



# 2024 IMPORTANT MESSAGES FOR PLAN ADMINISTRATORS

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**Local Touch. National Strength.™**

This bulletin provides a brief summary of the recent changes to employee benefits in Canada and is for informational purposes only. For the most accurate and up-to-date information, readers are strongly encouraged to consult official government sources and seek professional advice.

# In the News

## CANADA DENTAL CARE PLAN (CDCP) - UPDATE

As we reported in last year's bulletin, the federal government unveiled an interim national dental care plan – the **Canada Dental Benefit (CDB)** - targeting uninsured Canadians with household incomes of less than \$90,000. The first period, from October 2022 to June 2023, was limited to lump-sum reimbursements for children under 12. Applications for the second phase of this program remain open until June 2024.

### Important!

With this new program, employers will now be required to report whether dental insurance is offered to employees or any family members via T4 or T4A slips. If you require more information, please contact your payroll provider or CRA directly. The following boxes will be included on the T4 or T4A slips for the 2023 tax year:

T4 and T4A – EMPLOYER REQUIREMENTS	
T4 Box 45	Employer-offered dental benefits. ✓ <u>This new box is mandatory.</u>
T4A Box 015	Payer-offered dental benefits. ✓ This new box will be mandatory if you report in Box 016, pension or superannuation. The box will otherwise be optional.

*Please note, the code to be entered is not dependent on whether the employee has chosen the coverage or not. The code should reflect the coverage available to the employee based on their group plan. Boxes 45 and 015 are as of December 31, 2023; therefore, terminated employees would have a different code than regular employees.*

Starting in December 2023, the federal government unveiled a new program: the **Canadian Dental Care Plan (CDCP)** and opened applications to seniors aged 87 and above. Younger ages will be phased in throughout 2024 and beyond. Those qualified for the program will be able to see an oral health provider as early as May 2024.

Sun Life has been contracted to provide benefits under the CDCP. They will enrol qualified applicants in the program and reimburse eligible expenses provided by practitioners who are eligible to provide services under the program (as opposed to the lump-sum payments under the CDB).

Currently, there is no final list of services covered or practitioners eligible to provide services. The federal government is still evaluating this program and may make changes to eligibility, enrolment, and reimbursements. For the latest information, we encourage you to visit the [Government of Canada's website](#).

# In the News

## DENTAL FEE GUIDE - 2024 INCREASES

Fee guide increases for 2024 are more modest than those we experienced in 2023.

Province	2023 % Increase	2024 % Increase
British Columbia	5.99%	4.73%
Alberta	6.00%	3.62%
Saskatchewan	5.62%	3.97%
Manitoba	5.25%	4.90%
Ontario	8.50%	4.80%
Québec	9.80%	5.70%
Nova Scotia	5.92%	4.73%
Prince Edward Island	4.75%	4.65%

## CPP2 AND QPP2 - SECOND EARNINGS CEILING - EFFECTIVE IN 2024

Starting in 2024, there will be a new rule for the Canada Pension Plan (CPP) and Québec Pension Plan (QPP).

A higher, second earnings ceiling of \$73,200 will be implemented and used to determine second additional CPP contributions (CPP2) or QPP contributions (QPP2). As a result, pensionable earnings between \$68,500 and \$73,200 are subject to CPP2 or QPP2 contributions. Click [HERE](#).

- Employers will make a matching CPP2 or QPP2 contribution. The contribution rate is 4% in 2024.

## QUÉBEC PENSION PLAN - WORKERS OVER 65 CAN STOP CONTRIBUTIONS

Starting January 1, 2024, workers who are 65 or older and receiving their retirement pension, can decide to stop putting money into the QPP. This change enables workers to access more cash in the short-term instead of waiting for retirement. They can stop contributing to the QPP if they're 65 or older. And, if a worker turned 72 in the previous year, they'll automatically stop putting money into the QPP on January 1 of each year.

Additionally, as of January 1, 2024, a person will be able to apply for their pension at age 72 and receive a higher pension than if they would have applied at age 70.

For more information, [CLICK HERE](#).

