

Human Resources Management:

Benefits and Retirement Plans

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Introduction

In the general workplace, employee benefits play an increasingly important role in the lives of employees and their families, and can have a significant financial and administrative impact on an organization.

However, the majority of small/medium-sized cultural sector organizations do not have a formal employee benefits plan. Specifically, recent research has shown that less than one-fifth of organizations with under \$1M operating budget and half of organizations with budgets over \$1M had formal benefits plans.

This is understandable for the following reasons:

- Benefits plans can be costly to administer, both in terms of the plan costs themselves and the administrative support costs.
- Organizations may consider themselves too small to have an employee benefits plan.
- Cultural Directors and Boards are often unaware of the powerful role that benefits plans can play in attracting and retaining first-class employees.
- As senior managers are usually fully-occupied with their primary functional responsibilities, they don't have time to thoroughly explore the possibilities in this complex field.
- Like most senior managers in other sectors, cultural managers may be intimidated by the technical detail of employer-sponsored benefits plans.

The intention of this guidebook is to address these issues. It is written for Executive Directors of cultural organizations (of all sizes) who:

- currently have some form of employee benefits plan and are reviewing its features, or are considering finding another provider

OR

- have no existing benefits plan, know very little about what the options are but are considering introducing a plan into their organization.

The whole field of employee benefits and retirement plans is a complex and changing one, with differing federal and provincial legislation and tax regulations. This guidebook is intended only as an introduction. You are encouraged to further explore the options available to you via publications, the internet, and professional plan providers.

Links to helpful internet sites are provided at appropriate points throughout this guidebook, as well as further resources given in the Appendices at the end of the book:

Appendix 1: Provincial sites for employee benefits

Appendix 2: Confirming benefits providers' credentials

Appendix 3: Life and/or health benefits providers

Appendix 4: Employee Assistance Plan providers

Appendix 5: Retirement plan providers

Appendix 6: Useful publications

IMPORTANT

The benefits and retirement plan providers named in the Appendices are not intended as specific recommendations. It is essential that you explore and research all potential providers before entering into a contract with them.

Why have an Employee Benefits Plan?

Employees obviously make a key contribution to a cultural organization's success. Providing a company benefits plan for employees shows a caring attitude about their financial security, well-being and peace of mind.

Employers provide benefits to their employees to:

- comply with provincial and government regulations
- motivate and support existing workers, particularly the high-performing ones they are keen to retain
- help attract new employees
- strengthen the long-term commitment of employees to the organization
- reduce stress associated with health and financial difficulties
- improve the mental and physical health of employees

All of these are associated with humane treatment of employees and helping to build a culture of caring for people and improving relationships. But they also, of course, further the goals of the organization by improving individual productivity, job satisfaction and overall organizational performance.

Benefits plans allow cultural employers to reward and compensate their employees in various ways that are tax-advantageous to the organization.

Also because of tax structures, a benefits plan is advantageous to employees. While tax treatment varies by province, employees are not subject to income tax on many employee benefits plans at the same level as they are on income. Without a benefits plan, employees have to pay these expenses (medical, etc.) out-of-pocket, and only a portion of these expenses are tax-deductible.

Many cultural employees, especially those with children or planning a family, also value a benefits plan because it takes the worry out of paying for unexpected health and dental expenses.

Many cultural organizations feel that they are too small to have a formal employee benefits plan. This need not be the case. Many benefits providers will design employee benefits plans that specifically meet the needs of small organizations. These plans are tailored to fit the size and budget of a small organization and have a variety of options from which to choose. A professional benefits provider will help you to control costs by managing the complete program. Regardless of your size it's worthwhile to consider establishing a plan if you think it could help you to retain valuable employees.

Choosing a Benefits Provider

As stated before, employee benefits plans can be a very complex field to navigate. There are many financial, administrative, service and product decisions to make.

Large organizations often have departments and staff devoted solely to managing this part of their operations. But very few cultural organizations have that luxury.

Hence it is absolutely essential that you get advice from an experienced benefits provider.

Appendix 3 lists a number of major benefits providers who you could investigate. Benefits Canada and Advocis are also useful sources of benefits providers. You may also wish to contact associates in other cultural organizations that you know have employee benefits plans, to enquire what provider they work with, their level of satisfaction with them and whether they would recommend them.

The first 3 questions you should ask potential providers when you contact them are:

“Do you work regularly with non-profit organizations?”

“Do you have benefits plans that can be tailored to small organizations with (your size) employees?”

“Would you be prepared to give me the names of small non-profit organizations that you service, for me to contact for a reference?”

We suggest that you meet with at least 3 different providers for them to:

- assess your organization and needs, and recommend an appropriate benefits structure
- explain in detail the costs, detailed benefits and administrative options open to you
- help you to implement the benefits plan.

