

```
1 <!DOCTYPE html>
2 <!--[if lt IE 10 ]> <html class="lt-ie10 no-js"> <![endif]-->
3 <!--[if gte IE 10]><!--> <html class="no-js" lang="en" dir="ltr"> <!--<![endif]-->
4 <head>
5 <meta charset="utf-8" />
6 <link rel="shortcut icon"
7 href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/favicon.ico" />
8 <meta name="viewport" content="width=device-width, initial-scale=1.0" />
<meta http-equiv="X-UA-Compatible" content="IE=edge" /><script type="text/javascript">
(window.NREUM||(NREUM={})).loader_config=
{licenseKey:"999ce6ae1",applicationID:"2729736"};window.NREUM||(NREUM=
{}),__nr_require=function(e,n,t){function r(t){if(!n[t]){var i=n[t]={exports:{}};e[t]
[0].call(i.exports,function(n){var i=e[t][1][n];return r(i)|n}),i,i.exports}}return
n[t].exports;if("function"===typeof __nr_require)return __nr_require;for(var
i=0;i<t.length;i++)r(t[i]);return r}({1:[function(e,n,t){function r(){}function i(e,n,t){return
function(){return o(e,[u.now()].concat(c(arguments)),n?null:this,t),n?void 0:this}}var
o=e("handle"),a=e(5),c=e(6),f=e("ee").get("tracer"),u=e("loader"),s=NREUM;"undefined"===typeof
window.newrelic&&(newrelic=s);var d=
["setPageViewName","setCustomAttribute","setErrorHandler","finished","addToTrace","inlineHit","ad
dRelease"],p="api-",l=p+"ixn-";a(d,function(e,n)
{s[n]=i(p+n,!0,"api")}),s.addAction=i(p+"addAction",!0),s.setCurrentRouteName=i(p+"routeN
ame",!0),n.exports=newrelic,s.interaction=function(){return(new r).get()};var m=r.prototype=
{createTracer:function(e,n){var t={},r=this,i="function"===typeof n;return o(l+"tracer",
[u.now(),e,t],r),function(){if(f.emit((i?"":"no-")+"fn-start",[u.now(),r,i],t),i)try{return
n.apply(this,arguments)}catch(e){throw f.emit("fn-err",
[arguments,this,e],t),e}finally{f.emit("fn-end",
[u.now()],t)}}};a("actionText,setName,setAttribute,save,ignore,onEnd,getContext,end,get".split(
","),function(e,n){m[n]=i(l+n)}),newrelic.noticeError=function(e,n){"string"===typeof e&&(e=new
Error(e)),o("err",[e,u.now(),!1,n]}),{}},2:[function(e,n,t){function r(e,n){var
t=e.getEntries();t.forEach(function(e){"first-paint"===e.name?d("timing",
["fp",Math.floor(e.startTime)]):"first-contentful-paint"===e.name&&d("timing",
["fcp",Math.floor(e.startTime)])});function i(e,n){var t=e.getEntries();t.length>0&&d("lcp",
[t[t.length-1]]);function o(e){e.getEntries().forEach(function(e){e.hadRecentInput||d("cls",
[e])});function a(e){if(e instanceof m&&g){var n=Math.round(e.timeStamp),t=
{type:e.type};n<p.now()?t.fid=p.now()-n:n>p.offset&&n<=Date.now()?n-p.offset,t.fid=p.now()-
n):n=p.now(),g=!0,d("timing",["fi",n,t])}}function c(e){d("pageHide",[p.now(),e])}if(!("init" in
NREUM&&"page_view_timing" in NREUM.init&&"enabled" in
NREUM.init.page_view_timing&&NREUM.init.page_view_timing.enabled===!1)){var
f,u,s,d=e("handle"),p=e("loader"),l=e(4),m=NREUM.o.EV;if("PerformanceObserver" in
window&&"function"===typeof window.PerformanceObserver){f=new
PerformanceObserver(r);try{f.observe({entryTypes:["paint"]})}catch(v){u=new
PerformanceObserver(i);try{u.observe({entryTypes:["largest-contentful-paint"]})}catch(v){s=new
PerformanceObserver(o);try{s.observe({type:"layout-shift",buffered:!0})}catch(v)
{}}if("addEventListener" in document){var g=!1,y=
["click","keydown","mousedown","pointerdown","touchstart"];y.forEach(function(e)
{document.addEventListener(e,a,!1)});l(c)}},{}},3:[function(e,n,t){function r(e,n)
{if(!i)return!1;if(e!==i)return!1;if(!n)return!0;if(!o)return!1;for(var
t=o.split("."),r=n.split("."),a=0;a<r.length;a++)if(r[a]!==t[a])return!1;return!0}var
i=null,o=null,a=/Version\/(\S+)\s+Safari/;if(navigator.userAgent){var
c=navigator.userAgent,f=c.match(a);f&&c.indexOf("Chrome")===-1&&c.indexOf("Chromium")===-1&&
(i="Safari",o=f[1])}n.exports={agent:i,version:o,match:r}},{}},4:[function(e,n,t){function r(e)
{function n(){}e(a&&document[a]?document[a]:document[i]?"hidden":"visible")}n.addEventListener" in
document&&o&&document.addEventListener(o,n,!1)}n.exports=r;var i,o,a;"undefined"!==typeof
document.hidden?(i="hidden",o="visibilitychange",a="visibilityState"):"undefined"!==typeof
document.msHidden?(i="msHidden",o="msvisibilitychange"):"undefined"!==typeof
document.webkitHidden&&(i="webkitHidden",o="webkitvisibilitychange",a="webkitVisibilityState")},
{}},5:[function(e,n,t){function r(e,n){var t=[],r="",o=0;for(r in e)i.call(e,r)&&
(t[o]=n(r,e[r]),o+=1);return t}var i=Object.prototype.hasOwnProperty;n.exports=r},{}},6:
[function(e,n,t){function r(e,n,t){n||(n=0),"undefined"===typeof t&&(t=e.length?0);for(var
r=-1,i=t-n||0,o=Array(i<0?0:i);++r<i;o[r]=e[n+r];return o}n.exports=r},{}},7:[function(e,n,t)
{n.exports={exists:"undefined"!==typeof
window.performance&&window.performance.timing&&"undefined"!==typeof
window.performance.timing.navigationStart}},{}},ee:[function(e,n,t){function r(){}function i(e)
{function n(e){return e&&e instanceof r?e:e?f(e,c,o):o()}function t(t,r,i,o){if(!p.aborted||o)
{e&&e(t,r,i);for(var a=n(i),c=v(t),f=c.length,u=0;u<f;u++)c[u].apply(a,r);var d=s[w[t]];return
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d&&d.push([b,t,r,a],a)}function l(e,n){h[e]=v(e).concat(n)}function m(e,n){var
t=h[e];if(t)for(var r=0;r<t.length;r++)t[r]==n&&t.splice(r,1)}function v(e){return h[e]||
[]}function g(e){return d[e]=d[e]||i(t)}function y(e,n){u(e,function(e,t){n=n||"feature",w[t]=n,n
in s||(s[n]=[])})}var h={},w={},b=
{on:1,addEventListener:1,removeEventListener:m,emit:t,get:g,listeners:v,context:n,buffer:y,abort:
a,aborted:!1};return b}function o(){return new r}function a(){(s.api||s.feature)&&
(p.aborted=!0,s=p.backlog={})}var c="nr@context",f=e("gos"),u=e(5),s={},d=
{p=n.exports=i();p.backlog=s},{}},gos:[function(e,n,t){function r(e,n,t){if(i.call(e,n))return
e[n];var r=t();if(Object.defineProperty&&Object.keys)try{return Object.defineProperty(e,n,
{value:r,writable:!0,enumerable:!1}),r}catch(o){}return e[n]=r,r}var
i=Object.prototype.hasOwnProperty;n.exports=r},{}],handle:[function(e,n,t){function r(e,n,t,r)
{i.buffer([e],r),i.emit(e,n,t)}var i=e("ee").get("handle");n.exports=r,r.ee=i},{}],id:
[function(e,n,t){function r(e){var n=typeof e;return!e||"object"!==n&&"function"!==n?