# In the News

## DIVERSITY, EQUITY AND INCLUSION (DEI) & EMPLOYEE BENEFITS

When Diversity, Equity, and Inclusion (DEI) is aligned with company culture and incorporated into a benefits program, it serves as a very effective tool for not only attracting and retaining talent, but for reflecting the diversity of the world we live in.

Insurance carriers and provinces/territories offer varying levels of coverage and types of services that are covered. Navigating these overlapping and emerging policies can be complex.

**How can employers bridge this critical gap and align corporate DEI initiatives with their suppliers and compensation plans, moving beyond superficial fixes?**

- 1 Start with recognizing the inherent diversity in the workforce. This understanding will enable leadership to incorporate these varied experiences with business strategy.
- 2 Review the composition of coverage to recognize family building, gender affirmation, vaccines, weight loss drugs or medications, and integrated mental health services (EFAP and paramedical upgrades).
- 3 Evaluate carrier alignment, i.e., those carriers offering the most options to meet the needs of a diverse workforce.
- 4 Ensure education and clear communication are delivered to support your benefit offerings.

*Work with a competent, experienced Benefits expert to look at the full range of a comprehensive DEI framework as it relates to employee benefits.*



# In the News

## NATIONAL PHARMACARE PLAN

Currently, Canadians have access to prescription drug coverage and therapies through a combination of public (primarily provincial) and private plans, in addition to some out-of-pocket expenses. There has been ongoing discussion about the potential implementation of a national pharmacare plan for Canadians.

Setting aside politics, it's important to recognize that a national pharmacare program could carry a substantial price tag. Some suggest that a single-payer national system would achieve economies of scale in terms of drug purchasing power, while others believe that the savings might not outweigh the overall expenses.

It's worth noting that across Canada, many provinces and territories offer robust public drug coverage programs, which the average Canadian may not be aware of. This provincial coverage, although varied between provinces and territories, offsets costs which may otherwise be borne by group health plans. In provinces like BC, which provides one of the most comprehensive pharmacare programs, BC citizens could be disadvantaged should a national pharmacare program be less robust than current provincial standards.



## ONTARIO DRUG BENEFIT (ODB) - BIOSIMILARS

Ontario expanded the use of biosimilar drugs on December 20, 2022. **From March 31, 2023**, Ontario Drug Benefit (ODB) recipients using an [originator biologic](#) (see table below) must have switched to an approved biosimilar for continued ODB program coverage before December 29, 2023. Exceptions are considered through the Exceptional Access Program.

It is expected that additional biologics may be added as Health Canada approves new biosimilars.

ORIGINATOR BIOLOGICS APPROVED FOR BIOSIMILAR	
Copaxone®	Lantus®
Enbrel®	NovoRapid®
Humalog®	Remicade®
Humira®	Rituxan®

# Employment Insurance (EI)

As of January 1, 2024, the **maximum insurable earnings** (MIE) are \$63,200 annually and the EI benefit maximum is \$668 per week.

## Important:

- ✓ Short-Term Disability (STD) plans may be impacted.
- ✓ If you use either the EI weekly benefit or EI maximum earnings to calculate STD benefits, adjustments to the payable STD benefit will be required to match the new maximum.

Benefit Maximum Calculation	
Annual Salary	\$63,200
	÷ 52
Weekly Salary	\$ 1,215.38
	× 55%
EI Benefit Maximum	\$ 668

## EMPLOYMENT INSURANCE (EI) PREMIUM RATES

January 1, 2024 - Maximum Insurable Earnings (MIE) \$ 63,200

Employee			Employer		
Premium Rate*	Max. Annual Premium	Premium Increase	Premium Rate* (1.4 x EE Rate)	Max. Annual Premium	Premium Increase
\$1.66 per \$100	\$1,049.12	+ \$46.67	\$2.32 per \$100	\$1,468.77	+ \$65.34

\* The premium rate for workers in Quebec will be \$1.32 and for employers \$1.85.

## EMPLOYMENT INSURANCE (EI) PREMIUM REDUCTION PROGRAM

If you offer income-protection coverage to your employees through a Short-Term Disability (STD) or cumulative paid sick leave plan, you are effectively reducing the demand on the EI program. If your plan matches or exceeds the EI coverage provision, you may qualify for the EI Premium Reduction Program.

