

CO U R I E R

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Major expansion of Coughlin PPN

Coughlin and Associates Ltd.'s Preferred Provider Network (PPN) almost tripled in size recently when it entered into an agreement with Loblaw's Ltd. to expand network membership to include all 207 *Drug Store Pharmacy* stores throughout Ontario.

Drug Store Pharmacy stores are located in major grocery stores throughout the province including Loblaw's, Real Canadian Superstore, No Frills, Zehrs, Your Independent Grocer and Fortinos.

With the addition of the entire Drug Store Pharmacy chain in Ontario, the number of participating pharmacies in the PPN now exceeds **290**, making Coughlin's PPN one of the largest preferred provider pharmacy networks in the province.

"Thanks to the addition of the Drug Store Pharmacy organization, Coughlin PPN members can now have their prescriptions filled almost anywhere in the province, from Windsor to Cornwall; Toronto to Thunder Bay," says Coughlin Consultant Joe Zadzora. *"We're very pleased to work with groups like the Drug Store Pharmacy to extend the PPN's service range for its members."*

PPN member pharmacies agree to limit dispensing fees to the Ontario Drug Benefit plan maximum (currently \$7 per prescription) and cap the mark-up on certain dispensed drugs to 10 per cent of their wholesale price. All the employee has to do is present either his/her PPN or pay direct drug card at the participating pharmacy when filling the prescription. Savings are **immediate**. There is no extra paper work or commitment of any kind required.

Ultimately, the lower prescription costs result in lower drug claims and reduced costs for plan sponsors.

The Coughlin PPN was established in 1995. 🐾

Drug Store Pharmacy outlets can be found in the following locations:

Name	Address	City	Phone
Real Canadian Superstore	30 Kingston Rd. W.	Ajax	905-683-5573
Zehrs	30 King St. S.	Alliston	705-434-9398
Your Independent Grocer	401 Ottawa St.	Almonte	613-256-6884
No Frills	181 Sandwich St. S.	Amherstburg	519-736-6220
Fortinos	54 Wilson St. W.	Ancaster	905-304-5749
No Frills	285 Mill St., RR #1	Angus	705-424-3549
Real Canadian Superstore	15900 Bayview Ave.	Aurora	905-726-8334
No Frills	657 John St. N.	Aylmer	519-765-2915
Zehrs	11 Bryne Dr.	Barrie	705-733-2684
Zehrs	201 Cundles Rd. E.	Barrie	705-739-9413
Zehrs	472 Bayfield St.	Barrie	705-735-9884
Zehrs	620 Yonge St.	Barrie	705-735-0687
Your Independent Grocer	B30 Beaver Avenue	Beaverton	705-426-5191
Your Independent Grocer	400 Dundas St. E.	Belleville	613-968-4383
No Frills	286 Chatham St. N.	Blenheim	519-676-2623
Zehrs	487 Queen St. S.	Bolton	905-951-7502
Loblaw's	2375 Hwy. #2	Bowmanville	905-623-0420
Your Independent Grocer	270 Wellington St.	Bracebridge	705-646-8995
Real Canadian Superstore	85 Steeles Ave. W.	Brampton	905-451-9987
Fortinos	55 Mountainash Rd.	Brampton	905-793-8813
Fortinos	60 Quarry Edge Dr.	Brampton	905-453-5250
No Frills	295 Queen St. E.	Brampton	905-452-9011
Fortinos	35 Worthington Ave.	Brampton	905-495-8123
No Frills	70 Clemantine Dr.	Brampton	905-457-9312





Court says pension assets can fund administration costs

The Ontario Court of Appeal says that pension plan sponsors can take contribution holidays and use pension assets to pay for administration costs in certain situations. However, they must ensure that plan texts and trust agreements allow it.

The ruling, also known as the *Kerry decision*, involves a 1950s-vintage defined benefit (DB) pension plan that was amended in the 1970s to allow plan expenses to be paid from the plan's funds. The employer began taking contribution holidays from the plan's surplus in 1985.

