



The BBD Buzz

BBD's e-Newsletter for Plan Administrators and Plan Members

Summer 2008

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

BBD Online – Sign Up Today!

Did you know that BBD's Administrative Online system allows you to expedite new employee additions, employee terminations, change employee information, as well as get copies of your monthly invoice?

If you would like to take advantage of this option, please contact your Account Manager in order to obtain online access.

“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 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 Advisor or Account Manager today for further information or to obtain a quote.

Health and Wellness Information Tip

Please note that <http://www.actnowbc.ca/> is a great BC resource for health and wellness information.

Challenge your staff to take the Take the Healthy Living Pledge.

Reasonable and Customary Limits & Dental Fee Guides for Benepac® Plans

Eligible Extended Health Services will be reimbursed at the reimbursement percentage outlined in the Schedule of Benefits in your booklet, and are not eligible unless they are usual, reasonable and customary taking all factors into account, and are medically necessary for the treatment of an illness or injury. Drug benefits may be subject to a different co-payment.

Eligible Dental Services are paid at the licensed dentist's and/or licensed dental treatment provider's usual, reasonable and customary charge in accordance with the **General Practitioners Fee Guide**, and in accordance with the reimbursement percentage outlined in the Schedule of Benefits in your booklet, or if referred to a dental specialist, the **General Practitioners Fee Guide plus 10%**. In provinces with more than one fee guide, Green Shield will reimburse according to the least expensive standard fee (or fee range). **Where no provincial Fee Guide exists Green Shield will pay in accordance with their reasonable and customary limits.**

When expenses incurred are in excess of the Reasonable and Customary Limits & Dental Fee Guide amounts, they are the responsibility of the employee.

Did you know??

Instead of returning your receipts to you, Green Shield Canada produces an "EOB" (Explanation of Benefits) statement. This statement provides the information that may be required for tax purposes (the information provided on a receipt) as well as any deductibles, maximums, or co-payments applied to the payment of your claim. This statement can also be used to submit Co-ordination of Benefit (COB) claims through your spouses' group plan.

Access to Employee Booklets now available on BBD Online



ABC Company Ltd.
1234 Main Street
Anytown, BC V3C1A4



Administrator: Betty Boop

Your Group currently has 9 members in force.

The group has the following registered Classes:

- All Employees

Group Administrators can now do the following Online Administration tasks:

- Download the Employee Booklet Report!
- Employee Reinstatement Online Request!
- Online Notification of Hours Per Week Changes!
- Online Notification of Occupation Changes!
- Group Member Online Enrollment Application!
- Online notification of Class Transfers!
- Online notification of Salary Changes!
- Download the Group Record Summary Report!
- Download the Employee Data Listing Report!
- Changes to an Employee's dependents, including Additions and Terminations
- Employee name changes due to Marital or other status changes
- Employee Partial Waiver requests
- Reinstatement of an Employee's Previously Waived Benefits
- Changes to an Employee's Beneficiary(ies)
- Employee Terminations

Additionally, Group Administrators can use the new Online Administration capability to notify Customer Service of:

- Group Address and Contact Information changes
- Group Administrator changes

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For more information regarding our privacy policy, [click here](#).

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While on BBD Online Plan Administrator site, select the Report menu.



ABC Company Ltd.
1234 Main Street
Anytown, BC V3C1A4



- BBD.ca
- Home
- Group Plans
- Employees
- Administration
- Reports
- Options
- Contacts
- Log Out

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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For more information regarding our privacy policy, [click here](#).

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



BBD Online is Unable to Process your Request.

To request for a booklet, please click [here](#). 

(Click [here](#) to continue)

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Although the booklet is made available for viewing, it may not be available for some groups with non-Benepac benefits. If the booklet cannot be viewed online, you can request a copy by clicking the link shown on the screen below.

If you wish to set up an account in order to access BBD Online, please contact your Account Manager.