

WSIB Releases Preliminary Average Premium Rate For 2006

The Board of Directors of Ontario's Workplace Safety and Insurance Board (WSIB) has set the 2006 preliminary average premium rate, approved a funding framework and changes to the WSIB's Experience Rating Programs.

The 2006 preliminary average premium rate has been set at \$2.26 for every \$100 of insurable earnings. This is an increase of 3 per cent from the 2005 premium rate which is \$2.19.

This is only the second time in the last 10 years the WSIB has raised the average rate. For the 10-year period from 1995 to 2004, the average premium rate paid by Ontario's employers declined 27 per cent from \$3.00 to \$2.19, and contributed significantly to the rise in the unfunded liability in recent years. The unfunded liability is the difference between the total cost of the claims in the system and the funds in the system to pay for them. Over the last several years, premiums have failed to keep up with rising costs, and the unfunded liability has risen to where it is now the highest among all Canadian jurisdictions.

"It would be inappropriate to allow this debt load to be passed on to future generations of employers. We must take action now", said Jill Hutcheon, President and Interim Chair. "We are committed to an Ontario where health and safety is a priority and the elimination of illness and injury is a fundamental operating principle for all businesses", Hutcheon added.

These decisions are part of an overall strategy for rate setting, cost improvements and prevention. The Board's decisions come after careful consideration of the WSIB's funding framework, market conditions, and input received from

employer and worker groups. The average rate has been set at a level that is financially responsible, fair, and balances the needs of employers, workers and the workplace safety and insurance system. The decisions are based on sound financial principles and are consistent with the need to maintain a strong Ontario economy and retire the unfunded liability by 2014.

The funding framework is a planned and disciplined approach to managing the risks and uncertainties that can arise through financial pressures on the WSIB in the coming years. These pressures include the unfunded liability, increasing health care costs, rising costs of existing claims, impacts of occupational disease, and fluctuations in investment returns.

Based on this average rate, the WSIB has calculated preliminary 2006 premium rates for all employer rate groups, which will be posted on the WSIB web site shortly. The WSIB is releasing preliminary rates now in order to assist employers with their financial forecasting and budgeting for next year. In the fall, employers will receive a statement showing their final premium rate.

"The WSIB has a responsibility to plan for the future and maintain the long-term financial security of the system. It is incumbent upon the WSIB to manage responsibly and prudently, and make tough decisions today for the workers and employers of tomorrow. However, everyone has a responsibility to ensure

their workplaces are healthy and safe. Currently, 10 per cent of employers with poor health and safety records are responsible for 40 per cent of the claims currently in the system", Hutcheon added.

Changes to the Experience Rating Programs will ensure that good performers are rewarded while employers with poor health and safety records pay their fair share. NEER changes (for large employers) will come into effect for the 2006 injury year, and CAD-7 changes (for the construction sector) will come into effect for the 2007 issue year, to allow employers ample opportunity to make the necessary business planning changes. The WSIB is committed to an experience rating system that truly encourages and rewards best-practices in prevention and return to work.

Ontario's Workplace Safety and Insurance Board plays a key role in the province's occupational health and safety system. The WSIB administers no-fault workplace insurance for employers and their workers and is committed to the prevention of workplace injuries and illnesses. The WSIB provides disability benefits, monitors the quality of health care, and assists in sustainable and safe return to work for workers who are injured on the job or contract an occupational disease.

FOR FURTHER INFORMATION PLEASE CONTACT:

Workplace Safety and Insurance Board
WSIB External Relations
(416) 344-4202

Ontario to take away mandatory retirement

The Ontario government is introducing legislation today that will put an end to mandatory retirement at the age of 65.

Minister of Labour Chris Bentley made the announcement today at a Home Depot store in Toronto -- an operation that allows workers to stay on beyond the age of 65.

"Ending mandatory retirement would allow workers to retire based on lifestyle, circumstance and priorities. We listened to the needs and concerns of business, labour and others who have consulted with us and are doing this in a way that protects existing rights to pension, early retirement and benefit plans."

And while there is speculation that there may be some opposition from the New Democratic Party, Peter Fitzpatrick, a spokesman for the minister, said "you can never predict how these things will go." A published report quoted the NDP as saying it will not allow the legislation to pass so easily.

If passed, the proposed legislation would amend the code and a variety of other statutes that have provisions connected to mandatory retirement.