Check references of those with whom you feel comfortable and trust, and make your choice. Appendix 2 suggests organizations you can contact to check the credentials of benefits providers with whom you are considering working.

Mandatory Employee Benefits

Federal legislation

There are federally and provincially mandated employee benefits with which you should become familiar before considering which optional benefits might be appropriate for your organization.

The major federal requirements of which you should be aware are:

Canada Pension Plan (CPP)

The Canada Pension Plan provides employees who have contributed to the plan with retirement, disability and survivor benefits. Both employers and employees are required to contribute to this plan.

It is a federally regulated pension plan designed to provide employees with a pension in addition to the Old Age Security Plan. Employers are responsible for deducting the employee's contribution from each pay until the annual maximum contribution is reached. Employers must then remit both their and the employee's share of the premiums to the federal government on a regular basis.

Employment Insurance System (EI)

The Employment Insurance System is a federally regulated plan that provides some income to terminated and laid-off workers, and provides benefits if an employee is unable to work because of non-occupational injury or illness. The plan also provides special maternity, parental and sickness benefits. Employers and employees are both required to contribute to this plan.

Provincial legislation

Each province has its own requirements for employee benefits that are wholly or completely sponsored by employers. Appendix 1 gives provincial government websites that enable you to check the regulations in your province.

The most common provincial requirement is Workers Compensation protection, the details of which may vary from province to province. Appendix 1 also provides links to the sites of each province's Workers Compensation Board website.

Discretionary Employee Benefits

The amount of coverage that a discretionary benefits plan provides for each claim can be expressed in terms of a dollar amount or as a percentage of the actual cost to the employee of obtaining treatment. It varies between benefits providers and depends on the degree of protection that the employer wishes to (and can afford to) provide to its employees.

The most common employee benefits provided to Canadian employees are:

- Medical insurance
- Dental Insurance
- Vision Care
- Group Term Life insurance
- Short-term disability (STD)
- Long-term disability (LTD)
- Critical illness
- Employee Assistance Plan (EAP)

These benefits are expanded on below.

NOTE: Some organizations may also provide other benefits such as fitness club membership, long-term nursing home care, child care, elder care or executive coaching. These benefits are beyond the scope of this guidebook.

Medical Insurance

Types of expenses covered:

- prescription or prescribed drugs
- prescription eye glasses, contact lenses
- professional services and paramedical practitioners (nursing, chiropractor, physiotherapist, podiatrist, psychologist etc.)
- semi-private hospital room (private hospital room)
- out-of-province & out-of-country hospital and medical expenses
- ambulance, lab charges
- hearing aids
- medical supplies
- prosthetics, appliances and medical equipment

Dental Insurance

May include:

- Diagnostic and preventative treatment (ie – examinations, cleaning and X-rays)
- Minor restorative treatments (ie – scaling, fillings, extractions, periodontics (gum disease) and endodontics (root canal))
- Major restorative treatments (ie – crowns, inlays, bridges and dentures)
- Orthodontics (ie – braces). Most plans only cover dependents under the age of 19 for this benefit. Adult orthodontia coverage is uncommon.

The Dental Association Suggested Fee Guide for General Practitioners in effect at the time of claim in the member's province of residence is normally used to determine the maximum eligible charge for each procedure.

Vision Care

May include:

- Prescription eyeglasses
- Contact lenses
- Laser surgery (in some plans). Now that laser eye surgery has become more affordable and acceptable, some benefit plans have included it as an eligible expense.

Group Term Life Insurance

The fundamental principle of life insurance is spreading risk amongst a group of individuals where each has a low probability of that occurrence taking place in a certain time period. When a person makes an individual decision to purchase individual life insurance, the insurer needs to make sure that the person does indeed have a low probability of short-term death. They assess the applicant's existing medical conditions as well as their medical, financial, personal, and family histories. The process is time consuming and intrusive.

However, when an employer makes a decision to obtain life insurance for its employees, the insurer can expect a reasonable distribution of low, medium and high risks. Provided that a reasonable number of employees participate, the standards for qualifying for coverage – and costs – can be significantly reduced.

Short Term Disability Insurance

Short-term disability benefits (STD) cover employees if they need a brief medical leave from work, usually up to six months. The employer holds their position for them during this period, as they are expected to return to work.

The exact short-term disability benefit that employees are eligible to receive needs to be discussed and agreed between them, the employer, and the benefits provider. Most STD programs will cover up to 26 weeks away from work, and pay between 60% and 100% of their wages. Some plans start immediately; others have a waiting period. Some plans require that employees exhaust their sick days and vacation time before they are eligible for STD. Some plans start after an employee has exhausted sickness benefits from Employment Insurance (EI), while others will top-up your EI benefit payment to the employee's pre-illness salary.

