

# Cremasco's Corner

Quarterly Journal of Group Benefits & Retirement

Spring/Summer Issue - 2019

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## Last Quarter Trivia winner

**Doug Halbert**

(Keytech Water Management)

### Question:

Who was the first American team to win the Stanley Cup? What year was that?

### Answer:

The Seattle Metropolitans won the Stanley Cup in 1917

## NEW Trivia

### QUESTION:

**What was Richard Bach's best-selling adult fairy tale?**

### Answer:???

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

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## The Guelph Humane Society is here to help the community's animals – from pets to wildlife!

For 125 years, the [Guelph Humane Society](http://GuelphHumaneSociety.org) (GHS) has been dedicated to protecting and caring for animals in our community. It is important to foster the important bonds with animals because they enrich us as individuals, families, and communities. Founded in 1893, GHS provides care and shelter for thousands of homeless, injured, and abused animals each year, throughout Guelph and Wellington County.

GHS programs and services are delivered by an enthusiastic team of staff with many years of experience in animal care and welfare. In addition to paid staff, GHS has over 300 active volunteers, who provide thousands of hours of service each year and generously share their skills and ideas.

GHS envisions a world where all animals are treated humanely, with respect and compassion. Their mission is to **advocate for all animals, and in particular those animals whose lives they can influence, through care, [education](#), community support, [protection](#), and leadership.** GHS provides animal sheltering, medical care, returning lost pets home, [pet rehoming](#), and [adoption services](#) – helping over 1,000 pets find loving families. They also provide care and assistance to over 1,200 sick, injured, and orphaned wildlife each year.

GHS is a registered charitable, non-profit organization that does not receive government funding. As such, they depend on generous donor support in order to do their important work. **If you are interested in supporting our mission, please consider a gift to the animals by going to [guelphhumane.ca](http://guelphhumane.ca).**

It's important to differentiate that GHS is *contracted by* the City of Guelph, the Township of Centre Wellington (now including Erin), and the Township of Guelph-Eramosa to provide [animal control services](#) only.

GHS is here for everyone. Be it an injured wildlife on your lawn or your dog accidentally sneaks out of your house. GHS supports the community to help ensure all animals are safe.

**GHS reminds the community that if you see any animal you believe to be in distress, please call 519-824-3091 immediately.**

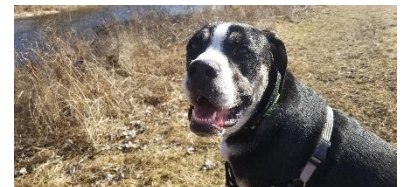
Follow GHS:

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**Lovable Bently, adopted, soaking up the sun on his walk.**



**Handsome Hendrix, adopted Relaxing in his bed.**

## Difficult to Save for Retirement – Real People, Real Challenges

**71%** - cannot afford to save as much as they would like

**54%** - are concerned about not having enough money to retire when they want to

**51%** - say they worry about outliving their savings.

**78%** - are using their employer's CAP plan to save for retirement

**62%** - feel confident that their workplace plan will prepare them for a financially secure retirement

**64%** - are relying on their employer's plan as their primary source of retirement income

### **Creмасco Comment:**

This is certainly consistent with the plan members we meet. Most are right to be concerned. Each time we are given an opportunity to participate in information meetings for employee groups we stress that our corporate client's retirement plans are meant to **assist** in their retirement saving, but not meant to provide for all of their retirement needs.

Which inevitably leads to the question: "How much should I save for retirement?"

The answer to this question will be different for each plan member but the tools to be able to solve that mystery are now widely available. Plan members can contact our office and talk to one of our experienced, licenced advisors or they can contact the insurance company's member services line. Online, the retirement plan providers we use all have good retirement income illustrators that will tell you whether you are on track to meet your retirement income goals and what changes you can make to get back on track if you are not. Service Canada, too, has an online Retirement Income Illustrator.