In 2000, the plan was amended again as a defined contribution (DC) element was added to the pension. After that, the employer began to take contribution holidays from that portion of the plan, again using the surplus earned from the older DB plan. Plan members objected, stating that using plan money to pay for expenses and taking contribution holidays from both the DB and DC elements was a breach of trust.

The plan's members took their case to the Ontario Superintendent of Financial Institutions, who supported their position. The case was appealed to the Financial Services Tribunal, which supported the employer. The members then took the case to the Ontario Divisional Court, which overturned the Tribunal's decision and ruled in favour of the employees. The case then moved to the Ontario Court of Appeal.

In its ruling, the Court of Appeal affirmed the following:

- Plan expenses could be paid from the plan's surplus, *providing it was allowed by the plan's documentation and trust agreement.* (In the Kerry case, it was.)
- However, *only expenses incurred by the sponsor in its role as plan administrator may be charged to the plan.* Costs incurred by a plan sponsor in its role as employer may not be covered. In its example, the Court said that the employer's costs in *considering* the conversion from a DB to a DC plan could not be paid from the fund. However, the costs of *implementing* the change could be charged. (In the first case, the plan sponsor acted as an employer reviewing the costs and benefits of changing the plan. In the second case, it acted as plan administrator tasked with introducing and establishing the newly revised plan.)
- Employers can take pension contribution holidays and use the surplus from a DB component to support contribution holidays in a DC component. However, the plan must be "*properly structured*" to make the members of the DC element the beneficiaries of the DB fund.
- Notice of plan amendments, such as the conversion from a DB to a DC plan, must be made in accordance with Ontario's pension legislation. (The Court found that the notice provided by the employer was inadequate and misleading in this case. However, since the consequences of the improper notice were not clear, it did not change its overall ruling.)

According to various bulletins issued by law firms studying the case, the Kerry ruling confirms the importance of providing clear and accurate communications to plan members and beneficiaries affected by pension plan re-designs or mergers. Plan sponsors should take time to carefully review their existing plan documents and trust agreements to ensure that they accurately reflect their intentions for using their pensions' assets. 📌

Disabled veterans vow to fight pension ruling

Following the dismissal of their class action suit by the Ontario Court of Appeal, a group representing more than 4,600 disabled veterans, along with their dependants and descendants, is vowing to take their suit against the Department of Veterans Affairs for more than \$4.6 billion to the Supreme Court of Canada.

The group alleges that the federal government failed to manage the pension assets of the veterans or accumulate interest to maximize the return for them and their families.

Most of the veterans were disabled or "shell-shocked" (ie. suffered from post-traumatic stress syndrome) in the Second World War and Korean War and deemed unfit to handle their own affairs. Many were hospitalized for the rest of their lives. The government held their pension and benefit assets in trust but failed to invest the money, the veterans group alleges.

In overturning the original Superior Court ruling favouring the veterans, the Court of Appeal said "*there was no basis in fact or law for the class to pursue its claim*" and that the original award by the lower court "*failed the reality test.*"

The Court cited the 1990 Veterans Affairs Act barring all claims against the government for breach of duty to invest prior to that year. 📌



QPP faces crisis by 2040, chief actuary says

The Quebec Pension Plan (QPP) will be broke by 2040, according to the Canada Pension Plan's (CPP) former chief actuary, Bernard Dussault.

According to a *Toronto Star* report released this past June, current contributions and investment returns may be adequate to fund the province's pension plan in the short term. However, with the pending retirement of the baby boom population and reduced immigration to the province compared to the rest of Canada, payroll contributions will not be enough to fund the plan or meet its pension obligations, beginning around 2040. The QPP's reserves will be exhausted by 2055.

"In 50 years, there will be no more fund," Mr. Dussault says.