Long Term Disability Insurance

Long-term disability benefits (LTD) cover employees who have a severe illness or disability that prevents them from doing either their previous occupation or any other occupation. It usually starts after STD has ended. The definition of disability used by LTD benefits providers tends to be similar to the Canada Pension Plan's definition.

To be eligible, employees have to submit an extensive application to the insurance company managing the benefit. Their doctor will also have to submit a detailed medical report.

Some general guidelines:

- Most LTD benefits start between 6 months and 12 months after leaving work due to ill health.
- They typically pay between 50% and 90% of pre-disability wage.
- LTD usually requires employees to use up any pre-LTD sources of income, such as short-term disability or EI sickness benefits, before they can qualify.
- Your LTD provider will want employees to apply for any other source of income for which they may be eligible (i.e. CPP-Disability, Workers Compensation, etc.). Amounts received from these other sources are then deducted dollar for dollar from the total LTD benefit that they are eligible to receive.
- Your LTD provider will want to evaluate the employee's work potential based on their own occupation/any occupation criteria. In their first 2 years on LTD, they will be evaluated based on their ability to do their own job (prior to their illness) and later on their ability to carry out other work of which they are capable.

Critical Illness Coverage

Many Canadians are concerned with the future of the health care system and its ability to continue to provide all the medical coverage they may want during a medical crisis. Critical illness insurance provides a hassle-free way to provide money to meet financial needs during these crises.

Why is Critical Illness Insurance so important?

- disability insurance replaces income but is insufficient for the added burden of medical expenses
- group health coverage has restrictive limitation and maximums
- social medical care is eroding and can not be relied on
- personal and retirement savings have intended purposes other than medical expenses
- most critical illness victims make a full recovery after a lengthy expensive treatment period

Canadian statistics:

- 1 in 2 will contract heart disease
- 1 in 2 heart attack victims are under age 65
- 1 in 3 will develop some form of life threatening cancer
- 1 in 4 currently suffer from cardiovascular disease
- 70% of open heart surgery operations each year are coronary bypasses
- 1 in 4 will suffer kidney failure
- 1 in 20 run the risk of having a stroke before age 70
- 1 in 500 people will suffer from multiple sclerosis
- heart attack, cancer and stroke are currently the 3 most common diseases
- 1 in 4 will contract cancer or heart disease before they retire
- 2/3 of the cost of cancer treatment is not covered by provincial medical plans
- 30% of cancer victims are completely cured
- 75% of stroke victims survive the initial occurrence
- 95% of heart attach victims survive the initial occurrence

Conditions that could be covered by Critical Illness Insurance

- Cancer (life-threatening)
- Heart Attack Stroke (cerebrovascular incident)
- Coronary Artery By-pass Surgery
- Multiple Sclerosis
- Kidney Failure (end-stage renal disease)
- Major Organ Transplant
(recipient of heart, lung, liver, pancreas, kidney or bone marrow transplant)
- Paralysis (2 or more limbs)
- Deafness (total & permanent)
- Blindness (total & permanent)
- Parkinson's Disease
- Alzheimer's Disease
- Motor Neurone Disease
- Permanent Total Disability
- Severe Burns

What to look for in Critical Illness Coverage

- clear definitions (medical terminology)
- no restrictions at time of claim (eg – no HIV exclusion)
- comprehensive scope of coverage
- lump sum benefit payment for claims

Why get Group Critical Illness Coverage?

This is a relatively new product in Canada. As insurers gain experience and critical mass they will improve the value for employees. The first Canadian plans covered less than 10 critical medical events and now cover 16 events. Critical Illness insurers in the United Kingdom now cover 27 events in insurers in Malaysia cover 36 events. We can expect a few new events to be added annually. A group policy can be improved annually which will provide an additional perk to current employees and increase the attractiveness of your benefits to prospective employees.

Employee Assistance Program

The personal problems of your employees can have a dramatic impact on their job performance and productivity.

Personal difficulties, such as work-related stress, marital or family problems, or alcohol and drug addiction, can affect almost anyone. Sometimes, such problems can impair an employee's performance at work, leading to lower productivity, strained relations with co-workers and frequent absences or accidents.