An interesting related trend we have observed is that new younger hires care a great deal about whether you have a retirement plan and will factor company contribution levels into their decision of who to work with.

Our two take-aways for our kind readers would be to:

1. allow us to conduct annual plan member meetings to remove some of this doubt and anxiety
2. consider increasing the retirement plan contribution in your total compensation planning.

Source: *Benefits and Pensions Monitor* – April 2019

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

## 5 key steps to make sure your Checklist gets used

### **Step 1) Define the checklists goal**

Why do you want to make a checklist? Are you trying to reduce the amount of error in a process you often repeat? Is there something you need done by someone else and want to ensure results? Are you trying to ensure the right people get to voice their opinions at the right time? Depending on what the biggest pain-point is, you may develop your checklist very differently.

### **Step 2) Decide whether your checklist is READ-DO or DO-CONFIRM**

There are two types of checklists. A READ-DO checklist which is designed for the reader to complete tasks as they read them (ex. read out an item, do it, check it off) or a DO-CONFIRM checklist (ex. do all items and use the checklist to confirm each item was completed) which is helpful in cases where you can't necessarily interrupt workflow between tasks. Which will best help you achieve your goal?

### **Step 3) Design with the expert in mind**

When we think of a checklist – we usually think of a dumbed down list of items for "any idiot" to be able to complete. Although that statement is relatively true, it's important to note the best checklists are useful even for experts. When experts are facing an extremely complex task and an error is made, it's usually one that they are able to look back on and think that they should have seen it coming. A good checklist is more of an expert's tool rather than a beginner's manual.

It is common to misconceive how checklists function in complex lines of work. They are not comprehensive how-to guides, whether for building a skyscraper or getting a plane out of trouble. They are quick and simple tools aimed to buttress the skills of expert professionals. And by remaining swift and usable and resolutely modest, they are saving thousands upon thousands of lives.

### **Step 4) Keep it short**

True checklists need to be short and simple. We often mistakenly create checklists in an attempt to educate a user, but checklists are not the best format for that—there's reference manuals for that. A checklist should be no longer than 6–10 tasks and each task should take only 1–2 minutes to check off. If you find yourself creating a long checklist ask yourself whether or not you can split the checklist itself into multiples. Make sure it passes the expert test. After using your checklist 10 times, would an expert find this checklist useful?

### **Step 5) Test & iterate**

Let's face it—your first checklist is going to suck. You need to place your checklist into the hands of its ideal users to get real insight on what improvements need to be made. As your checklist gets used, ask yourself: What items are taking too long to check? Should those be divided into shorter items? Are there any items that seem confusing? Do some items seem redundant? Make improvements. Finalize the new version. Test. And iterate again.

Mina Tawadrous, | Medium.com | Aug. 28, 2018

## Awareness key in benefits fraud detection and prevention

Cassandra Williamson-Hopp | Benefits Canada | April 26, 2019

As benefits fraud schemes become more sophisticated, group insurers must continuously evolve their strategies to keep up to date, according to Shelley Frohlich, director of fraud risk management at Sun Life Financial Inc.

A group insurer's role is to help protect the integrity of the benefits plan by reducing the financial and reputational risks to an organization. This is done through powerful anti-fraud tactics, said Frohlich during a session at *Benefits Canada's* 2019 Benefits and Pension Summit in Toronto on April 17. "Raising awareness is one of the most effective approaches to fraud prevention."

Citing a 2018 Environics Research study, she noted 75 per cent of Canadians believe the only consequences of benefits fraud are premium increases or being required to return the money. As well, plan members continue to believe they're stealing money from insurance companies, not plan sponsors.

"In every single [fraud] case, the employee has responded with, 'It's just the insurance company. I did nothing wrong to the university,'" said Terisa Ducharme, associate director of pension and benefits at York University, who also spoke during the session.

Fraud detection and prevention are critical in eliminating benefits plan threats, which ultimately translates into savings for plan sponsors, said Frohlich, noting the two main components of a secure anti-fraud risk management strategy are advanced data analytics and a well-trained investigative services team.

