

Cremasco's Corner

Quarterly Journal of Group Benefits & Retirement

Winter Issue – 2019/2020

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Last Quarter Trivia winner

Winner

Loretta Stockie - Melloul-Blamey Construction

Who sang the 1963 hit "It's My Party"?

Answer:

Leslie Gore

NEW Trivia

QUESTION:

What or Who is the Ford Mustang named after

Answer:???

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

585 Scottsdale Drive
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Service Offering at CREMASCO PARTNERS INC.!

SINGLE POINT OF CONTACT – CREMASCO PARTNERS

At Cremasco Partners we don't consider ourselves just your broker. We pride ourselves in the ability to assist you, your Plan Administrator and your employees in all matter of group benefits. Whether they are your regular services or something totally unique to you and your company, we can help. We want to be your source for solutions. Our goal is to delight you with our services. Below are additional products that we can assist with.

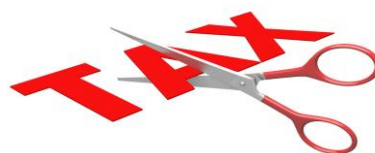
- ❖ Group Retirement Plans
- ❖ Retirement Compensation Agreements (RCA)
- ❖ Individual Pension Plan (IPPs)
- ❖ Critical Illness
- ❖ Employee & Family Assistance Plan (EFAP)
- ❖ HealthCare Spending Account (HSA)
- ❖ Taxable Spending Account (TSA)
- ❖ Group Tax Free Savings Account (TFSA)
- ❖ Medical Second Opinion Service (AKA Best Doctors Type Plan)
- ❖ Optional Life Insurance
- ❖ Trip Cancellation & Lost Luggage
- ❖ Executive Medicals
- ❖ Medpoint Medical Membership
- ❖ Office Perk Programs
- ❖ Companies Specializing in Wellness Programs
- ❖ Group Based "Individual" Disability Plans
- ❖ Best Doctors Global Medical Care Coverage
- ❖ International SOS
- ❖ Key Person Life, Disability and Critical Illness
- ❖ Special Risk Coverage to Offset War & Terror Exclusions
- ❖ Kidnap & Ransom Coverage
- ❖ Business Travel AD&D
- ❖ Single Point of Entry Software Solutions
- ❖ Medical Reimbursement Plan (Cost Plus) for Executives

If you would like additional information please feel free to reach out to one of our Team Members.

RRSP Season is here!

Remind your retirement plan members that a group RRSP is a smart way to save – they'll get tax relief because their contributions are deducted from their income each year and their savings grow tax-free until they're withdrawn. When members save in their group RRSP, they're also benefitting from typically lower fees.

The RRSP contribution deadline for the 2019 tax year is on March 2, 2020.



Please Note: Group RSP Providers have rules regarding their own deadlines, so don't get caught. Have contributions into the carrier's office by Noon on March 2, 2020. Call me if you have any questions.



A note about...

OHIP & Out of Country Coverage

The province of Ontario has announced that as of January 1, 2020 it will no longer cover emergency out-of-country health and/or doctor services through the Ontario Health Insurance Plan (OHIP). Historically, **OHIP only** covered emergency health services at very limited rates. For example, an outpatient visit to a U.S. emergency room may cost hundreds of thousands of dollars for the duration of your care, however **OHIP** would only reimburse up to a total of \$50.00 CDN per day for this service regardless of the severity of the situation.

Since the OHIP coverage previously provided was not meaningful, we do not believe that this change will require a significant change in Out of Country Emergency Medical coverage rates. Some carriers may use it as an excuse to increase rates in any event.

Many Canadians travelled abroad believing, incorrectly, that OHIP would cover them. The province's move is designed to emphasize that no one should travel without private Emergency Out of Country Health Coverage.

Most of our clients have Out of Country Emergency Medical coverage included in their plan. Many carriers have stability clauses requiring that if you have had a medical issue or if you have changed your medication (type or dosage) you would need to wait 90 days or even 6 months for some, until you would qualify under the stability clause. So long as you are healthy, for typical short-term holidays or business travel, this coverage will be sufficient. If you intend to travel for more than 30 days, don't have Group Out of Country coverage, or if you have pre-existing health conditions or stability issues of any kind, **YOU SHOULD NOT TRAVEL** without talking to us or another qualified professional about securing the appropriate emergency health insurance coverage.

