



Best Doctors: When you need to be absolutely sure

Imagine if you were diagnosed with a serious illness. Wouldn't it be comforting to know that someone is there ready and willing to answer your many questions and to ensure that you have the best care available?

Who Best Doctors Are?

Best Doctors was founded back in the 1980s by doctors affiliated with Harvard Medical School to connect patients, along with their local doctors and specialists, to the latest technologies, opinions of world-class specialists and additional clinical guidance to ensure that the best care is provided. Best Doctors is affiliated with more than 50,000 specialists in more than 32 countries around the world.

How Best Doctors Works?

Best Doctors works in 3 steps:

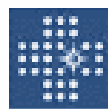
- 1– InterConsultation:** an in-depth review of medical files by Best Doctors' world renowned specialists to ensure proper diagnosis and appropriate treatment plan.
- 2– FindBestDoc:** a search of Best Doctors' exclusive global database for the best specialists to assist you with your condition.
- 3– FindBestCare:** connects you to the finest medical institutions around the world.

Best Doctors is a product that is available for both individual and group plans.

Adding Best Doctors to a group benefit plan can provide significant benefits for employers:

- Aids employees return to a productive lifestyle sooner
- Significantly improves the overall care, recovery time and outcome for employees
- Improves employee retention and re-positioning of employee health insurance by offering more than just financial support.

For more information please visit www.bestdoctors.com/canada/ and start e-Learning today! Or speak with your employee benefits representative to add this feature to your coverage.



Best Doctors®

***Note: Best Doctors Individual Membership Pricing is Changing Effective January 1, 2009, Individual coverage pricing is \$150/year (\$12.50 monthly). Family coverage is \$225/year (\$18.75 monthly). Best Doctors members whose membership was effective prior to January 1, 2009 will maintain their membership fees of \$90/year for Individual coverage and \$180/year for Family coverage at each renewal.**

NUMBERS TO REMEMBER

RRSP Contributions

March 2nd 2009 - last day members can make RRSP contributions for the 2008 tax season.

2008 Maximum Contribution Limit - is the lesser of 18% of previous year's earnings or \$20,000.

2009 Maximum Contribution Limit - will be the lesser of 18% of previous year's earnings or \$21,000.

Registered Pension Plan (RPP) Contributions

2009 Maximum Contribution Limit - will be the lesser of 18% of current year's earnings of \$22,000.

OAS Maximum Benefit Payable

2009 OAS Maximum Monthly Benefit - \$516.96



For 2009:

* The CPP Maximum Contribution rates for self-employment have remained unchanged at 9.9%, up to a max of \$4,237.20

	CPP	QPP
YMPE	\$46,300.00	\$46,300.00
Basic Exemption	\$3,500.00	\$3,500.00
Contribution Rate	4.95% both employee and employer	4.95% both employee and employer
Maximum Yearly Contribution	\$2,118.60	\$2,118.60
Maximum Monthly Payment Age 65	\$908.75	\$908.75

EI Premiums Rates will Stand Still

According to the Canada Employment Insurance (EI) Commission, the 2009 EI premium rates will remain unchanged at \$1.73 per \$100 of insurable earnings. Correspondingly, the employer rate is set at 1.4x the employee rate.

Finance Minister Jim Flaherty, says that Canadian workers and businesses appreciate that now is not the time to raise premiums given the current challenges that our global economy is facing.

EI premium rates are set based on economic forecasts by the minister of finance on or before Sept 30th of each year. Therefore the 2009 proposed rate does not take into account the many economic changes that have taken place since September 30th 2008.

The maximum insurable earnings (MIE) for 2009 will rise from \$41,100 to \$42,300. For 2009, the maximum amount a worker earning the MIE or more would contribute for that year is up at \$731.79.

For Quebec, EI premium rates will be \$1.38 for employees and 1.4x the employee rate for the employers. The EI premium rate is lower for Quebec because in 2006 they began offering their own parental benefits which resulted in the visible savings for the EI program.

The information contained in this newsletter provides general information and is not intended to be comprehensive investment, medical, financial or legal advice to any individual or business. We strongly recommend that any queries be directed to an appropriate professional advisor. If you have any questions or issues that have risen from reading this material, please call our office. We would be pleased to assist you.

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