

Certificate in **Canadian Benefit Plans**

October 6-8, 2025

Hilton Austin | Austin, Texas



Join Us in Austin!

Enhance Your Expertise in Canadian Plans

www.ifebp.org/canadacert

International Foundation
OF EMPLOYEE BENEFIT PLANS



Certificate in **Canadian Benefit Plans**

October 6-8, 2025

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This certificate is the perfect opportunity to introduce you to the world of Canadian employee benefits, pensions and human resources practices. Whether you work directly with a Canadian plan or are employed by a U.S. company with affiliates in Canada, you will gain a comprehensive understanding of the business environment, delve into the complexities of health care and retirement systems, and explore practical case studies that will enhance your expertise in Canadian plans.

Who Should Attend

- U.S. human resources and benefits professionals working with Canadian affiliates and wanting to learn more about Canadian benefits, pensions and human resources practices
- Individuals working in Canada who are NEW to the pensions and benefits industry
- Benefit specialists/analysts, coordinators and consultants with less than five years of experience in Canadian pensions and benefits

**Register by August 25, 2025
to save US\$300.**

PROGRAM AT A GLANCE

*Continental breakfast provided Monday, Tuesday and Wednesday from 7:30-8:30 a.m.
Lunch provided Monday and Tuesday.*

MONDAY October 6, 2025	
8:30-9:30 a.m.	Overview of the Canadian Business Environment
9:45-11:00 a.m.	Canadian Employment Law, Legislation and Human Rights
11:15 a.m.-12:15 p.m.	Canadian Health Care System Part 1
1:15-2:00 p.m.	Canadian Health Care System Part 2: Employer Group Benefits
2:15-3:00 p.m.	Best Practices in Canadian Employee Benefit Plans
3:15-4:15 p.m.	Case Study: Managing Benefits Change
TUESDAY October 7, 2025	
8:30-10:00 a.m.	Canadian Retirement System and Pension Fundamentals
10:15-11:15 a.m.	Disability Provisions and Practices
11:30 a.m.-12:30 p.m.	Canadian Drug Benefit Practices
1:30-2:15 p.m.	Navigating Québec's Pension Regulations: What Employers Need to Know
2:30-3:15 p.m.	Québec's Benefits Framework
3:30-4:30 p.m.	Inclusive Benefits in Canada's Modern Workplace
WEDNESDAY October 8, 2025	
8:30-9:30 a.m.	International Transfers
9:45-10:45 a.m.	Total Rewards Includes Benefits and Compensation
11:00 a.m.-12:00 noon	Case Studies and Application

All times listed in Central time zone.

MONDAY | OCTOBER 6, 2025

7:30-8:30 a.m.

Registration/Continental Breakfast

8:30-9:30 a.m.

Overview of the Canadian Business Environment

This session provides a general overview of the Canadian business environment, including:

- Unique issues in the workforce—
Demographics and culture
- The employment environment
- The Canadian labour market
- Canadian workforce challenges.

9:45-11:00 a.m.

Canadian Employment Law, Legislation and Human Rights

Gain an overview of key employment standards and human rights legislation essential for conducting business in Canada. Topics include:

- Minimum employment standards for exempt/nonexempt employees, hours, overtime, vacation and leaves
- Best practices for recruitment, hiring and managing employment relationships
- Termination requirements, including notice and severance
- Labour relations and collective bargaining
- Human rights considerations such as accommodations and protected statuses (e.g., disability, family status, political affiliation)
- Key distinctions between Canadian and U.S. human rights provisions
- Special benefits for temporary workers.

11:15 a.m.-12:15 p.m.

Canadian Health Care System Part 1

Learn more about the structure and principles of Canada's health care system and how it compares to the system in the U.S. Key differences are outlined, including a look at the private-public trajectory, access to health care and how employer-provided health care plans are harmonized with government programs in each country.

MONDAY | OCTOBER 6, 2025 *(continued)*

12:15-1:15 p.m.

Lunch (provided)

1:15-2:00 p.m.

Canadian Health Care System Part 2: Employer Group Benefits

Get up to date quickly on:

- What a typical employer-sponsored group benefit plan looks like in Canada
- Group benefit plan types, including flex plans and health care spending accounts
- The cost of basic life insurance, AD&D, extended health care and dental benefits
- Cost-containment and benefit management techniques
- How group benefits are priced and key underwriting principles.