-1:e===window?0:a(e,o,function(){return i++})}var i=1,o="nr@id",a=e("gos");n.exports=r},
{}],loader:[function(e,n,t){function r(){if(!x++){var
e=E.info=NREUM.info,n=l.getElementsByTagName("script")[0];if(setTimeout(s.abort,3e4),!
e&&e.licenseKey&&e.applicationID&&n)return s.abort();u(w,function(n,t){e[n]||(e[n]=t)});var
t=a();f("mark",["onload",t+E.offset],null,"api"),f("timing",["load",t]);var
r=l.createElement("script");r.src="https://"+e.agent,n.parentNode.insertBefore(r,n)}function i()
{"complete"===l.readyState&&o()}function o(){f("mark",
["domContentLoaded",a)+E.offset],null,"api")}function a(){return O.exists&&performance.now?
Math.round(performance.now()):(c=Math.max((new Date).getTime(),c))-E.offset}var c=(new
Date).getTime(),f=e("handle"),u=e(5),s=e("ee"),d=e(3),p=window,l=p.document,m="addEventListener",
v="attachEvent",g=p.XMLHttpRequest,y=g&&g.prototype;NREUM.o=
{ST:setTimeout,SI:p.setImmediate,CT:clearTimeout,XHR:g,REQ:p.Request,EV:p.Event,PR:p.Promise,MO:p
.MutationObserver};var h=""+location,w={beacon:"bam.nr-data.net",errorBeacon:"bam.nr-
data.net",agent:"js-agent.newrelic.com/nr-
1177.min.js"},b=g&&y&&y[m]&&!/CriOS/.test(navigator.userAgent),E=n.exports=
{offset:c,now:a,origin:h,features:{},xhrWrappable:b,userAgent:d};e(1),e(2),l[m]?(l[m]
("DOMContentLoaded",o,!1),p[m]("load",r,!1):(l[v]("onreadystatechange",i),p[v]
("onload",r)),f("mark",["firstbyte",c],null,"api");var x=0,O=e(7)},{}],wrap-function":
[function(e,n,t){function r(e){return!(e&&e instanceof Function&&e.apply&&!e[a])}var
i=e("ee"),o=e(6),a="nr@original",c=Object.prototype.hasOwnProperty,f=!1;n.exports=function(e,n)
function t(e,n,t,i){function nrWrapper(){var
r,a,c,f;try{a=this,r=o(arguments),c="function"===typeof t?t(r,a):t||{}}catch(u){p([u,"",
[r,a,i],c])}s(n+"start",[r,a,i],c);try{return f=e.apply(a,r)}catch(d){throw s(n+"err",
[r,a,d],c),d}finally{s(n+"end",[r,a,f],c)}}return r(e)?e:(n|
(n=""?),nrWrapper[a]=e,d(e,nrWrapper),nrWrapper)}function u(e,n,i,o){i||i="";var a,c,f,u="-
===i.charAt(0);for(f=0;f<n.length;f++)c=n[f],a=e[c],r(a)||e[c]=t(a,u?c+i:i,o,c)}function
s(t,r,i){if(!f||n){var o=f;f=!0;try{e.emit(t,r,i,n)}catch(a){p([a,t,r,i])}f=o}}function d(e,n)
{if(Object.defineProperty&&Object.keys)try{var t=Object.keys(e);return t.forEach(function(t)
{Object.defineProperty(n,t,{get:function(){return e[t]},set:function(n){return
e[t]=n,n})}),n}catch(r){p([r])}for(var i in e)c.call(e,i)&&(n[i]=e[i]);return n}function p(n)
{try{e.emit("internal-error",n)}catch(t){}return e|(e=i),t.inPlace=u,t.flag=a,t},{}},
["loader"]);</script>
9 <meta name="generator" content="Drupal 7 (http://drupal.org)" />
10 <link rel="canonical" href="https://www.morneaushepell.com/ca-en" />
11 <link rel="shortlink" href="https://www.morneaushepell.com/ca-en" />
12 <meta property="og:site_name" content="Morneau Shepell" />
13 <meta property="og:type" content="website" />
14 <meta property="og:url" content="https://www.morneaushepell.com/ca-en" />
15 <meta property="og:title" content="Morneau Shepell" />
16 <title>Morneau Shepell |</title>
17
18 <meta name="viewport" content="width=device-width, initial-scale=1">
19
20 <meta http-equiv="X-UA-Compatible" content="IE=edge,chrome=1">
21 <link rel="stylesheet"
href="https://www.morneaushepell.com/sites/default/files/css/css_rEI_5cK_B9hB4So2yZUtr5weuEV3heuA
llCDE6XsIkI.css" />
22 <link rel="stylesheet"
href="https://www.morneaushepell.com/sites/default/files/css/css_QQEni9wuiBNAWwgbfgX6ICy_RMaz_5fB
r0CH-lls8o.css" />
23 <link rel="stylesheet"
href="https://www.morneaushepell.com/sites/default/files/css/css_lIP5Pl_GNalvqgeoJ5TD-E9pBLD68-

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24 S06uaMRL8WH-A.css" />
25 <!--[if (gte IE 9)|(gt IEMobile 7)|(!IE)]><!-->
26 <link rel="stylesheet"
href="https://www.morneaushepell.com/sites/default/files/css/css_SvSUcNjtjVShd7hL82CZwrlytF8y1Gc9
fgB4Xwic0kU.css" />
27 <!--<![endif]-->
28 <link rel="stylesheet"
href="https://www.morneaushepell.com/sites/default/files/css/css_ogQ_fGiZ0DB7E36f8axKzddC-
xftZLY1BFTl2GuADso.css" />
29 <link rel="stylesheet" href="https://www.morneaushepell.com/sites/default/files/css/css_6TNk1WG-
uhpMFJ_73oN6DYi3Hkd8CKlHBixRctmYG8k.css" media="print" />
30
31 <!--[if lt IE 9]>
32 <link rel="stylesheet"
href="https://www.morneaushepell.com/sites/default/files/css/css_ZIV7gMN3x0fdt0P17si62X-
Kw17JIWaYSiujnY38Lc8.css" />
33 <![endif]-->
34
35 <!--[if IE 9]>
36 <link rel="stylesheet"
href="https://www.morneaushepell.com/sites/default/files/css/css_DmJYj7ADb1vjEZ-
K8eNdymRY1R2E2MaktdtuzTl5KBY.css" />
37 <![endif]-->
38
39 <!--[if (gte IE 9)|(gt IEMobile 7)|(!IE)]><!-->
40 <link rel="stylesheet" href="https://www.morneaushepell.com/sites/default/files/css/css_csN18-
RUGadYKL_LSeSEckriv_a6RcTMFESG-vMyJs.css" />
41 <!--<![endif]-->
42 <script src="https://www.morneaushepell.com/sites/all/libraries/modernizr/modernizr.min.js?