Statistics:

Absenteeism	15% of the work-force causes 90% of absenteeism. Emotional factors account for 61% of time lost through absenteeism. Statistics Canada reports that the typical employee is absent 8 days per year. Their studies also show that absenteeism costs the employer 1.75% of an absent employee's wages. Organizations spend 5.6% of their payroll on absenteeism.
Productivity	The Canadian Mental Health Association estimates that 10% to 15% of employees have severe personal problems. The work performance of these employees is at least 35% below normal. The reduced productivity of troubled employees costs companies 3.5% to 5% of payroll. An employee with problems disrupts the working environment of others. The effects of one employee's problems on the productivity of co-workers can be considerable but difficult to measure.
Turnover	Only 15% of terminations are the result of employees' inability to perform their job function. Personal and interpersonal factors account for 65% to 80% of all terminations.
Disability	Stress contributes to 85% of accidents.

The purpose of an Employee Assistance Program (EAP) is to improve the psychological health of your employees. It will help your staff develop coping skills and accept a greater degree of personal responsibility. It is intended to help employees deal with issues in any part of their life — individual, relationship, marital, family and job performance problems.

With an EAP, your employees and their dependents have immediate access to confidential professional counselling, free of charge. Counsellors are usually senior level Clinical Psychologists (Ph.D., C.Psych.). They are professionals with the highest qualification in the field of human behaviour to provide direct counselling.

Counselling focuses on helping the employee deal effectively with change and stress in their personal, career and family lives.

If employees use the EAP as it is meant to be used, your managers and supervisors will no longer feel the same need to struggle with the personal problems of their staff. Experience has shown that absenteeism is reduced and productivity improved.

Features to look for in an EAP:

Direct Access:	Employees call the counsellor's office directly.
Quick Response:	First counselling session occurs within a few days and a crisis is dealt with immediately.
Professional:	Counsellors have an advanced degree in clinical psychology and are experts in human behaviour.
Confidentiality:	The employer never knows which employees use the service.
Off Site:	Counselling takes place at the counsellor's office.
Direct Treatment:	Referrals are made only when patient requires another specialist or long term care.
Appropriate Coverage:	24-hour-a-day hotline with offices in towns and cities where employees are located.

Appendix 4 provides names of prominent EAP providers across Canada.

Establishing a Basic Employee Benefits Plan

What to consider

For a cultural organization to get the most out of a benefits program requires aligning benefit programs with their overall goals and assessing which particular benefits are likely to appeal most to their particular staff. Benefits planning inevitably involves tradeoffs between providing employees with an ideal package and one that will make the desired impact at a cost that can be afforded. The two most important factors that must be weighed are:

- What benefits can you afford?
- What benefits will best attract and retain the kind of employees you most want?

Obviously, cash-strapped cultural employers do not have unlimited resources to invest in employee benefit programs. It is critical that your benefits provider recognizes this and explores with you ways to limit your costs while at the same time developing an attractive benefit plan design. Don't forget to communicate to your provider the rationale for any limitations.

Communications

Once you've implemented a benefits plan, you need to inform your employees about it. Good communications are important in enabling employees to use the plan effectively and to appreciate the role of benefits in their total compensation.

Communication is critical. In the past, managers have often focused primarily on the delivery of their pensions and benefits program, and have not spent enough effort on communicating the details to their staff. Times have changed. Organizations are now realizing that when employees don't see the details of these plans — including the value to them as part of their total compensation package — they often don't fully appreciate them.

Benefit plans are most effective in attracting, motivating, and retaining cultural employees if they are clearly communicated as part of a complete compensation package. Significant attention must be paid to ensuring that employees understand the components of their benefit program. A good communications program consistently informs employees of the utility and value of the benefits they receive. Poor communication will result in employees who take the benefits that they receive for granted.

Employers pay a significant amount of money for benefits and retirement plans and understandably they want this major benefit to be recognized and appreciated by their employees.

Promoting your benefits plan

Good communication with employees is critical to getting that recognition. Every employee should get a benefits package explaining both what their benefits are and how to access them. Your benefits provider can help prepare this.

New employees should receive the benefits plan when they join the organization. Employers sometimes spend time at recruitment talking about the pension and benefits and that's the last the employee hears about them. If you can give employees something concrete such as ongoing information on, for example, a bulletin board or an internal website, it will make them more conscious of this important and valuable aspect of their compensation package.

You can also use newsletters, staff memos or employee meetings to announce plan changes or answer employees' questions.

Retirement Plans

An important goal of most working Canadians is a financially secure retirement. Since many of us will spend one-third or more of our lives in retirement, it is more essential than ever to start preparing at an early age. Financial planners commonly report that an individual requires 50-70% of his or her pre-retirement income to maintain the same standard of living enjoyed during one's working years.

In this section we'll look at definitions of the three most common types of retirement plans administered by employers – Defined Benefit, Defined Contribution and Group Registered Retirement Savings Plans – and the advantages and disadvantages of each.

Important

These guidelines are directed at cultural employers and hence the advantages and disadvantages below are from the employer's point of view. In some cases, they may of course be quite different from the employee's point of view.

