

# Benefit

B U L L E T I N

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## HealthTalk

### Sleep: Getting a good night's worth\*

*\*contents of this article taken from <http://health.canoe.ca>*

Like good nutrition and exercise, adequate sleep is part of a healthy lifestyle. Sleep deprivation is an unrecognized cause of many problems, including accidents, illness, and poor job performance. It affects many people, and it's on the rise. Find out how your sleep habits could be affecting you, and what you can do to get a good night's sleep.

In general, most adults need 7-8 hours of sleep per night. Children and adolescents need even more - around 9-10 hours per night. However, the amount of sleep that people need varies widely, ranging from 5 to 10 hours per night. The important thing is to find out how much sleep you need to stay healthy and alert, and then try to get this amount of sleep each night.

The right amount of sleep is the amount that lets you wake up feeling refreshed and well. You may be able to function on the amount of sleep you are getting now, but it still may not be enough for you to reach your full potential. Here's how to tell if you're not getting enough sleep:

- You feel tired during the day
- You have bags or dark circles under your eyes
- You doze off while sitting in a public place, such as a movie theatre or meeting
- You doze off while driving
- You have trouble concentrating
- You have early morning headaches

If you have any of these signs, you may not be getting enough sleep. Try to gradually increase the amount of sleep that you get each night until you find the right amount - you'll know that you've got it when these signs start to go away. If you haven't been getting enough sleep for a long time, it may take a while to recover.

Some people choose to "get away" with less sleep, and this approach is often rewarded in our society. But lack of sleep can actually make you less productive, even if you feel as

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## Understanding hospital coverage

When you're hospitalized for an injury or illness the last thing you want to worry about is how you are going to cover the costs associated with your care. It's important for you to understand where your assistance will come from - either your provincial plan or your group benefits plan.

### Your provincial health plan

The *Canada Health Act* establishes the criteria and conditions related to insured health care services - the national standards that provinces and territories must meet. Under the Act, provincial and territorial health insurance plans are required to cover residents for all medically necessary hospital and doctor services on a prepaid basis. If you are a resident of Quebec, you have an option of going to a hospital or to a private clinic, whatever is not paid by the government may be paid by your hospital coverage.

Insured hospital services include medically necessary in-patient and out-patient services such as:

- Standard or public ward accommodation; (a hospital room with three or more beds)
- Nursing services;
- Diagnostic procedures such as blood tests and X-rays;
- Drugs administered in hospital; and
- Use of operating rooms, case rooms and anaesthetic facilities.

Costs not covered under provincial plans include private and semi-private hospital room, some drugs, some medical equipment, private duty nursing care, dental care, prescription drugs for individuals under 65, and emergency health costs incurred while traveling outside the province.

### Your group benefits coverage

Your group benefits plan may cover some, or all of the extra cost the hospital charges for preferred accommodation such as semi-private or private accommodation. If you are planning a hospital stay you might want to check your employee benefits booklet or contact our Customer Care Centre so that you know what accommodation options are available under your plan.

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## HealthTalk

### Sleep: Getting a good night's worth\* *cont'd from page 1*

though you're getting more done. Sleep deprivation can do much more than hurt your productivity – it can damage your health as well.

Sleep helps your body to repair itself. It also helps your mind to absorb and “file” the day's learning. When we deprive ourselves of sleep, we notice the effects both mentally and physically. In the short term, these effects include:

- fatigue
- irritability
- careless mistakes
- difficulty concentrating
- slower reaction times
- increased stress

These short-term effects can affect our relationships, our performance at work or school, and our ability to enjoy life. They may even increase the risk of injury and accidents at work or on the road. Over 35% of car accidents are caused by lack of sleep.

After only a few days of sleep deprivation, the body undergoes changes similar to “fast-forward” aging: memory loss, metabolism problems (with sugar and hormones), and poor athletic performance. If sleep deprivation continues over the long term, it increases the risk of more serious health problems, such as:

- a weakened immune system
- diabetes (the body cannot process sugar properly)
- depression
- high blood pressure
- obesity

The good news is that you can prevent these long-term problems by recognizing the early signs that you aren't getting enough sleep. Then you can increase the amount of sleep you're getting until you feel well rested. The greater the “sleep debt” that you have, the longer it will take to recover.

### Tips on getting a good night's sleep

1. Keep regular hours. Try to go to bed and wake up around the same time every day, including weekends.
2. Develop a “sleep ritual.” If you do the same things before you go to bed each night, it will train your body to get ready for sleep.
3. Take some time to relax and unwind before you go to sleep.
4. Avoid caffeine and other stimulants (such as pseudoephedrine, an ingredient in many cough and cold medications) in the evening.
5. If you are taking a diuretic take it in the morning. Diuretics increase urination, and this may keep you up at night if you take them later in the day.
6. Avoid drinking alcohol right before bedtime.
7. If you smoke, consider quitting.
8. Exercise regularly. Don't exercise too close to bedtime if you find this makes it harder for you to sleep.
9. Avoid watching TV or reading in bed. Your bed should be reserved for sleep and intimacy.

