

Edgewater
Financial
Group

peace of mind is only a step away

CADA
Employee Benefits Update

presented by

Scott Beckett

Putting Benefits in Context



The screenshot shows a Windows Internet Explorer browser window. The address bar contains the URL <http://www.google.ca/webhp?sourceid=navclient&ie=UTF-8>. The search bar contains the text "global economic crisis". A dropdown menu is open, displaying a list of related search terms and their corresponding result counts. The terms include "global economic", "global economic crisis", "global economic meltdown", "global economic collapse", "global economic recession", "global economic analysis", "global economic forecast", "global economic issues", "global economic outlook", "global economic forum", and "global economic prospects 2009". The result counts range from 1,320,000 to 37,300,000. The browser interface includes standard navigation buttons, a menu bar (File, Edit, View, Favorites, Tools, Help), and a toolbar with various search and utility icons. The Google logo and "Canada" are visible on the page. The Windows taskbar at the bottom shows several open applications, including "Sent Items - Micro...", "RE: Suggested Age...", "Microsoft PowerP...", "Google - Windows...", and "CALU | Special Rep...". The system clock in the bottom right corner indicates the time is 1:21 PM.

Search Term	Results
global economic	
global economic crisis	37,300,000 results
global economic meltdown	1,320,000 results
global economic collapse	7,750,000 results
global economic recession	14,700,000 results
global economic analysis	43,600,000 results
global economic forecast	7,110,000 results
global economic issues	64,300,000 results
global economic outlook	9,250,000 results
global economic forum	17,600,000 results
global economic prospects 2009	1,910,000 results

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Richest Canadians on Forbes

Posted: March 12, 2009, 2:39 PM by Pamela Heaven
[Entrepreneurs](#), [Billionaires](#), [Credit Crisis](#), [CEO pay](#), [Forbes rich list](#)

The world's billionaires took a beating this year with the global financial crisis stripping US\$2-trillion off their total wealth, compared with last year. Nonetheless, 20 Canadians made Forbes 2009 rich list, which included citizens from 52 countries and one principality. David Thomson and family of Thomson Reuters once again topped the wealthiest Canadians, though his US\$13-billion fortune was down substantially from last year's US\$18.9-billion.

[\(Full story\)](#)

In fact, the only Canadian to see his fortune rise was Cirque du Soleil founder Guy Laliberte. Good thing, as according to Forbes, Mr. Laliberte plans to give away a big chunk of that to saving the planet. [Watch the video](#)

Search...

Search

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 **eligon.ca**
Private Singles Community

Single

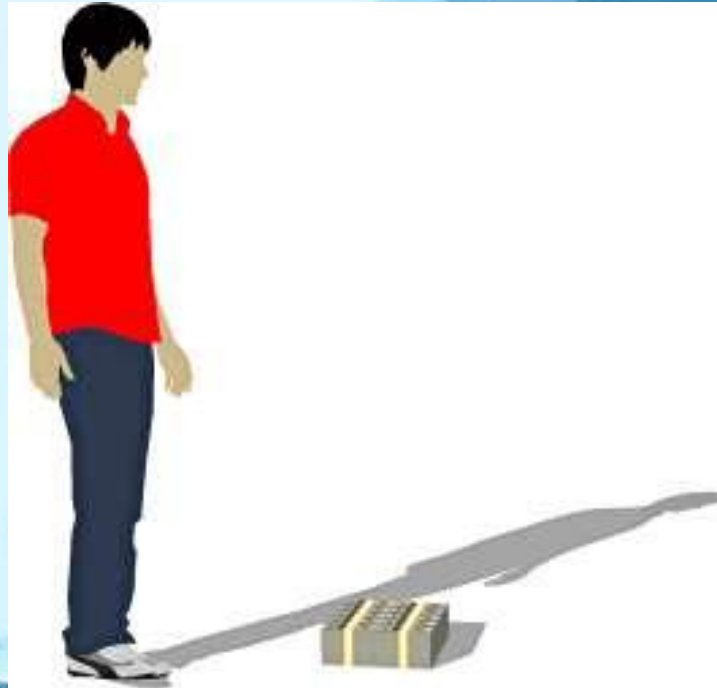
What is a trillion dollars?