The government made the banning of mandatory retirement an issue over

a year ago and will join Alberta, Manitoba, Quebec, Nova Scotia, New Brunswick and Prince Edward Island among the provinces that prohibit it.



Healthful Whole Grains!

Have you been looking for low fat, nutritious foods that satisfy your hunger? Whole grain foods are a great choice. Would you be willing to eat more whole grain foods if they would help reduce your risk for heart disease and cancer? If you are like most people in a recent survey, you would.

The whole grain benefit

There are many kinds of whole grains: whole wheat, oats, cornmeal, popcorn, barley, brown rice, etc. Different whole grains provide different health benefits.

Whole grains provide energy for daily activities and reduce the risk of developing major diseases.

Each individual part of the grain is healthful. But eating the entire grain allows the beneficial factors of all three parts to work together. Thus, the overall benefits exceed those that come from eating just certain parts.

Identify whole grain foods when shopping.

- Look for the words "whole grains" in large letters on the package.
- Look for a whole grain health claim on the package. Products that contain 51 percent or more of whole grain ingredients by weight may make the following FDA approved health claim: "Diets rich in whole grain foods and other plant foods, and low in total fat, saturated fat and cholesterol, may reduce the risk of

heart disease and certain cancers."

- Whole grain oat or psyllium foods may also claim "soluble fiber, as part of a diet low in saturated fat and cholesterol, may reduce the risk of heart disease."
- On the list of ingredients shown on the package, the first ingredient listed is present in the highest quantity by weight. Look for the words, "whole" in front of a grain to be named first on the label's ingredient list, such as "whole wheat," if you want to get a food that is high in whole grains.
- A food's colour is not helpful in identifying whether it contains whole grain ingredients. Dark or brown bread is often a whole grain food, but it may just have molasses or caramel food colouring added. Alternatively, whole grain foods may be light in colour, such as those made from oats or white wheat.

Phrases that do not mean whole grain

People who want to start eating more whole grain foods are often unsure how to find

them. The key is knowing which words to look for and which ones are not helpful.

- "100% wheat." This phrase means that only grain contained in the product is wheat. The food may not contain whole wheat.
- "Multigrain." A word that means the product contains more than one kind of grain. The good may not contain whole grains, however.
- "Stone ground." This term refers to grain that is coarsely ground and may contain the germ, but not the bran. Often, refined flour is the first ingredient, not whole grain flour.
- "Pumpernickel" is coarse, dark bread made with rye and wheat flours. In the U.S., it usually does not contain mostly whole grain flours.

Health benefits of whole grains

Choose plenty of healthful whole grains if you want to reduce your risk for:

- Bowel disorders
- Cancer
- Heart disease and high cholesterol
- Stroke
- High blood pressure
- Obesity
- Type 2 diabetes

Healthy Habits Should be Rewarded: Survey

A new survey suggests that those with unhealthy habits should pay more for healthcare than those who make healthier choices. The sanofi-aventis survey showed that 70% of the 1,500 people polled, believe that employees who do not smoke should pay less for employee health benefit coverage. And 54% believe the cost of employee health benefit plans should be higher for employees who smoke, don't exercise or are seriously overweight.

"Many Canadians recognize the finite resources of the public healthcare system and the employee health benefit plans that must pay for managing these diseases, and they are willing to take a degree of ownership for their health decisions and behaviours," said Chris Bonnett, a member of the sanofi-aventis Healthcare Survey Advisory Board and president of H3 Consulting in Toronto.

Employees appear to believe they have a responsibility to help their employers with costs. Seventy-three per cent of respondents say they feel an obligation to help employers absorb costs and 45% are willing to pay higher premiums to maintain their coverage.

On the subject of drug costs, employees overwhelmingly believe (95%) that higher cost drugs should be covered, while 91% believe that cholesterol-lowering drugs should be included in healthcare plans.

Employees also feel their employers are doing a decent job of encouraging a healthier lifestyle. Forty-one per cent say they have access to programs at work that promote wellness.

Did You Know?

Experts agree that up to 80 per cent of skin damage can occur before a person's 18th birthday. Taking the time to ensure that your children are protected could help them avoid skin cancer complications later in life.

