



# HEALTHY, WEALTHY AND WISE

**2015 CPBI ONTARIO  
REGIONAL CONFERENCE**

## CONFERENCE PROGRAM

The 2015 CPBI Ontario Regional Conference is designed for all industry professionals - consultants, service providers and plan sponsors. By attending this conference you will get answers to some of today's most pressing and complex issues. Choose your participation from a selection of workshops and plenaries designed especially for those working in the benefits, pensions, investment and human resource fields.

For more information contact the CPBI Ontario Regional Office:  
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# AGENDA

**Wednesday, October 28, 2015**

7:00 am - 10:00 am	Registration
8:30 am - 10:00 am	<b>Plan Sponsor Breakfast (for plan sponsors only) Four Generations – Four Approaches to Work: Increasing Engagement</b> Giselle Kovary, n-gen People Performance Inc.
10:00 am - 11:30 am	<b>Continental Breakfast Welcome and Opening Keynote: Let's Talk</b> Clara Hughes, Summer and Winter Olympian
11:30 am - 12:30 pm	<b>Networking Lunch and Presentation Balancing Life with Humour</b> Kate Davis, Actor and Comedienne
12:30 pm - 12:40 pm	CPBI-ICRA Annual General Meeting
12:45 pm - 1:45 pm	Concurrent Sessions
Benefits Session 1	<b>Risk Protection - everything you need to know about travel insurance, EP3 pooling and the future of high cost industry pooled claims</b> Dan Berty, CDIPC Pooling Corporation Isabelle Bouchard, RGA Sarah Hume, Allianz Global
Pension/Investment Session 1	<b>ORPP is Coming - Plan Designs for a New Tomorrow</b> Jana Steele, Osler, Hoskin & Harcourt LLP Nigel Branker, Morneau Shepell
2:00 pm - 3:00 pm	Concurrent Sessions
Benefits Session 2	<b>How Responsible &amp; Informed Plan Design can Change Benefit Plan Sponsors &amp; Members: The Enerflex Case Study</b> Mike Sullivan, Cubic Health Tracey Drach, Enerflex
Pension/Investment Session 2	<b>ESG - Coming to a SIP&amp;P Near You</b> Ryan Pollice, Mercer John Prezioso, Hicks Morley Hamilton Stewart Storie LLP
3:00 pm - 3:15 pm	Health Break

3:15 pm - 4:45 pm	<b>Part I - Retirement Readiness – Plan Sponsor Stories (All Delegate Plenary)</b> Renee Ruccolo, Corporation of the City of Windsor Peter Frampton, The Learning Enrichment Foundation
5:00 pm - 6:00 pm	<b>Delegate Reception</b>
6:00 pm - 9:00 pm	<b>Dinner at Gretzky's and Second City Performance</b>

## Thursday, October 29, 2015

7:00 am - 9:15 am	Registration
8:00 am - 9:10 am	<b>General Breakfast and Presentation 2015 – 2016 Economic &amp; Political Forecast</b> Peter Loewen, University of Toronto Sal Guatieri, BMO Capital Markets
9:15 am - 10:15 am	Concurrent Sessions
Benefits Session 3	<b>The Future of Health Benefits Plan Design</b> Sarah Beech, Accompass Paul Sywulich, Morneau Shepell
Pension/Investment Session 3	<b>The Decline of Canada's Pension System</b> Daniel Brosseau, Letko Brosseau and Associates
10:15 am - 11:15 am	Concurrent Sessions
Benefits Session 4	<b>Wellness Strategies - what are plan sponsors doing?</b> Teresa DuCroix, The Regional Municipality of York Jackie Arnold, Bruce Telecom Leah Warner, Employee Wellness Solutions Network Tom Blake, Sprout Wellness Solutions Renu Khosla, Greater Essex County District School Board
Pension/Investment Session 4	<b>Target Date Funds - A 10 Year Retrospective and a View to the Future</b> Zaheed Jiwani, Greystone Managed Investments
11:15 am - 11:30 am	Health Break
11:30 am - 12:45 pm	<b>Part II - Retirement Readiness Solutions (All Delegate Plenary)</b> Robin Ingle, Novus Health Janice Holman, Eckler Ltd. Jillian Kennedy, Mercer Ashley Spetch, Homewood Health
12:45 pm	Closing Remarks