However, projections for the Canada Pension Plan (CPP) are far rosier, he notes. CPP reserves are projected to increase to \$4.8 trillion by 2075. Its earnings will be enough to pay 46 per cent of the plan's annual benefits and expenses.

In addition to an aging population and low immigration levels, Quebec has the lowest fertility rate in the country. Today's low fertility rate was not projected when the Quebec plan's original design was formulated in 1967. The province's population is expected to begin to decline beginning in 2020.

Today, both the Quebec and Canada Pension Plans require joint employer-employee contributions of 9.9 per cent of the yearly maximum pensionable earnings (YMPE). While the 9.9 per cent contribution rate is enough to support the CPP, joint contribution levels for the QPP may have to increase substantially to pay plan benefits beyond 2055, Mr. Dussault projects. Another alternative may be to subsidize the QPP through increased contributions by CPP members in the rest of Canada, he said. 🇨🇦

RAMQ changes affect notice periods and child coverage requirements

Key provisions of Quebec's Bill 130 defining insurers' and plan administrators' responsibilities under the province's prescription drug insurance plan during group plan renewals became effective this past April.

The amendments to Sections 45, 47 and 48 of the law include the following:

- A copy of any notice provided by a group insurer or policyholder stating that a group insurance plan will not be renewed must be forwarded to the Régie de l'assurance maladie du Québec (RAMQ).
- Insurers and administrators cannot cancel a contract or basic drug plan coverage except when the policyholder or plan member fails to pay the required premiums. Cancellation cannot take effect until 30 days have lapsed and notice has been sent to the last known address of the policyholder or member. A copy of that notice must also be sent to RAMQ.
- All plan members must receive 30 days notice of termination of any plan involving basic drug coverage. An intent to terminate their plan coverage must be filed with RAMQ.

Failure to comply with the amendments could result in penalties or fines.

In addition, effective October 7, 2007, RAMQ will mandate the order in which parents are required to provide drug coverage for their children when the father and mother do not share the same home. It is as follows:

1. The parent with whom the child is domiciled.
2. If that parent does not have group coverage, the parent with whom the child is not domiciled.
3. If neither parent is eligible for group basic prescription drug coverage, the spouse of the parent with whom the child is domiciled.
4. When the parent with whom the child lives does not have group coverage and the other parent is eligible for private coverage but has coverage under his/her new spouse's plan, he/she must waive the coverage under the new spouse's plan and join the private group insurance plan.
5. Where both parents are eligible under the public plan and the parent with whom the child lives becomes the spouse of a person covered under a private group insurance plan, the parent must be covered under his/new new spouse's private plan and that coverage must be extended to include the dependant child.

For more information on Quebec's prescription drug insurance plan go to: www.ramq.gouv.qc.ca. 🇨🇦





Lucky 13

At Coughlin, we're committed to providing *Service Beyond Expectations*[™] in everything we do. It's the cornerstone of our company. Here are 13 ways our Claims department delivers *Service Beyond Expectations*[™] to your members.