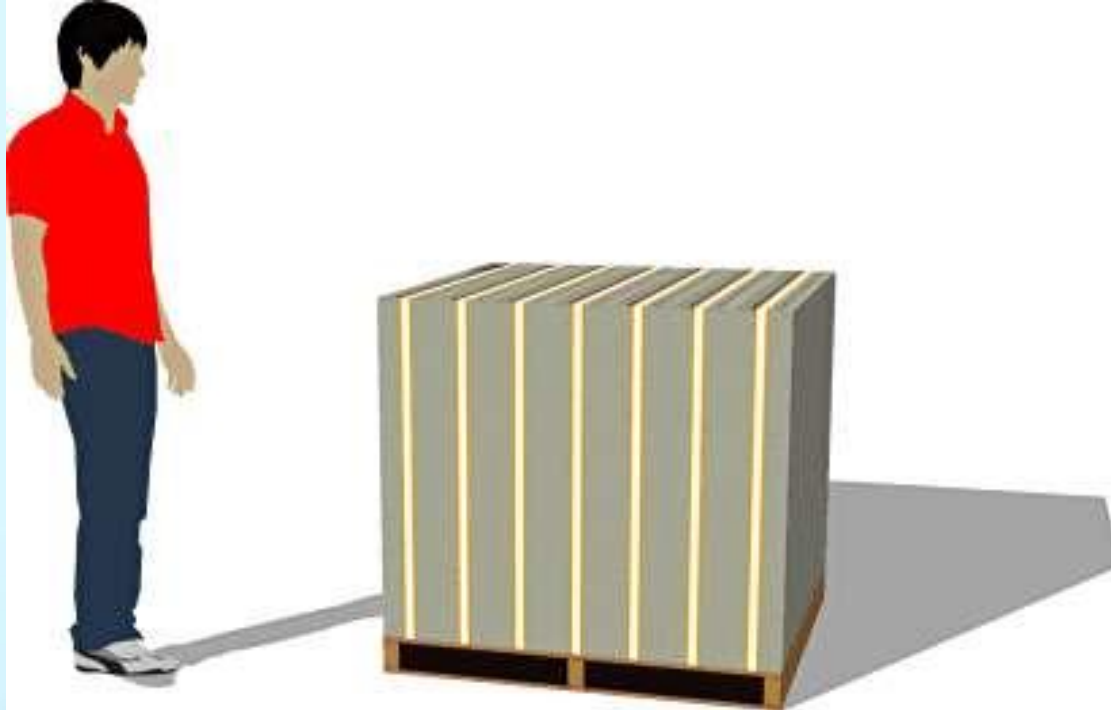
\$10,000



\$1,000,000



\$100,000,000

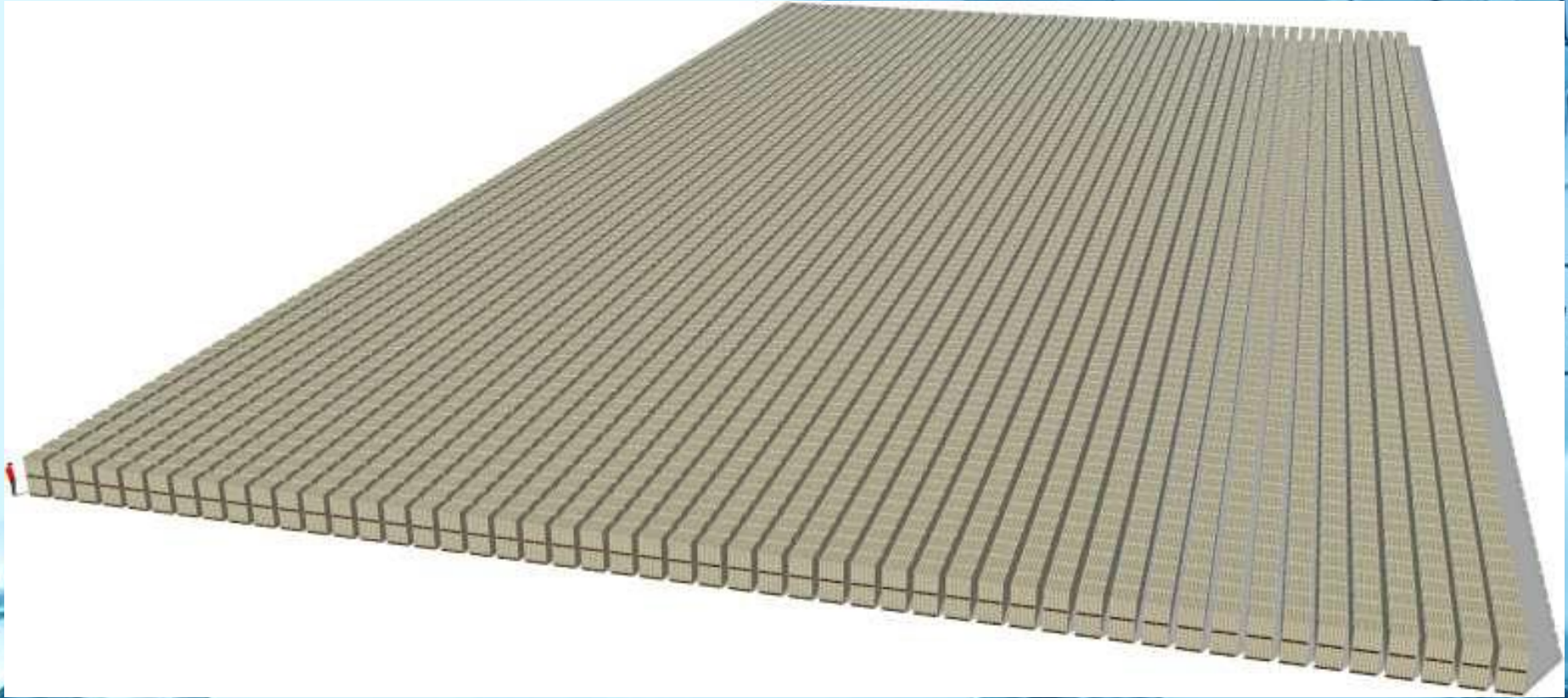


\$1 Billion



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\$1 Trillion



Global economy

We are all tied together so what happens with the PIGS...