Here are some tips from the Canadian Dermatology Association that can help prevent skin cancer and extreme sun exposure:

- Keep babies under 1 year of age out of direct sunlight
- Use a sunscreen that works for your child, try SPF 30 if SPF 15 doesn't prevent a burn

- Apply sunscreen at least 15 to 30 minutes before exposure
- Don't forget to apply SPF lip balm
- Try to avoid the sun during the peak hours of 11 am to 4 pm

And remember up to 80 per cent of the sun's rays can penetrate light clouds, mist and fog.



health tips

Food Guide for All Cultures

Canada's Food Guide to Healthy Eating is undergoing a major revision. The new guide will better reflect Canada's diversity as well as new dietary reference intakes (a comprehensive set of nutrient reference values) and Canada's changing food supply over the past decade. The guide, first produced in 1942, was last updated in the early 1990s. The new edition will be ready in Spring 2006.

Mind Your Meds

If your medications have recently changed, ask your doctor for a "brown bag" checkup. In your bag, take your prescriptions in their original bottles, over-the-counter medications, and any vitamins, herbs, or natural supplements that you take. Your doctor will check that you have the correct dose and frequency for each prescription and that there are no conflicts between pills.

Say Hello to Hay Fever

Hay fever is a seasonal irritation of the eyes, nose, throat and lungs in response to lightweight, wind-carried pollens. The pollens come from trees in early spring, from grass in June and July, and from weeds in late summer and fall. Avoiding long treks through woods and fields and exercising indoors will help you stave off hay fever. If it still strikes, ask your pharmacist about an over-the-counter antihistamine.



Capital Accumulation Plan (CAP) Guidelines

The CAP Guidelines are intended to outline and clarify the rights and responsibilities of CAP sponsors, service providers and CAP members; and; to ensure that CAP members are provided with the information and assistance that they need to make investment decisions in a capital accumulation plan (RPP, RRSP, DPSP).

The Joint Forum of Financial Market Regulators has established a transition period so that plan sponsors and service providers can make any necessary revisions to their part in the operation of capital accumulation plans. They expect the Guidelines to be followed in full beginning January 1, 2006.

Between now and January 1, Vivian MacLean will be contacting you for a meeting to benchmark your current practices.

Study: Job strain and retirement

Job strain, caused by a combination of a heavy workload, time constraints, conflicting demands and lack of control, may be an overlooked factor in the decision to retire.

Indeed, even after a long career, some individuals in certain occupations may delay retirement for the simple reason that they enjoy their work (because they are able to balance demands with the power to make decisions). On the other hand, many workers who feel stressed and dissatisfied with their job may feel they cannot retire too soon, according to a new study.

Using the National Population Health Survey, this study examines whether older workers (aged 45 to 57 in 1994) who experience high job strain will be more likely to retire than those who do not feel the same pressure at work.

The study found that, between 1996 and 2002, older workers in managerial, professional or technical jobs with high job strain were much more likely to retire

early than those with low job strain.

However, for sales, services, clerical and blue-collar occupations, job strain was not related to retirement.

Because managers, professionals and technicians have higher levels of education, they may expect their job to offer a fair amount of latitude and a chance to use their competencies and professional skills. Also, since managers, professionals and technicians generally have higher incomes and are more likely to be covered by a pension plan, those in high-pressure jobs may be less hesitant to retire.

If job strain can be mitigated by the ability to balance demands with the power to make decisions, older workers may be more inclined to continue working.



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1060 Guelph Street,
Kitchener, ON N2B 2E3
519-579-4730
Toll Free: 1-888-664-5555
Fax: 519-743-1631

Bob Ritzer	bob@bencomfsgj.com	extension 295
Dave Young	dave@bencomfsgj.com	extension 300
Vivian MacLean	vivian@bencomfsgj.com	extension 298
Silvia Weismann	silvia@bencomfsgj.com	extension 299
Lydia Pauser	lydia@bencomfsgj.com	extension 305
Mark Beckham	mark@bencomfsgj.com	extension 301
Mike Treurniet	mike@bencomfsgj.com	extension 297
Dan Treurniet	dan@bencomfsgj.com	extension 293
Nellie Mendes	nellie@bencomfsgj.com	extension 294
Tracy Brazeau	tracy@bencomfsgj.com	extension 296

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Ontario to Take...

Benefits Canada

Healthful Whole Grains!

Benefits Bulletin

Healthy Habits

Benefits Canada

Did You Know?

Benefit Bulletin

Health Tips

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Job Strain

Stats Canada