## SESSION DESCRIPTIONS

**Wednesday, October 28, 2015**

**8:30 am – 10:00 am - Plan Sponsor Breakfast Presentation  
Four Generations – Four Approaches to Work: Increasing Engagement  
Giselle Kovary, n-gen People Performance Inc.**

Organizations today face the challenge of creating high-performing work environments that produce results. Your workforce is comprised of four generations (Traditionalist, Baby Boomer, Gen X and Gen Y). Each of these cohorts possesses unique identities that translate into different behaviours and expectations in the workplace. It is important for every leader to be able to tap into the values and expectations of each generation in order to increase levels of engagement.

This highly interactive presentation explores how generational identities translate into behaviours as they relate to two organizational factors – relationship with authority and work styles. It will define the characteristics of organizational engagement and the role leaders play in creating engagement and provides the top five leadership tips that can be applied right away.

**10:00 am – 11:30 am - Opening Keynote  
Let's Talk**

**Clara Hughes, Six Time Olympic Medalist / Mental Health Advocate**

Clara Hughes has always felt that being a champion means more than winning. It is the actions off the playing field and the reaching out to others that defines success. As a designated spokesperson for Bell Canada's Let's Talk campaign, Clara works toward changing the dismal reality millions of Canadians are faced with when it comes to support and treatment for mental health issues.

Reflecting upon her own experiences, Clara discusses her personal struggles with depression in the past, and hopes that sharing her story will help to eliminate the some of the stigma and fear that surrounds mental illness in Canada.

**11:30 am – 12:30 pm - Lunch and Featured Speaker  
Balancing Life with Humour**

**Kate Davis**

Kate Davis has the unique ability to find humour in any situation and to offer creative solutions to defuse the frustrations in the home and workplace. Kate's generous insight and outspoken character, provides a powerful combination to help organizations empower their staff with effective tools for managing stress and sustaining motivation.

Between our jobs, home, relationships with family, friends and co-workers learning how to balance our busy life demands a strong sense of Personal Development and most importantly a Sense of Humour.

12:45 pm – 1:45 pm

Concurrent Session - Benefits 1

**Risk protection – everything you need to know about travel insurance, stop-loss/EP3 pooling and the future of high cost claims**

With the drug pricing reform behind us and recent emergency travel health claims exceeding \$1 million, pooled risk protection has never been more important. This workshop will be segmented into two topics. First we will discuss Travel Insurance with the Director of Client Services at Allianz Global, Sarah Hume. We will review what is covered? How it is covered? And what exclusions do we need to be aware of? Then we will focus on the industry drug pooling system with Dan Berty, Executive Director at the Canadian Drug Insurance Pooling Corporation (CDIPC) and Isabelle Bouchard, VP of Group Insurance at Reinsurance Group of America (RGA). We will learn what the pool is all about? What are some of the results since implementation? What have some of the challenges been? And what can we expect to see in the future?

Dan Berty, CDIPC Pooling Corporation

Isabelle Bouchard, Reinsurance Group of America

Sarah Hume, Allianz Global

12:45 pm – 1:45 pm

Concurrent Session - Pension & Investments 1

**ORPP is Coming – Plan Designs for a New Tomorrow**

Starting from the assumption that the ORPP is coming, this workshop will look at plan design issues that DC and DB plans will need to consider before the ORPP becomes effective. For example, what will happen during existing participation waiting periods? Will contributions be decreased or increased? This workshop will drill down on some of the design issues that arise with the implementation of a province wide registered pension plan and will also consider the implications and risks from a labour and employment perspective.

Jana Steele, Osler, Hoskin & Harcourt LLP

Nigel Branker, Morneau Shepell

2:00 pm – 3:00 pm

Concurrent Session - Benefits 2

**How Responsible & Informed Plan Design can Change Benefits Plan Sponsors & Members: The Enerflex Case Study**

In a benefits environment where too often design change is perceived negatively by members, and often where changes are made without proper insight into their impact, Enerflex is among the small percentage of Canadian plan sponsors who have made responsible plan design change within their drug plan experience that has been a win-win for both the plan and its members.

Despite having a significant burden of chronic specialty therapies in its plan experience over the last few years, Enerflex has been successful in identifying opportunities for meaningful plan design change that has allowed the company to introduce responsible changes that have not only preserved member access to a generous drug plan benefit, but also allowed for new benefits to be introduced in the area of health and wellness.