Defined Benefits Plans (ie – DB Plans)

Under this type of plan, the employer pays into a pension fund which is invested to cover future pension payments to its employees. The employer guarantees the amount of retirement benefit the employee will receive on retirement, an amount usually calculated using a formula that takes into account final salary (or an average of a number of years' earnings) and years of service. Hence, the final pension benefit is defined.

Advantages of DB Plans

As DB plans have historically provided a secure and predictable pension (see Note below), they are usually highly-valued by long-term employees and can be a strong incentive for attracting and retaining first-class staff. They are the oldest and most traditional form of company pension plan.

Note: Because of baby-boomer demographics – ie – the large number of workers retiring over the next 2-3 decades – there is increasing concern as to whether some DB plans will have sufficient funds to meet their future pension obligations. If some do not and employers are not able to make up the difference, employees may find their pensions reduced accordingly.

Disadvantages of DB Plans

A DB Plan leaves the pension fund's investment risk entirely with the employer. If the investment performance is poor, the employer may have to pay substantial amounts into the pension fund to make sure the plan is fully funded and can cover the promised retirement benefits to employees.

The time and costs involved in administering a DB plan may be more than a small/medium-sized cultural organization would like to spend. DB plans must be registered with provincial and federal governments and meet stringent regulations. The administration of these plans requires that actuarial evaluations and pension plan audits be carried out on a regular basis.

These administrative details can be handled by your benefits provider, but with the costs usually being passed back to you.

Defined Contribution Plans (ie – DC Plans)

A DC Plan requires an employer to contribute a specified amount of money to the pension plan on behalf of each employee, usually monthly and as a fixed amount or more commonly as a percentage of earnings, and employees may also make contributions. Hence, the contribution to the fund is defined, but not the final pension benefit.

Employers offer employees a selection of sound investment vehicles from which the employee chooses those most appropriate to their personal financial goals, risk tolerance and time left till retirement. The amount of pension benefit an employee ultimately receives on retirement will be determined by the amount of money in the employee's account at the time of retirement.

Advantages of DC Plans

Although employers have an obligation to offer a choice of sound investment options with DC plans, the investment risk of the pension fund is borne totally by the employee. If the fund's investment performance is good, the employee will benefit by having a larger retirement benefit. If the fund's investment performance is poor, the employee will have to accept a lower retirement benefit.

In any case, assuming that the employer has provided a sound selection of options, the employer is not responsible for the ultimate performance of the employee's chosen investments.

Disadvantages of DC Plans

As with DB plans, the time/costs involved in administering a DC plan may be excessive for small/medium-sized cultural organizations. Also like DB plans, DC plans must be registered with provincial and federal governments, meet strict regulatory requirements, and have regular audits and actuarial evaluations.

Of course, these administrative details can be handled by your financial services provider, but the costs will usually be passed back to you as part of the provider's fees.

Employers must be seen to provide sound alternative investment vehicles for their employees.

There is a greater burden on the employer to educate employees on the implications of various investment decisions they might make, as they are offering employees a limited choice of investment vehicles.

Group Registered Retirement Savings Plans (ie – Group RRSPs)

A Group RRSP is a form of defined contribution plan. Contributions can be made by either or both the employer and employee. The employer may contribute a fixed amount, a percentage of salary, or an amount to match employee contributions. The total amount contributed for each employee is of course governed by the same federal limits on RRSP contributions as in individual plans.

Advantages of Group RRSPs

Many young employees who are starting homes and families will increasingly value having a system of retirement savings. By introducing a Group RRSP in your organization, you will enable your employees to contribute to an RRSP through the convenience of payroll deductions. They benefit not only through the tax savings inherent in an RRSP but also by having less tax withheld from each pay cheque.

Having a plan wherein you, as employer, contribute to each employee's RRSP, will be considered a major perk to both existing staff and new individuals that you are trying to attract.

The institutions that administer Group RRSPs – for example banks, trust and insurance companies – usually do so at no cost to the employer.

As with DC plans, employees are given choices from a selection of sound investment vehicles. The employer is not responsible for the performance of those investments over time. This type of plan, for the employer, has all the advantages of a defined contribution plan combined with low administrative costs.

Disadvantages of Group RRSPs

As with DC plans, the employer has a responsibility to provide sound investment options and educate employees on the implications of various investment decisions they might make.

Which plan to choose?

The plan you choose will depend on:

- the amount of money you, as employer, are able and willing to contribute to your employees' retirement
- what internal resources/staff you have available to manage and administer a retirement plan. In many cultural organizations, these resources will be very limited. This makes the administrative support services from your benefits provider even more valuable
- whether you wish to take the risk of guaranteeing your employees a set pension (ie – DB plans), or leave the responsibility for performance of their retirement funds in their hands (ie – DC plans or Group RRSPs).

