






**The Advisor Buzz
BBD's e-Newsletter for Advisors,
Brokers & Consultants
Summer 2008**

**BBD Increases Grandfathering Limits and Life Insurance
and LTD NEMS with The Cooperators**




BBD is pleased to announce improved Life and LTD NEMs and increased Grandfathering limits.

Effective immediately, grandfathering existing Life Insurance and LTD coverage amounts is no longer tied to our quoted NEMs. BBD is now offering the following:

Life Insurance and AD&D

 3 – 14 lives	\$300,000
 15 – 30 lives	\$400,000
 30+ lives	\$500,000

LTD

 3 – 14 lives	\$5,000
 15 – 30 lives	\$6,500
 30+ lives	\$7,000

Please contact your Regional Vice President with any questions that you may have. We look forward to doing business with you!

BBD Now Offers Group EAP Plans

We are pleased to announce that BBD now offers Group Employee Assistance Programs as a benefits option at a competitive rate of \$4.50 per employee (plus GST) through Ceridian Lifeworks.

Some of the Ceridian Lifeworks plan features are as follows:

- ✎ Service for all employees and their immediate families;
- ✎ 24/7 access to Ceridian's team of EAP clinical counselors (across Canada, the US and worldwide);
- ✎ Immediate access to Ceridian's team of CISM counselors for consultation and coordination of crisis interventions in urgent situations;
- ✎ EAP counseling for all emotional aspects of an individual's personal and professional issues;
- ✎ Drug and alcohol rehabilitation counseling, referral and treatment and relapse prevention;
- ✎ Solution focused short term counseling;
- ✎ Promotional support and employee communications materials.

This is an extremely valuable tool and an inexpensive addition to any benefits package. BBD can also bill EAPs through other providers, such as Solareh, Shepell FGI and Wilson Banwell.

Please contact your Regional Vice President today for further information.

BBD Staffing Changes

We are pleased to announce the promotion of Jennifer Hughes to Sales and Marketing Assistant. Jennifer will be working with Shannon Hamilton, (RVP Pacific) and Debbie Russell, (RVP Prairies).

Leanne MacKinnon, (RVP Canada West) will be on maternity leave effective July 31, 2008 and Shannon Hamilton and Debbie Russell, with the help of Jennifer Hughes, will be assisting with her territory while she is on leave.

“Greening” the way that we communicate

BBD, along with Green Shield, are committed to help create a sustainable environment. For example, the benefits industry traditionally generates a lot of paper. Fortunately, enhancements through the industry have significantly reduced the amount of paper used for administrative tasks. Every day, new advancements are reducing paper usage and increasing efficiency.

BBD now uses 30% recycled paper and is committed to providing additional online services through BBD Online for both our Advisors and Administrators.

Be sure to watch for further communications for options to go paperless in the near future.

Health Care Spending closer to \$5,000 per person

Canada’s health care spending continues to rise and was projected to reach \$160.1 billion dollars in 2007, up from \$150.3 billion the year before. This represents a forecasted annual increase of 6.6%, according to the Canadian Institute for Health Information (CIHI).

When examining how much is spent on health care per Canadian, CIHI’s report shows that last year, health expenditures were forecasted to reach \$4,867 per person, up from an estimated \$4,606 in 2006 and \$4,373 in 2005.

Source: Canadian Institute for Health Information

BBD Advisor Branding – Sign up today!

If you have not signed up for our BBD Advisor Branding, take advantage of this today. We offer personalized logo and web access with our BBD Online System where your clients will see your logo on every page while accessing BBD Online. Check out our demo site at www.bbd.ca.

The logo is displayed on the top right corner of the Group Administrator web page and serves as a link to the Advisor website.

If you wish to set up your Advisor Branding with BBD, please email us at branding@bbd.ca and send us your company logo in either a .jpg file or .png file, along with your website address (URL). Once we receive the information from you, we will have this set up and then contact you to proof the logo once it is on the website.

For further information, please contact your Regional Vice President.

Benefits Becoming More Popular for Attracting Employees

Job candidates are attracted to more than just salary these days, according to a survey conducted by Robert Half International.