In this session, Enerflex will share how they have used insight into their own experience to implement customized solutions, communicate effectively with members, vendor's support and ongoing monitoring have helped to deliver a win-win for the plan and its members.

Tracey Drach, Enerflex

Mike Sullivan, Cubic Health

2:00 pm – 3:00 pm

Concurrent Session – Pension & Investments 2

**ESG- Coming to a SIP&P Near You**

As of January 1, 2016, it will be necessary for the Statement of Investment Policies & Procedures for Ontario-registered pension plans to disclose whether environmental, social and governance (ESG) factors are considered and, if so, how.

Starting March 1, 2016, the administrator of these plans must file the SIP&P with the pension regulator. Periodic member statements will also require ESG disclosure. This panel will discuss what exactly ESG is (and what it's not) from both an investment and a legal perspective, and what issues the increased focus on ESG may bring. The panel will also provide practical guidance to plan administrators and advisors regarding how to address the new disclosure requirements in relation to plans of all sizes, including both DB and DC plans.

Ryan Pollice, Mercer

John Prezioso, Hicks Morley

3:15 pm – 4:45 pm

**Part I – Retirement Readiness – Plan Sponsor Stories (All Delegate Plenary)**

Sponsors will share what they are currently doing in order to help employees retire with confidence in regards to health, wealth and general wellbeing.

Renee Ruccolo, Corporation of the City of Windsor

Peter Frampton, The Learning Enrichment Foundation

**Thursday, October 29, 2015**

8:00 am – 9:10 am

**Breakfast Presentation**

**2015 – 2016 Economic & Political Forecast (All Delegates)**

Understanding trends and forecasts with respect to both the economy and the political landscape is extremely important in the pension and benefits industries. This breakfast session features an insightful outlook provided by leading experts.

Peter Loewen, University of Toronto

Sal Guatieri, BMO Capital Markets

9:15 am – 10:15 am

Concurrent Session - Benefits 3

### **The Future Of Health Benefits Plan Design**

If we had an empty whiteboard and our task was to design the first ever health benefits plan, what would it look like in 2015? A lot has changed since the first plan was constructed: challenges in the Canadian healthcare landscape, several generations in the workplace, unsustainable retiree plan costs. These factors are bringing into question our current offerings. How can we respond to these challenges and balance what employees have grown to like and want with what we know they need? This session will examine the possibilities for evolving our plan design strategies to have them fall in line with the health challenges our population faces now and will face in the decades to come.

Sarah Beech, Compass

Paul Sywulych, Morneau Shepell

9:15 am – 10:15 am

Concurrent Session - Pension & Investments 3

### **The Decline of Canada's Pension System**

Following the fall of the stock markets in 2001 and the global financial crisis of 2008, a major change has been seen in the pension system in Canada as employers convert their defined benefit plans to defined contribution plans. DC plans guarantee a stable cost to the sponsor, largely eliminating their investment risks and demographic. But are we going to forget too quickly the benefits of DB plans? Analyzing the situation in more detail, what are the real causes that motivate employers to abandon this type of plan? Daniel Brosseau will share his vision on the real causes of the closure of DB plans, as well as solutions that could help to ensure their sustainability.

Daniel Brosseau, Letko Brosseau

10:15 am – 11:15 am

Concurrent Session - Benefits 4

### **Wellness Strategies - what are plan sponsors doing?**

What are the highlights of award-winning wellness programs? Are organizations large and small using outside resources? Is the focus on primary or secondary prevention, physical or mental health? This session will examine some innovative ideas on how to get a program started, engage employees in diverse work-forces, while addressing stress-related absences and improving physical and mental well-being.

Teresa DuCroix, The Regional Municipality of York

Jackie Arnold, Bruce Telecom

Leah Warner, Employee Wellness Solutions Network

Tom Blake, Sprout Wellness Solutions

Renu Khosla, Greater Essex County District School Board

10:15 am – 11:15 am

Concurrent Session - Pension & Investment 4

**Target Date Funds - a 10 Year Retrospective and a View to the Future**

Target Date Funds arrived in Canada in 2005. This workshop will provide a retrospective on the last ten years of experience – where are they now; what has been the experience; and where are they going?