It's crucial that group insurers collect detailed claims data, which permits them to identify whether a certain plan sponsor is being targeted, said Frohlich. While analytics can identify abnormal behaviour, they can't detect fraud, she noted, so investigators are then required to complete several steps to draw conclusions.

Delisting, when an insurance company no longer allows the services of a particular provider, is one intervention tactic once fraud is identified, said Frohlich. "By delisting, we're removing threats from the benefits plans."

Once the insurer has completed their fraud investigation, the plan sponsor is contacted, said Ducharme. In York's case, the university then communicated delisted providers to plan members through their newsletter.

While it may be the employee who commits benefits fraud, prevention starts from within the organization, with employers playing a vital role, said Frohlich. Strong partnerships between plan sponsors and group insurers are needed for effective anti-fraud strategies, she added. "Fraud reduction is a collaborative approach and cannot be accomplished independently."

### **Cremasco Comment:**

***Many Carriers are regularly publishing these Delisted Providers. Be sure to check your providers & let your people know. If you have any questions, please feel free to reach out and call us. We are here to help.***

## Can an employee be terminated while on disability?

*Matt Lalande is the founder of Lalande & Company Injury and Disability Lawyers, Hamilton | The Globe and mail | Published on December 14, 2018*

The question of whether an employee can be terminated while on disability is a common concern, especially if there's a chance the claimant's impairment or illness may not be permanent but likely to persist into the indefinite future. Unfortunately, the answer can be complicated and sometimes difficult to understand for both disability claimants and employers.

For a claimant, in order to qualify for long-term disability benefits, you have the onus of proving that you are totally disabled as per your policy definition. Typically, most Canadian disability policies provide that you will be considered totally disabled within the first two years of disability if you're incapable of performing the substantial duties of your own regular job. This is typically called the "own occupation" definition.

After two years, most disability policies typically change their definition of total disability from "own occupation" to "any occupation," meaning that you must be prevented by your illness or impairment from engaging in any occupation for compensation for which you are reasonably qualified by education, training or experience. By this point, there is no doubt that your long-term disability (LTD) insurer will require you to apply for Canada Pension Plan disability benefits, as most policies mandate. If you have made enough contributions into CPP, a monthly income benefit is available to you through the federal government if you suffer a disability that is severe and prolonged and that prevents you from being able to work at any job on a regular basis. If you are approved for CPP disability, your LTD carrier will receive that payment, since you cannot receive both.

### **Legally, the answer comes down to logic and fairness**

If you are sick or disabled, you probably have legitimate concerns about what's going to happen to your position. No one wants to lose their job if there is a possibility of returning to work. Even if there is no remote possibility of getting back to work, long-term employees still have difficulty accepting the thought of being replaced or not being needed.

Similarly, when an employee is absent from work and collecting disability for an extended period, employers have continuing valid concerns as well. They are questioning their obligations, how long they need to keep your position open, dealing with temporary replacements and, if they do decide to terminate your job, are they opening themselves up to risk?

From a legal perspective, the answer to the question comes down to logic and fairness. The employee wants protection. The employer wants to minimize exposure – i.e. cost and financial risk. The starting point of the analysis is your clinical picture. Before approaching any discussion concerning termination, employers need to have an idea of what's wrong with you. They need to obtain some degree of medical predictability or prognosis.

Since you've been dealing with your disability carrier, your employer is likely unaware of the extent or particulars of your condition. Despite this, the onus is in fact on your employer, and not you, to make efforts to seek medical evidence from you to determine the likelihood of whether your incapacity or chronic disability will impede the performance of your employment obligations in the future.

### **Is a return to work unlikely?**

The ultimate question that should be asked of you is whether your disability appears such that a return to work is highly unlikely. If it's determined that there is no reasonable likelihood of you being able to return to work within a reasonable period of time, then your employer can in fact terminate your position. The termination is not based on the theory of being terminated for cause. Rather, our common-law courts have interpreted this type of termination as a "frustration" of your employment contract, meaning that your employment contract was put to an end because of uncontrollable and unforeseen circumstances – your permanent sickness or injury.