EI premiums are paid by employers and employees based on a ratio of 7/12 and 5/12 respectively of the total EI premium payable. The EI Premium Reduction Program offers savings using these same ratios. [Click here for details of the program.](#)

As an employer, the portion of the savings per employee could be as much as \$136.48 (7/12 of \$233.96). This calculation is based on an employee earning \$63,200 (MIE for 2024).

### Calculating EI Premium Reduction

Employee	Employer		
An employee whose salary is \$ 63,200 during 2024 will pay the Max EI premium of \$ 1,049.12	REGULAR EI Premium	REDUCED EI Premium	EI REDUCTION Premium (Max. Savings)
	\$ 1,049.12 x 1.4 = \$ 1,468.77	\$ 1,049.12 x 1.177 = \$ 1,234.81	\$ 1,468.77 - \$ 1,234.81 = \$ 233.96

# Québec Parental Insurance Plan Premium (QPIP)

Québec employment insurance contributors receive a reduction in their employment insurance premiums because Québec has its own maternity, paternity, parental, and adoption benefit plans.

As of January 1, 2024, the maximum insurable earnings considered when calculating parental insurance benefits is \$94,000. QPIP premium rates will remain unchanged for 2024:

- 0.494% for wage earners or maximum premium of \$464.36
- 0.692% for employers or maximum premium of \$650.48
- 0.878% for self-employed workers or maximum premium of \$825.32

For more information on QPIP, please [CLICK HERE](#).



# Canada Pension Plan (CPP) & (CPP2)

AS OF JANUARY 1, 2024, THE MAXIMUM ANNUAL PENSIONABLE EARNINGS INCREASED TO \$68,500.

- ✓ The basic personal exemption remains at \$3,500.
- ✓ The employee and employer contribution rate remains at 5.95%
- ✓ The maximum annual employee and employer contribution will be **\$3,867.50**  
(\$68,500 - \$3,500 = \$65,000 × 5.95%)

## Note that...

- ✓ The employee and employer **CPP2** contribution rate is **4.00%**
- ✓ The maximum annual employee and employer CPP2 contribution will be **\$188.**

CPP Maximum Monthly Rates of New Benefits	2023	2024
Retirement Pension (at Age 65)	\$1,306.57	\$1,364.60
Post Retirement Benefit (at Age 65)	\$40.25	\$44.46
Disability Benefit	\$1,538.67	\$1,606.78
Survivor's Pension under 65	\$707.95	\$739.31
Survivor's Pension 65 and over	\$783.94	\$818.76
Children of Disabled or Deceased Contributor Benefits	\$281.72	\$294.12
Death Benefit	\$2,500.00	\$2,500.00
COMBINED PENSION	2023	2024
Retired Seniors	\$1,313.13	\$1,375.41
Survivor/Disability	\$1,542.77	\$1,613.54

## CPP AND CPP2 CONTRIBUTION RATES AND AMOUNTS

The self-employed CPP contribution rate remains at 11.90%.

The self-employed CPP2 contribution rate will be **8.00%**, and the maximum self-employed contribution will be **\$376.**

CPP2 applies to a higher, second earnings ceiling of \$73,200. Pensionable earnings between \$68,500 and \$73,200 are subject to CPP2 contributions.



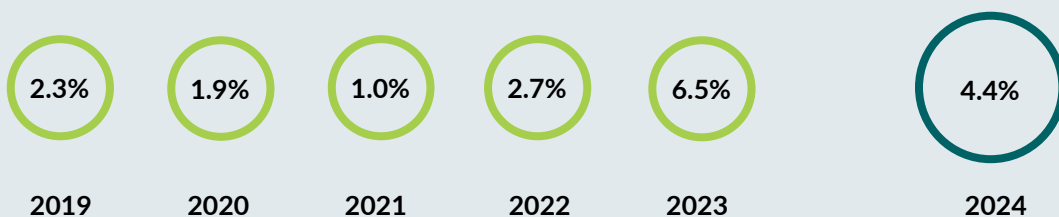
# Québec Pension Plan (QPP)

As of January 1, 2024, the contribution rate for the [Québec Pension \(Base\) Plan](#) is 10.80%. This rate is split between the employer and employee and applies to the portion of employment earnings between \$3,500 and the maximum of \$68,500.