1. **Door claims:** At our Ottawa office, there is no doubt that our walk-in service is probably the most visible example of *Service Beyond Expectations*[™]. In addition to processing member claims while they wait, usually within 30 minutes, assessors are able to speak to members in person, to clarify a claim or to receive additional information from a member. Plus, members can ask assessors questions about their benefits.
2. **Two-day turnaround:** It's a commitment the department takes very seriously. When circumstances cause our volume to increase, our assessors are always willing to put in extra hours to deliver.
3. **Assessors process both medical and dental claims:** Many insurers segregate their medical and dental claims. Plus, they often have separate data entry staff, phone service personnel or others in their claims assessment operations. Member calls are often transferred several times or require several return calls before questions are answered. At Coughlin, all of our claims assessors are trained in both medical and dental claims. Members can speak to just one person about all their health and dental claims.
4. **Member emails and phone calls:** Coughlin's claims assessors receive many emails and phone calls from our members. Our mission is to respond to them within 24 hours. Many companies either don't reply to emails or take much longer than 24 hours to respond to member email inquiries.
5. **Bilingual service offered:** We always have bilingual staff available to serve our clients in their language of choice.
6. **Calling providers:** If missing information can be obtained by contacting the dental office, pharmacy or doctor, we will do so, rather than simply reject the claim.
7. **Free photocopies for members:** Most companies do not provide photocopies of receipts or printouts of statements. Those that do, usually charge a fee for that service. At Coughlin, photocopies are available upon request, free of charge.
8. **Returning ineligible receipts:** Although we don't do this for every claim, Coughlin's claims assessors are more than willing to return receipts to members upon request.
9. **Grace period for paramedical referrals:** When a plan requires a referral for paramedical services, we often allow a claim to proceed (depending on the number of receipts) and advise the member of our need for a referral, rather than refusing the claim. Other companies simply refuse the first claim if there is no referral.
10. **Confirming coverage:** If a claim is received and our system shows the member is terminated, we will confirm the member's status with our administration department before rejecting a claim. In situations where a member's coverage has been terminated incorrectly, the administrator can obtain the correct coverage information immediately and update the claims system at the same time. This allows the claim to be processed and saves the member from verifying the coverage information with their human resources department.
11. **Reception:** Coughlin's reception staff can ensure that members complete their forms properly so that claims are expedited.
12. **Client rooms:** Our Ottawa office's private client rooms allow members to review their claims in private with the claims assessor. They also allow members to meet members of other Coughlin departments, as required. That way, all member questions are answered at the same time.
13. **Mentoring system:** Each member of Coughlin's Claims department is assigned a mentor so that he/she has a resource to answer questions and process claims accurately. The mentors take great care to provide quick and accurate answers to ensure that members receive great service. ☺

