

CVMA AFFINITY PROGRAM

Administering Your Benefits

As you experience changes in your personal life and changes in your career, your insurance needs also change. Let your Customer Service Representative (CSR) know of any changes that can affect your coverage amounts and eligibility, including:

CHANGES TO YOUR SALARY

Disability Insurance supplements your income in the event you can't work due to illness or injury. Since your coverage is based on your monthly earnings it's important to let your Customer Service Representative (CSR) know of a salary change, or changes in the number of hours you work on average per week. Provide this information to your CSR in writing and include the effective date of the change. Coverage increases require medical approval and the completion of a medical questionnaire. The increased coverage will become effective on the 1st of the month following the date of approval.

INCREASED NEED FOR LIFE INSURANCE

The more financial responsibilities you have in your life, the greater your need for Life Insurance. If you've recently bought a house, married or had children, the amount of coverage you previously obtained may not be enough to manage your financial risk in the event of death. To find out about obtaining additional Life Insurance, contact your CSR. Premiums are based on age, gender and smoking status. Similar to Disability Insurance, increases to your Life Insurance amount requires the completion of a medical form and the coverage will become effective on the 1st of the month following the date of approval.

LEAVES OF ABSENCE

Are you going to be away from work for an extended period of time? It's important to let your CSR know if you have an upcoming leave of absence. In some cases, insurance can be maintained, while in other cases, it cannot. Check before your leave of absence to ensure you are properly covered during that time.

Planning an Upcoming Trip?

Traveling can be exciting and is also a great way to relax, but the health concerns and discomfort of flying can potentially dampen even the most anticipated trip. Below are some common problems associated with air travel and some tips on how to make your flight a comfortable and healthy one.

Dehydration

Humidity levels of less than 25% are common in the cabin due to extremely low humidity levels of the air outside. This low humidity can cause drying of the nose, throat and eyes which normally act as a protective barrier to bacteria and viruses. To prevent dehydration, drink water as regularly as possible before, during and after the flight. Bring a large bottle of water with you to ensure you can stay properly hydrated and avoid drinking alcohol and caffeinated drinks as this will increase dehydration.



Plan Administrator

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Immobility

Extended periods of immobility can cause aching joints, swollen feet, and stomach pain from indigestion. Some studies even link long periods of immobility to deep vein thrombosis (DVT) which is the formation of a blood clot in a vein that is deep inside a part of the body, usually the legs, which can block blood flow and cause swelling and pain. To help minimize the effects of immobility move your legs and feet for three to four minutes each hour while seated, and try to get up and walk around the cabin as regularly as possible.

Cabin Pressurization

Pressurizing the air drawn into the cabin is necessary for the health and comfort of travelers, however, the changing pressure during the climb and descent can pose concerns for some. Those with upper respiratory or sinus infections as well as young children and infants can experience discomfort due to the pressure changes. Chewing gum, swallowing vigorously and yawning widely can help equalize the pressure in your middle ear and relieve the discomfort.

Jet Lag

Jet Lag is most commonly caused by traveling across different time zones and is marked by fatigue, insomnia, and irritability. To help minimize the effects of jet lag, get plenty of rest before your travels, your body will need the rest for recovery and repair. Staying hydrated and keeping active throughout the flight will also help prevent Jet Lag. Once you arrive at your destination, try to adjust to the local schedule as soon as possible. During the day, expose yourself to lots of sunlight to reduce the production of sleep-inducing melatonin during the day, starting the process of resetting your internal clock.

Managing Stress

The effects of stress amongst Canadians in the workplace is becoming a growing concern. While stress is a normal part of any workplace, excessive stress can have significant effects on productivity, physical health and emotional wellbeing. For veterinarians there are numerous additional stressors, including long work hours and risk of workplace illness or injury which can make those in this profession particularly susceptible to the effects of stress. The good news is that awareness of stress has grown in recent years and is being addressed more and more in veterinary schools. Self-awareness is important in managing the effects of these stressors.

The following are some recommendations on how to cope with these daily stresses:

- 1. Eat Right and Keep Fit:** While most veterinarians already know the importance of this, many don't make their own health a priority. Eating a balanced diet, getting enough rest and exercising regularly can all help to reduce stress.
- 2. Find a Relaxation Technique:** There are many techniques and activities that can help you relax which include: yoga, deep-breathing exercises, and meditation. Even hobbies like pottery, or playing an instrument can be extremely beneficial.
- 3. Build and Maintain your Support Network:** Having family, friends and professional colleagues you can confide in is helpful in dealing with life's stresses. Relationships need to be nurtured, so be sure to make time for the important people in your life and build healthy give-and-take relationships.
- 4. Have Fun more Often:** Adding fun and laughter to your life is a great way to release physical and emotional stress. Make time in your life, to play with the kids, watch funny movies, play games, and spend time with good friends who can make you laugh.

Stress Saver Tip

A common mistake too many of us make is skipping breakfast. Whether you are crunched for time, not in the habit of eating breakfast, or just not feeling hungry, missing this important meal robs your body of the fuel to get through the day.

Missing breakfast makes it difficult to maintain blood sugar levels, which can lead to irritability, frustration and stress. Do your body and yourself a favour and make breakfast part of your everyday routine.