2:15-3:00 p.m.

Best Practices in Canadian Employee Benefit Plans

In this session, participants will gain insights into the recommended approaches that organizations and employers should consider when dealing with the changing realm of employee benefits. They will learn how to make well-informed choices, tailor their communications to suit the unique requirements of their workforce and effectively optimize the value of their investments in the benefits offerings.

3:15-4:15 p.m.

Case Study: Managing Benefits Change

Learn from real-life examples how to manage benefits changes effectively, including getting buy-in and communicating with all strategic partners.

Visit www.ifebp.org/canadacert to register online.

TUESDAY | OCTOBER 7, 2025

7:30-8:30 a.m.

Continental Breakfast

8:30-10:00 a.m.

Canadian Retirement System and Pension Fundamentals

Explore the Canadian retirement landscape, including employer-sponsored pension plans and their regulatory framework across provinces. Key topics include:

- Government programs, such as the Canada Pension Plan (CPP) and Old Age Security (OAS)
- Private retirement savings options, such as registered retirement savings plans (RRSPs) and tax-free savings accounts (TFSA)s
- Types of retirement plans, including defined contribution (DC), defined benefit (DB), target benefit, deferred profit-sharing and hybrid plans
- Legal considerations, recent key decisions shaping Canada's pension environment, and employer responsibilities and limitations.

10:15-11:15 a.m.

Disability Provisions and Practices

Obtain an overview of the disability benefits landscape in Canada as well as the various programs and benefits available to employees. Topics featured in this session include:

- Income replacement programs
- Integration of public and private disability programs and benefits
- Group disability plans
- Cost drivers and cost containment.

11:30 a.m.-12:30 p.m.

Canadian Drug Benefit Practices

The design and management of Canadian drug plans are unique because employers are only responsible for a portion of the overall health costs. This session covers:

- Private market dynamics
- Private insurance coverage in Canada
- Drug plan designs and adjudication
- Future trends.

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TUESDAY | OCTOBER 7, 2025 *(continued)*

12:30-1:30 p.m.

Lunch (provided)

1:30-2:15 p.m.

Navigating Québec's Pension Regulations: What Employers Need to Know

As Canada's largest province, Québec has a distinct legal framework that sets it apart—especially when it comes to pensions. Employers and plan sponsors looking to expand into Québec must navigate these unique regulations to ensure compliance. This session will provide:

- A deep dive into the impact of Bill C-13 and the Charter of the French Language on employment and pension plans
- A comprehensive breakdown of Québec's pension law requirements and their implications for employers.

2:30-3:15 p.m.

Québec's Benefits Framework

Québec's benefits landscape comes with its own set of legal intricacies that employers and plan sponsors must understand before expanding into the province. This session will cover:

- A review of Québec's benefits law requirements
- Benefits available to temporary workers and what employers should consider.

3:30-4:30 p.m.

Inclusive Benefits in Canada's Modern Workplace

Navigate the diversity, equity, inclusion and belonging (DEIB) landscape in Canada and how it differs from the U.S. With workforces spanning five generations and a wide range of needs, employees are seeking competitive compensation and benefits that reflect their unique needs. Attendees will:

- Define an inclusive philosophy tailored to Canadian employees
- Develop strategies to create flexible, accessible and equitable benefits and pension packages.

WEDNESDAY | OCTOBER 8, 2025

7:30-8:30 a.m.

Continental Breakfast

8:30-9:30 a.m.

International Transfers

In the age of employee global mobility, transferring employees between Canada and the U.S. can occur frequently. Employee benefits are an important element in these transfers. Hear about the benefit considerations and policies that organizations often deal with when transferring employees. This session covers:

- Global mobility trends
- Impact on benefits, pensions and executive compensation
- Permanent versus temporary transfers
- Treaty considerations
- Integrating employee benefit plans
- Special benefits for temporary workers.

9:45-10:45 a.m.

Total Rewards Includes Benefits and Compensation

Benefits and compensation are a significant part of the total rewards offered to employees in Canada and the U.S. as a way to attract, motivate and retain talent. It's important to know and understand how they are linked in the Canadian system and how organizations are using compensation to drive a high-performance work environment. This session covers:

- Key determinants of compensation
- Trends in compensation design in Canada and the U.S.
- Pay and performance
- Fair pay and pay equity.