Please contact us if you or your plan members have any questions or concerns regarding this change. Any plan member wishing to buy supplemental coverage can contact Drew Rodgers in our office (Drew@cremasco.com) at 519-836-1791.

HOW MUCH IS ENOUGH?

Recent surveys have highlighted some themes among Canadian workers. Typically, over half of respondents worry that they underestimated how much money they will need for retirement, that they'll need to rely on their family for financial assistance or that they will lose their financial independence in retirement. We also know that financial anxiety of all kinds is a contributor to lower productivity, absenteeism and illness. For several years now, we have, in employee information meetings, encouraged employees to use some of the following tools to remove the mystery around whether they are saving enough for retirement:

Insurance Company Retirement Income Planners

While some are better than others, each insurance company provides plan members with online retirement planning tools. Spending 20 minutes loading in your personal information, retirement savings and setting a number of assumptions and you can see right away whether or not you are on track to meet your retirement goals and what changes you can make if need be to get on track.

Service Canada – Retirement Income Calculator

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/retirement-income-calculator.html>

Provided by the government of Canada, this planning tool will provide you with a retirement income illustration if you spend 30 minutes loading up your personal information.

Speak to an advisor

All the Cremasco Advisors are able to work with your plan members to create a retirement income plan that will guide them to set achievable goals and work to save enough money to be able reach them.

Call us today to set up an appointment:

CREMASCO PARTNERS INC.
(519) 837-1530

Cremasco Partners
Annual Breakfast Seminar

Save the Date!

Thursday, April 16th, 2020
Charcoal Steak House

Our friends at Hicks Morley will be sharing an update on Labour law & more...

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

Coronavirus Update: What Employers Need to Know Right Now

January 27, 2020

By: [Amanda P. Cohen](#), [Sarah A. Eves](#), [Nadine S. Zacks](#)

Daily news coverage has put the Novel Coronavirus (2019-nCoV or Coronavirus) in the spotlight. Just this morning, Ontario health officials announced that another “presumptive” case of the new Coronavirus has been discovered in Toronto, which, if confirmed, would make it the second instance of the illness in Canada. Both cases are still currently presumptive and there have not yet been any confirmed cases of the virus in Canada. **

While the implications for Canadians are still unknown, it is important for employers to be prepared to respond quickly as matters continue to develop. Now is the time to map out an understanding of your own plan to deal with this emerging issue. This *FTR Now* is designed to assist you with assessing the range of legal issues that may arise in this situation.

Sick Leave Benefits

Employees unable to work because of illness caused by the Coronavirus may be eligible to claim benefits under an applicable sick leave policy. These individuals should be treated like any other sick employee, and the eligibility and procedural requirements of the policy should be applied in the same manner to these claims.

The more difficult question arises around employees who will potentially be subject to quarantine but who are not themselves ill. It is possible that a broadly-worded sick leave policy may provide benefits for such a situation. If the policy does not provide for such coverage, employers should consider extending benefits on a gratuitous basis rather than having employees apply for employment insurance (if employment insurance benefits are made available). Employers may also consider letting employees use their vacation time to cover absences or make up the time at a later date. Further, where employees are under quarantine or are still contagious but able to work, they could be permitted to work from home, where operationally feasible.

If a full pandemic were to unfortunately unfold, employers should keep in mind that any policies dealing with employee absenteeism (including a sick leave policy) need to be sufficiently flexible to reflect the realities of the pandemic and should not be punitive in any way. For example, requiring a medical note when employees are sick with flu-like symptoms during a pandemic may be onerous when healthcare providers and medical facilities are extremely busy and overburdened.

Employment Insurance Benefits

In the absence of company paid sick benefit coverage or where benefits are exhausted, employees may be entitled to sickness benefits under the *Employment Insurance Act* (Act). Under the Act, employees who face a reduction in “normal weekly earnings” of at least 40% because of illness, injury or quarantine are eligible for EI sickness benefits, provided they have accumulated sufficient insurable hours.

During the 2003 outbreak of SARS, the federal government implemented special loss of income relief for certain affected employees. It is not known at this time whether the federal government will provide such relief in response to a potential Coronavirus pandemic.

Statutory Leaves of Absence

The *Employment Standards Act, 2000* (ESA) contains a number of leave provisions that could apply in a pandemic situation.

