

Helping Employees Through The Challenges of Deployment

Being deployed to another country for work can be both an exciting and difficult time. Canada's military, the United Nations and many companies with employees serving abroad have recognized there are several issues and challenges that arise when someone is removed from his/her home and family for an extended period of time. Knowing what these challenges are – and having a plan – is the key to a smooth transition.

Cowan Insurance Group is widening its services to include assistance to prepare and support employees working out of country. We are excited to work with, and provide professional support to, the employees who have risen to this challenge and the employers they support. We can provide customized assistance at each phase - pre-deployment, deployment and post-deployment.

Pre-deployment

(1) Cultural-sensitivity training

Whether your employee is going abroad for one week, or for six months, we can provide highly-recommended cultural-sensitivity training. It's not unheard of for one wrong handshake or an indirect look to ruin relations during a deployment.

(2) Physical health

Prior to departure, the employee should receive a full physical. In some areas, extreme heat, cold, as well as high or low humidity levels, can prove to be a real detriment to seemingly minor physical ailments at home. Our on-staff medical consultants can manage this process, and administer immunizations. Immunization schedules differ depending on the country in which the employee will be working, and some need to be administered weeks or months in advance.

(3) Mental health

In addition to physical health, there is mental health to consider. The employee being deployed, although excited, may be slightly guilt-ridden at leaving all of his/her responsibilities behind for someone else to deal with. The family being left behind may feel some resentment at being left alone. Good communication is key prior to departure. Our medical consultants can provide professional support to the employee and his/her family. The implementation of proven tips will help ease the emotional turmoil and normalize the transition.

Deployment

Once deployed and working, the employee's focus should turn to self-care. It is easy to get lost in a work assignment. It is just as easy to get run down and ill in a foreign country. Self-care will consist of those three things we know we require but often don't give the respect they warrant: healthy eating, regular exercise and an average of eight hours of sleep per night. These three basics are never more important than when you are on a foreign assignment. Our medical consultants are available to help with everything from regular monitoring, to emergency assistance.

...continued on page 2

What's inside

Page 2

- Helping Employees Through The Challenges of Deployment (cont'd from page 1)
- WSIB Alternative Programs: Do I Need to Be with WSIB?

Page 3

- Legislative Updates
- Thank You

Page 4

- Third-Party Degree
- Registered Pension Plans – Compliance Update

Helping Employees Through The Challenges of Deployment *(cont'd from page 1)*

Post Deployment

Once the assignment is complete and your employee is coming home, there is a whole new transition to go through. The initial homecoming is referred to as the honeymoon phase. Once the honeymoon is over, real life begins. Many deployed employees - abroad for six months or more - realize life has gone on without them. The challenge is to help employees reintegrate back into the new systems that undoubtedly had to be implemented to cope with his/her absence.

On the home front, communication between the employee and his/her family is, again, the key to a successful reintegration. From new routines, to getting to know his/her children again, there can be some real challenges. The

homecoming is very similar to a restructuring plan - he/she is not gaining or losing his/her position in the family, but things will certainly be different.

Our medical consultants will touch base with the employee shortly after he/she returns home, and again in about three months. Some issues don't surface right away, and it's important to follow this process to a successful conclusion.

Cowan is very proud to be able to provide these professional services to our clients. For more information, please contact your Cowan consultant, or the author of this article, Health and Disability Supervisor Kelly Alarie: 1-888-509-7797 ext. 52300 or kelly.alarie@cowangroup.ca



WSIB Alternative Programs: Do I Need to Be with WSIB?

As an Ontario employer, did you know that you might be able to opt out of the insurance program offered through the Workplace Safety and Insurance Board (WSIB)? While it is not widely advertised, some companies have the ability to opt out of WSIB coverage - and the option to opt out can provide considerable savings for qualified employers.

The alternative products available in the insurance marketplace (generally known as Occupational Accidental Death & Dismemberment) are a viable option to cover your employees in the case of workplace accidents at reduced premium levels to you, the employer. These alternative products, when coupled with appropriate levels of

Disability, Liability and Directors & Officers insurance, can protect your own liability and your employee's well being (both financial and personal) at comparable levels to WSIB coverage.

How Do I Know if I Qualify?

- (1) The first step in considering this option is to confirm with your WSIB contact if your company falls under a mandatory category or if you have the option to opt out. If WSIB confirms that you fall under a category where coverage is not mandatory, the next step is easy!
- (2) Contact your consultant to set up a review of your current insurance coverage to ensure you have the appropriate plan designs and coverage levels.

- (3) From there you will be provided with a full quotation on alternate products that are available. You will be given a report detailing not only the potential savings, but also the differences in coverage between WSIB and available alternative products so you have the knowledge required to make an informed decision about WSIB coverage and whether it fits with your company.

If you have any questions, please contact your Benefits Consultant, or the author of this article, Dave Wilkins: 1-800-463-5386 ext 229 or dwilkins@wentworthfinancial.com.

Legislative Updates

Distracted Driving Legislation

On October 26th, new distracted driving legislation came into effect in Ontario. Drivers who text, type, email, dial or chat using any hand-held device will face fines of up to \$500 upon conviction.