BASIC INFORMATION	2024
Maximum Pensionable Earnings	\$68,500
Basic Exemption	\$3,500
Contribution Rate (Base Plan) 5.4% Employer / 5.4% Employee	10.80%
Contribution Rate (Additional Plan on earnings between \$3,500 and \$68,500) 1.00% Employer / 1.00% Employee	2.00%
Contribution Rate (On earnings between \$68,500 and \$73,200) 4.00% Employer / 4.00% Employee	8.00%
Max. Contribution for Workers and Employers (Base 5.4% + Additional plan less than MPE 1.00% + Additional plan more than MPE 4.00%)	\$3,510 + \$650 + \$188
Max. Contribution for Self-Employed Workers (Base 10.80% + Additional plan 2.00% + Additional plan more than MPE 8%)	\$7,020 + \$1,300 + \$376
Indexation Rate for Benefits as at January 1, 2024	4.4%
Max. Amount for the Death Benefit	\$2,500

The [indexation rate of 4.4%](#) is calculated according to the variation of Canada's Consumer Price Index (CPI) average from November to October compared to the average of the 12 preceding months.

## INDEXATION RATE OF PENSIONS UNDER THE QPP ACCORDING TO THE YEAR



# Québec Pension Plan (QPP)

## RETIREMENT PENSION

MAXIMUM AMOUNTS FOR PENSIONS BEGINNING IN 2024 <sup>1</sup>	2024
Retirement Pension – Age 65 (100%)	\$1,364.60
Retirement Pension – Age 72 (142%)	\$2,166.98
Disability Pension	\$1,606.75
Pension for Disabled Person's Child	\$93.39
Orphan's Pension	\$294.12
Surviving Spouse's Pension <sup>2</sup> - beneficiary under Age 45 not disabled, without dependent children	\$668.91
Surviving Spouse's Pension <sup>2</sup> - beneficiary under Age 45 not disabled, with dependent children	\$1,061.12
Surviving Spouse's Pension <sup>2</sup> - beneficiary under Age 45 disabled, with or without dependent children	\$1,102.80
Surviving Spouse's Pension <sup>2</sup> - between the Ages of 45 and 64	\$1,102.80
Surviving Spouse's Pension <sup>2</sup> - Age 65 or over	\$822.14

1. Pensions are calculated by using the average maximum pensionable earnings for the last five years. The amounts paid under the additional plan are included in the maximum amounts shown.

2. Pension calculated for contributors who were not receiving a retirement pension.

## CHANGES TO QPP DISABLED BENEFITS – EFFECTIVE JANUARY 1, 2024

Although changes have been underway since 2022, more measures will be implemented in 2024 to benefit disabled persons over the age of 60. These include:

### Note that...

- More flexible eligibility rules
- Enhanced pensions for most disabled persons aged 60 or over
- Better continuity of payment in the work-retirement transition for a disabled person
- A simplified harmonization with other pensions received and indemnities paid by other agencies (e.g.: SAAQ and CNESST).

For more details on the changes affecting QPP disabled benefits, [CLICK HERE](#).

# PROVINCIAL HEALTHCARE PREMIUM HIGHLIGHTS

## REGIE DE L'ASSURANCE MALADIE DU QUEBEC (RAMQ)

- As of July 1, 2023, for residents covered for prescription drug insurance with RAMQ, a premium is payable (between \$0 and \$731); whether prescription drugs are purchased or not.

RAMQ	Before July 1, 2023	After July 1, 2023 to June 30, 2024
Maximum Annual Premium	\$710	\$731
% Change in Annual Premium	7.3%	3.0%

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# 2024 CONTRIBUTION LIMITS

## RPP & RRSP CONTRIBUTIONS

- The RPP contribution limit is 18% of an individual's current year's income, to the \$ maximum (*see table*).
- The RRSP contribution limit is 18% of an individual's prior year's income, to the \$ maximum (*see table*). Unused contribution room from prior years is carried forward.
- The deadline to contribute to an RRSP for the 2023 tax year is **February 29<sup>th</sup>, 2024**.