qfxn5m"></script>
43 <script
src="https://www.morneaushepell.com/sites/default/files/js/js_hh6B0owIJKGrzB_6MrcJ0IcHogrKoZlo7t
H1a0Djju.js"></script>
44 <script src="https://www.morneaushepell.com/sites/default/files/js/js_qZBIP-RsqxK1UDDQdIq_0cv8-
JC07zmAYqbdeGqSfY4.js"></script>
45 <script>jQuery.extend(Drupal.settings, {"basePath":"\/","pathPrefix":"ca-en\/","ajaxPageState":
{"theme":"morneaushepell","theme_token":"9dscWpyVV1yXaL-65zJ964mKSnmDcIMJmqaj8yff-
AI","jquery_version":"1.7","css":
{"modules\/system\/system.base.css":1,"modules\/system\/system.messages.css":1,"sites\/all\/modul
es\/contrib\/date\/date_popup\/themes\/datepicker.1.7.css":1,"modules\/field\/theme\/field.css":1
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contrib\/picture\/picture_wysiwyg.css":1,"sites\/all\/modules\/contrib\/siteimprove\/css\/siteimp
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ation\/foundation.section.js":1,"sites\/all\/themes\/morneaushepell\/js\/foundation\/foundation.r
eval.js":1,"sites\/all\/themes\/morneaushepell\/js\/settings.foundation.js":1,"sites\/all\/theme
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{"custom.user.small":
{"disabled":false,"api_version":1,"machine_name":"custom.user.small","name":"small","breakpoint":
"(min-width: 62.5em)","source":"user","source_type":"custom","status":1,"weight":0,"multipliers":
{"2x":"2x","1x":"1x"},"export_module":"f_slideshow","type":"Default","export_type":2,"in_code_onl
y":true,"table":"breakpoints"},"custom.user.medium":
{"disabled":false,"api_version":1,"machine_name":"custom.user.medium","name":"medium","breakpoint
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78.125em)","source":"user","source_type":"custom","status":1,"weight":0,"multipliers":
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y":true,"table":"breakpoints"},"custom.user.large":
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"(min-width: 87.5em)","source":"user","source_type":"custom","status":1,"weight":0,"multipliers":
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y":true,"table":"breakpoints"},"custom.user.default":
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y":true,"table":"breakpoints"},"module.picture.empty_srcset":
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srcset","breakpoint":"","source":"picture","source_type":"module","status":1,"weight":0,"multipli
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{"1x":"1x"},"export_module":"picture","type":"Default","export_type":2,"in_code_only":true,"table
":"breakpoints"},"urlIsAjaxTrusted":{"\/ca-en":true},"morneaushepell":{"breakpoints":
{"bpSml":"20.0625em","bpSmlMed":"31.25em","bpMed":"46.875em","bpMedLrg":"60.625em","bpLrg":"64em
","bpHuge":"78.125em"}}});</script>
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46
47 <!-- Google Tag Manager -->
48 <script>(function(w,d,s,l,i){w[l]=w[l]||[];w[l].push({'gtm.start':new
Date().getTime(),event:'gtm.js'});var f=d.getElementsByTagName(s)
[0],j=d.createElement(s),dl=l!='dataLayer'?'&l='+l:'';j.async=true;j.src='https://www.googletagma
nager.com/gtm.js?id='+i+dl;f.parentNode.insertBefore(j,f);
49 })(window,document,'script','dataLayer','GTM-NFQ76HX');</script>
50 <!-- End Google Tag Manager -->
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51
52
53 <link rel="apple-touch-icon" sizes="57x57"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/apple-touch-icon-
57x57.png">
54 <link rel="apple-touch-icon" sizes="60x60"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/apple-touch-icon-
60x60.png">
55 <link rel="apple-touch-icon" sizes="72x72"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/apple-touch-icon-
72x72.png">
56 <link rel="apple-touch-icon" sizes="76x76"
```

```
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/apple-touch-icon-
76x76.png">
57 <link rel="apple-touch-icon" sizes="114x114"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/apple-touch-icon-
114x114.png">
58 <link rel="apple-touch-icon" sizes="120x120"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/apple-touch-icon-
120x120.png">
59 <link rel="apple-touch-icon" sizes="144x144"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/apple-touch-icon-
144x144.png">
60 <link rel="apple-touch-icon" sizes="152x152"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/apple-touch-icon-
152x152.png">
61 <link rel="apple-touch-icon" sizes="180x180"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/apple-touch-icon-
180x180.png">
62 <link rel="icon" type="image/png"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/favicon-16x16.png"
sizes="16x16">
63 <link rel="icon" type="image/png"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/favicon-32x32.png"
sizes="32x32">
64 <link rel="icon" type="image/png"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/favicon-96x96.png"
sizes="96x96">
65 <link rel="icon" type="image/png"
href="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/android-chrome-
192x192.png" sizes="192x192">
66 <meta name="msapplication-square70x70logo"
content="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/smalltile.png" />
67 <meta name="msapplication-square150x150logo"
content="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/mediumtile.png" />
68 <meta name="msapplication-wide310x150logo"
content="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/widetile.png" />
69 <meta name="msapplication-square310x310logo"
content="https://www.morneaushepell.com/sites/all/themes/morneaushepell/icons/largetile.png" />
70
71 </head>
72 <body class="html front not-logged-in no-sidebars page-node page-node- page-node-26 node-type-
page i18n-en" >
73 <div id="skip-link" role="complementary" aria-label="skip to main content link">
74 <a href="#main" class="element-invisible element-focusable">Skip to main content</a>
75 </div>
76 <div class="l-page-wrapper">
77 <div id="l-page" class="l-page">
78
79
80 <header id="header" role="banner" class="l-page_header header">
81 <div class="logo-wrapper"><a href="/ca-en" class="logo">Home - Morneau Shepell</a></div>
82
83 <div class="mobile-menu-wrapper"><a href="#" class="mobile-menu"><span
class="icon">Menu</span></a></div>
84 </header>
85
86 <div class="mega-menu" aria-label="primary mega-menu">
87 <div class="panel-pane pane-block pane-menu-block-17 mega-menu_controls pane-menu-block" >
88
89
90
91 <div class="pane-content">
92 <div class="menu-block-wrapper menu-block-17 menu-name-main-menu parent-mlid-0 menu-level-1">
93 <ul class="menu"><li class="first leaf has-children menu-mlid-1238 level-1"><a href="/ca-
en/engagement" title="">Business Outcomes</a></li>
94 <li class="leaf has-children menu-mlid-678 level-1"><a href="/ca-en/absence-and-disability-
```

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management-old">Services</a></li>
95 <li class="leaf menu-mlid-1362 level-1"><a href="/ca-en/knowledge-insights">Knowledge &amp;
    Insights</a></li>
96 <li class="leaf menu-mlid-3923 level-1"><a href="/ca-en/careers">Careers</a></li>
97 <li class="last leaf menu-mlid-3393 level-1"><a href="http://blog.morneaushepell.com"
    title="">Blog</a></li>
98 </ul></div>
99 </div>
100
101
102 </div>
103
104 <div class="panel-pane pane-panels-mini pane-mega-menu-panel-holder mega-menu__panel-wrapper" >
105
106
107
108 <div class="pane-content">
109 <div class="panel-pane pane-panels-mini pane-business-outcomes-panel mega-menu__panel mega-