Zaheed Jiwani, Greystone Managed Investments

**11:30 am – 12:45 pm**

**Part II - Retirement Readiness Solutions (All Delegates Plenary)**

We will hear some solutions focused on helping sponsors and in turn employees to be retirement ready.

Robin Ingle, Novus Health

Janice Holman, Eckler Ltd.

Jillian Kennedy, Merer

Ashley Spetch, Homewood Health



## KEYNOTE SPEAKER PROFILES



### **Clara Hughes, Opening Keynote**

“Being a champion is not just about winning,” says six-time Olympic medalist Clara Hughes. Believing that actions off the track define us as much as those on it, Hughes inspires people toward success in all areas of their lives. Her candid, personal talks range from how she believes sports can change lives to her struggle with depression—fully embodying the idea that each of us can overcome challenges to become the champions we’re meant to be. Hughes is the only Canadian to have won medals in both the Summer and the Winter Olympics: in the 1996 Summer Olympic Games, she received two bronze medals in cycling; and over the course of three Winter Olympic Games, she received four medals—one gold, one silver, and two bronze—in speed skating. In addition, she served as the Canadian flag bearer for the 2010 Vancouver Olympic Games’ opening ceremony, and represented Canada with distinction at the London Summer Olympic Games in 2012, before retiring as an Olympian. In 2014, Hughes yet again figured prominently in the eyes of Canadians as the national spokesperson for Bell Let’s Talk, a campaign designed to end the stigma of mental health issues. Undertaking “Clara’s Big Ride,” Hughes completed a 110-day national bicycle tour through every province and territory in Canada, beginning in Toronto in March and ending in Ottawa on July 1. As part of the ride, she covered 12,000km and visited 95 communities along the way. Reflecting upon her own experiences, Clara discusses her personal struggles with depression in the past, and hopes that sharing her story will help to eliminate the some of the stigma and fear that surrounds mental illness in Canada.



### **Kate Davis, Luncheon Speaker**

A speaker, comedian, writer, mother and actress, Kate Davis has the unique ability to find humour in any situation and offer creative solutions to defuse the frustrations in the home and workplace. Kate’s generous insight and outspoken character, provides a powerful combination to help organizations empower their staff with effective tools for managing stress and sustaining motivation. Theatrically trained in England, Kate returned to Canada to a successful run on Canadian stage. From the theatrical stage to the many stages of motherhood, Kate found her newest passion at an open mic one night at a local comedy club. Now, a five-time nominee at the Canadian Comedy Awards and star of her own hour-long comedy special on CTV and the Comedy Network, Kate has appeared on Breakfast Television, Star TV, Toronto 1, Prime, WTN, TVO and CBC Radio One, “The Debaters”. As well Kate was at the Winnipeg Comedy Festival, Just For Laughs 42 and the Hubcap Comedy Festival. Kate tours globally with her comedy and speaking which has allowed her to open for President Bill Clinton

and Barbara Walters to name a few. During the 2008 season of Last Comic Standing, Kate's sense of humour endured and carried her into the finals. Kate also was thrilled to be the Spokesperson for Mattel Toys Canada for their 2012 Holiday Season. Purpose met destiny when Kate created her successful "Balancing Life with Humour" keynote a hit with corporations globally and her "Parenting with Humour" keynote. Both explore the positive effects humour. From the corporate world to the bedtime story, Kate's insight and vision reveals the healing thread of humour and how it can be utilized throughout our lives. Kate newest Keynote "Innovation through Connectivity" teaches us how we can establish, culture and keep connected to our clients, work and purpose but most importantly to ourselves which leads to a more prosperous and fulfilling life. An engaging speaker, Kate's presentations focus on bringing a sense of humour into the workplace, the home and ultimately the balance of both. Kate has performed and lectured for organizations such as the YPO, YEO, Canadian Management Centre, BDO, DFK, Sunnybrook Hospital, the Faculty of The University of Toronto and many more.