Beginning, Middle or End

Last in, least affected, first out – SH 2009

Cautiously optimistic we are out – SH 2010

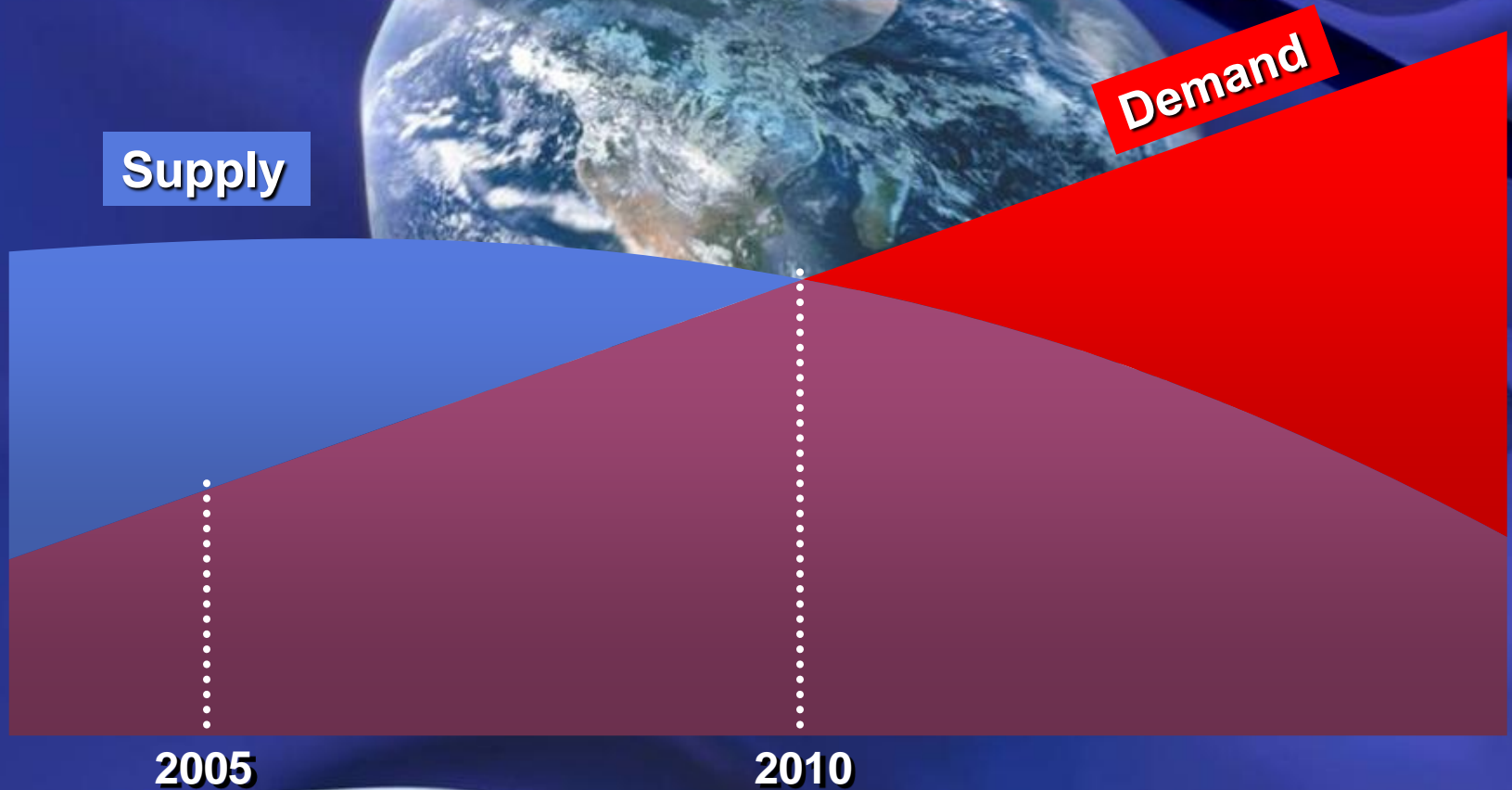
Today, no one knows



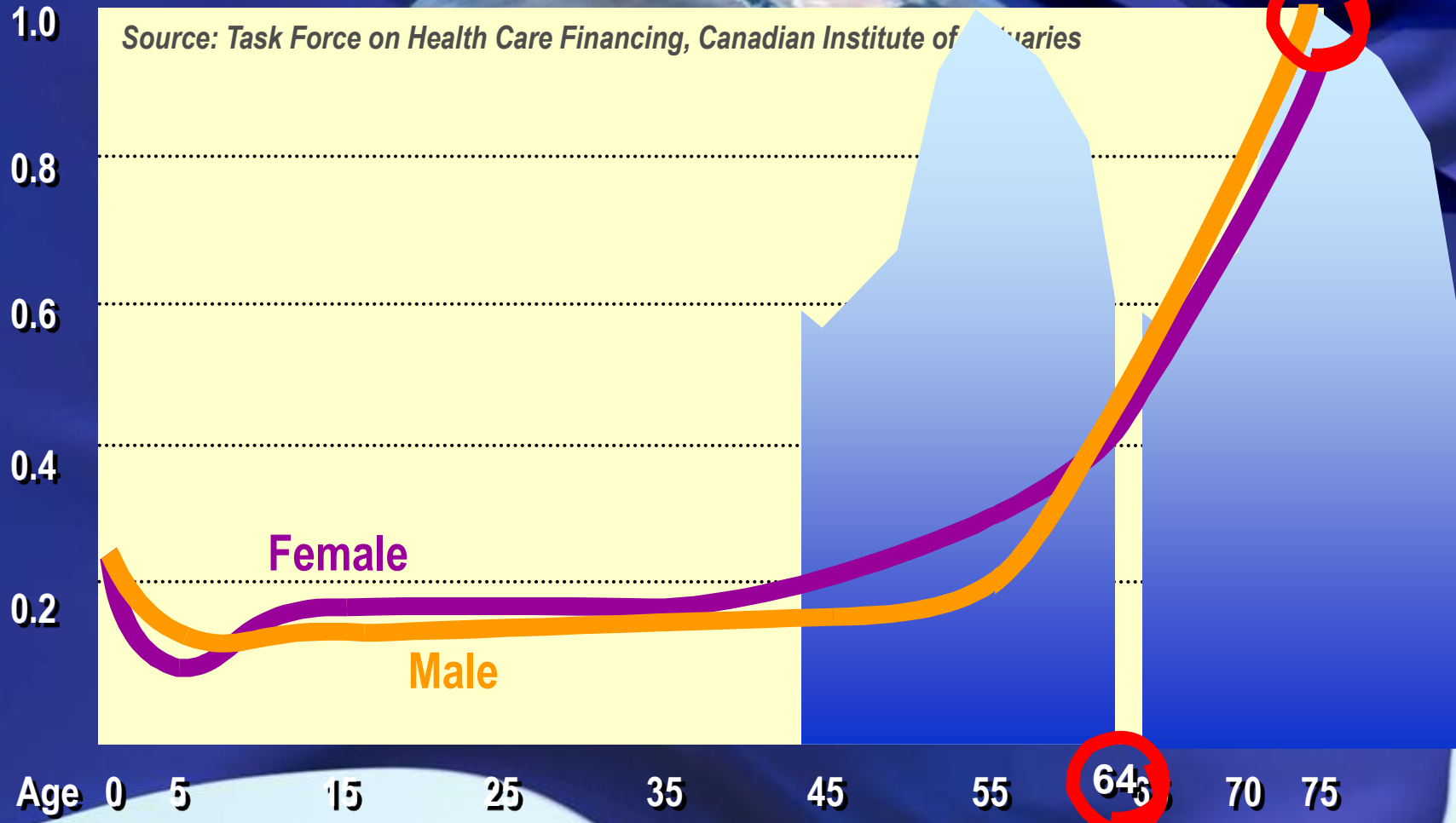
What do we know?