    menu__panel--2cols" >
110
111
112
113 <div class="pane-content">
114 <div class="panel-pane pane-block pane-menu-block-13 mega-menu__pane pane-menu-block" >
115
116
117
118 <div class="pane-content">
119 <div class="menu-block-wrapper menu-block-13 menu-name-main-menu parent-mlid-1238 menu-level-
    1">
120 <ul class="menu"><li class="first leaf menu-mlid-1585 level-2"><a href="/ca-en/engagement"
    title="Supporting your employees' health and wellbeing can drive engagement, productivity, and
    improve business outcomes.">Engagement</a><p class="description">Supporting your employees'
    health and wellbeing can drive engagement, productivity, and improve business outcomes.</p></li>
121 <li class="leaf menu-mlid-1587 level-2"><a href="/ca-en/risk-management" title="At Morneau
    Shepell, we apply the expertise of our entire organization to provide an integrative approach to
    health, benefits, retirement, and employee assistance needs with a focus on reducing risk for our
    clients.">Risk Management</a><p class="description">At Morneau Shepell, we apply the expertise of
    our entire organization to provide an integrative approach to health, benefits, retirement, and
    employee assistance needs with a focus on reducing risk for our clients.</p></li>
122 <li class="leaf menu-mlid-1237 level-2"><a href="/ca-en/operational-effectiveness" title="At
    Morneau Shepell, we have the proven expertise and the tools to successfully assess, plan and
    implement your health, retirement and workforce management programs for improved operational
    effectiveness.">Operational Effectiveness</a><p class="description">At Morneau Shepell, we have
    the proven expertise and the tools to successfully assess, plan and implement your health,
    retirement and workforce management programs for improved operational effectiveness.</p></li>
123 <li class="last leaf menu-mlid-1590 level-2"><a href="/ca-en/productivity-and-cost-effectiveness"
    title="With Morneau Shepell's integrative approach and array of HR consulting, programs and
    administrative services we leverage the depth and breadth of our integrative services to provide
    the best, most cost-effective solutions.">Productivity &amp; Cost Effectiveness</a><p
    class="description">With Morneau Shepell's integrative approach and array of HR consulting,
    programs and administrative services we leverage the depth and breadth of our integrative
    services to provide the best, most cost-effective solutions.</p></li>
124 </ul></div>
125 </div>
126
127
128 </div>
129 </div>
130
131
132 </div>
133
134 <div class="panel-pane pane-panels-mini pane-services-panel mega-menu__panel mega-menu__panel-
    -3cols-list" >
```

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135
136
137
138 <div class="pane-content">
139   <div class="panel-pane pane-panels-mini pane-mega-menu-services-first-col-en mega-
140 menu__section mega-menu__pane" >
141
142
143
144
145
146   <span class="nolink">LifeWorks Wellbeing</span>
147
148   <div><div class="menu-block-wrapper menu-block-ctools-main-menu-1 menu-name-main-menu
149 parent-mlid-3883 menu-level-1">
150   <ul class="menu"><li class="first leaf menu-mlid-3884 level-3"><a
151 href="https://www.lifeworks.com/us/solution/employee-assistance-program-eap/" title="">Modern
152 Employee Assistance</a></li>
153 <li class="leaf menu-mlid-3885 level-3"><a
154 href="https://www.lifeworks.com/us/solution/personalized-wellness/" title="">Wellness</a></li>
155 <li class="leaf menu-mlid-3886 level-3"><a href="https://www.lifeworks.com/ca/solution/news-feed-
156 and-recognition/" title="">News Feed & Recognition</a></li>
157 <li class="leaf menu-mlid-3887 level-3"><a href="https://www.lifeworks.com/us/solution/employee-
158 discount-schemes-corporate-perks/" title="">Perks & Savings</a></li>
159 <li class="leaf menu-mlid-1451 level-3"><a href="/ca-en/workplace-learning">Workplace
160 Learning</a></li>
161 <li class="leaf menu-mlid-1559 level-3"><a href="/ca-en/workplace-mental-health">Workplace Mental
162 Health</a></li>
163 <li class="leaf menu-mlid-1208 level-3"><a href="/ca-en/childrens-support-
164 solutions">Children's Support Solutions</a></li>
165 <li class="leaf menu-mlid-1449 level-3"><a href="/ca-en/traumatic-event-support">Traumatic Event
166 Support</a></li>
167 <li class="leaf menu-mlid-1447 level-3"><a href="/ca-en/targeted-health-programs">Targeted Health
168 Programs</a></li>
169 <li class="leaf menu-mlid-3851 level-3"><a href="/ca-en/domestic-student-support-
170 program">Domestic Student Support Program</a></li>
171 <li class="leaf menu-mlid-3775 level-3"><a href="/ca-en/international-student-support-
172 program">International Student Support Program</a></li>
173 <li class="leaf menu-mlid-2503 level-3"><a href="/ca-en/hr-support-solutions">HR Support
174 Solutions</a></li>
175 <li class="last leaf menu-mlid-3861 level-3"><a href="/ca-en/smb">HR Solutions for Growing
176 Businesses</a></li>
177 </ul></div>
178 </div>
179
180   <span class="nolink">Communication and Change Management</span>
181
182   <div><div class="menu-block-wrapper menu-block-ctools-main-menu-2 menu-name-main-menu
183 parent-mlid-3909 menu-level-1">
184   <ul class="menu"><li class="first last leaf menu-mlid-3910 level-3"><a href="/ca-
185 en/communication-and-change-management-solutions">Communication and Change Management
186 Solutions</a></li>
187 </ul></div>
188 </div>
189
190 </div>
```

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181 <div class="panel-pane pane-panels-mini pane-second-column-services mega-menu__section mega-
menu__pane" >
182
183
184
185
186
187
188 <span class="nolink">Health & Productivity</span>
189
190 <div><div class="menu-block-wrapper menu-block-ctools-main-menu-3 menu-name-main-menu
parent-mlid-1427 menu-level-1">
191 <ul class="menu"><li class="first leaf has-children menu-mlid-3585 level-3"><a href="/ca-
en/absence-and-disability-management">Absence and Disability Management</a></li>
192 <li class="leaf menu-mlid-3371 level-3"><a href="/ca-en/influencecare-optimizing-disability-
management-strategy">InfluenceCare</a></li>
193 <li class="leaf menu-mlid-3876 level-3"><a href="/ca-en/internet-based-cognitive-behavioural-
therapy-icbt">Internet-based Cognitive Behavioural Therapy (iCBT)</a></li>
194 <li class="leaf menu-mlid-3797 level-3"><a href="/ca-en/safety-groups">Safety Groups</a></li>
195 <li class="last leaf menu-mlid-1512 level-3"><a href="/ca-en/workers%E2%80%99-compensation-
services">Workers' Compensation Services</a></li>
196 </ul></div>
197 </div>
198
199
200
201
202
203 <span class="nolink">Administrative Solutions</span>
204
205 <div><div class="menu-block-wrapper menu-block-ctools-main-menu-4 menu-name-main-menu
parent-mlid-1429 menu-level-1">
206 <ul class="menu"><li class="first leaf menu-mlid-1454 level-3"><a href="/ca-en/defined-benefit-
pension-administration">Defined Benefit Pension Administration</a></li>
207 <li class="leaf menu-mlid-1456 level-3"><a href="/ca-en/defined-contribution-pension-
administration">Defined Contribution Pension Administration</a></li>
208 <li class="leaf menu-mlid-1561 level-3"><a href="/ca-en/employee-self-service">Employee Self-
Service</a></li>
209 <li class="leaf menu-mlid-1516 level-3"><a href="/ca-en/health-and-benefits-administration-
0">Health and Benefits Administration</a></li>