Of the 270 chief financial officers polled, 20% said the benefits package was the most effective incentive in attracting top professionals, compared to only 1% in 2003. While 31% felt offering a higher salary than the competitors was most important to candidates, this figure has dropped significantly in the last five years from 46%.

Mike Gooley, branch manager of Robert Half's International Toronto office, says he was surprised by the significant difference in this year's poll compared to the one conducted in 2003. "When you look at those numbers you ask 'why?'," he says. "First and foremost, the rising costs of healthcare means that benefits packages that help cover these costs have become more valuable to candidates."

Results from the survey also indicate candidates are putting less value on a flexible work schedule and the option to work from home. This year, 20% of CFO's felt telecommuting and flexible hours had the greatest influence in appealing to candidates (on par with benefits packages) compared to 28% in 2003.

Only 4% of CFOs interviewed felt signing bonuses had significant draw, the same percentage as those who felt extra vacation days were the main determinant. "While smaller percentages, these factors remain important," Gooley says, adding that "the results show that traditional benefits still remain popular with people looking to make a move, including things like extra vacation days. Companies that strive to include traditional benefits in employment packages will continue to attract top talent."

The study was conducted by an independent research firm and is based on more than 270 telephone interviews with CFOs from random sample of Canadian companies with 20 or more employees.

Source: Benefits Canada
Story by Kirstyn Brown

Booklets now available on BBD Online



Joe Agent, B. Comm., CFP, GBA.
123 Fast Lane
Anycity, BC V4N4F5



Thank you for using BBD Online Plan Advisor Access.

You currently have 2 active Group(s).

To view Plan Details for a Group, select a Group from the Menu below and click "View!":

ABC Company Ltd.

Plan Advisors now have access to Group Information!

- **New!** BBD Online supports Plan Advisor Branding!
- Download the Employee Booklet Report!
- Current Claims Breakdown Report for Health and Dental!
- Current Claims Experience Report for Health and Dental!

Additionally, Plan Advisors can request to have Extended Access to specific Employee Information as well as Next and Prior Invoice information.

- Please contact BBD or the specific Plan Administrator to enable Extended Access.
- Alternatively, you may download the Authorization Form, present it to the Group Administrator of the Group(s) you wish to have Extended Access for, and Mail or Fax the completed form to BBD.

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An Employee Booklet is to be viewed for ABC Company Ltd. The group is selected on the drop down list and the View button is selected.



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LIFE / CI
DISABILITY
HEALTH
DENTAL

**Joe Agent
Group
Benefits
Agency**

BBD.ca	Agent	Group Plans	Employees	Reports	Contacts	Log Out
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Selected Group: ABC Company Ltd.

Show plan for:

Group Plan: Benefit / Covered		Life Insurance - Class A	
Life Insurance	Yes	Benefit: 2.0 x Annual Earnings	Participation: 100%
AD&D	Yes	Minimum Benefit: \$25,000	Eligibility: 20.0 hours per week
Dependent Life	Yes	Maximum Benefit: \$500,000	Waiting Period: 3 months
STD	Yes	Non-Evidence Limit: \$100,000	Policy Number: 1111
LTD	Yes	Rate: \$0.280 per \$1,000	Underwriter: The Co-operators
Critical Illness	Yes	Benefit Reduction: 50% at Age 65	Effective Date: September 1, 2004
Extended Health	Yes	Termination Age: 70	
Dental	Yes		
Health Spending Account	No		
Optional Life	No		
Optional AD&D	No		
Employee Assistance Program	Yes		

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The Report menu option is selected next.



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Selected Group: ABC Company Ltd.

Prior Invoices

Select due date:

Next Invoice

Due date: May 1, 2008

Other Reports

Select a Report: 

In order to view the selected Invoice or Report, you will need a Portable Document Format (PDF) - capable reader, such as Adobe Acrobat Reader.
If you do not have it, you may download it here:



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The Employee Booklet is selected next in the Other Reports section. Finally, the Run Report button is selected, which will generate the booklet in Adobe Portable Document Format.