**Giselle Kovary, Plan Sponsor's Breakfast**

As a managing partner and co-founder of n-gen People Performance Inc., Giselle helps clients build strategies and programs that target, motivate and engage a multigenerational workforce. She is a sought after resource to industry leaders across North America, in both the private and public sectors. With over 17 years of experience in learning and development, she has devoted the last 12 years to researching the impact that generational differences have on organizational performance. Giselle has created solutions and programs that focus on five practice areas – sales & customer service, leadership, team building, Gen Y and HR. She has presented to international audiences, has written numerous whitepapers, and co-authored two books: *Loyalty Unplugged: How to Get, Keep & Grow All Four Generations* and *Upgrade Now: 9 Advanced Leadership Skills*. As a multigenerational workplace expert, she is regularly quoted in national newspapers, trade magazines, radio and television.

Giselle has a Master's degree in communication studies from the University of Windsor. She is a member of the Society for Human Resource Management, the Provincial Partnership Council and the Marketing & Communications Committee for Habitat for Humanity in Toronto.



**Peter Loewen, Breakfast Speaker**

Peter Loewen is an assistant professor of political science at the University of Toronto and serves as Director of the Centre for the Study of the United States at the Munk School of Global Affairs. In addition, he is currently the Assistant Editor of the Canadian Journal of Political Science.

His current academic interests are political psychology and behaviour, especially in Anglo-American democracies, behavioural economics, public opinion, geopolitics, and experimentation. Peter teaches in several fields, including Canadian politics, American politics, political behaviour, comparative politics, and experimentation.



**Sal Guatieri, Breakfast Speaker**

Sal Guatieri is a Senior Economist and Director at BMO Capital Markets, with two decades experience as a macro economist. With BMO Financial Group since 1994, his main responsibilities include analyzing and forecasting the U.S. and Canadian economies, housing markets, interest rates and exchange rates. He is a regular commentator on economic and financial market trends to the media. Prior to joining BMO, Sal worked at the Bank of Canada, contributing to the staff's quarterly economic projection and analyzing foreign exchange markets. Sal received his Masters degree in Economics from Queen's University in 1990. He was Secretary for the Toronto Association for Business and Economics from 2000 to 2010.

## Second City Evening

For over half a century, The Second City has been daring audiences to laugh at our world, our shared troubles, and ourselves. Come and enjoy the latest performance of cutting edge sketch comedy combined with songs & improv that's sure to keep you laughing for weeks to come.

The evening begins with dinner at Gretzky's - followed by a private performance by the Second City troupe. Transportation will be available.

In order to attend this event, **ensure that you select it when registering.**

**If you cannot attend the conference, you can still attend the Second City event by registering for a single ticket ... [here's how.](#)**



## Hilton Toronto -- 145 Richmond Street West



### **The 2015 CPBI Ontario Regional Conference offers a very special rate to stay in the heart of downtown at a luxury hotel at a rate you won't find anywhere in Toronto!**

With a stay at Hilton Toronto, you'll be centrally located in Toronto, steps from Four Seasons Centre, Campbell House Museum, Royal Ontario Museum, Ontario Art Gallery, restaurants and entertainment. This 4-star hotel is close to CN Tower, Ripley's Aquarium, Hockey Hall of Fame and so much more. CPBI Delegates are offered an exceptional price of \$189.00 per night. Take the opportunity to come into the city and enjoy the atmosphere, culture and entertainment that is at your front door. Or enjoy a range of recreational amenities at the hotel, including an indoor pool, a spa tub, and a sauna. This hotel also features wireless Internet access (surcharge), concierge services, and gift shops/newsstands.

**Tuesday Night** ..... **\$189.00**. Arrive the evening before the conference and enjoy a night out on the town. There are theatres, restaurants, museums, shopping and exhibits all within walking distance.

**Wednesday Night** ..... **\$189.00**. Following your evening at Second City, which includes dinner and a private show by the Second City troupe, arrive back at the Hilton and enjoy a relaxing evening before the final day of the conference.

Reserve your room early - there is a limited number of these rooms reserved for CPBI delegates. Once they are gone, the rate will go up to \$269.00.

To reserve .... Click here <https://resweb.passkey.com/go/CPBI15>



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## SPONSORSHIP BENEFITS

Be a Sponsor of the 2015 CPBI Ontario Regional Conference and enhance your recognition within the pension, employee benefits and institutional investment industries. There are opportunities for sponsoring education sessions, keynote presentations, featured speakers, delegate receptions and evening entertainment.

For more information contact the CPBI Ontario Regional Office:  
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