210 <li class="leaf menu-mlid-1460 level-3"><a href="/ca-en/human-resources-contact-centres">Human
Resources Contact Centres</a></li>
211 <li class="last leaf menu-mlid-1462 level-3"><a href="/ca-en/pension-benefits-software">Pension
& Benefits Software</a></li>
212 </ul></div>
213 </div>
214
215
216
217
218
219 </div>
220 <div class="panel-pane pane-panels-mini pane-mega-menu-services-thrid-col-en mega-menu__section
mega-menu__pane" >
221
222
223
224
225
226
227 <span class="nolink">Retirement Solutions</span>
228
229 <div><div class="menu-block-wrapper menu-block-ctools-main-menu-5 menu-name-main-menu
parent-mlid-1497 menu-level-1">
230 <ul class="menu"><li class="first leaf menu-mlid-1517 level-3"><a href="/ca-en/actuarial-
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services">Actuarial Services</a></li>
231 <li class="leaf has-children menu-mlid-1521 level-3"><a href="/ca-en/compensation-
consulting">Compensation Consulting</a></li>
232 <li class="leaf menu-mlid-1520 level-3"><a href="/ca-en/dc-consulting">DC Consulting</a></li>
233 <li class="leaf menu-mlid-1543 level-3"><a href="/ca-en/international-pension-regulatory-
services">International Pension Regulatory Services</a></li>
234 <li class="leaf menu-mlid-1518 level-3"><a href="/ca-en/investment-consulting">Investment
Consulting</a></li>
235 <li class="leaf has-children menu-mlid-3592 level-3"><a href="/ca-en/governance-legal-and-
compliance">Governance, Legal and Compliance</a></li>
236 <li class="leaf menu-mlid-3484 level-3"><a href="/ca-en/myfuture-retiree-benefits-
marketplace">MyFuture Retiree Benefits Marketplace</a></li>
237 <li class="leaf menu-mlid-1540 level-3"><a href="/ca-en/pension-design">Pension Sustainability
and Design</a></li>
238 <li class="leaf menu-mlid-1541 level-3"><a href="/ca-en/pension-regulatory-services">Pension
Regulatory Services</a></li>
239 <li class="leaf menu-mlid-2172 level-3"><a href="/ca-en/prpps-and-vrmps">PRPPs and VRSPs</a></li>
240 <li class="leaf menu-mlid-1542 level-3"><a href="/ca-en/retirement-planning">Retirement
Planning</a></li>
241 <li class="last leaf menu-mlid-1575 level-3"><a href="/ca-en/Total-Plan-Solution">Total Plan
Solution</a></li>
242 </ul></div>
243 </div>
244
245
246
247
248
249 <span class="nolink">Asset & Risk Management</span>
250
251 <div><div class="menu-block-wrapper menu-block-ctools-main-menu-6 menu-name-main-menu
parent-mlid-3282 menu-level-1">
252 <ul class="menu"><li class="first last leaf menu-mlid-3284 level-3"><a
href="http://www.msarm.morneaushepell.com/" title="">Morneau Shepell Asset & Risk Management
Ltd.</a></li>
253 </ul></div>
254 </div>
255
256
257
258
259
260 </div>
261 </div>
262
263
264 </div>
265 </div>
266
267
268 </div>
269 </div>
270
271 <main id="main" role="main" class="l-page__main main">
272 <div id="block-system-main" class="block block-system">
273
274
275 <div class="content">
276 <div class="l-main-1cols">
277
278 <div class="l-page__masthead">
279 <h1 class="visuallyhidden">Home</h1>
280
281 <div class="panel-pane pane-views-panes pane-slideshow-slideshow-panel-pane-2" >
282
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283
284
285 <div class="pane-content">
286   <div class="view view-slideshow-slideshow view-id-slideshow_slideshow view-display-id-
panel_pane_2 slideshow view-dom-id-1819ba551f903c8bcc900d722310f7b">
287
288
289
290     <div class="slideshow_controls" aria-label="slideshow controls">
291       <div class="control_btn pause" aria-label="pause slideshow"></div>
292     </div>
293
294     <div class="view-content js-flick-slideshow">
295
296     <div class="gallery-cell">
297       <div class="slide">
298         <div class="slide_image">
299           <div class="field field-name-field-slide-image field-type-image field-label-hidden">
300             <picture >
301 <!--[if IE 9]><video style="display: none;"><![endif]-->
302 <source
srcset="https://www.morneaushepell.com/sites/default/files/styles/slide_large_x1/public/assets/ho
me-page/slides/ms-siteicbtoption2banner_0.jpg?itok=XDqaAfTP&timestamp=1589463932 1x,
https://www.morneaushepell.com/sites/default/files/styles/slide_large_x2/public/assets/home-
page/slides/ms-siteicbtoption2banner_0.jpg?itok=h2dTZtWT&timestamp=1589463932 2x" media="
(min-width: 87.5em)" />
303 <source
srcset="https://www.morneaushepell.com/sites/default/files/styles/slide_medium_x1/public/assets/h
ome-page/slides/ms-siteicbtoption2banner_0.jpg?itok=BvZ7gzy_&timestamp=1589463932 1x,
https://www.morneaushepell.com/sites/default/files/styles/slide_medium_x2/public/assets/home-
page/slides/ms-siteicbtoption2banner_0.jpg?itok=tInPgUF_&timestamp=1589463932 2x" media="
(min-width: 78.125em)" />
304 <source
srcset="https://www.morneaushepell.com/sites/default/files/styles/slide_small_x1/public/assets/ho
me-page/slides/ms-siteicbtoption2banner_0.jpg?itok=yohFPu1d&timestamp=1589463932 1x,
https://www.morneaushepell.com/sites/default/files/styles/slide_small_x2/public/assets/home-
page/slides/ms-siteicbtoption2banner_0.jpg?itok=3lGly7ZF&timestamp=1589463932 2x" media="
(min-width: 62.5em)" />
305 <source
srcset="https://www.morneaushepell.com/sites/default/files/styles/slide_small_x1/public/assets/ho
me-page/slides/ms-siteicbtoption2banner_0.jpg?itok=yohFPu1d&timestamp=1589463932 1x,
https://www.morneaushepell.com/sites/default/files/styles/slide_small_x2/public/assets/home-
page/slides/ms-siteicbtoption2banner_0.jpg?itok=3lGly7ZF&timestamp=1589463932 2x" media="
(min-width: 0em)" />
306 <!--[if IE 9]></video><![endif]-->
307 
308 </picture> </div>
309 </div>
310
311   <div class="slide_content">
312     <div class="slide_wrapper">
313       <div id="slide-title-7" class="slide_title">AbilitiCBT: Free for Ontario residents</div>
314
315       <div class="slide_body">
316         <div class="field field-name-body field-type-text-with-summary field-label-hidden">
317           AbilitiCBT - Internet-based cognitive behavioral therapy (iCBT) is available to Ontario
residents free of charge. Access through the Province of Ontario COVID-19 support website </div>
318 </div>
319       </div>
320
321       <div class="slide_button"><a href="/ca-en/covid-19-support-people" aria-
labelledby="slide-title-7">Access now</a></div>
```

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322
323     </div>
324 </div>
325     </div>
326     </div>
327
328
329
330
331
332
333 </div> </div>
334
335
336 </div>
337 </div>
338
339 <div class="l-main-1cols__content">
340     <div class="o-feature-section--2col-grey">
341     <div class="m-feature">
342
343     <div class="m-feature__image">
344
345      </div>
348
349     <div class="m-feature__content">
350     <h2 class="m-feature__title">
351     <a href="https://www.morneaushepell.com/ca-en/mental-health-index">
352     Mental Health Index
353     </a>
354     </h2>
355
356     <div class="m-feature__body">
357
358     <p>The Mental Health Index provides a measure of the current mental health status of employed
359 adults in a given geography, compared to the benchmarks collected in the years of 2017, 2018 and
360 2019.</p>
361     </div>
362 </div>
363 </div>
364 <div class="m-feature">
365
366     <div class="m-feature__image">
367
368      </div>
371
372     <div class="m-feature__content">
373     <h2 class="m-feature__title">
374     <a href="https://www.morneaushepell.com/ca-en/covid-19-overview">
375     COVID-19: We are here to help