Once an employee has worked for an employer for at least two consecutive weeks, the ESA provides for three days of unpaid leave each calendar year due to personal illness, injury or medical emergency.

Employees may also be entitled to use family responsibility leave days for absences relating to a pandemic situation. Once an employee has worked for an employer for at least two consecutive weeks, the employee has the right to take up to three days of unpaid leave each calendar year because of an illness, injury, medical emergency or urgent matter relating to their:

- spouse (includes both married and unmarried couples, of the same or opposite genders)
- parent, step-parent, child, step-child, foster child, grandparent, step-grandparent, grandchild or step-grandchild of the employee or the employee’s spouse
- spouse of the employee’s child
- brother or sister of the employee, or
- relative of the employee who is dependent on the employee for care or assistance.

If an employment contract provides for something similar to sick leave or family responsibility leave (for example, paid “sick days” or “family responsibility days”), and if the employee takes one of these leaves under their employment contract, the employee is considered to have also taken sick leave and/or family responsibility leave under the ESA.

In the case of a pandemic, employees may be able to claim entitlement to a “declared emergency” leave. This leave gives employees the right to a leave of absence where an employee is unable to perform the duties of their own position because of a declared emergency.

In order to qualify for entitlement under these provisions of the ESA, there are certain criteria that must be met. Either the Lieutenant Governor in Council or the Premier must declare an emergency under the *Emergency Management and Civil Protection Act* (EMCPA). Further, employees must be unable to work because:

Coronavirus Update: What Employers Need to Know Right Now...cont'd

- they are subject to an order under the EMCPA
- they are subject to an order under the *Health Protection and Promotion Act* (HPPA), or
- they are needed to provide care or assistance to a specified individual.

With respect to the first point, the government may make orders under the EMCPA to: regulate or prohibit travel to, from or within any specified area; evacuate individuals and animals, or remove personal property from a specified area; and close any place, whether public or private, including any business, office, school, hospital or other establishment.

The second point relates to section 22 of the HPPA, which gives medical officers of health the power to order individuals to take, or refrain from taking, any action specified in such orders. These orders can be quite broad and can include: orders to be quarantined; orders to submit to an examination by a physician; or orders to conduct oneself in such a manner so as not to expose another person to infection.

The third point applies to the same list of employees covered under the family responsibility leave.

A declared emergency leave generally ends the day the declared emergency is terminated or disallowed. The employee's right to the leave will usually end at the same time. This is subject to a few exceptions, including where an employee is exercising the right to declared emergency leave to care for a specified individual.

Similar leave protections exist under the *Canada Labour Code*. It also provides that an employer cannot dismiss, suspend, lay off, demote or discipline an employee with at least three continuous months of employment because of an absence due to illness or injury, where the absence does not exceed 17 weeks and where the employee provides a medical certificate within 15 days of request upon return.

Work Refusals

Under the *Occupational Health and Safety Act* (OHSA), most employees have the right to refuse work if a condition of the workplace "is likely to endanger" their health or safety. Employees encountering the Coronavirus in the workplace (or who fear that they may encounter it) may seek to exercise their right to refuse work in this regard.

The OHSA outlines a specific work refusal procedure that must be followed. Employers cannot threaten to discipline an employee exercising a work refusal. When faced with a work refusal, the employer should immediately investigate in the presence of a health and safety representative or joint health and safety committee member, consider this right to refuse work, and, failing resolution with the employee, notify a Ministry of Labour Inspector. Failure to comply with the OHSA may result in fines.

It is important to note that, under the OHSA, certain employees are exempted from the right to refuse work. These include employees whose work is inherently dangerous or circumstances where a work refusal would endanger another's life, health or safety. Some examples include police officers, firefighters, correctional officers, paramedics and hospital workers. The application of this exception is complex, and each potential work refusal situation would need to be carefully assessed.

WSIB Claims

The *Workplace Safety and Insurance Act, 1997* provides compensation for "personal injury or illness arising out of and in the course of employment" and provides compensation where "a worker suffers from and is impaired by an occupational disease that occurs due to the nature of one or more employments in which the worker was engaged." Therefore, workers infected with the Coronavirus in the course of employment may be entitled to services and benefits. These types of claims were made by healthcare workers during the 2003 outbreak of SARS.