◀ *continued from page 1*

Name	Address	City	Phone
Zehrs	410 Fairview Dr.	Brantford	519-754-4798
Zehrs	290 King George Rd. N.	Brantford	519-751-8990
Zehrs	603 Colborne St.	Brantford	519-752-6136
No Frills	155 Elizabeth St., RR #3	Brighton	613-475-6197
Real Canadian Superstore	1972 Parkdale Ave.	Brockville	613-342-3723
Fortinos	1059 Plains Rd. E.	Burlington	905-634-2739
Fortinos	2025 Guelph Line	Burlington	905-336-1112
Zehrs	322 Argyle St. S.	Caledonia	905-765-3866
Zehrs	400 Conestoga Blvd.	Cambridge	519-620-1380
Zehrs	200 Franklin Blvd.	Cambridge	519-623-3903
Your Independent Grocer	455 McNeely Ave.	Carleton Place	613-253-2390
Real Canadian Superstore	791 St. Clair St.	Chatham	519-351-1543
No Frills	835 Queen St.	Chatham	519-352-8480
Your Independent Grocer	4764-17 Regional Rd. #15	Chelmsford	705-855-8200
Loblaws	12 Hurontario St.	Collingwood	705-445-0461
Your Independent Grocer	31 Ninth St. E.	Cornwall	613-938-6225
No Frills	165 Bunker Ave., RR #1	Corunna	519-481-0426
No Frills	232 Arthur St. S.	Elmira	519-669-3003
Your Independent Grocer	753 Notre Dame Street	Embrun	613-443-2357
Your Independent Grocer	745 Centre St.	Espanola	705-869-0330
Loblaws	380 The East Mall	Etobicoke	416-695-0610
No Frills	220 Royal York Rd.	Etobicoke	416-251-9130
Fortinos	330 Queens Plate Dr.	Etobicoke	416-745-2825
No Frills	1530 Albion Rd.	Etobicoke	416-744-7389
Your Independent Grocer	62 Thames Rd. E.	Exeter	519-235-0751
Zehrs	800 Tower St. S.	Fergus	519-843-5522
No Frills	1135 Thompson Rd.	Fort Erie	905-994-8259
Real Canadian Superstore	171 Guelph St.	Georgetown	905-877-7005
Loblaws	1980 Oglivie Rd.	Gloucester	613-746-9553
Loblaws	1226 Place D'Orléans Blvd.	Gloucester	613-834-4074
Your Independent Grocer	1619 Orleans Blvd.	Gloucester	613-830-9914
Your Independent Grocer	685 River Rd.	Gloucester	613-822-9878
Zehrs	Box 365 Hwy. #8	Goderich	519-524-2227
Your Independent Grocer	290 First St. N.	Gravenhurst	705-687-1588
Real Canadian Superstore	361 South Service Rd.	Grimsby	905-309-5070
Zehrs	160 Kortright Rd.	Guelph	519-763-6299
Zehrs	1045 Paisley Rd.	Guelph	519-826-5742
Your Independent Grocer	5121 County Rd. #21	Haliburton	705-455-9779
Fortinos	65 Mall Rd.	Hamilton	905-574-5939
Fortinos	75 Centennial Pkwy. N.	Hamilton	905-561-1529
Fortinos	1579 Main St. W.	Hamilton	905-308-9339
Your Independent Grocer	5200 Hwy. #69 N.	Hanmer	705-969-4971
Your Independent Grocer	832 Tenth St.	Hanover	519-364-7310
Your Independent Grocer	1560 Cameron St.	Hawkesbury	613-632-7935
Your Independent Grocer	131 Howland Dr.	Huntsville	705-787-0922
Your Independent Grocer	273 King St. W.	Ingersoll	519-425-2118
Loblaws	200 Earl Grey Dr.	Kanata	613-599-4046
Real Canadian Superstore	760 Eagleson Rd.	Kanata	613-254-5334
Your Independent Grocer	55 Brunetville Rd.	Kapuskasing	705-337-4920
Your Independent Grocer	2600 Hwy. #43 W., Unit #1	Kemptville	613-258-9283
Zehrs	24018 Woodbine Ave.	Keswick	905-476-1609
Loblaws	1100 Princess St.	Kingston	613-530-3414
Loblaws	1048 Midland Ave.	Kingston	613-389-4119
No Frills	1030 Coverdale Dr.	Kingston	613-389-8129
Zehrs	300 Main St. E.	Kingsville	519-733-9115
Your Independent Grocer	15 McChesney Ave.	Kirkland Lake	705-567-4941
Zehrs	1005 Ottawa St.	Kitchener	519-893-7859
Zehrs	750 Ottawa St. S.	Kitchener	519-744-7704
Real Canadian Superstore	875 Highland Rd. W.	Kitchener	519-745-7331
Zehrs	5890 Malden Rd.	Lasalle	519-966-5649
Real Canadian Superstore	201 Talbot St. E.	Leamington	519-322-2760