376     </a>
377     </h2>
378
379     <div class="m-feature__body">
380
```

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381 <p>Get up to date information on how you can support the wellbeing of your employees, tips for
382 coping with the COVID-19 pandemic and details of our Business Continuity Plan.</p>
383 </div>
384
385 </div>
386 </div>
387
388 <div class="o-news-section--2cols">
389 <div class="panel-pane pane-views-panes pane-front-insights-pane-news-teaser-pane o-news-
section_item" >
390
391 <h2 class="text--heading-listing">Insights</h2>
392
393 <div class="view view-front-insights-pane view-id-front_insights_pane view-display-id-
news_teaser_pane listing--summary view-dom-id-56b6ecee663187181de23e467990cb70">
394
395 <div class="view-content">
396 <div class="views-row views-row-1 summary">
397
398 <h3 class="summary__title--condensed"><a href="/ca-en/insights/covid-19-pandemic-
brings-unpaid-leaves-focus" class="link--title-blue">COVID-19 pandemic brings unpaid leaves into
399 focus</a></h3>
400
401 <div class="summary__description">A number of Canadian jurisdictions have introduced
402 new unpaid job-protected statutory leaves for employees who are required to take time off work
due to quarantine, care for family members, personal illness, or orders relating to public
health.</div> </div>
403 <div class="views-row views-row-2 summary">
404
405 <h3 class="summary__title--condensed"><a href="/ca-en/insights/fsra-releases-
additional-covid-19-update" class="link--title-blue">FSRA releases additional COVID-19 update</a>
406 </h3>
407 <div class="summary__description">On April 24, 2020, the Financial Services Regulatory
Authority of Ontario (FSRA) published additional information setting out its response to the
COVID-19 pandemic.</div> </div>
408 </div>
409
410
411 <div class="view-footer">
412 <a href="https://www.morneaushepell.com/ca-en/knowledge-insights" class="button--blue-
arrow">See all insights</a> </div>
413
414
415 </div>
416 </div>
417
418 </div>
419
420 <div class="panel-pane pane-views-panes pane-news-news-teaser-pane o-news-section_item" >
421
422 <div class="lazy-pane-placeholder" data-lazy-pane-
id="lazy_pane:node/26:views_panes:news-news_teaser_pane:new-730425ef-1db9-4c72-ba30-
c93fd4d038bf:" data-lazy-pane-load-strategy="page-loaded"></div>
423
424
425
426 </div>
427
428 </div>
429 </div>
430

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431
432 <div class="o-feature-section--2col-blue">
433   <div class="panel-pane pane-node o-feature-section__item" >
434
435
436
437   <div class="pane-content">
438     <div class="m-feature">
439
440     <div class="m-feature__image">
441
442      </div>
444
445     <div class="m-feature__content">
446       <h2 class="m-feature__title">
447         <a href="https://myicbt.com/home">
448
449         AbilitiCBT for Ontario residents
450           </a>
451         </h2>
452
453       <div class="m-feature__body">
454
455       <p>Available for free and can be accessed through the Province of Ontario COVID-19 support
456 website.</p>
457       </div>
458     </div>
459 </div>
460 </div>
461
462
463 </div>
464
465 <div class="panel-pane pane-node o-feature-section__item" >
466
467
468
469   <div class="pane-content">
470     <div class="m-feature">
471
472     <div class="m-feature__image">
473
474      </div>
476
477     <div class="m-feature__content">
478       <h2 class="m-feature__title">
479         <a href="https://ca.research.net/r/2LQ9BFT">
480
481         2021 Canadian Salary Projection Survey
482           </a>
483         </h2>
484
485       <div class="m-feature__body">
486
487       <p>Participate in Morneau Shepell's 38<sup>th</sup> edition of its Canadian Salary Projection
488 Survey by August 21 and receive the results at no cost</p>
489       </div>
490     </div>
491 </div>
492 </div>
```

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490
491 </div>
492 </div>
493
494
495 </div>
496 </div>
497
498 <div class="panel-pane pane-node o-content-section__statement" >
499
500
501
502 <div class="pane-content">
503 <div id="node-8149" class="node node-content-box clearfix" about="/ca-en/home-page-ms-
statement" typeof="sioc:Item foaf:Document" role="article">
504 <div class="content">
505
506 <div class="field field-name-body field-type-text-with-summary field-label-hidden">
507 <div class="content-section__logo-wrapper svg"><a class="logo"
href="https://www.morneaushepell.com/ca-en">Home - Morneau Shepell</a></div>
508
509 <p class="content">Morneau Shepell is a leading provider of technology-enabled HR services that
deliver an integrated approach to employee wellbeing through our cloud-based platform. Our focus
is providing world-class solutions to our clients to support the mental, physical, social and
financial wellbeing of their people. By improving lives, we improve business. Our approach spans
services in employee and family assistance, health and wellness, recognition, pension and
benefits administration, retirement consulting, actuarial and investment services. Morneau
Shepell employs approximately 6,000 employees who work with some 24,000 client organizations that
use our services in 162 countries. Morneau Shepell is a publicly traded company on the Toronto
Stock Exchange (TSX: MSI).</p>
510 </div>
511 <span property="foaf:name" content="administrator" class="rdf-meta element-hidden"></span>
</div>
512
513 </div>
514 </div>
515
516
517 </div>
518
519 <div class="panel-pane pane-node o-content-section" >
520
521
522
523 <div class="pane-content">
524 <div id="node-3375" class="node node-content-box clearfix" about="/ca-en/stay-informed-en-ca-
home-page" typeof="sioc:Item foaf:Document" role="article">
525 <div class="content">
526
527 <div class="field field-name-body field-type-text-with-summary field-label-hidden">
528 <h2 class="h3--no-top-margin">Stay Informed</h2>
529 <p>Sign up for our newsletters and publications, and manage your current subscriptions.</p>
530 <p><a href="http://www.pages08.net/morneaushepelltd/canen/SubscriptionCentre/" target="_blank"
class="button--blue-arrow">Sign up</a> </div>
531 <span property="foaf:name" content="administrator" class="rdf-meta element-hidden"></span>
</div>
532
533 </div>
534 </div>
535
536
537 </div>
538 </div>
539
540 </div>

```

```
541     </div>
542 </div>
543     </main>
544
545     <div class="l-page__footer">
546     <footer id="footer" class="footer">
547
548         <nav role="navigation" id="block-menu-block-3" class="block block-menu-block secondary-
549 nav" aria-label="Secondary menu">
550     <div class="menu-block-wrapper menu-block-3 menu-name-menu-secondary-menu parent-mlid-0 menu-
551 level-1">
552     <ul class="menu"><li class="first leaf has-children menu-mlid-1189 level-1"><a href="/ca-
553 en/about-us" title="">About</a></li>
554 <li class="leaf has-children menu-mlid-3906 level-1"><a href="/ca-en/corporate-social-
555 responsibility" title="">Corporate Responsibility</a></li>
556 <li class="leaf menu-mlid-1190 level-1"><a href="https://morneaushepell.mediaroom.com/"
557 title="">Media</a></li>
558 <li class="leaf has-children menu-mlid-1191 level-1"><a href="/ca-en/investor-relations">Investor
559 Relations</a></li>
560 <li class="last leaf has-children menu-mlid-1739 level-1"><a href="/ca-en/contact"
561 title="">Contact</a></li>
562 </ul></div>
563 </nav>
