** A hot bath before bed is both relaxing and an aid to sleeping. Your body temperature drops as the evening progresses, making you feel sleepy. Taking a hot bath raises your core body temperature. After your bath, the substantial drop in your body temperature promotes deep sleep.
- ❑ **Stress and/or Depression.** Stress and depression are frequently the underlying causes of insomnia. If you think stress or depression are affecting your ability to sleep, meeting with a

professional counsellor could be beneficial.

Environmental:

- ❑ Sleep in a dark and quiet room - light and noise can keep you awake. Install room-darkening blinds, and wear re-usable earplugs, if necessary.
- ❑ Open a window, or remove a blanket. Most people sleep better in a cool room.

NIGHTTIME STRATEGIES FOR DEALING WITH INSOMNIA

You've followed all the preventative strategies for dealing with insomnia. However, it's 2:00 a.m., you still can't sleep, and it's driving you crazy. What can you do?

- ❑ **Count sheep.** Really. Counting visualized objects, or your own breaths if sheep seem too ridiculous, is an effective method of calming yourself to sleep. Count each inhalation and exhalation up to ten, and then go back to one.
- ❑ **Try relaxation techniques.** For example: Breathing calmly, try to slowly relax the muscles in your body, beginning with your toes. Gradually move up your body, concentrating on releasing the muscles in your legs, belly, back, and chest as you go. Then concentrate on moving from your fingertips up to your shoulders, slowly releasing. Imagine the tension flowing away as you release the muscles in your shoulders and neck. Don't forget your face - flex your mouth and jaw muscles, clench shut your eyes and mouth and then

ZZZZs.



release, blowing the tension out of your mouth as you release.

- **Get up.** If you're still unable to sleep, get up. Sit somewhere comfortable and read a book or listen to music until you feel drowsy.
- **Have a hot drink.** Hot milk, and non-caffeinated drinks like camomile tea, will help you to fall asleep.
- **Put on some socks!** Research shows that having warm feet helps people to fall asleep. Wear loose-fitting socks that don't cut off your circulation.

CHRONIC INSOMNIA

If you have none of the above behavioral or environmental underlying causes for insomnia, but continue to be unable to sleep, you may be suffering from what doctors refer to as chronic or primary insomnia, usually the result of medical causes or sleep disorders.

MEDICAL CAUSES OF INSOMNIA

Certain medical conditions can cause insomnia. Back and neck injuries, arthritis, or ulcer pain can keep you awake, as can respiratory difficulties caused by asthma, and shortness of breath due to heartburn. Your doctor can help you if a medical condition is robbing you of sleep.

SLEEP DISORDERS

In addition, sleep specialists have identified a number of sleep disorders that keep people from getting quality sleep. Sleep disorders include:

- **Periodic arm and leg movements.** Excessive twitching or jerking of the arm and leg muscles during sleep.

- **Body clock disturbances (circadian rhythm disturbances).** A disturbance of sleep timing common to people who perform night shift work, those who travel to different time zones, and teenagers. Researchers have found that at some point in late puberty the sleep-related hormone melatonin is secreted at a different time than it is for adults. This altered timing of the secretion of melatonin changes the circadian rhythms that guide a person's sleep-wake cycle. Teenagers, and others experiencing these disturbances to their body clock, often need to sleep at unusual hours (for example, falling asleep at 3:00 a.m. and waking at noon).

- **Sleep apnea.** People with this disorder experience pauses (10 seconds or longer) in breathing during sleep. The resulting low oxygen levels cause them to continually wake up. Left untreated, people with sleep apnea may never get into deep, restorative dream sleep.

Remember, if the preventive and night-time strategies for combating insomnia listed above don't work for you, don't despair! Your doctor or a sleep specialist can help with effective methods of conquering mild or chronic insomnia and sleep disorders.

Source:

HealthQuest - a quarterly newsletter focusing on mental health issues and concerns, published by Warren Shepell Consultants - The MEARIE Group's partner for providing leading-edge solutions in EAPs.



According to a report issued by the Canadian Institute for Health Information (CIHI), health care spending is expected to have reached \$112.2 billion in 2002. Since 1997, health expenditures have grown by 30% on a constant (1997) dollar basis, compared to the estimated growth in the economy of 20%.

Total Health Expenditure - Public and Private Sectors

The public sector expenditure is projected to be \$79.4 billion in 2002, representing an annual increase of 6.2% over the previous year.

Health care spending by the private sector (households and private insurance) was expected to grow to \$32.9 billion in 2002, reflecting an increase of 6.5% over the prior year - an increase higher than in the public sector.

The major components of health spending in 2002 are forecast to be:

- Hospital: 31.3%
- Prescribed and over-the-counter drugs: 16.2% (drug costs have grown faster than any other category since 1975)
- Physician services: 13.4%

The health spending per person in 2002 increased by 5.2% over the previous year, to \$3,572.

Where Our Health Dollar Goes

Health care spending has changed significantly over the past 25 years. Although hospitals still account for the largest single portion of spending, their share has dropped over time. In contrast, spending on drugs first exceeded that of physician services in 1997 and has remained higher every year since.

2003 ONTARIO DENTAL FEE GUIDE

The Ontario Dental Association has suggested that the changes in this year's fee guide will result in an overall increase of approximately 3%. The impact to plan sponsors will vary according to usage, plan design and plan member demographics. While estimates vary, it is anticipated that the new fees will increase actual plan costs by as much as 4%.

Here is a breakdown of the average increases per service category:

Diagnostic	4.93%
Preventive	1.33%
Restorative	4.95%
Endodontics	4.44%
Periodontics	2.80%
Prosthodontics (fixed)	3.91%
Oral Surgery	5.53%
Other (removable Prosthodontics, Orthodontics, Adjunctive Services)	2.52%

LEGISLATIVE UPDATE

Ontario Drug Benefit

As of November 14, 2002, a new, 30-day maximum limit will apply to all first time prescriptions dispensed to Ontario Drug Benefit (ODB) recipients.

The 30-day limit applies to any prescription the patient has not taken in the last 12-months. This process will ensure the patient can tolerate the new medication, and that the medication is helpful in treating the condition, before a long-term supply is dispensed.

Following the initial supply period, the rest of the prescription will be dispensed up to the maximum 100 days supply. All subsequent prescriptions will be filled based on the days supply written by the doctor.

The second dispensing fee required to fill the initial prescription may affect group benefits plans covering members or retirees who are over 65 years of age; have claim payments coordinated with the Ontario Drug Benefit plan; and have plans that pay for extended days supply (90 or 100 days) on a single prescription.

However, the impact should be minimal since first time prescriptions are the only ones affected.



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Benefacts is published by The MEARIE Group, which manages and administers The MEARIE Group Employee Benefit Program.

Core Products include Life and Disability Insurance, Critical Illness Coverage, AD&D, Extended Health and Dental benefits.

Additional Products include an Employee Assistance Program; Group Home & Auto Insurance; and Comprehensive Care (health & dental program for retirees).

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Our Thanks to Comprehensive Benefit Solutions Limited and Canada Life for assistance and contributions to this newsletter.

NEED FORMS? MEARIE Employee Benefit Program Members

Don't forget, many of our forms are available through The MEARIE Group's web site. Be sure to visit us at www.mearie.ca

Forms include:

- Health and Dental Claims Forms
- Salary Change Report Form
- Enrollment Form
- Change Form
- Out of Province and Out of Canada Claim Form

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