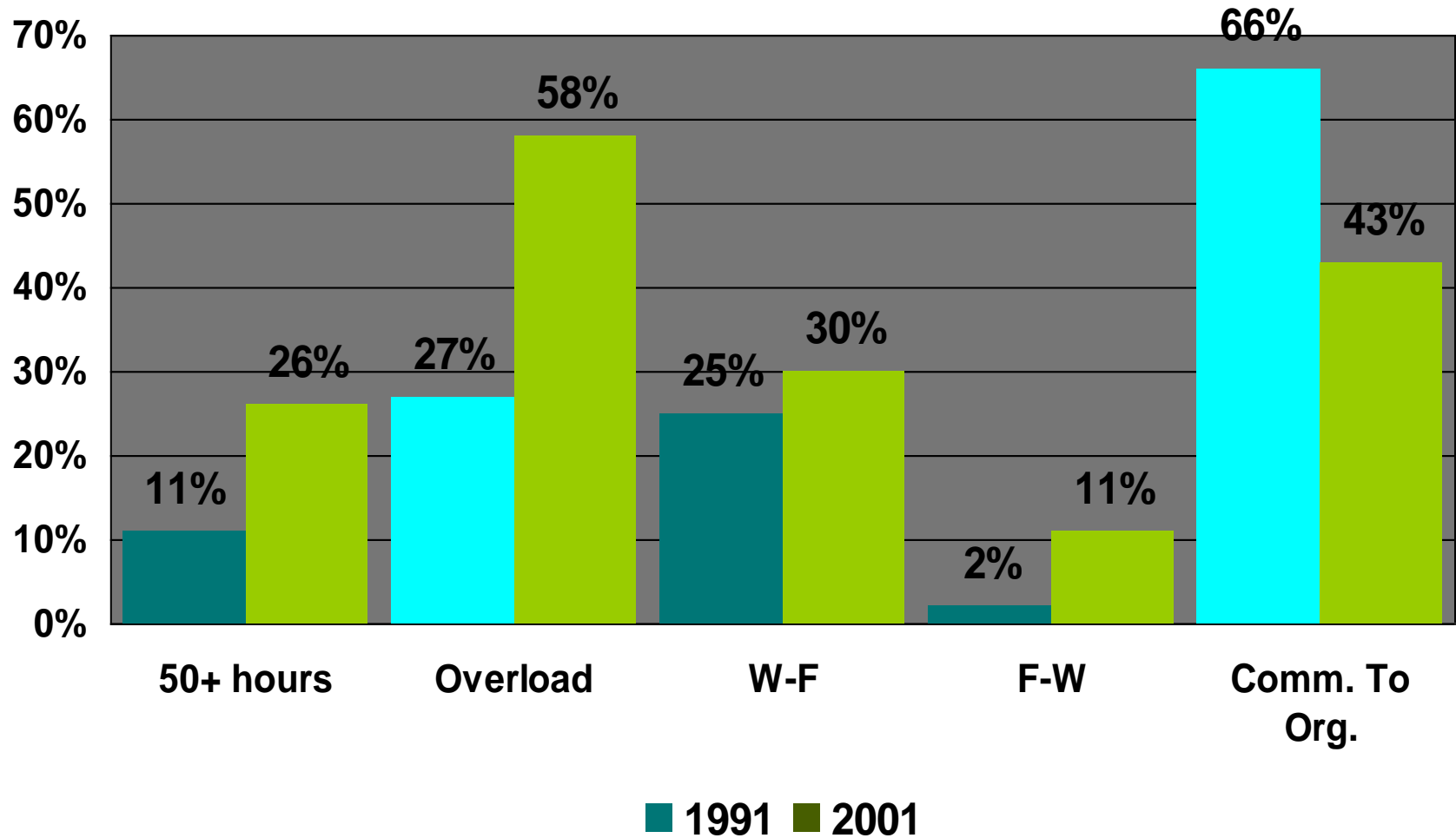
Benefit Trends Skilled Labour Shortages



Benefit Trends Impending Health Care Crisis



Benefit Trends Attitudes



Benefit Trends Attitudes

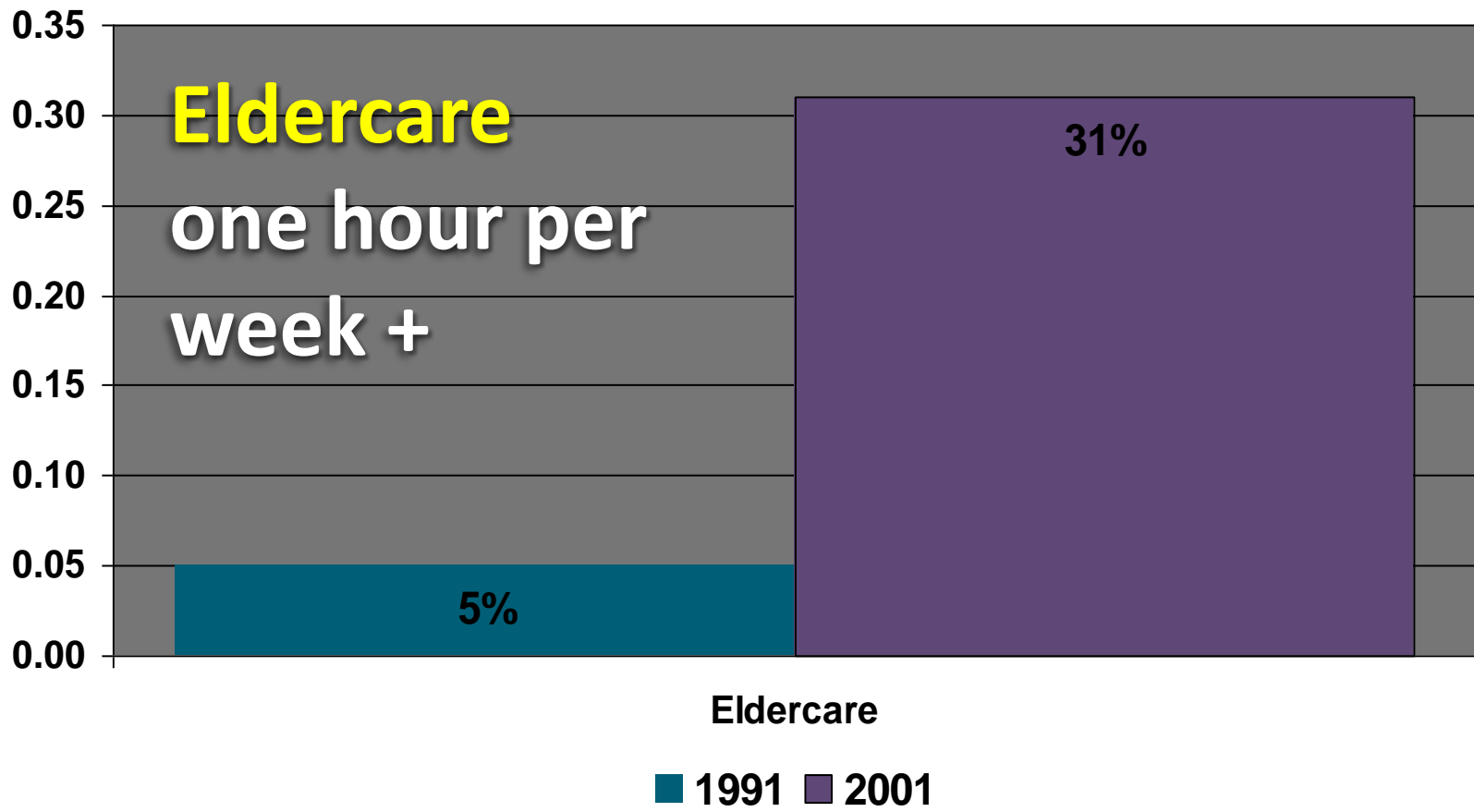


Exhibit 4: Top ten drivers of attraction, retention and engagement in Canada

Top 10 Attraction Drivers

Pay <ol style="list-style-type: none"> Competitive base pay Salary increases linked to individual performance 	Benefits <ol style="list-style-type: none"> Competitive benefits Competitive retirement benefits
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Top 10 Attraction Drivers

Learning and Development <ol style="list-style-type: none"> Career advancement opportunities Learning and development opportunities 	Work Environment <ol style="list-style-type: none"> Challenging work Work-life balance Culture of co-workers Reputation of the organization as a good employer
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Top 10 Retention Drivers

Pay <ol style="list-style-type: none"> Base salary Fairly compensated compared to others doing similar work in my organization 	Benefits <ol style="list-style-type: none"> Retirement
---	--

Top 10 Retention Drivers

Learning and Development <ol style="list-style-type: none"> Opportunities to learn and develop new skills 	Work Environment <ol style="list-style-type: none"> Created and relate people with related skills My manager understands what motivated me Collaborates with the organization's people decisions Senior management acts to ensure the organization's long-term success Appropriate amount of decision-making authority to do my job well Reputation of the organization as a good employer
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Top 10 Retention Drivers

Pay <ol style="list-style-type: none"> Salary offers are fair and consistent 	Benefits <ol style="list-style-type: none"> In combination with government programs, benefit programs generally meet my needs