Human Rights Issues

The Ontario *Human Rights Code* (Code) provides that everyone has a right to equal treatment in employment. The definition of disability in section 10 of the Code includes any degree of physical disability or infirmity. The Code also requires that accommodation be provided to a disabled employee.

The Human Rights Tribunal of Ontario has generally held that a cold or the ordinary flu is not considered to be a disability for the purposes of the Code. However, if a pandemic occurs, being infected with the Coronavirus may amount to a disability under the Code. Employers must therefore keep in mind human rights considerations in their responses and contingency plans. For example, human rights considerations may arise where an employer requires an employee who recently visited high risk areas to remain off work.

The *Canadian Human Rights Act* has similar provisions to the Code.

Coronavirus Update: What Employers Need to Know Right Now...cont'd

Privacy Considerations

Employers should also consider management of medical information when planning for a potential pandemic. This includes the medical information an employer will collect from an employee and how that information will be used, disclosed and kept secure. Clear direction to employees outlining why certain medical information is being collected will help employees understand why it is necessary and reasonable for the employer to collect, use and disclose their medical information in response to the situation. Employers also need to consider what information they are entitled to require from employees and how they can use and disclose this information. Employers must consider what information they need in order to protect the health and safety of their workforce, and how they can achieve this protection in as minimally intrusive a manner as possible.

In ordinary times, employers are advised against requiring an employee to disclose a specific diagnosis. However, there is no absolute rule against obtaining a diagnosis from an employee. Indeed, some decision-makers have recognized that a diagnosis may be necessary information for an employer to have in order to fulfill its health and safety obligations to the entire workforce. During a pandemic, when employers have reason to believe that employees in a contagious state are in the workplace, it may be necessary to ask such questions in order to assess this point.

Although this type of screening may arguably be a necessary and appropriate part of pandemic management, it is not without risk. Those employers subject to private sector privacy legislation should take note that the federal, British Columbia and Alberta privacy commissioners have released publications that seem to preclude such action. Further, employers operating in unionized environments could expose themselves to potential grievances. It is therefore important that any such action be done in collaboration with an employer's unions, where possible.

In some cases, an employer may seek confirmation of immunization (where available), particularly when the place of employment is a healthcare setting. Similarly, in the context of some outbreaks, an employer may wish to know whether an employee has travelled to an area that is experiencing a high incidence of the disease in question. Different kinds of information may need to be collected, used and disclosed at various points throughout the course of a pandemic.

The necessity of the collection of this information does not mean that the employer can or should disclose this information in an unrestricted fashion. Rather, employers should use and disclose the health information on a "need to know" basis only, or as required by public health officials. Employers must carefully examine what information needs to be used or disclosed in the circumstances to fulfill their obligations to all of their employees, as well as to those to whom the employer provides services.

Operational Concerns

The SARS outbreak in 2003 resulted in many employers having to make workforce adjustments. Employers should have contingencies in place for dealing with the impact of a health emergency on the continued operation of their business.

At a minimum, this may involve consideration of the core aspects of the business which must be carried on, identifying aspects of the operation that could be temporarily closed, identifying internal and external dependencies and identifying plans for employees. Any contingency planning will be unique to the business.

How is the Government Preparing for the Coronavirus?

The Ontario government has indicated that it is working with its partners in the healthcare system to implement a robust plan to monitor for, detect and, if needed, isolate any cases of the Coronavirus.

The Ministry of Health has reported that it is taking several steps to ensure the health and safety of Ontarians. This includes:

- monitoring hospitals for potential cases of the virus in individuals with travel history to Wuhan, China
- adding Novel Coronavirus as a designated disease reportable under Ontario's public health legislation, enabling local public health units to quickly and effectively take all necessary measures to investigate, complete lab tests and do case and contact management to prevent and control further spread of the infection
- ongoing planning with federal and provincial/territorial partners and readiness to coordinate with other provinces/territories if the virus is identified in Ontario
- promoting awareness and providing guidance to health care providers
- closely monitoring the situation and coordinating with Public Health Ontario and Public Health Agency of Canada
- meeting with hospitals, paramedics and local public health units near Pearson International Airport to provide further information on the federal border screening measures.

If a pandemic occurs, there is legislation that the federal (*Emergencies Act, Quarantine Act*) and provincial governments (EMCPA, HPPA) can utilize to implement widespread strategies for the promotion of public good, health and safety. Any actions taken under these laws may impact your workplace.