Name	Address	City	Phone
Loblaws	400 Kent St. W.	Lindsay	705-878-8351
Zehrs	600 Mitchell Rd. (Hwy. #23 S.)	Listowel	519-291-5311
Your Independent Grocer	65 Regional Rd. #24	Lively	705-692-3310
Loblaws	3040 Wonderland Rd. S.	London	519-668-3799
Loblaws	1740 Richmond St. N.	London	519-673-5215
Loblaws	635 Southdale Rd. E.	London	519-686-8007
Real Canadian Superstore	825 Oxford St. E.	London	519-434-5411
Real Canadian Superstore	1201 Oxford St.	London	519-641-0959
No Frills	7 Baseline Rd. E.	London	519-679-9887
No Frills	599 Fanshawe Park Rd. W.	London	519-473-4775
Loblaws	200 Bullock Dr.	Markham	905-294-6277
No Frills	8601 Warden Ave.	Markham	905-940-2014
No Frills	7075 Markham Rd.	Markham	905-472-4679
Real Canadian Superstore	9292 County Rd. #93	Midland	705-527-9086
Loblaws	71 - 89 Nipissing Rd.	Milton	905-875-9996
Loblaws	5970 McLaughlin Rd.	Mississauga	905-568-4143
Loblaws	3045 Mavis Rd.	Mississauga	905-275-1879
Loblaws	5010 Glen Erin Dr.	Mississauga	905-607-1253
Real Canadian Superstore	3050 Argentia Rd.	Mississauga	905-785-0955
Loblaws	6085 Creditview Rd.	Mississauga	905-858-1866
No Frills	620 Eglinton Ave. W.	Mississauga	905-712-9626
No Frills	1250 South Service Rd.	Mississauga	905-891-5004
No Frills	504 Main St. N.	Mount Forest	519-323-2029
No Frills	450 Centre St. N.	Napanee	613-354-0598
Loblaws	59A Robertson Rd.	Nepean	613-829-4680
Loblaws	3201 Greenbank Rd.	Nepean	613-825-3748
Loblaws	1980 Baseline Rd.	Nepean	613-723-3100
Your Independent Grocer	200 Grant Carman Dr.	Nepean	613-727-7477
Your Independent Grocer	3777 Strandherd Dr.	Nepean	613-823-4633
Your Independent Grocer	55 Scott St., P.O. Box 1330	New Liskeard	705-647-8728
Real Canadian Superstore	18120 Yonge St.	Newmarket	905-830-3679
Zehrs	6940 Morrison St.	Niagara Falls	905-358-2787
Your Independent Grocer	1 Laurentian Ave.	North Bay	705-472-8155
Loblaws	6220 Yonge St.	North York	416-224-8626
Loblaws	5095 Yonge St.	North York	416-512-9436
Loblaws	3501 Yonge St.	North York	416-481-8105
No Frills	1450 Lawrence Ave. E.	North York	416-752-0135
Real Canadian Superstore	201 Oak Park Blvd.	Oakville	905-257-9330
Fortinos	173 Lakeshore Rd. W.	Oakville	905-845-4946
Zehrs	50 Fourth Ave.	Orangeville	519-942-3373
Zehrs	289 Coldwater Rd.	Orillia	705-325-5196
Real Canadian Superstore	1385 Harmony Rd. N.	Oshawa	905-433-9503
Loblaws	481 Gibb St.	Oshawa	905-743-0049
Real Canadian Superstore	190 Richmond Rd.	Ottawa	613-722-2102
Real Canadian Superstore	4270 Innes Rd.	Ottawa	613-824-5448
Loblaws	375 Rideau St.	Ottawa	613-789-3346
Loblaws	2210C Bank St.	Ottawa	613-733-2283
Your Independent Grocer	2681 Alta Vista Dr.	Ottawa	613-247-1070
Your Independent Grocer	296 Bank St.	Ottawa	613-234-9299
Zehrs	1150 16th St. E.	Owen Sound	519-371-0758
No Frills	1020 10th St. W.	Owen Sound	519-370-0346
Loblaws	661 Lansdowne St. W.	Peterborough	705-748-6020
Your Independent Grocer	400 Lansdowne St. E.	Peterborough	705-740-0263
Loblaws	1792 Liverpool Rd.	Pickering	905-831-6310
No Frills	13311 Loyalist Pkwy., City Rd. #33	Picton	613-476-5199
Your Independent Grocer	1244 Hwy. #21	Port Elgin	519-389-6805
Your Independent Grocer	20 Jocelyn St.	Port Hope	905-885-5758
Your Independent Grocer	1893 Scugog St.	Port Perry	905-985-3308
Your Independent Grocer	150 Prescott Centre Dr.	Prescott	613-925-1630
No Frills	680 O'Brien Rd.	Renfrew	613-433-5957
Loblaws	9325 Yonge St.	Richmond Hill	905-770-0002