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Top 10 Engagement Drivers

Learning and Development <ol style="list-style-type: none"> Improved my skills and capabilities over the last year Appropriate amount of decision-making authority to do my job well Opportunities to learn and 	Work Environment <ol style="list-style-type: none"> Senior management interested in employee well-being Reputation of the organization as a good employer Input into decision making in my department Organization focuses on customer satisfaction Employees understand how to serve customers
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Characteristics of the 21st century "new deal"

"Job for life"

Life-time loyalty

"People as cost or asset"

"Aspire to become the best"

Annual cost-of-living index

Guaranteed real salary growth
adjustments and "annual raises"

"Holiday bonus" based on results

Executives accountable to shareholders for financial results

Training you need for your job

Organization's reputation for providing good jobs

"Work 'til I'm bored"

"Where I can learn and grow"

"Human capital as the most valuable asset"

"Build my resume"

Education tied to competencies

Real salary growth through skill-based
career advancement

Bonus based on impact and results

Executives accountable to shareholders for financial results
talent management

Continuous learning and development

Organization's reputation as a good employer



Benefit Trends How you can change

Traps of the past

Tax inefficient

Nice teeth - poor protection

Uncontrolled expense growth

Paving the cow paths

Lookalitis

Today's solutions

Ultra tax efficient

Best possible risk mitigation

Cost containment

Strategy based

Another competitive advantage

More for less

The sanofi-aventis Healthcare Survey 2009

Turn ideas into action
How Canadian plan members view access
to healthcare and engage in their own health