564 <div id="block-panels-mini-social-links-footer-" class="block block-panels-mini">
565
566     <div class="content">
567     <div class="logo--olympic__wrapper"><div class="logo--olympic--en">
568 Official Mental Health Partner of the Canadian Olympic Team
569 </div></div>
570
571     <div class="social--links">
572     <ul class="social--links__list">
573     <li class="social--links__item twitter"><a href="https://twitter.com/Morneau_Shepell"
574 class="button--twitter" aria-label="Link to twitter profile">@Morneau_Shepell</a></li>
575     <li class="social--links__item linkedin"><a href="http://www.linkedin.com/company/morneau-
576 shepell" class="button--linkedin" aria-label="Link to linkedin profile">Morneau Shepell</a></li>
577 </ul>
578 </div>
579
580 </div>
581 </div>
582 <div id="block-locale-language-content" class="block block-locale language-switcher">
583
584     <div class="content">
585     <div class="item-list"><ul><li class="list-item-class first last"><a href="/ca-fr"
586 class="language__link">Français</a></li>
587 </ul></div> </div>
588 </div>
589 <div id="block-ms-language-switcher-ms-country-switcher" class="block block-ms-language-switcher
590 language-switcher-country" role="complementary" aria-label="Country Switcher">
591
592     <div class="content">
593     <ul><li class="language-switcher-country__item--ca first">Canada</li>
594 <li class="language-switcher-country__item-link--us last"><a href="/us-en">US</a></li>
595 </ul> </div>
596 </div>
597 <div id="block-search-form" class="block block-search search-block">
```

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595
596 <div class="content">
597 <form class="search-form" role="search" action="/ca-en" method="post" id="search-block-form"
accept-charset="UTF-8"><div><div class="container-inline">
598 <h2 class="element-invisible">Search form</h2>
599 <div class="form-item form-type-searchfield form-item-search-block-form">
600 <label class="element-invisible" for="edit-search-block-form--2">Search </label>
601 <input title="Enter the terms you wish to search for." class="custom-search-box form-text form-
search" placeholder="Search" type="search" id="edit-search-block-form--2"
name="search_block_form" value="" size="15" maxlength="128" />
602 </div>
603 <div class="form-actions form-wrapper" id="edit-actions"><input type="submit" id="edit-submit"
name="op" value="Search" class="form-submit" /></div><input type="hidden" name="form_build_id"
value="form-d1RrLdV8MJdCrZqDdthKARgZSx0JVA13mL0qkRMHG08" />
604 <input type="hidden" name="form_id" value="search_block_form" />
605 </div>
606 </div></form> </div>
607 </div>
608 <div id="block-menu-block-4" class="block block-menu-block legal-menu">
609
610
611 <div class="content">
612 <div class="menu-block-wrapper menu-block-4 menu-name-menu-legal-menu parent-mlid-0 menu-
level-1">
613 <ul class="menu"><li class="first leaf menu-mlid-1755 level-1"><a href="/ca-en/privacy-
policy">Privacy</a></li>
614 <li class="leaf menu-mlid-1759 level-1"><a href="/ca-en/terms-use">Terms of Use</a></li>
615 <li class="last leaf has-children menu-mlid-1770 level-1"><a href="/ca-en/accessibility"
title="">Accessibility</a></li>
616 </ul></div>
617 </div>
618 </div>
619 <div id="block-ms-language-switcher-ms-language-switcher" class="block block-ms-language-switcher
language-switcher-global reveal-modal" role="complementary" aria-label="Language Switcher">
620
621 <h2>Morneau Shepell</h2>
622
623 <div class="content">
624 <div class="language-switcher-global__banner"> </div>
625 <div class="language-switcher-global__message">
626 <p>Welcome to Morneau Shepell</p>
627 <p>&nbsp;</p>
628 <p>Bienvenue sur Morneau Shepell</p>
629 </div>
630 <div class="language-switcher-global__group language-switcher-global__group--first">
<h3>Canada</h3><ul class="language-switcher-global__list--ca"><li class="first"><a href="ca-en"
data-language="en" aria-label="English Canada">English</a></li>
631 <li class="last"><a href="ca-fr" data-language="fr" aria-label="Français">Français</a></li>
632 </ul></div><div class="language-switcher-global__group"><h3>United States</h3><ul
class="language-switcher-global__list--us"><li class="first last"><a
href="https://us.morneaushepell.com" data-language="us" aria-label="English US">English</a></li>
633 </ul></div> </div>
634 </div>
635
636 <div class="copyright">&copy; 1996-2020 Morneau Shepell Ltd</div>
637 </footer>
638 </div>
639
640 </div>
641 </div>
642
643 <div id="l-navigation" class="l-navigation" role="navigation" aria-label="mobile primary menu">
644 <div id="block-menu-block-1" class="block block-menu-block primary-nav">
```



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647 <div class="content">
648 <div class="menu-block-wrapper menu-block-1 menu-name-main-menu parent-mlid-0 menu-level-1">
649 <ul class="menu"><li class="first expanded menu-mlid-1238 level-1"><a href="/ca-en/engagement"
title="">Business Outcomes</a><ul class="menu"><li class="first leaf menu-mlid-1585 level-2"><a
href="/ca-en/engagement" title="Supporting your employees' health and wellbeing can drive
engagement, productivity, and improve business outcomes.">Engagement</a></li>
650 <li class="leaf menu-mlid-1587 level-2"><a href="/ca-en/risk-management" title="At Morneau
Shepell, we apply the expertise of our entire organization to provide an integrative approach to
health, benefits, retirement, and employee assistance needs with a focus on reducing risk for our
clients.">Risk Management</a></li>
651 <li class="leaf menu-mlid-1237 level-2"><a href="/ca-en/operational-effectiveness" title="At
Morneau Shepell, we have the proven expertise and the tools to successfully assess, plan and
implement your health, retirement and workforce management programs for improved operational
effectiveness.">Operational Effectiveness</a></li>
652 <li class="last leaf menu-mlid-1590 level-2"><a href="/ca-en/productivity-and-cost-effectiveness"
title="With Morneau Shepell's integrative approach and array of HR consulting, programs and
administrative services we leverage the depth and breadth of our integrative services to provide
the best, most cost-effective solutions.">Productivity & Cost Effectiveness</a></li>
653 </ul></li>
654 <li class="expanded menu-mlid-678 level-1"><a href="/ca-en/absence-and-disability-management-
old">Services</a><ul class="menu"><li class="first expanded menu-mlid-3883 level-2"><span
title="" class="nolink" tabindex="0">Lifeworks Wellbeing</span><ul class="menu"><li class="first
leaf menu-mlid-3884 level-3"><a href="https://www.lifeworks.com/us/solution/employee-assistance-
program-eap/" title="">Modern Employee Assistance</a></li>
655 <li class="leaf menu-mlid-3885 level-3"><a
href="https://www.lifeworks.com/us/solution/personalized-wellness/" title="">Wellness</a></li>
656 <li class="leaf menu-mlid-3886 level-3"><a href="https://www.lifeworks.com/ca/solution/news-feed-
and-recognition/" title="">News Feed & Recognition</a></li>
657 <li class="leaf menu-mlid-3887 level-3"><a href="https://www.lifeworks.com/us/solution/employee-
discount-schemes-corporate-perks/" title="">Perks & Savings</a></li>
658 <li class="leaf menu-mlid-1451 level-3"><a href="/ca-en/workplace-learning">Workplace
Learning</a></li>
659 <li class="leaf menu-mlid-1559 level-3"><a href="/ca-en/workplace-mental-health">Workplace Mental
Health</a></li>
660 <li class="leaf menu-mlid-1208 level-3"><a href="/ca-en/childrens-support-
