

Cremasco's Corner

Quarterly Journal of Group Benefits & Retirement

Issue 13 | Spring - 2016

This issue

Featured Service Provider	P1
Trivia Question	P1
Dental Fee Guide	P2
Zika Virus Protocol's	P2
Are your shots...?	P3
Fund raiser results	P3
Recipe...delicious	P4
Lina's Thoughts	P4

Trivia

Winner of last issue
Joanne Cotter
(Kids Ability)

Question:

Oliver Stone directed a 1989 film about Ron Kovic, who joined the Marines, went to Vietnam, and came back a quadriplegic.

Name the movie title and the actor who played the lead role.

Answer: ???

Enter the draw by emailing lina@cremasco.com with the correct answer for a chance to WIN a \$20 Tim's Card!

www.cremasco.com



Featured Service Provider: S2HR Consulting

As a business owner, you are challenged with a variety of tasks every day. Small Business owners wear many hats from accounting to business development to Human Resources. Regardless of whether you handle HR yourself or delegate it to someone else, your company will want to avoid making costly HR mistakes.

Smaller firms struggle to support or require a full time person in this roll while some large firms have HR departments but may need some temporary assistance or project work.

Sheila Smith, CHRL, started S2HR Consulting to meet these needs. "We specialize in offering our HR services to small to medium-sized companies. Whether you have an in-house HR team and need expertise in one specific area, or, don't have a full-time internal HR resource and just need to address the basics, we can help. We know that no two companies are alike. We find that a tailored approach to your HR needs is generally the best solution"

Our expertise includes:

- Workplace legislation compliance
- **AODA** and Workplace Harassment & Violence (Bill 168) • required for all employers in Ontario – are you compliant?
- Policy & procedure development
- Structure for performance management & leadership development
- Managing Employee Relations
- Effective talent, attraction and retention strategies to manage your talent pool
- Process Improvement and Change Management strategies
- Certified in Strong Interest Inventory and DiSC Personality Profile assessment tools

S2HR Consulting has been able to assist some Cremasco Clients in these areas. Let S2HR Consulting help with your best investment – your people. We offer innovative solutions, practical advice and real results. We would be pleased to meet for a no obligation discussion on how we can align our expertise with your HR needs.

Please call **Shelia @ 519-221-1781** to find out more.

2016 Dental Fee Guide Updates

Each year, Provincial and Territorial Dental Associations publish fee guides. Carriers use these guides to help determine the reimbursement limits for dental procedures. For your reference, see the list of the average dental fee increases for general practitioners that will be used by the various carriers.

Dental fee guides increases over 2015

Alberta*	2.95%
British Columbia	3.15%
Manitoba	2.40%
New Brunswick	2.00%
Newfoundland & Labrador	1.50%
Nova Scotia	3.50%
Northwest Territories	2.40%
Nunavut	2.40%
Ontario	1.98%
Prince Edward Island	2.52%
Quebec	2.60%
Saskatchewan	1.87%
Yukon	Available April 1 st

*Alberta Dental Fees:

In 1997, the Alberta Dental Association discontinued publishing a provincial dental fee guide. The Carriers use industry data compiled by the Canadian Life and Health Insurance Association and their own experience to determine increases in the reimbursement limits for dental services performed in Alberta. The following chart lists these increases in reimbursement limits for services performed by general practitioners effective February 1, 2015.

Alberta dental fee increases over 2015

Diagnostic	2.23%
Preventative	2.62%
Restorative	2.82%
Crown	3.03%
Endodontic	3.39%
Periodontics	2.08%
Prosthodontics - Removable	4.61%
Prosthodontics – Fixed	3.01%
Surgical	4.11%
Orthodontics	0.00%
Adjunctive (General Services)	2.75%

At Cremasco, we are always trying to monitor developments and will endeavor to keep everyone updated. Please call if you have any questions or concerns, 519-837-1530

Zika Protocol's

The Public Health Agency of Canada has issued a travel health notice due to the outbreak of the Zika virus in Central and South America, as well as the Caribbean and Mexico.

Zika virus infection is spread by the bite of an infected mosquito. Symptoms can include fever, headache, conjunctivitis (pink eye) and rash, along with joint and muscle pain. While the illness is typically mild and lasts only a few days, there is a possible connection with a significant increase in the number of babies born with microcephaly (abnormally small head) in areas where the outbreak is occurring. There is no vaccine or medication that protects against Zika virus infection.

The Public Health Agency of Canada is recommending that pregnant women and those considering becoming pregnant discuss their travel plans with their health care provider to assess their risk and consider postponing travel to areas where the Zika virus is circulating.

If travel cannot be postponed then strict [mosquito bite prevention measures](#) should be followed. Prevention measures include insect repellent, using bed nets, and wearing long-sleeved, loose fitting shirts tucked into long pants.

More information about Zika virus is available from the [Public Health Agency of Canada](#) or the [World Health Organization](#).