Tax Year	RPP Maximum Limit	RRSP Maximum Limit
2024	\$32,490	\$31,560
2023	\$31,560	\$30,780
2022	\$30,780	\$29,210
2021	\$29,210	\$27,830

## DPSP CONTRIBUTIONS

- The DPSP contribution limit is 9% of the current year's income, to the \$ maximum (*see table*).
- Employees are not allowed to contribute to a DPSP.

Tax Year	DPSP Maximum Limit
2024	\$16,245
2023	\$15,780
2022	\$15,390
2021	\$14,605

## TFSA CONTRIBUTIONS

- The TFSA contribution limit is \$7,000 in 2024. TFSA unused contribution room is carried forward. Lifetime contribution room is \$95,000 (2024).
- If funds are withdrawn from a TFSA, the contribution room is not lost. A person can recontribute amounts withdrawn in the following years.
- An individual's contribution limit can be confirmed by logging into the Canada Revenue Agency (CRA) [My Account](#).

Tax Year	TFSA Maximum Limit
2024	\$7,000
2023	\$6,500
2022	\$6,000
2021	\$6,000

## INTRODUCING THE FHSA - MAKING HOME OWNERSHIP ATTAINABLE FOR CANADIANS

With the increased challenge of securing home ownership, many Canadians are finding the hurdle of purchasing their first home to be a daunting and nearly impossible goal. The First Home Savings Account (FHSA) helps employees save for a downpayment tax efficiently. With tax-deductible contributions and tax-free eligible withdrawals, the FHSA provides unprecedented tax advantages. The annual carry-forward contribution limit is \$8,000 and the lifetime limit is \$40,000. The carry-forward contribution room triggers on account opening. Therefore, employees are advised to set up their accounts as soon as possible to take advantage of the accumulated contribution room. For more information on the FHSA, have your employees contact a DFG Advisor.

## REGULATOR UPDATES

2024 will see changes and updates to how employers are required to monitor and communicate information about their retirement plans. The Canadian Association of Pension Supervisory Authorities (CAPSA) is conducting an extensive examination of their directives governing the administration of retirement plans by plan sponsors. Whether your organization provides a Registered Pension Plan, Group RRSP, or Deferred Profit-Sharing Plan, revised guidelines are forthcoming. Presented below is a concise overview of the expected inclusions in the guidelines, applicable to both the pension plan risk management and the Capital Accumulation Plan Guidelines.

### CAPSA'S STRATEGIC PLAN

CAPSA's strategic plan prioritizes the promotion of harmonized regulatory guidance, standards, and expectations, serving plan members and administrators, while effectively managing risk in a dynamic environment. This commitment aims to enhance pension plan administration and bolster protection for beneficiaries.

#### Important!

### DRAFT PENSION PLAN RISK MANAGEMENT GUIDELINES

The Canadian Association of Pension Supervisory Authorities (CAPSA) are introducing new guidelines that will shape the landscape of Canadian pension plans. These guidelines are more than just regulations – they are the blueprint for ensuring the financial security of plan member's futures. In June 2023, CAPSA published a draft Pension Plan Risk Management Guideline for consultation.

Key areas of focus:

- **Risk Management Framework:** Developing a robust risk management framework that's tailored to your organization and your plan's requirements, can be complex. *We can guide you in identifying, evaluating, managing, and monitoring material risks, ensuring proper risk management.*
- **Cybersecurity Integration:** Protecting sensitive data is paramount. *We can assist you to integrate cybersecurity practices into your governance model to safeguard plan assets, plan member and beneficiary information.*
- **ESG Considerations:** Environmental, Social, Governance factors are becoming increasingly important. *We can analyze how these factors impact your plan's investments and ensure alignment with your fiduciary duties.*
- **Effective Reporting & Documentation:** Clear and comprehensive reporting and documentation is essential. *We can ensure your risk reporting and decision-making documentation is comprehensive and accurate.*

## REGULATOR UPDATES

### GUIDELINE NO. 3 – GUIDELINES FOR CAPITAL ACCUMULATION PLANS

The Capital Accumulation Plan (CAP) Guidelines were originally introduced in 2004 and have not been revised. The guidelines are currently under review. In June 2023, CAPSA published a revised draft CAPSA Guideline No. 3 - Guidelines for Capital Accumulation Plans (CAP Guideline) for consultation. They address five themes: Fiduciary Duty, Value for Money, Decumulation, Service Providers vs. Sponsors, and the Definition of CAP.

