Benefits FYI

Be Nutrition-Savvy (part 2)
Smart Food Choices for a Healthier You

In the conclusion to our two-part article on being nutritionally-savvy, Registered Dietitian Jackie Ehlert talks to *Benefits FYI* about low-fat diet fads and how much caffeine our bodies can handle. Ehlert provides nutrition seminars and workshops to campus residences and works in partnership with UBC Food Services.

Q: Recently there has been some media speculation around low-fat diets not being as beneficial as was presumed. What is your opinion on this?

This is not just media speculation. Studies have found that eating a diet that is too low in fat is not as beneficial as initially anticipated. The findings in fact suggest that concentrating on the amount of fat eaten is important but equally important is paying attention to the type of fat one is consuming.

Here are some tips for navigating this dilemma:

• To lower the total amount of fat consumed - choose foods that are broiled, baked, or boiled rather than deep-fried or fried to lower the total amount of fat consumed.

• Choose good fats (monounsaturated &

polyunsaturated fats) olive oil, canola oil, flax seed oil and safflower oil.

• Avoid bad fats (saturated fats) butter, lard, fatty meats and cheese.

• Include omega 3 fats in your diet found in foods such as cold water fish such as salmon.

Cholesterol content of some foods:		
Skim milk	1 cup	4 ml
Butter	1 pat	11 ml
Cottage cheese	½ cup	15 ml
Hot dog	1	29 ml
Egg yolk	1	210 ml
Liver	3 oz	1700 ml

Q: We live in a caffeinated world – how bad is coffee for you, say if you have two cups a day over a 5-day work week?

Caffeine is found in coffee, cocoa beans, soft drinks, kola nuts, guarana and tea leaves. Up to 400-450 mg/day of caffeine for the average adult is considered safe - basically this is the equivalent of how much caffeine is found in three regular-size mugs of coffee.

While for the average person, it is OK to drink up to three regular cups of coffee per day, it is recommended that pregnant and breast-feeding women not exceed caffeine intakes of 300 mg/day.

For more nutrition and wellness information, visit Jackie Ehlert's website at www.wanttoknownow.com or the Dietitians of Canada's website at www.dietitians.ca/. ○

Coordinating Your Benefit Plans

During your employee life cycle at UBC, you may need to update your benefit plans and determine other options. In this issue, we look at coordinating your benefit plans if you are recently married or entering into a common-law relationship.

When coordinating your benefit plans, compare the benefit and protection plans that you each have and determine what else you may need. At UBC, we allow dual coverage for extended health and dental. For example, staff can enroll their spouse and any eligible stepchildren, even if the spouse is already enrolled in their employer's plan. However, the spouse needs to check with their employer to see if this is allowed under their own plan or whether they would have to choose between their plan or UBC's plan.

Only one person in the relationship needs to have MSP for the couple or family. Check with your spouse's MSP group plan to see if they need to say enrolled to receive their group extended health plan. UBC allows a person to come off the UBC group MSP plan and still remain in UBC's extended health plan, as long as you have MSP coverage elsewhere.

You may also with to look into life insurance and our pension legislation regarding a spouse or common-law relationship.

If you choose to change your name after marriage (or if s/he will be combining his surname with yours), you need to effect that change on government-issued identification – such as driver's licenses, SINs, and birth certificates, as well as updating Payroll for your employment records. Don't forget your bank accounts and credit cards as well.

Visit www.sunlife.ca/member and go to the Benefits Explorer section for more tips and information on benefits coordination. You can also check your Sun Life Group Benefits booklet for more details. ○

Travel with Peace of Mind

Sun Life Financial

The conclusion of a 2-part article on medical coverage when traveling abroad

Last issue, we looked at what to do if a medical emergency situation occurred while traveling abroad. This issue, we continue with how to claim reimbursements upon your return home.

If You Paid for Items Yourself

Upon receiving confirmation from Worldwide Assistance that a medical emergency exists, and you pay for services or supplies that were eligible for advances, Sun Life will reimburse you. In this situation, you should:

• Keep all receipts
• Always obtain a fully itemized bill for any hospital treatment
• Within 30 days of your return home, complete an Extended Health Care Claim Form and send it to Sun Life with all original receipts and itemized bills.

You will not need to send claims for physicians' or hospital fees to your provincial health care plan first. Sun Life and Worldwide Assistance coordinate the whole process with most provincial plans and all insur-

ers and will send you a cheque for the eligible expenses. This way, reimbursements are received faster. Worldwide Assistance will request the signing of a form authorizing them to act on your behalf.

Reimbursements

When Worldwide Assistance advances money to service providers, there are some situations when it will be necessary for you to reimburse Sun Life for any amounts that:

• Are paid for services or supplies that are not covered by your plan,
• Exceed the maximum amount of your coverage under your plan, and
• You are responsible for, such deductibles and the percentage of expenses you have to pay under your plan.

Excluded Emergency Medical Expenses

There are a number of emergency medical services that are excluded from reimbursement – visit the Sun Life member page for more info at http://www.sunlife.ca/member.

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Looking for a travel card?

There's more than one way to download:

1. Directly from the UBC Benefits website at: **www.hr.ubc.ca/files/pdf/benefits/medi_passport.pdf.**
2. For a personalized card with your details, directly from the Sun Life Plan Members' website at: **www.sunlife.ca/member**

If you do not have an Access ID and Personal Identification Number, please contact Sun Life at 1-800-661-7334.

Changes to Compassionate Care Leave Included in BC Employment Standards Act

Effective April 27, 2006, the Provincial Government amended the Employment Standards Act to provide for an entitlement to leave for Compassionate Care.

Compassionate Care was first announced in April 2004 as an Employment Insurance (EI) benefit. At that time, the Provincial Government had not responded with corresponding legislation to match the federal standard.

Under the previous provisions, UBC faculty and staff requesting Compassionate Leave would be put on unpaid leave of absence from the University. Benefit and pensions costs were to be paid by faculty and staff during on leave (with the exception of MSP and dental premiums for CUPE 2950 members in their first month of unpaid leave).

The changes reflected in the BC Employment Standards Act include:

• Length of leave
• Job Protection
• Wages, benefits and pension
• Definition of an immediate family member.

A memo from Total Compensation was released on May 24 and is available at http://www.hr.ubc.ca/benefits. Questions regarding eligibility for Compassionate Care EI benefits are best answered by HRSDC directly at 1-800-206-7218.