11:00 a.m.-12:00 noon

Case Studies and Application

This case study involves an interactive group exercise in which participants are asked to assess the pensions and benefits plan considerations of particular scenarios involving hypothetical Canadian companies. Participants will be able to select the scenario most relevant to their real-world needs. Each group will be asked to present the issues that are most important and what should be reported to their corporate executive team, based on criteria outlined in their case study.

Hotel Information

Hilton Austin

Please visit our Hotel/Travel tab at www.ifebp.org/canadacert to book your hotel reservations online. For hotel questions, contact the Registration Department at (888) 334-3327, option 2, or edreg@ifebp.org.

Rate: US\$299 single/double occupancy

Taxes and fees (subject to change):
17% guest room tax

Reservation deadline:
Monday, September 8, 2025



Note: Hotel room availability is not guaranteed outside of scheduled program dates.

Hotel Cancellation Policy: A fee of one (1) night room rate plus tax will be charged for reservations cancelled within 24 hours prior to arrival.

Hotel Details

Hilton Austin is situated adjacent to the convention center in downtown Austin, Texas. The hotel is a quick walk from exclusive shopping, amazing restaurants, and fun live music venues on 6th Street and the surrounding area. Guests of the renovated hotel enjoy fantastic views of the Texas Capitol and Lady Bird Lake from 31 stories up. The hotel also offers an eighth floor lap pool, whirlpool and sundeck overlooking Austin.

Location Details

One of the fastest growing cities in America, Austin is an exciting place to be. It's home to multinational tech companies as well as some of the most well-known live music festivals, such as South by Southwest and Austin City Limits. Most importantly, Austin provides a food and drink experience unmatched by many cities in the U.S.—from food truck tacos to BBQ brisket joints and local craft breweries. Stroll down 6th Street and experience the best in Austin nightlife.

Discover More

Employee Benefits Courses and Certificates

Employee Benefits Courses and Certificates offer comprehensive learning opportunities in each of the areas of total compensation. These instructor-led courses combine history and terminology with current events for a comprehensive learning experience.

U.S. OFFERINGS

- Certificate in Benefit Plan Administration
- Certificate in Benefits and Compensation
- Certificate in Health and Welfare Plans
- Certificate in Multiemployer Plan Administration
- Certificate in Public Sector Benefits Administration
- Certificate in Retirement Plans
- Certificate in Strategic Benefits Management

Visit www.ifebp.org/benefitscourses for more information.



71st Annual Employee Benefits Conference

We are looking forward to connecting with you at the 2025 Annual Employee Benefits Conference! There are sure to be many changes and disrupters taking place in the employee benefits industry over the next few months. We'll be working with industry leaders to plan sessions that provide the latest and greatest solutions to issues facing you and your plan. Register early to lock in discounted pricing and preferred hotel choices.

Visit www.ifebp.org/usannual for full program details.

REGISTRATION

Go to www.ifebp.org/canadacert to register.

CONFERENCE REGISTRATION FEES

Member early: US\$1,750 | Member late: US\$2,050
Nonmember early: US\$2,080 | Nonmember late: US\$2,380
Save US\$300 when you register before August 25, 2025.

REGISTRATION INCLUDES

Continental breakfasts | Lunches | Beverage breaks

POLICIES

Cancel and transfer fees are based on registration fee paid: 60+ days of meeting is 10%; 31-59 days of meeting is 25%; within 30 days of meeting is 50%. Registration fee is forfeited once program commences. For details, see www.ifebp.org/policies.

CONTINUING EDUCATION CREDIT

Continuing education (CE) credit for professions and designations MAY be available for attendance at live in-person sessions. Request CE credit on conference registration forms at least 60 days prior to the beginning of the program so that the Foundation can seek preapproval from the governing agency.

Note: Requests made for CE credit do not guarantee administration of credit. For further information on CE credit, please call (262) 786-6710, option 2.



Educational sessions at this program can qualify for self-reported CEBS® Compliance credit. Visit www.cebs.org/compliance for additional information.



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Austin, Texas

Takeaways

- Thorough overview of the Canadian business environment
- Understanding of Canadian government-funded health care plans and drug benefit practices
- Extensive analysis of public and private pension plans and other retirement arrangements

Register by August 25, 2025 to save US\$300
with the early registration discount!

Visit www.ifebp.org/canadacert to register,
or call (833) 886-3749 for more information.



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