Conclusion

In responding to these issues, it is important for employers to attempt to balance a responsible approach to legitimate employee concerns while taking care not to act unreasonably or based on misinformation and unreasonable fears.

At this point, there have been no specific directives or orders issued by health authorities that dictate a required response by employers and employees. We will continue to provide updates when and if these directives are released.

To further assist you, please consult our companion piece, "[Coronavirus: Questions and Answers for Employers](#)" which sets out some of the emerging questions and answers, along with some key resources.

*** Editor's Note: As of January 28, 2020, a number of cases have now been confirmed. Note that the Ontario government is tracking the status of Ontario cases on its [Coronavirus website](#), which will provide updated information as it becomes available.*

If you require further information, please contact [Sarah Eves](#) at 416.864.7254, [Nadine Zacks](#) at 416.864.7484, [Amanda Cohen](#) at 416.864.7316, or your regular [Hicks Morley lawyer](#).

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FRIENDLY REMINDERS...

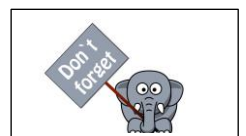


1. [Update your eligibility records for over age dependents.](#)
2. Look for employees turning 65 and changes to their Life & Disability Coverage.
3. [Watch for employees turning 71 \(must start pension payments from RPP, RRSP & DPSP\).](#)
4. In order to have December contributions reflected on December 31st member statements and RRSP tax receipts, contribution must be received by head office of your plan provider (the financial institution that does the recordkeeping for your plan) before their year-end cut off time/date. In most cases, this will be noon on December 30, but if you have any concerns at all, we recommend contacting either your provider or our office for more information.
5. [The following table outlines the annual money purchase\(MP\), defined benefit\(DB\), registered retirement savings plan\(RRSP\), deferred profit-sharing plan\(DPSP\) and the tax-free savings account\(TFSA\) limits, as well as the year's maximum pensionable earnings\(YMPE\).](#)

Year	MP limit	DB limit	RRSP dollar limit	DPSP limit (1/2 MP limit)	YMPE
2020		1/9 the money purchase limit	\$27,830		
2020	\$27,830	\$3,092.22	\$27,230	\$13,915	\$58,700
2019	\$27,230	\$3,025.56	\$26,500	\$13,615	\$57,400
2018	\$26,500	\$2,944.44	\$26,230	\$13,250	\$55,900
2017	\$26,230	\$2,914.44	\$26,010	\$13,115	\$55,300

Year	TFSA Dollar limit
2020	\$6,000
2019	\$6,000
2018	\$5,500
2017	\$5,500

**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."**



From our Kitchen to yours:

Here is a great winter main dish that will take 1 to 2 hours total to make (includes cooling time). I got this recipe from CDKitchen online. Great site with some really good recipes. Tried it myself, shared with the family and they absolutely love it. I hope that you enjoy it as much as we did.

Healthy, Hearty Meat Loaf

Serves: 6 | Ready in: 1-2 hrs

Ingredients

- 2 slices of whole wheat bread, finely crumbled
- 2 medium eggs, beaten slightly
- ½ cup finely chopped onion
- ½ cup finely chopped celery
- ½ cup grated carrots
- 2 teaspoons Worcestershire sauce
- 1 teaspoon dry mustard
- 1 pound extra lean ground beef
- ½ cup low-fat, low-sodium beef broth
- Freshly ground black pepper, to taste
- 1 tablespoon ketchup



Preparation

1. Preheat the oven to 350 degrees F. Line an 8 x 8 inch baking pan with parchment paper or foil.
2. Combine the breadcrumbs, eggs, onion, celery, carrots, Worcestershire sauce, and dry mustard in a large bowl and mix well. Slowly mix in the beef and beef broth and then set aside for a few minutes.
3. Place the meatloaf in the baking pan and pat down so it fits evenly in the pan. Sprinkle with the black pepper and spread the ketchup over the top.
4. Cover the pan with foil and bake for 45 minutes at 350 degrees F. Remove the foil and bake for another 30 minutes. Let stand for 5 minutes before slicing.

Buon Appetito

Lina's Thoughts:

“Climb the mountain so you can see the world, not so the world can see you:” So, do things for your own enjoyment and for the right reasons – not to get noticed.

Cremasco Financial
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Phone: 519-836-1791

We appreciate
YOUR BUSINESS!

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