The question then often becomes whether you can claim damages for wrongful dismissal – which wholly depends on the facts of each individual situation – at the time of termination, not after. If your employer failed to take all considerations into account prior to termination, such as the terms of your contract or the nature and prospect of your recovery prior to termination, then there may be a claim for damages. At minimum, severance and termination pay are owed, which is calculated based on your active years of service up until the date of termination.

What is to be remembered is that a permanent disability on your part that prevents you from fulfilling the functions required by the job will result in a frustration of your contract of employment. Determining frustration is far from easy for employers – but circling back to logic and fairness, many times the termination comes hand-in-hand with the change of definition of total disability at the two-year mark. If you are claiming LTD benefits because you are totally disabled from "any occupation" from which you are reasonably suited by education, training and experience, then perhaps it's best to part ways and move on.

**Cremasco Comments: With the increase in lawyers advertising for employment and disability cases be sure to keep good open lines of communication with the employee and your carrier. Make copious notes and always look for help when you have a questions or concerns. The Devil is in the detail & you need to always remember the importance of caution when navigating these waters.**

*From our Kitchen to yours:*

*Here is a great simple dessert that will take 15 minutes of prep time and about 25 minutes of cook time. I hope that you enjoy it as much as I did.*

## *Blueberry Muffins Recipe*

### **What you need – for 1 dozen muffins:**

#### **Ingredients**

- 2 ½ cups of all-purpose flour plus 1 tablespoon for dusting the blueberries
- 1 tablespoon baking powder
- ½ teaspoon baking soda
- ½ teaspoon salt
- 8 tablespoons butter (1 stick), melted
- 1 cup sugar
- 2 large eggs
- 1 ½ cup plain sour cream
- 2 tablespoons milk
- 1 teaspoon vanilla extract
- 1 teaspoon lemon zest
- 1 1/2 cups blueberries, fresh or frozen



#### **Preparation**

- 1. Preheat the oven and prep the muffin tin:** Preheat your oven to 400°F with a rack in the lower middle. Using a standard 12-well muffin pan, place a muffin liner in each well, or if you don't have muffin liners, grease the inside of the muffin pan wells with vegetable oil or butter.
- 2. Toss the berries with flour:** Place the blueberries in a bowl. Sprinkle 1 tablespoon of flour over them and gently toss to coat. (The flour will help keep the blueberries from sinking in the muffin as it cooks.)
- 3. Mix the dry ingredients:** In a mixing bowl, whisk together the dry ingredients—the flour, baking soda, baking powder, and salt.
- 4. Mix the wet ingredients separately:** In a large mixing bowl, place the sour cream, sugar, eggs, milk, melted butter, lemon zest, and vanilla (the wet ingredients). Whisk together until smooth.
- 5. Make the batter:** add the dry ingredients to the butter/sugar/egg mixture a third at a time and mix until just incorporated. Do not over mix! Gently fold the blueberries into the mixture
- 6. Portion out the muffins:** Distribute the dough equally among the cups. You'll need to fill them very high to use all of the batter in 12 muffins, which is fine. They won't spill. If you still have too much dough start filling another tin.
- 7. Bake the muffins:** Place the muffins in the oven and bake at 400°F until the muffins are golden brown, about 20 minutes. (if the muffins are getting too brown, tent with foil.) Test with bamboo skewer to make sure the centers of the muffins are done.
- 8. cool and serve:** let the muffins cool in the muffin pan for 2 to 3 minutes, then remove them from the pan. Let cool another 10 minutes before eating.

**Buon Appetito**

### *Lina's Thoughts:*

**“Life is far too short to be sad, to be mad, to hold regret, to look back, to be depressed, to be unkind. Be nice and do good, everyday is new:”** So, **Live** every moment, **Laugh** every day, **Love** beyond words.

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