sanofi aventis
Because health matters

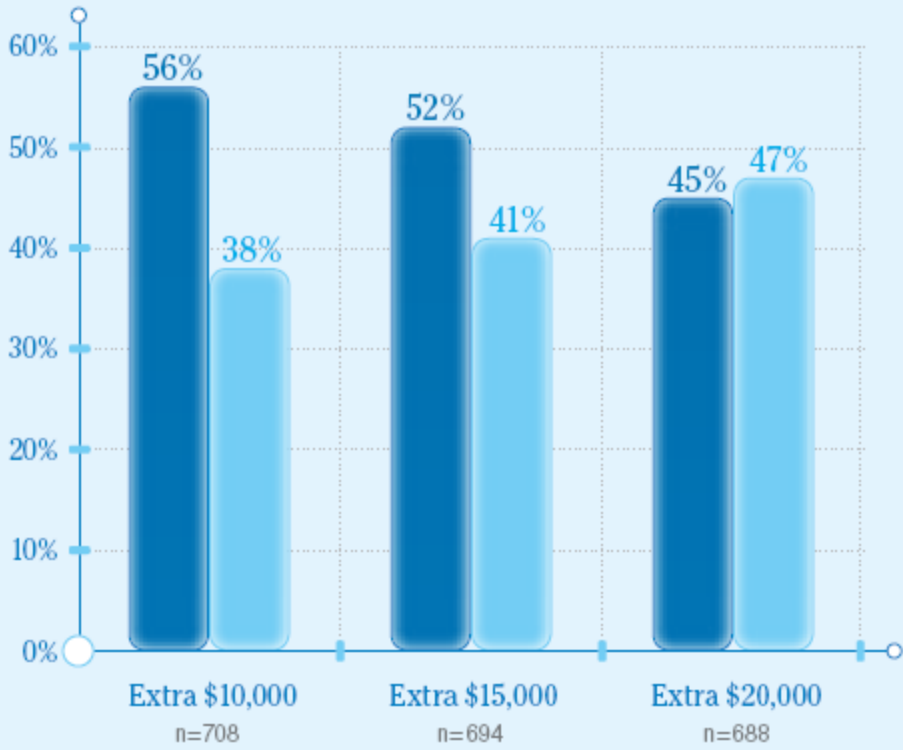
The sanofi-aventis Healthcare Survey 2009

Turn ideas into action
How Canadian plan members view access
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VALUE OF HEALTH BENEFIT PLANS