Name	Address	City	Phone
Loblaws	301 High Tech Rd.	Richmond Hill	905-771-7315
Loblaws	10909 Yonge St.	Richmond Hill	905-737-1840
Your Independent Grocer	2737 Laurier St.	Rockland	613-446-4099
Zehrs	600 Murphy Rd.	Sarnia	519-383-8133
Your Independent Grocer	44-50 Great Northern Rd.	Sault Ste. Marie	705-253-2887
Loblaws	3401 Lawrence Ave. E.	Scarborough	416-438-4392
No Frills	1455 McCowan Rd.	Scarborough	416-609-9020
No Frills	1880 Eglinton Ave. E.	Scarborough	416-750-4494
No Frills	681 Silver Star Blvd.	Scarborough	416-292-3656
No Frills	70 Island Rd.	Scarborough	416-286-6555
No Frills	101 Second Line	Shelburne	519-925-0933
Zehrs	125 Queensway Dr. E.	Simcoe	519-426-1032
Your Independent Grocer	25 Ferrara Dr.	Smiths Falls	613-283-1855
Zehrs	221 Glendale Ave.	St. Catharines	905-984-3394
Zehrs	285 Geneva St.	St. Catharines	905-646-1316
Real Canadian Superstore	Ridley Market, 411 Louth St.	St. Catharines	905-984-4159
Zehrs	400 Manning Rd.	St. Clair Beach	519-735-8266
Real Canadian Superstore	1063 Talbot St., Unit 50	St. Thomas	519-637-7106
Your Independent Grocer	1251 Main St.	Stittsville	613-831-9277
Fortinos	21 Upper Centennial Pkwy.	Stoney Creek	905-664-6778
Zehrs	865 Ontario St.	Stratford	519-273-1404
Real Canadian Superstore	626 Victoria St.	Strathroy	519-246-1884
No Frills	12035 Hwy. #17	Sturgeon Falls	705-753-5850
Real Canadian Superstore	1485 LaSalle Blvd.	Sudbury	705-521-1031
Your Independent Grocer	1485 LaSalle Blvd.	Sudbury	705-521-1031
Your Independent Grocer	82 Lorne St.	Sudbury	705-671-4721
Real Canadian Superstore	600 Harbour Expressway	Thunder Bay	807-343-4535
Zehrs	400 Simcoe St.	Tillsonburg	519-842-2220
Your Independent Grocer	654 Algonquin Blvd. E.	Timmins	705-264-8300
Loblaws	17 Leslie St.	Toronto	416-968-7283
Loblaws	2877 Bayview Ave.	Toronto	416-733-1350
Loblaws	50 Musgrave St.	Toronto	416-694-6263
Loblaws	650 Dupont St.	Toronto	416-588-4973
Real Canadian Superstore	51 Gerry Fitzgerald Dr.	Toronto	416-665-7636
Real Canadian Superstore	825 Don Mills Rd.	Toronto	416-391-4847
Loblaws	10 Lower Jarvis St.	Toronto	416-304-0619
Loblaws	11 Redway Rd.	Toronto	416-425-8433
Loblaws	3671 Dundas St. W.	Toronto	416-769-5570
Loblaws	2280 Dundas St. W.	Toronto	416-533-0770
Loblaws	396 St. Clair Ave. W.	Toronto	416-651-5145
Real Canadian Superstore	2549 Weston Rd.	Toronto	416-246-1417
Valu-Mart	985 Woodbine Ave.	Toronto	416-421-5727
No Frills	449 Carlaw Ave.	Toronto	416-462-0651
No Frills	222 Lansdowne Ave.	Toronto	416-588-7744
No Frills	25 Photography Dr.	Toronto	416-763-1502
No Frills	900 Dufferin St.	Toronto	416-534-9965
Your Independent Grocer	293 Dundas St. E.	Trenton	613-392-2435
Zehrs	323 Toronto St. S.	Uxbridge	905-852-1206
Loblaws	100 McArthur Ave.	Vanier	613-744-3225
Fortinos	3940 Hwy. #7, RR #2	Vaughan	905-851-7182
Fortinos	2911 Major Mackenzie Dr.	Vaughan	905-417-0490
Real Canadian Superstore	25 - 45th St. S.	Wasaga Beach	705-429-9217
Fortinos	115 Hamilton St. N.	Waterdown	905-690-4469
Zehrs	315 Lincoln Rd.	Waterloo	519-885-5116
Zehrs	555 Davenport Rd.	Waterloo	519-746-5534
Zehrs	821 Niagara St. N.	Welland	905-732-9010
Real Canadian Superstore	200 Taunton Rd. W.	Whitby	905-665-1164
Zehrs	7201 Tecumseh Rd. E.	Windsor	519-974-6385
Real Canadian Superstore	4371 Walker Rd.	Windsor	519-972-3904
Zehrs	2430 Dougall Ave.	Windsor	519-972-1013
Zehrs	969 Dundas St.	Woodstock	519-421-3363