If you try these tips and still find that you're having trouble sleeping, talk to your doctor. ■

### Understanding hospital coverage *cont'd from page 1*

When you are admitted to the hospital, you will be asked to sign an authorization form so that the hospital can bill us directly for your stay. This way you don't have to pay for these services upfront. The form will make you aware that you are responsible for any part of the bill that is not eligible for coverage under your group benefits plan.

### What can I be charged for?

Phone and television hook-up and rental are services you could be charged for but would not be covered by your hospital benefit. Doctor services you could be charged for but would not be covered under your benefit include elective cosmetic surgery, advice received from your doctor over the phone, providing medical certificates required for work, school, fitness clubs and /or insurance purposes, and testimony in court.

### Ensuring accuracy

Although you do not pay for your hospital room expenses directly, it's important that you are being charged appropriately. As with any type of service, billing errors can occur and if not corrected, can add unnecessary cost to your plan. For example:

- **Wrong type of room charged.** Regardless of the level of coverage provided under your plan, you shouldn't be charged when:
  - you requested and authorized ward accommodation even if you are placed in a semi-private or private room, or
  - you requested and authorized a semi-private room but were given ward accommodation (e.g. because the room type you requested was not available).
- **Special accommodation.** You shouldn't be charged for a semi-private or private room when your doctor recommends this type of accommodation, for example:
  - your condition requires you to be isolated from other patients, or
  - you require a special type of room or unit, for example, a birthing room, the intensive care unit, the transplant unit, etc.
- **Number of days in hospital.** You should be charged for either the day you're admitted to the hospital or the day you're discharged, not both.
- **Days not in hospital.** You should only be charged for the days you actually occupy the semi-private or private room. For example, you should not be charged if the room is held for you while you go home on the weekend.

### Submitting a claim

In most instances the hospital will submit your claims for you however, before you leave the hospital you should ensure you are being charged appropriately.

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# Naming a beneficiary

One of the most valuable rights you have under your life insurance is the right to decide who will receive benefits when you die. You can name as many beneficiaries as you like, and designate what portion of your life insurance will go to each. Your beneficiary(s) can be a named individual(s), your estate, a trustee, a corporation, a charitable organization, or any other entity you wish.

It's important that you review your beneficiary designation(s) whenever changes occur in your family, marital or financial situation. You're entitled to change your beneficiary at any time, except in very rare cases where the beneficiary designation is made irrevocable\*. (\*This is explained in the "**What does that mean?**" section.) Where Quebec law applies, a spouse beneficiary is irrevocable unless you make the designation revocable.

Sun Life Financial will not pay life insurance proceeds to a beneficiary who is under the legal age for their province of

residence. If you are naming a minor child as your beneficiary, you must also designate a trustee who would receive the money on their behalf. (In Quebec, there is no legal requirement that a Trustee be designated, but if there is one, a Trustee must be established by a separate trust agreement.)

In Canada, if a beneficiary has not been named, or if a named beneficiary is no longer alive and no conditional beneficiary has been named, your life insurance is typically payable to your estate.

It is important to be very clear when naming your beneficiary – i.e. show the individual's full name and their relationship to you so there can be no confusion, especially where you may have family members with similar names. Also, if you are naming more than one beneficiary, you should clearly indicate what percentage should go to each. ■

## Planning a get-away?

Don't forget to check your benefits booklet to review your benefit coverage and any limitations that may apply. No one plans on having a medical emergency while away from home but it's best if you can be prepared.

### What to do in a medical emergency

It's important that you, or someone with you, call Worldwide Assistance before you receive any medical care. If you don't contact Worldwide Assistance, your benefit claim could be reduced or declined.

Be sure to pack your Travel Card. This has the toll-free number for Worldwide Assistance Services, our emergency travel assistance partner listed on the back. Your card also has your policy and certificate number on it, which you'll need to provide to Worldwide Assistance. If possible you should also check for international dialing codes if you're leaving the country.

#### Worldwide Assistance can:

- refer you to doctors, pharmacists and medical facilities
- confirm your coverage and benefits
- facilitate payments to a hospital or medical provider, whenever possible and
- monitor your medical situation, if you are hospitalized

Worldwide Assistance may determine, with your doctor, that you can be moved safely to a different hospital or treatment facility, or be sent home. In this case, they will guarantee and if necessary advance payment for transporting you.