 Your employee health benefit plan  Extra [\$] cash per year



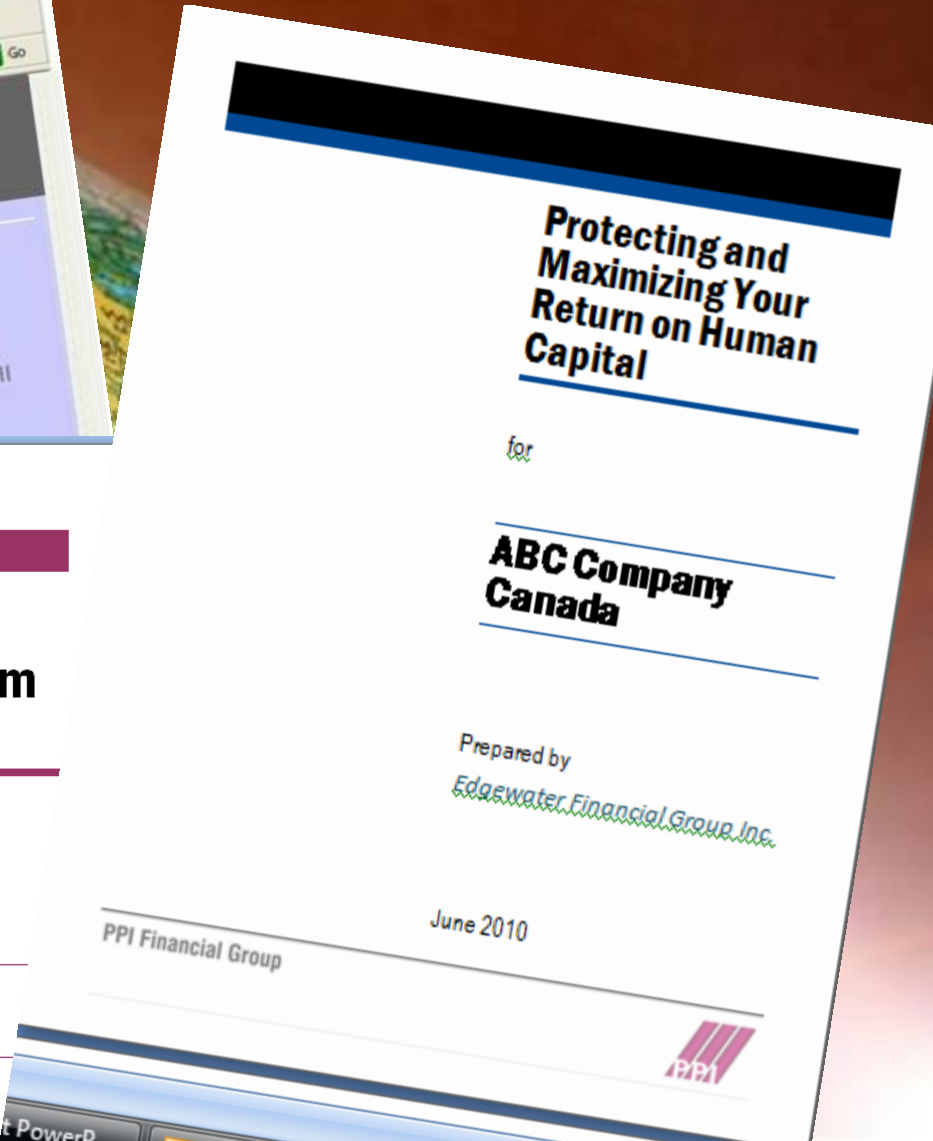
What's included



Benefit Program Survey Results

for

ABC Company



Simplified audit

January 2010 Renewal Results				January 2011 Estimated Renewal Results			
Experience from January 2010 renewal				See Note 1			
Extended Health Care	Sep. 01, 08 to Aug. 31, 09		5,408	Sep. 01, 09 to Aug. 31, 10			8,595
Dental Care	Sep. 01, 08 to Aug. 31, 09		3,755	Sep. 01, 09 to Aug. 31, 10			4,818
(1)	Total Paid Premium		9,163				13,413
Incurred Claims				See Note 2			
Extended Health Care	Sep. 01, 08 to Aug. 31, 09		3,329	Sep. 01, 09 to Aug. 31, 10			3,718
Dental Care	Sep. 01, 08 to Aug. 31, 09		1,471	Sep. 01, 09 to Aug. 31, 10			2,588
(2)	Total Incurred Claims		4,800				6,306
Target Loss Ratio: 69.0%				Target Loss Ratio: Assumed No Change			
<i>Estimated Expenses:</i>		% of Premium		% of Premium			
General Administration		31.0%	2,840		31.0%		4,158
Claims Administration- Extended Health		% of Claims					
Drugs		Included in General Administration					
Dental		Included in General Administration					
Hospital		Included in General Administration					
Vision		Included in General Administration					
Profit Charge		Included in General Administration					
Premium Tax		Included in General Administration					
(3)	Total Expenses		2,840				4,158
Surplus/Deficit = (1) - (2) - (3) at 2010 Renewal			1,522	at 2011 Renewal - Estimated			2,949
Renewal Premium Adjustment for January 2010		Extended Health Care	8.60%	Assumes inflation of 6% for Extended Health claims and 4% for Dental claims.			
		Dental Care	-16.40%				

What's included

Your 2009 Total Rewards Statement



John Doe

Understanding your pay and benefits...

We asked...we heard you...we're acting.

In our last Employee Survey, you told us that you wanted more information on your compensation and that some employees were not aware of all the elements of compensation and the various programs that Oxford offers.

This Total Rewards Statement is one way in which we are responding to that feedback and it provides you with a clear overview of all the elements of your compensation. These elements include:

- Pay
- Group Insurance Plans
- Pension Plan and Retirement Savings
- Work Life Programs
- Recognition Programs
- Development and Learning

Total Rewards Statement as of March 1, 2009.

Total Compensation		Oxford's Annual Cost
Annual Base Pay ¹		\$68,340
Other Cash Compensation		\$7,250
Short Term Incentive Plan (STIP) payment		
Total Other Cash Compensation		\$7,250
Insurance & Pension Contributions		
Health Care/Vision Care ²		\$1,280
Dental Care		\$1,307
Basic Life and Accidental Death & Dismemberment Insurance		\$245
Health Care Spending Account		\$500
Pension Plan (employer contribution only) ³		\$3,417
Total Insurance & Pension Contributions		\$6,749
Your Total Compensation (Oxford's Contributions)		\$82,339
Your Contribution To Benefits		
Long Term Disability ⁴		Your Annual Cost \$653

About You

Total Rewards Snapshot (Oxford's Contributions)

83.0 % Annual Base Pay
8.8 % Total Other Cash Compensation
8.2 % Total Insurance & Pension Contributions

Government sponsored benefits (i.e. EI, CPP, Workers Compensation, etc.) not included in calculation.

Personal Details

Employee Number: 04322
Home Address: 123 Anywhere St.

Great-West Life Information

Benefits Policy #: 363
Benefits Certificate #: 12345

Standard Life Information

Pension Plan #: RS102343154

Dependents

John Doe, Jane Doe

Emergency Contact Information

Jane Doe

Salary Band Information

Minimum

Annual Programs

Personal Time Off Days (PTO)	
Vacation Days ¹	5
Educational Allowance ²	20
Fitness Allowance (taxable benefit) ²	\$4,000
	\$500

¹ This figure is based on your date of hire and Oxford's vacation policy - your manager can confirm your actual entitlement and time taken.
² Based on maximum allowable under the policy.

Beneficiary

Pension Plan

CADA – a simple idea

