

### In brief

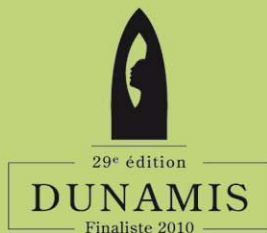
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### Finalist - Dunamis 2010

Group Censeo is proud to announce that our firm has been Finalist in the category «Entreprise de service» of the contest Dunamis 2010, which honors the efforts of companies in Laval.

Group Censeo stood out because of the exceptional quality of the services offered and the remarkable performance of its overall management.

Congratulations to Group Censeo team.



### Drug Insurance Pooling 2010

In light of the experience results of the last year as to the risk pooling of high drug claims, the Quebec Drug Insurance Pooling Corporation has revised the pooling parameters as of January 1<sup>st</sup>, 2010.

The pooling threshold corresponds to the amount of claims beyond which a group experience is no longer affected by the additional claims from the same certificate.

To visualize the new Drug Insurance Pooling terms since January 2010, please visit the section «Newsletters» of our website at the following address:

[www.groupecenseo.com/newsletters.html](http://www.groupecenseo.com/newsletters.html)



## How to plan future pandemics

We are pleased that you have all recovered from the H1N1 pandemic of 2009. But even if the crisis is over, it is advisable to continue encouraging safety in your workplace and plan measures for each of the three periods of a pandemic (before, during and after).

**BEFORE** : You should develop guidelines and procedures to educate your employees concerning the pandemic and ways to prevent the spread of the virus. It is recommended to put your plan to the test, to make sure it works.

**DURING** : Inform your employees about aspects relating to the continuity of operations of the organization. To ensure good health and good productivity of your workforce, you have the following options:

- *Measures of seclusion* : you can cancel meetings and receptions.
- *Telecommuting* : nowadays, technology makes it easy for employees to work from home.
- *Measures against infection* : encourage your colleagues to wash their hands properly and respect the rules of hygiene when coughing or sneezing. Washing shared surfaces more frequently can also prevent contamination (doorknobs, etc...).
- *Communication* : review the situation on your website, by email or through newsletters.

**AFTER** : Reconsider hygiene measures. Good hygiene will always be the best way to prevent the spread of an infection. Hands washing and hygiene principles should be a priority in your workplace. Review your plan and compare it to the measures that were taken during the pandemic. Check the absenteeism rates and how you managed the absences. You can also probe the employees or your clients for feedback on how the organization handled the pandemic. You will then be able to make changes to your plan and make sure you are well prepared for future pandemics. Put up posters on hand washing in relevant locations, such as kitchen or toilets. If your employees are sick, they should stay at home to prevent the spread of the infection.

Source : [www.conseiller.ca/files/2010/04/25-26\\_pandemie\\_avr10.pdf](http://www.conseiller.ca/files/2010/04/25-26_pandemie_avr10.pdf)

## Quebec Pension Plan

- Maximum eligible earnings : \$ 47,200 in 2010.
- Basic exemption : \$ 3,500.
- Maximum employee contribution : 4.95 % of the maximum contributory earnings, maximum of \$ 2,163.15 in 2010.
- Maximum employer contribution : 4.95 % of the maximum contributory earnings, maximum of \$ 2,163.15 in 2010.
- Maximum contribution for a self-employed worker : \$ 4,326.30.
- **Warning** : A contribution is permitted if the group insurance plan is **taxable**, but in this case, the employer and employee contribution will have to be paid by the disabled employee.



## Work-Sharing Program

Given the difficult economic context, some companies are forced to use the Work-Sharing program. The Work-Sharing program from Service Canada was designed to help employers and their employees to avoid temporary layoffs. During an involuntary reduction of activities of the employer, it provides income support for employees who are eligible to Employment Insurance and who are willing to temporarily reduce their work week. The program must be agreed upon and approved by the employee, the employer and Service Canada.

Under this agreement, if the employee has his work week reduced from one to three days and sees his salary decreases accordingly, he is eligible for employment insurance benefits for the days he's not working (55% of the maximum of his insurable annual earnings). He does not have to serve a waiting period and his employer must maintain his group insurance coverage.

Since this measure reduces the salary paid by the employer, there is a direct impact on the life insurance, ADD, short and long term disability insurance benefits.

Given that each insurer offers different choices in this situation, please contact your advisor if you're in this situation to officially inform the insurer about the Work-Sharing program and to verify what the offered coverage options are.

For eligibility criteria, duration or for more information on the Work-Sharing program, please visit Service Canada website at the following address:

[www.servicecanada.gc.ca/eng/travail\\_partage/index.shtml](http://www.servicecanada.gc.ca/eng/travail_partage/index.shtml).

## Employment Insurance Act (EI)

- Maximum annual insurable earnings : \$ 43,200 in 2010.
- Contribution rate : per \$ 100 of gross insurable earnings:
  - In Quebec the contribution rate is \$ 1.36 for the employee;
  - Outside of Quebec, the contribution rate is \$ 1.73;
  - The contribution rate of the employer is equal to 1.4 times the contribution of the employee if there is no short term disability insurance plan;
  - When there is a short term disability insurance plan, the program allows a reduction of the contribution rate (\$ 1.106 in Quebec and \$ 1.169 outside Quebec).

## Conversion Privilege

According to article 261 of the Regulation under the Act respecting insurance : « any group insurance contract that includes life coverage must give to the member, that has been terminated from the insurance before the age of 65 either following cessation of his employment or his eligibility to the group, the possibility to convert in part or in its entirety his life insurance, with the exception of the disability benefits, in an individual life insurance, within 31 days of being terminated, without having to provide a proof of good health. »

The request has to be submitted in writing to the insurer within 31 days of the cancellation of his insurance. If the member dies within the 31 days period during which he could have exercised his right of conversion, the life insurance amount that the member was eligible to, is payable in accordance with the group insurance policy, whether or not the individual life policy proposal had been submitted.

When the cessation is due to a cancellation or a modification to the group insurance policy and if the policy has not been replaced, only the member that was protected by the present guarantee for a continuous period of five years can take advantage of the right of conversion by making a request within the 31 days following the policy cancellation.

It is your responsibility to advise any member of his right of conversion to an individual insurance policy. To that effect, Group Censeo has made available a document that you can put on your company letterhead and that must be given to the member at the cessation of employment. Please contact your customer service representative for more information.

## Group Censeo - News

- Congratulations to Gabrielle Bouchard, B. Sc. Act., Renewal Analyst and Executive Assistant, for her beautiful baby Mickael, born on March 8<sup>th</sup>, 2010.
- Five employees of Group Censeo participated, on May 29<sup>th</sup>, 2010, to the « Relay for Life » at Quartier Dix30 in order to raise funds to fight cancer. The team walked all night for the cause! They raised a total amount of \$4,500 that was given to the Canadian Cancer Society. Congratulations!
- We added two new pages to our website [www.groupecenseo.com](http://www.groupecenseo.com); «Awards and Honors» and «Press Review».
- Group Censeo was admitted to the 2009 President's Club of the CADA 360 and was recognized as the best social benefits advisor in Canada for this product, exclusive to Car Dealers.
- Group Censeo earned the 2009 Award from Great West - Sélectpac.