This guidebook is intended only as an introduction to retirement plans. The detailed data needed on the above points to enable you to decide definitively which retirement plan is the right one for your particular organization requires more in-depth analysis.

However, as a general comment, Group RRSPs and DC plans are likely to be more appropriate than DB plans for small/medium cultural organizations with limited resources or those who do not wish to get involved in complex retirement plans.

Narrowing it down even further, Group RRSPs are the least expensive and complicated to administer and will appeal to cultural organizations who are keen to provide retirement planning assistance to their staff, but with minimal impact on their resources.

As stated earlier for other employee benefits plans, in the absence of having an experienced Human Resources Specialist on staff, with up-to-date, detailed knowledge of various retirement plans, it is essential to get advice from financial specialists. You should talk to at least 3 different advisors – they will be pleased to meet with you, assess your organization and give informed advice, with no financial obligation – and then make your choice of advisors, based on your comfort level with them, their fees and services, and the reputation of their firm.

Appendix 5 gives examples of major providers of retirement plans.

Appendix 2 suggests organizations you can contact to check the credentials of retirement plan providers with whom you are considering working.

Click on these links to the federal government website for more information on registered pension plans and registered retirement savings plans (RRSPs).

A final suggestion

Some small cultural organizations may decide – quite justifiably in view of their staff size or budget constraints – that they do not want to invest the time and money in setting up an employer-sponsored retirement plan.

Those organizations could consider building a retirement-assistance plan on a policy of simply helping employees save for their retirement –, nothing more. Whether the employer has a retirement plan or not, employees can be educated in setting up their own plans. Many trust and insurance companies will offer in-house seminars, at no charge, to discuss retirement planning concepts with employees.

Appendix 1

Provincial sites for employee benefits Information

British Columbia:	www.gov.bc.ca	
Ministry of Health:	www.hlth.gov.bc.ca	voice: 604-387-5394
Medical Services Plan of British Columbia:		voice: 604-387-3166
British Columbia Hospital Programs:		voice: 604-387-3166
Workers' Compensation Board of British Columbia:	www.worksafebc.com	
Alberta:	www.gov.ab.ca	
Ministry of Health:	www.health.gov.ab.ca	voice: 403-429-5954
Alberta Health Care Insurance Plan:		voice: 403-427-1432
Alberta Hospitalization Benefits Plan:		voice: 403-427-1432
Workers' Compensation Board of Alberta:	www.wcb.ab.ca	
Saskatchewan:	www.gov.sk.ca	
Ministry of Health:	www.health.gov.sk.ca	voice: 306-787-1895
Saskatchewan Medical Care Insurance Branch:		voice: 306-787-3475
Saskatchewan Hospital Services Plan:		voice: 306-787-3261
Saskatchewan Workers' Compensation Board:	www.wcbsask.com	

HUMAN RESOURCES MANAGEMENT: BENEFITS AND RETIREMENT PLANS

Manitoba:

www.gov.mb.ca
Ministry of Health: www.gov.mb.ca/health voice: 204-945-3771
Manitoba Health Services
Insurance Plan: voice: 204-786-7101
Workers' Compensation
Board of Manitoba: www.wcb.mb.ca

Ontario:

www.gov.on.ca
Ministry of Health: www.gov.on.ca/health/ voice: 416-327-4300
or 1-800-268-1154
Ontario Health Insurance Plan: voice: 416-314-5518
Trillium Drug Program voice: 416-326-1558
or 1-800-575-5386
Assistive Devices Program (ADP): voice: 416-327-8804
or 800-268-6021
Workplace Safety and
Insurance Board of Ontario: www.wsib.on.ca

Quebec:

www.gov.qc.ca
Ministry of Health: www.ramq.gouv.qc.ca: voice: 418-643-3160
Quebec Health Insurance Plan: voice: 418-643-3445
Quebec Hospital
Insurance Plan: voice: 418-643-3445
Quebec Commission of
Occupational Health
and Safety: www.csst.qc.ca

HUMAN RESOURCES MANAGEMENT: BENEFITS AND RETIREMENT PLANS

New Brunswick:

www.gov.nb.ca

Ministry of Health: www.gnb.ca/HW-SM/hw/ voice: 506-453-2581

Medicare New Brunswick: voice: 506-453-2161

New Brunswick Hospital
Services Plan: voice: 506-453-2161

Workplace Health, Safety and
Compensation Commission
of New Brunswick: www.whscc.nb.ca