A recent bulletin from the law firm Hicks Morley suggests employers may want to review or draft policies with regard to the use of hand-held communication devices. We recommend you seek legal advice on this matter.

What is allowed under the new legislation:

- The use of hand-held devices in “hands-free” mode
- The use of hand-held devices while stopped and safely pulled off the travelled part of the road
- GPS navigation devices that are properly secured to the dashboard or another accessible place in the vehicle
- A portable audio player that has been plugged into the vehicle’s sound system
- Calling 911 in an emergency situation

Police won’t start issuing tickets until February 1, 2010, to give drivers an opportunity to educate themselves about the new restrictions, and ensure they are compliant.

For further details, please visit www.mto.gov.on.ca/english/safety/distractions.shtml

New Status for Temporary Workers

Workers employed through temporary work agencies in Ontario will now be granted new workplace protections since The Employment Standards Amendment Act (temporary help agencies), formerly known as Bill 139, received Royal Assent on May 4, 2009. The amendments will be of interest to any employers who employ “elect to work” or casual employees; is a temporary employment agency; or uses the services of a temporary employment agency.

The Act, which comes into effect on November 4, 2009, will effectively end fees charged to workers by temporary agencies; reduce barriers to permanent work; ensure workers receive pay for statutory holidays; require agencies to provide information on employment

Thank You!

We want to thank the many clients who took the time to participate in our Annual Client Survey. Cowan’s Benefits and Retirement Consulting Division appreciates all of your feedback. It has proven invaluable in helping us continue to deliver on our commitments of anticipating your needs and providing advice.

standards rights and provide equal access to agency termination and severance protection under the Employment Standards Act (ESA). Approximately 700,000 workers are employed by temporary agencies in Ontario.

Furthermore, it makes temporary work agencies and client companies legally responsible when a worker is penalized for trying to enforce their rights. Theoretically, this should empower workers to directly address workplace health and safety and human rights issues with their employers without fear of reprisal.

We will provide further updates on this legislative change in an upcoming newsletter.



The August issue of Benefits Canada magazine includes an article by Cowan's Christine Lenters Daoust on key questions to ask a potential third-party administrator (TPA). We thought we would provide a short overview of the article here. The full article is available on our website at www.cowangroup.ca/tpa-09

Third-Party Degree

Ready to use a TPA? Consider these key questions to ensure you're getting the right fit for your organization.

Third-party administrators (TPAs) have been around for decades and handle any number of benefits and claims administrations. In terms of numbers, the Third Party Administrators' Association of Canada (TPAAC) estimates that its members oversee billions of dollars in premiums, claims and pension funds.

TPAs range in size from a single advisor to companies with boards of directors. Their product offerings are just as diverse: from the administration of an employer's benefits plans, premium billing and employee communication, to third-party payors (TPPs), which also adjudicate and pay claims.

While there are many advantages to working with a TPA, it's important for you as the plan sponsor to do your research before you choose the right administrator for your plan. The following is a list of eight recommended key questions to ask your potential TPAs.

- 1) What services does the TPA provide?
- 2) Does the TPA provide these services from within or are they contracted out?
- 3) What type of online solution does the TPA offer, and how flexible is it?
- 4) What level of support can you expect from the TPA?
- 5) What will the TPA do if claims information is missing? What will happen with complex claims?
- 6) How does the TPA handle the administration of disability claims?
- 7) Is the TPA a member of the TPAAC?

Registered Pension Plans – Compliance Update

This article will be of interest to plan administrators of registered pension plans. The Canada Revenue Agency (CRA) has always had the ability to apply penalties in a non-compliance situation, and have given notice they will now levy a fine (based on the seriousness of the infraction). Effective January 1, 2010, CRA will apply a penalty in the following situations:

- Failure to file prescribed Form T10 for the pension adjustment reversal (PAR)
- Unreported or misreported amounts on a filed T4 form, or the related summary, for pension adjustments (PA)
- Misreported amounts on a filed prescribed Form T10, or the related summary for the pension adjustment reversal (PAR)
- Failure to file prescribed Form T1007, Connected Person Information Return for connected person information.

The existing penalty for failure to file prescribed Form T244, Registered Pension Plan Annual Information Return, continues.

Please ensure personnel that have been delegated the administrative practices of the registered pension plan understand what is expected and the applicable deadlines. Good governance practices dictate that well-written procedures should be in place.

If you have any questions regarding this article, please contact your Pension Consultant.

- 8) Can the TPA provide you with references (clients) for a background check?

These questions will help ensure that you find a TPA that will ideally make your business life much easier. Once you have decided, you can expect the new TPA to arrange an implementation meeting with you to go over next steps, which will depend on the services you require.

It's important to choose a TPA that matches your organization's requirements—not just today, but also in the future.

For more information, please contact the author of this article, Principal Consultant Christine Lenters Daoust, at 613-842-4215 or christine.daoust@cowangroup.ca

This bulletin is produced by the Benefits and Retirement Consulting Division of Cowan Insurance Group and its subsidiary, Wentworth Financial Services. We help public and private-sector clients manage their group benefits, retirement and health and disability management plans.

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www.cowangroup.ca/nov-09