Our team is monitoring the review and update process. We are ready to assist you with your current processes and/or the implementation of any administrative changes that may be required.

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# About Us

For over four decades, Dehoney Financial Group has provided a complete range of benefit and retirement solutions. By joining Navacord, we bring local touch and national strength. This partnership enables the sharing of best practices and offers a broader collection of products and services, including Commercial insurance.



## GROUP BENEFITS – EXPERIENCED NEGOTIATORS AND COLLABORATORS

We offer non-traditional solutions to solve problems that are often too complex for most consultancies. DFG expertly guides the implementation of a new plan design and/or carrier change—ensuring minimal employee disruption, while providing maximum support to the leadership team.

- ✓ Group Benefit Consulting
- ✓ Plan Design & Underwriting Arrangements
- ✓ Benefit Plan Benchmarking
- ✓ Market Survey
- ✓ Financial & Risk Tolerance Analysis
- ✓ Pooling Arrangements
- ✓ HealthCare Spending Account Administration (HSA)
- ✓ Detailed Financial Analysis & Reporting
- ✓ Renewal Analysis, Negotiation & Reporting
- ✓ Communication & Employee Education

## GROUP RETIREMENT – 365 ONE-ON-ONE ADVISING

We are an established and active advisor in the Group Retirement field in Canada, ensuring retirement success while setting new standards in customer service. Our experienced team of licensed and expert advisors manage plan administration, compliance, and provide individual plan members with one-on-one support and sound investment advice.

## THIRD PARTY ADMINISTRATION – FREEDOM TO CHOOSE CARRIER(S)

Our proprietary administrative platform closes the gap between clients and insurance carriers, removing the need for endless reconciliation. Clients choose one carrier or multiple carriers, taking full advantage of the best rates and plan offerings available in the marketplace.

## INTEGRATED DISABILITY SOLUTIONS – EXECUTIVE PROTECTION

Our Integrated Disability Solution guards against LTD rate increases while offering enhanced definitions of disability, higher monthly benefits, and portability—all without the burden of medical underwriting. When illness or accident strikes, Critical Illness (CI) insurance can be included as part of a comprehensive Group Benefits plan, offered as a voluntary benefit, or pursued on a standalone basis.



# INDIVIDUAL INVESTMENT & RETIREMENT ADVISING

By applying a practical approach to understanding our client's goals and retirement expectations, we build a fully integrated financial, tax, retirement, and estate game plan. The team also provides solutions and strategies for private businesses and individuals to assist with wealth accumulation and personal cash flow. Our investment services include:

- ✓ Researching appropriate investments
- ✓ Determining risk tolerance
- ✓ Managing risk
- ✓ Implementing an investment strategy for wealth optimization
- ✓ Investing in securities and other best of class investment funds
- ✓ Active and ongoing portfolio management
- ✓ Regular portfolio rebalancing
- ✓ Virtual client meetings
- ✓ Ongoing education

## LIFE INSURANCE SOLUTIONS – ACHIEVE BUSINESS AND PERSONAL GOALS

Life insurance is about discovering the needs and objectives of our clients. Only after a thorough discovery phase is it possible to determine how life insurance can help. Whether the objective is supplying adequate liquidity to offset a tax liability, providing continuity for a business, passing assets to a future generation, or increasing cash flow and wealth, our approach is the same. We apply our years of experience in finance with an unequalled depth of knowledge for the technical elements of insurance contracts and insurance risk planning.

## TOTAL COMPENSATION STATEMENTS – ATTRACT & RETAIN EMPLOYEES

We have been producing highly customized, competitively priced Total Compensation & Reward Statements since 1997 for employers with as few as 30 employees or for those with as many as 10,000.

Our services include the provision of all required creative development, project management, content and copy development, data normalization, print collateral, data programming and mapping, and execution.