Nova Scotia:

www.gov.ns.ca

Ministry of Health: www.gov.ns.ca/health/ voice: 902-424-3377

Nova Scotia Medical
Services Insurance Plan: voice: 902-468-9700

Nova Scotia Hospital
Insurance Plan: voice: 902-424-5674

Workers' Compensation
Board of Nova Scotia: www.wcb.ns.ca

Prince Edward Island:

www.gov.pe.ca

Ministry of Health voice: 902-368-4930

Prince Edward Island Hospital
and Health Services Plan: voice: 902-368-5858

Workers Compensation Board
of Prince Edward Island: www.wcb.pe.ca

HUMAN RESOURCES MANAGEMENT: BENEFITS AND RETIREMENT PLANS

Newfoundland:

www.gov.nf.ca

Ministry of Health: www.gov.nf.ca/health/ voice: 709-729-3124

Newfoundland Medical Care Plan: voice: 709-758-1500

Newfoundland Hospitalization Plan: voice: 709-729-3120

Workplace Health and Safety Compensation Commission of Newfoundland and Labrador: www.whscc.nf.ca

Northwest Territories:

www.gov.nt.ca

Ministry of Health: www.hlthss.gov.nt.ca voice: 403-873-7113

Northwest Territories Health Care Plan: voice: 403-873-7152

Workers' Compensation Board of the Northwest Territories and Nunavut: www.wcb.nt.ca

Yukon:

www.gov.yk.ca

Ministry of Health: www.hss.gov.yk.ca voice: 403-667-3969

Yukon Health Care Insurance Plan: voice: 403-667-5233

Yukon Hospital Insurance Services: voice: 403-667-5233

Yukon Workers' Compensation Health and Safety Board: www.wcb.yk.ca

Nunavut:

www.gov.nu.ca

Ministry of Health: www.gov.nu.ca/hss.htm

Workers' Compensation Board: www.wcb.nt.ca

Appendix 2

Confirming benefits providers' credentials

Associations

Insurance Institute of Canada

Insurance Canada

Canadian Institute of Actuaries

Canadian Life and Health Insurance Association Inc.

Ratings of benefits providers

A.M. Best

Standard & Poor's

Appendix 3

Life and/or Health Benefits providers

AIG Insurance Company of Canada

Benefits Interface

Blue Cross

ClaimSecure

Cigna Life

Clarica

Co-operators Life Insurance Company

Desjardins Financial

Equitable Life of Canada

The Great-West Life Assurance Co.

Green Shield Canada

Manulife Financial

Maritime Life Assurance Company

National Life of Canada

Standard Life Assurance Company

RBC Insurance

Sun Life of Canada

Unum Provident

Appendix 4

Employee Assistance Plan providers

A EAP Centre

407 Queen Street, 3rd floor
Ottawa, ON, L1R 5A6

voice: 613-234-5678

fax: 613-726-7266

e-mail: mettanet@magi.com

**AADAC Business and Industry Clinic
Alberta Alcohol & Drug Abuse Committee**

11333 - 106 Street
Grande Prairie, AB, T8V 6T7

voice: 403-538-5210 or 800-419-1149

fax: 403-538-6359

Ann McKeown Associates Inc.

250 Bloor Street East, Suite 1430
Toronto, ON, M4W 1E6

voice: 416-968-2177

fax: 416-968-0319

Bellwood Health Services Inc.

1020 McNicoll Avenue
Scarborough, ON, M1W 2J6

voice: 416-495-0925

fax: 416-495-7943

Brown Crawshaw Inc.

777 Hornby Street, 11th Floor
Vancouver, BC, V6E 1S4

voice: 604-683-3255

fax: 604-683-2383

C.J. Brown & Associates www.cjbrown.on.ca

40 King Street West, Suite 801
Oshawa, ON, L1H 1a4

voice: 905-571-2292

fax: 905-571-2293

**Canadian Association of Assessment
& Referral (CAARSS) c/o MacMillan Blodel**

925 West Georgia Street
Vancouver, BC, V6C 3L2

voice: 604-661-8517

fax: 604-669-0669

Canadian Employee Assistance Group

37 Clarence Street, Suite 2
Ottawa, ON, K1N 5P4

voice: 613-241-4110 or 800-387-8190

fax: 613-241-0977

**Canadian Labour Congress Labour Community
Union Counselling Programs**

2841 Riverside Drive
Ottawa, ON, K1V 8X7

voice: 613-521-3400

fax: 613-521-4655

**Community Caregivers Canada
Managed Care Division**

466 Morden Road, Suite 202
Oakville, ON, L6K 3W4

voice: 905-842-8205

fax: 905-842-5281

**Department of Health Canada
Employee Assistance Services**

Tunney's Pasture,
Jeanne Mance Building, Room 1653
Ottawa, ON, K1A 0L3

voice: 613-941-3939

fax: 613-941-3940

e-mail: wcorneil@hpb.hwc.ca

Donancy Consultants

4880 Sherbrook West, Suite 190
Montreal, PQ, H3Z 1H1

voice: 514-483-4201 or 888-366-2629

fax: 514-483-3494

e-mail: 71764.3416@compuserve.com

EAP Institute of Canada Inc.

