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# benefit brief

the employee solutions newsletter for the clients and friends of Dupuis Langen

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## COMPASSIONATE CARE BENEFIT

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Most of us are vaguely familiar with the coverage provided under our group insurance plans but many are unfamiliar with benefits available through government plans such as Employment Insurance. For instance, did you know that a Compassionate Care program is available through EI?



#### WHAT IS A COMPASSIONATE CARE BENEFIT?

Effective January 4, 2004, the Employment Insurance (EI) Act was amended to provide job and income protection for employees who wish to take time off work to provide care or support to a family member who has a serious medical condition that could result in the individual's death within 26 weeks. This program is called the Compassionate Care benefit.

#### WHO IS ELIGIBLE?

To be eligible for the benefit an employee must show that his/her regular weekly earnings have decreased by at least 40% as a result of having to provide the care or support and that he/she has accumulated 600 insured hours during the last 52 weeks or from the date of his/her last claim with EI.

#### HOW MUCH IS THE BENEFIT?

Under the Compassionate Care program, eligible employees will receive an amount equal to 55% of the employee's average insured earnings, subject to a maximum of \$413 per week. This a taxable benefit and provincial and federal taxes will be deducted.

#### HOW LONG IS THE BENEFIT PAYABLE?

The benefit is payable for six weeks following a two-week waiting period and can be taken by one employee or it can be shared with other family members who satisfy the eligibility conditions. Coverage ends on the last day of the week in which one of the following occurs:

- ▲ The family member dies,
- ▲ The 6 weeks of leave have been used by the family members sharing in the benefit, or
- ▲ 26 weeks since the start of the leave have expired.

The seriously ill family member does not need to reside in Canada for the employee to be eligible for the Compassionate Care benefit.

While EI has made their Compassionate Care program available to all Canadians, employers need to consider the employment standards legislation that exists in each province and territory. Some provinces and territories - Prince Edward Island, New Brunswick, Nova Scotia, Manitoba, Yukon, Nunavut, Ontario and Quebec - have introduced legislation that requires employers to provide job protection for employees in this type of family situation.

In provinces and territories that don't have such legislation in place, employers aren't required to allow employees to partake in the EI compassionate care benefit. However, federally regulated employers must allow participation as the Canada Labour Code has been amended to provide consideration to compassionate care.

#### WHY ONLY 6 WEEKS?

When setting the six-week benefit limit, the government considered medical information, best practices in the public and private sectors, and the fact that most Canadians who take time off to care for a gravely ill family member do so for six weeks or less.

For more information, go to the Government of Canada website.

**Call Despina Williams at (604) 270-1142 for your group service needs.**

#### Thank you

#### for your referrals

Business is great and growing. If you know of anyone who would like to receive our newsletter or who would appreciate a second opinion on their group benefits plan, please let us know!

#### Words of Wisdom

"Giving people a little more than they expect is a good way to get back a lot more than you'd expect."

- Robert Half

## HEALTH & DENTAL

### COVERAGE WHEN YOUR EMPLOYMENT ENDS

Wouldn't you feel better knowing that you and your dependents can keep enjoying the security of a group benefits plan even if your group health and dental benefits come to an end? Relax, because that kind of protection can be yours with a Conversion Plus health plan.

**Conversion Plus** equips you with the protection you require, regardless of what company plan you were on.



#### WHAT IS CONVERSION PLUS

Conversion Plus is health and dental insurance for people who have recently discontinued or lost their group insurance but still want to have peace of mind when it comes to being covered for unexpected health, dental and medical expenses. You and your family can maintain many of the benefits you've enjoyed at your place of work, even when your employment ends.

The unique feature about this product is that **no medical questions** are asked if you are applying for coverage within 60 days from your employee benefits termination date! However, applications submitted after the 60-day period will require complete medical underwriting.

#### HEALTH AND DENTAL COVERAGE

Conversion Plus, regardless of the plan you select, will allow you to enjoy inexpensive health protection. Dental expenses such as cleaning and fillings, prescription drugs that you or your family may require, vision care for eyeglasses, prescription lenses or contacts, prosthetic appliances such as artificial limbs, splints or casts are just a few of the medical needs Conversion Plus may cover.

#### FREEDOM TO CHOOSE

There are three plans - Basic, Enhanced and Premier.

### DOCTOR, DOCTOR!

Trying to find a new doctor can be a daunting task. Whether you've moved or your doctor has retired or you just need to make a change, the number of doctors 'accepting new patients' these days are few and far between. The College of Physicians and Surgeons of BC has a directory of doctors you can access via their website, [www.cpsbc.ca](http://www.cpsbc.ca). Please note that the list may not be up-to-date (the doctor has to keep the College updated) and does not include specialists under this search criteria.

Trying to find a new dentist, go to the BC Dental Association website, [www.adsbc.bc.ca](http://www.adsbc.bc.ca).

### APRIL 7, 2005 - WORLD HEALTH DAY

The World Health Organization's theme for this year's World Health Day is 'healthy mothers and children'.

### TOP 10 PREVENTABLE HEALTH RISKS

Based on studies done by the World Health Organization (2002), the following is a list of the top 10 preventable health risks in developed countries.

Tobacco	12.2%
Blood pressure	10.9%
Alcohol	9.2%
Cholesterol	7.6%
Overweight	7.4%
Low fruit & vegetable intake	3.9%
Physical inactivity	3.3%
Illicit drugs	1.8%
Unsafe sex	0.8%
Iron deficiency	0.9%

One third of all disease burden is attributable to tobacco, alcohol, blood pressure, cholesterol and obesity.

### JOBS UP IN SMOKE

Michigan health care company says "if you smoke, you're fired." All employees are forbidden from smoking *ever* and will be tested. Company president says each smoker costs company almost \$3,400(US) more per year in lost productivity and health care costs. However, you will not be fired for drinking, having promiscuous sex or eating junk food.

(CBS News, January 30, 2005)

*Group life and health plans   Registered pension plans   Group RSPs   Critical illness programs*  
*Long term disability plans   Integrated benefit solutions   Private Health Services Plans (PHSPs)*