Visit the Canadian government's Travel and Tourism website at <http://travel.gc.ca> for travel updates, or call Allianz Global Assistance at the following numbers for pre-travel information:

- In USA/Canada 1-800-321-9998
- Elsewhere call collect 519-742-3287

Before traveling please visit Government of Canada sites:

- Travel.gc.ca/travelling/health-safety/insect-bite
- www.phac-aspc.gc.ca/phn-asp/2016/zika-eng.php
- www.who.int/mediacentre/factsheets/zika/en



??

ORPP's...Just because they are always changing

...Jeff can you tells us what is new?



The Ontario Registered Pension Plan

Are you prepared?

The Ontario Ministry of Finance recently announced key details for the design of the Ontario Retirement Pension Plan (ORPP). By 2020, every eligible worker in Ontario will be part of either the ORPP or a comparable workplace pension plan.

Enrolment Timeline

Wave 1	Large Employers (>500 Employees)	Start Jan. 1, 2017
Wave 2	Medium Employers (50-499 Employees)	Start Jan. 1, 2018
Wave 3	Small Employers (<50 Employees)	Start Jan. 1, 2019
Wave 4	Employers with a Pension as of Aug/15	Start Jan. 1, 2020

Are you Exempt?

Registered Pension Plans (RPP) that have a minimum of 8% of total contributions from base salary earnings (and at least 50% of the overall contribution must be made by the employer) will be deemed comparable.

- Mandatory for employers without a “comparable workplace pension plan”
- Both employers and employees contribute 1.9%
- Applies to earnings from \$3,500 to \$90,000
- From ages 18 to 70



***Note: Group RRSPs, DPSPs and TFSAs as of now are NOT considered comparable**

Important credits for families to remember at tax time.

There are many benefits, credits, and deductions to help your family with expenses throughout the year and reduce the amount you owe at tax time.

Child and Family Benefits

- Canada Child Tax Benefit (CCTB)
- Goods and services tax/Harmonized sales tax (GST/HST) credit
- Universal child care benefit (UCCB)
- Working income tax benefit (WITB)

Child Care, arts, and fitness

- Child care expenses
- Children’s arts tax credit
- Children’s fitness tax credit

Persons with disabilities

- Child disability benefit (CDB)
- Disability amount
- Family caregiver amount (FCA)
- Registered disability savings plan (RDSP)

Savings Plans

- Tax-free savings account (TFSA)
- Registered retirement savings plan (RRSP)
- Registered education savings plan (RESP)



Fun Fact:

How we filed in 2014

Paper: 6,154,033 (22%)

Netfile: 7,200,084 (25%)

EFile: 14,941,583 (53%)

Total: 28,295,700 (100%)

Source: Canada Revenue Agency





Provincial Updates



Alberta increasing premium tax

The Alberta Government will increase its Insurance Premium Tax rates, effective April 1, 2016. The premium tax rates for Group Life, Short-Term Disability, Long-Term Disability, Health and Dental insured benefits will increase from 2% to 3%. The new tax rates will be applied to premiums paid on or after April 1, 2016. For ASO arrangements, there is no impact.

New Brunswick to raise HST

The Government of New Brunswick announced it plans to increase the harmonized sales tax (HST) to 15% from 13%, effective July 1, 2016. Policies based in New Brunswick which include ASO, Cost Plus, HCSA, or HealthConnector benefits, will have the HST updated on their bills / invoices effective July 1, 2016.

Newfoundland and Labrador cancels HST rate hike

In December, Newfoundland and Labrador's newly elected Liberal government announced it will not proceed with a scheduled increase in the Harmonized Sales Tax (HST) that had been proposed by the prior Conservative government. As a result, the HST rate in Newfoundland and Labrador will remain at 13%.

From our Kitchen to yours, here is a great appetizer even the children will enjoy them...

Zucchini Tots

Ingredients:

- Cooking spray
- 1 packed cup grated zucchini
- 1 large egg
- ¼ medium onion, minced
- ¼ cup grated reduced fat sharp cheddar cheese
- 1/3 cup seasoned breadcrumbs
- ¼ tsp kosher salt and black pepper to taste



Directions: **Preheat** oven to 400°F. **Spray** a baking sheet with cooking spray.

Grate the zucchini into a clean dish towel until you have 1 packed cup. **Wring** all of the excess water out of the zucchini; there will be a lot of water. In a medium bowl, **combine** all of the ingredients and **season** with salt and pepper to taste. Spoon 1 tablespoon of mixture in your hands and roll into small ovals. Place on the cookie sheet and bake for 16 to 18 minutes, turning halfway through cooking until golden. Makes 16.

Buon Appetito

Lina's Thoughts:

Today will never come again. Be a blessing, be a friend, encourage someone, take time to care. Let your words heal and not wound.

"There are no secrets to success. It is the result of preparation, hard work, and learning from failure" – Colin Powell

**We appreciate
YOUR BUSINESS!**

*Our motto "of common purpose"™ speaks to our belief;
"it is only in helping our clients to succeed that we are able to succeed."*

Cremasco Financial
Financial & Estate Planning
Phone: 519-836-1791

Cremasco Partners
Corporate Benefits & Retirement Plans
Phone: 519-837-1530

585 Scottsdale Drive
Guelph, ON N1G 3E7
Fax: 519-836-8099
Our Compliments: 1-888-241-8163
www.cremasco.com