212 Speedvale Avenue West
Guelph, ON, N1H 1C4

voice: 519-821-9258 or 800-265-8310

fax: 519-821-2906

EAPLUS

383 Parkdale Avenue, Suite 306
Ottawa, ON, K1Y 4R4

voice: 613-722-2300

fax: 613-722-6664

**Employee Assistance Centre
A Division of Blue Cross**

230 - 1610 Ness Avenue
Winnipeg, MB, R3J 3X3

voice: 204-786-8880

fax: 204-783-9182

Engel & Associates

4060 Ste-Catherine Street West, Suite 604
Montreal, PQ, H3Z 2Z3

voice: 514-989-9298

fax: 514-989-9150

Humancare Organizational Resources

11207 - 103 Avenue
Edmonton, AB, T5K 2V9

voice: 403-429-3800

fax: 403-429-3878

Humanitas Employee Assistance Programs Inc.

170 Attwell Drive, Suite 607
Etobicoke, ON, M9W 5Z5

voice: 416-674-5592 or 800-667-0369

fax: 416-674-5728

J.B. Consultants

439 Spadina Road, Suite 206
Toronto, ON, M5P 2W3

voice: 416-924-8126

fax: 416-932-0920

Kelly, Luttmmer & Associates Ltd.

910 - 7th Avenue South West, Suite 700
Calgary, AB, T2P 3N8

voice: 403-237-8880 or 800-461-8908

fax: 403-237-8969

LINK Employee Assistance Professionals Inc.

P.O. Box 43
Barrie, ON, L4N 6S7

voice: 705-725-6232 or 800-410-1023

fax: 705-725-1633

Managed Employee Assistance

443 Barclay Crescent
Oakville, ON, L6J 6H8

voice: 905-844-4211 or 800-361-8598

fax: 905-844-0061

Off-Site Resources Inc.

10 George Street, Suite 202
Hamilton, ON, L8P 1C8

voice: 905-522-9044

fax: 905-570-0910

Optima Humanus Inc.

2078 Rivergrove Place
North Vancouver, BC, V7H 2L4

voice: 604-929-7336

fax: 604-929-7313

e-mail: 75362.2567@compuserve.com

Pace Consulting Group Inc.

1120 Victoria Street North, Suite 203
Kitchener, ON, N2B 3T2

voice: 519-576-6701

fax: 519-576-4841

Performance Group Canada

191 Lombard Ave., Suite 901
Winnipeg, MB, R3B 0X1

voice: 204-943-5271

fax: 204-943-0954

Pro Nova Inc.

172 King Street East, 2nd Floor
Toronto, ON, M5A 1J3

voice: 416-861-0716

fax: 416-861-1727

Telcan Management Consultants Inc.

P.O. Box 5400, Station A
Calgary, AB, T2H 1X8

voice: 403-233-7613

fax: 403-938-3766

Warren Shepell Consultants Corp.

170 Bloor Street West, Suite 600
Toronto, ON, M5S 1T9

voice: 514-744-8428

fax: 514-744-3592

**WestBridge Associates Counselling
and Consulting Services**

2 Oxford Street West
London, ON, N6H 1P9

voice 519-663-9524

fax: 519-663-5546

Toll free 1-800-263-6817

Wilson Banwell & Associates Ltd.

355 Burrard Street, Suite 1600
Vancouver, BC, V6C 2G8

voice: 604-689-1717 or 800-663-1142

fax: 604-689-9442

Ontario: voice: 416-964-0808 or 800-668-4125

fax: 416-964-5942

Appendix 5

Retirement Plan providers

Financial Institutions

Bank of Montreal

Canada Life

Canada Trust

Clarica

Great West Life

Manulife Financial

Royal Bank of Canada

Scotiabank

Appendix 6

Useful publications

The Pension Puzzle: Your Complete Guide to Government Benefits, RRSPs, and Employer Plans

by Bruce Cohen and Brian Fitzgerald

Published by John Wiley & Sons Canada Ltd (ISBN 0471646423)

Taxes & Employee Benefits in Canada

by Norma L. Nielson

Published by International Foundation of Employee Benefits (ISBN 089154528X)

Employee Benefits in Canada

by Raymond Koskie, Mark Zigler, Murray Gold, Roberto Tomassini

Published by International Foundation of Employee Benefits (ISBN 0891545794)