Parental definitions change again

Parental definitions were skewed again this past July when the Supreme Court of Canada dismissed an appeal by a woman to absolve her common-law spouse from being responsible for a child she had by another man.

The woman and partner had signed a pre-parental agreement whereby her common-law spouse would not be considered the father of any children she had with other men.

However, in an earlier ruling, the Alberta Court of Appeal overturned the agreement, stating the common-law spouse *"would inevitably act in the role of father because he lives with the woman and her child."*

The Supreme Court refused to hear the case.

By upholding the Alberta court's ruling, it appears a person can be considered a parent of a child even when he/she is not its biological parent. As well, the value of legal agreements relieving a spouse of parental responsibilities is also questionable.

Last year, the courts allowed both members of a lesbian relationship to be considered mothers of a child on similar grounds to this case, setting precedent for the change in traditional male-female parental definitions.

Plan sponsors and administrators should be aware that the widening number of people who now qualify to meet the legal parental definition could pose some confusion during the enrolment or change of dependant processes. ☹️



Fast facts

- Julie Dickson has been appointed to head the Office of the Superintendent of Financial Institutions. Ms. Dickson is the organization's former deputy superintendent and has served as its acting superintendent since the retirement of her predecessor, Nicholas Le Pan. She joined the Superintendent's office in 1999, following 15 years with the federal Department of Finance.
- A group of retired executives has launched a class action suit against Labatt Breweries for capping its retiree health and dental benefits to a lifetime maximum of \$50,000 per person. The brewer says that since premium costs for retirees have increased by 44 per cent since 2002, it had no choice but to impose benefit limits.
- A University of Waterloo study says that two-thirds of Canadians in their early-to-mid-40s will have trouble meeting their living expenses at retirement. Only one-third of that group are saving enough to meet even their most basic expenses after they retire. A 40-year-old earning the average industrial wage of \$40,000 per year who has yet to start saving for retirement will have to save at least 14 per cent of his/her income annually, or \$5,600, to afford a comfortable retirement, the study says.
- A Rand Corporation review of 132 US studies on drug plan deductibles indicates that the more a consumer pays for drugs, the less drugs he/she will use. According to the Rand study, every 10 per cent that is added to a drug plan's co-pay arrangement will result in a two to six per cent reduction in drug plan costs.
- Effective July 1, 2007, the Saskatchewan Drug Plan's maximum per prescription fee for seniors age 65 and over will be \$15.
- The number of Canadians age 80 or older has increased by 25 per cent since 2001, according to Statistics Canada. More than 1.2 million people have celebrated their 80th birthday. That number is expected to rise to 5.8 million by 2031. Those age 100 or more also jumped by 22 per cent in that period. In total, 4,635 seniors have witnessed their centennial year. Expect that number to exceed 14,000 by 2031, the government agency says. 🎂



PPN update

Watson's Pharmacy and Wellness Centre, of 192 Main Street in Ottawa, has joined the Coughlin & Associates Ltd. Preferred Provider Network. Its phone number is 613-238-1881. 🎂

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