### Things you should know

Your travel benefit may be subject to certain conditions and limits. For example, you may be covered for a certain number of days from the date you leave your province (such as 60 days), or you may be covered up to an overall maximum dollar amount. Also, an 'emergency' ends when you or your family member is medically stable to return to the province where you live. If you choose not to do so, any further expenses would not be covered.

**IMPORTANT NOTE:** The information above may not apply to your plan. It is specific to Sun Life Financial plans that include a Travel Benefit as part of the Extended Health Care plan. Also, if your plan's emergency travel assistance services are provided through another company, you should contact them rather than Worldwide Assistance Services in the event of an emergency. ■

## What does that mean?

### Irrevocable beneficiary

An irrevocable beneficiary is one whose rights to your life insurance proceeds can't be cancelled or changed by you without the beneficiary's express consent.

The vast majority of beneficiary designations are revocable, meaning they can be changed at any time. The exceptions are:

- in situations where you specifically state that the designation is irrevocable; or
- under Quebec law, where designating your spouse as beneficiary is automatically irrevocable unless you specifically state that it is revocable.

## Understanding hospital coverage *cont'd from page 2*

Your invoice must include:

- Patient's name
- Hospital file #
- Cost of the stay (must include breakdown between semi-private and private accommodation)
- The signature of an authorized hospital official
- The dates of admission and discharge
- Number of days - units
- That the patient's signature is on file
- Type of care (acute, convalescent, chronic, rehab, other)

When you receive your claims statement from Sun Life Financial or a statement from the hospital, review the dates and type of room expenses the hospital charged. If you notice any errors or are uncertain about the charges, please let us know. We will contact the hospital on your behalf about any issues with your claim.

## Private duty nursing

At Sun Life Financial, we can help you get the care you need once you've been released from the hospital. Your group benefits plan may cover out-of-hospital private duty nurse services when deemed medically necessary. If your doctor has determined that you need nursing care, simply contact our Customer Care Centre at 1-800-361-6212 and we will assist you in getting the help you need through our preferred partnership with Bayshore Home Health.

Our Customer Care Representatives will complete a health questionnaire with you and forward it to Bayshore. Bayshore will then contact you to set up a meeting to discuss your needs. Should you decide to work with them all nursing costs will be billed to Bayshore and they will submit costs to Sun Life Financial on your behalf.

## What you need to know

Services must be for nursing care, and not for custodial\* care. The private duty nurse must be a nurse, or nursing assistant who is licensed, certified or registered in the province where you live and who is not a blood relative or does not normally live with you. The services of a registered nurse are eligible only when someone with lesser qualifications cannot perform the duties. Certain conditions and limitations apply; be sure to check your benefits booklet for details on coverage available under your plan.

*\*custodial care includes services such as feeding and bathing a patient*

## Some definitions you should know

- A **semi-private room** is a room that contains only two beds, regardless of whether both beds are in active use.
- A **private room** is a room that contains only one bed.
- **Hospital:** A facility licensed to provide care and treatment for sick or injured patients, primarily while they are acutely ill. It must have facilities for diagnostic treatment and major surgery. Nursing care must be available 24 hours a day. It does not include nursing homes, rest homes, homes for the aged or chronically ill, sanatoriums, or convalescent hospitals. It is important you check this definition in your benefit booklet.
- **Convalescent hospital:** A facility licensed to provide in-patient convalescent care and treatment for sick or injured patients. Convalescent hospitals are primarily designed to provide physiotherapy, physical rehabilitation to recover from accidents or medical procedures. Many residents of convalescent homes anticipate a return to their own homes after recovery. Nursing and medical care must be available 24 hours a day. It does not include a nursing home, rest home, home for the aged or chronically ill, or sanatoriums. It's important you check this definition in your benefit booklet.

If you have questions about an upcoming hospital stay please contact your benefits administrator. ■

## Did you know?

Your benefits plan performs an important role in helping you look after your health, your family and your financial future.

At Sun Life Financial, we want to provide you with convenience, choice and clarity in everything we do. Whenever you have a question or concern, we're right there to help. Whether it's online or by phone, you have one-stop access to all your group benefits information.

- Call our Customer Care Centre toll-free number at 1-800-361-6212 and enter your Access ID and password when prompted. You can speak directly with one of our Customer Care Representatives between 7:00 a.m. and 8:00 p.m. (EST), Monday to Friday, excluding holidays.
- Visit our Plan Member Services website at [www.sunlife.ca/member](http://www.sunlife.ca/member), or
- Review your employee benefits booklet

*Articles in Benefit Bulletin are for information purposes only. Not all benefits described may be a part of your plan. Check with your benefits administrator or review your employee booklet to confirm your coverage. You should consult with your doctor or other health-care professional before acting on anything you read, and with respect to any symptoms you may be experiencing.*