solutions">Children's Support Solutions</a></li>
661 <li class="leaf menu-mlid-1449 level-3"><a href="/ca-en/traumatic-event-support">Traumatic Event
Support</a></li>
662 <li class="leaf menu-mlid-1447 level-3"><a href="/ca-en/targeted-health-programs">Targeted Health
Programs</a></li>
663 <li class="leaf menu-mlid-3851 level-3"><a href="/ca-en/domestic-student-support-
program">Domestic Student Support Program</a></li>
664 <li class="leaf menu-mlid-3775 level-3"><a href="/ca-en/international-student-support-
program">International Student Support Program</a></li>
665 <li class="leaf menu-mlid-2503 level-3"><a href="/ca-en/hr-support-solutions">HR Support
Solutions</a></li>
666 <li class="last leaf menu-mlid-3861 level-3"><a href="/ca-en/smb">HR Solutions for Growing
Businesses</a></li>
667 </ul></li>
668 <li class="expanded menu-mlid-3909 level-2"><span title="" class="nolink"
tabindex="0">Communication and Change Management</span><ul class="menu"><li class="first last
leaf menu-mlid-3910 level-3"><a href="/ca-en/communication-and-change-management-
solutions">Communication and Change Management Solutions</a></li>
669 </ul></li>
670 <li class="expanded menu-mlid-1427 level-2"><span title="" class="nolink" tabindex="0">Health
& Productivity</span><ul class="menu"><li class="first leaf has-children menu-mlid-3585
level-3"><a href="/ca-en/absence-and-disability-management">Absence and Disability Management</a>
</li>
671 <li class="leaf menu-mlid-3371 level-3"><a href="/ca-en/influencecare-optimizing-disability-
management-strategy">InfluenceCare</a></li>
672 <li class="leaf menu-mlid-3876 level-3"><a href="/ca-en/internet-based-cognitive-behavioural-
therapy-icbt">Internet-based Cognitive Behavioural Therapy (iCBT)</a></li>
673 <li class="leaf menu-mlid-3797 level-3"><a href="/ca-en/safety-groups">Safety Groups</a></li>
674 <li class="last leaf menu-mlid-1512 level-3"><a href="/ca-en/workers%E2%80%99-compensation-
services">Workers' Compensation Services</a></li>
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675 </ul></li>
676 <li class="expanded menu-mlid-1429 level-2"><span title="" class="nolink"
tabindex="0">Administrative Solutions</span><ul class="menu"><li class="first leaf menu-mlid-1454
level-3"><a href="/ca-en/defined-benefit-pension-administration">Defined Benefit Pension
Administration</a></li>
677 <li class="leaf menu-mlid-1456 level-3"><a href="/ca-en/defined-contribution-pension-
administration">Defined Contribution Pension Administration</a></li>
678 <li class="leaf menu-mlid-1561 level-3"><a href="/ca-en/employee-self-service">Employee Self-
Service</a></li>
679 <li class="leaf menu-mlid-1516 level-3"><a href="/ca-en/health-and-benefits-administration-
0">Health and Benefits Administration</a></li>
680 <li class="leaf menu-mlid-1460 level-3"><a href="/ca-en/human-resources-contact-centres">Human
Resources Contact Centres</a></li>
681 <li class="last leaf menu-mlid-1462 level-3"><a href="/ca-en/pension-benefits-software">Pension
& Benefits Software</a></li>
682 </ul></li>
683 <li class="expanded menu-mlid-1497 level-2"><span title="" class="nolink" tabindex="0">Retirement
Solutions</span><ul class="menu"><li class="first leaf menu-mlid-1517 level-3"><a href="/ca-
en/actuarial-services">Actuarial Services</a></li>
684 <li class="leaf has-children menu-mlid-1521 level-3"><a href="/ca-en/compensation-
consulting">Compensation Consulting</a></li>
685 <li class="leaf menu-mlid-1520 level-3"><a href="/ca-en/dc-consulting">DC Consulting</a></li>
686 <li class="leaf menu-mlid-1543 level-3"><a href="/ca-en/international-pension-regulatory-
services">International Pension Regulatory Services</a></li>
687 <li class="leaf menu-mlid-1518 level-3"><a href="/ca-en/investment-consulting">Investment
Consulting</a></li>
688 <li class="leaf has-children menu-mlid-3592 level-3"><a href="/ca-en/governance-legal-and-
compliance">Governance, Legal and Compliance</a></li>
689 <li class="leaf menu-mlid-3484 level-3"><a href="/ca-en/myfuture-retiree-benefits-
marketplace">MyFuture Retiree Benefits Marketplace</a></li>
690 <li class="leaf menu-mlid-1540 level-3"><a href="/ca-en/pension-design">Pension Sustainability
and Design</a></li>
691 <li class="leaf menu-mlid-1541 level-3"><a href="/ca-en/pension-regulatory-services">Pension
Regulatory Services</a></li>
692 <li class="leaf menu-mlid-2172 level-3"><a href="/ca-en/prpps-and-vrpps">PRPPs and VRSPs</a></li>
693 <li class="leaf menu-mlid-1542 level-3"><a href="/ca-en/retirement-planning">Retirement
Planning</a></li>
694 <li class="last leaf menu-mlid-1575 level-3"><a href="/ca-en/Total-Plan-Solution">Total Plan
Solution</a></li>
695 </ul></li>
696 <li class="last expanded menu-mlid-3282 level-2"><span title="" class="nolink" tabindex="0">Asset
& Risk Management</span><ul class="menu"><li class="first last leaf menu-mlid-3284 level-3">
<a href="http://www.msarm.morneaushepell.com/" title="">Morneau Shepell Asset & Risk
Management Ltd.</a></li>
697 </ul></li>
698 </ul></li>
699 <li class="leaf menu-mlid-1362 level-1"><a href="/ca-en/knowledge-insights">Knowledge &
Insights</a></li>
700 <li class="leaf menu-mlid-3923 level-1"><a href="/ca-en/careers">Careers</a></li>
701 <li class="last leaf menu-mlid-3393 level-1"><a href="http://blog.morneaushepell.com"
title="">Blog</a></li>
702 </ul></div>
703 </div>
704 </div>
705 </div>
706 <script
src="https://www.morneaushepell.com/sites/default/files/js/js_4LS9h5aljuIDn8_gie7UuFm3YBK3eL3XVM1
UgE2zJas.js"></script>
707 <script>document.createElement( "picture" );</script>
708 <script
src="https://www.morneaushepell.com/sites/default/files/js/js_NZBYjJ8E03iFTxh2EFecG0B62hcWQHkx2h
nNiuX900.js"></script>
709 <script>(function(i,s,o,g,r,a,m){i["GoogleAnalyticsObject"]=r;i[r]=i[r]||function(){
{(i[r].q=i[r].q||[]).push(arguments)},i[r].l=1*new
Date();a=s.createElement(o),m=s.getElementsByTagName(o)
```

```
[0];a.async=1;a.src=g;m.parentNode.insertBefore(a,m))
(window,document,"script","https://www.google-analytics.com/analytics.js","ga");ga("create", "UA-
7538539-13", {"cookieDomain":"auto"});ga("send", "pageview");</script>
710 <script
src="https://www.morneaushepell.com/sites/default/files/js/js_KgP10VrjeR2dSaBtn6jaDY09LYvwyYn7iko
xwyspIdA.js"></script>
711 <script
src="https://www.morneaushepell.com/sites/default/files/js/js_5kKbM1vi8FpuI3MPyD2e_0Xf15LCTKqK8Dc
6SK-ivcY.js"></script>
712
713
714 <!-- ShareThis -->
715 <script type='text/javascript' src='//platform-
api.sharethis.com/js/sharethis.js#property=5b3ccf32c5ed960011521944&product=custom-share-buttons'
async='async'></script>
716
717 <!-- Hotjar Tracking Code for http://www.morneaushepell.com/ -->
718 <script>
719     (function(h,o,t,j,a,r){
720         h.hj=h.hj||function(){(h.hj.q=h.hj.q||[]).push(arguments)};
721         h._hjSettings={hjid:272682,hjsv:5};
722         a=o.getElementsByTagName('head')[0];
723         r=o.createElement('script');r.async=1;
724         r.src=t+h._hjSettings.hjid+j+h._hjSettings.hjsv;
725         a.appendChild(r);
726     })(window,document,'//static.hotjar.com/c/hotjar-','.js?sv=');
727 </script>
728
729
730 <!-- Siteimprove -->
731 <script type="text/javascript">
732 /**/
733 (function() {
734     var sz = document.createElement('script');
735     sz.type = 'text/javascript';
736     sz.async = true;
737     sz.src = '//siteimproveanalytics.com/js/siteanalyze_6037845.js';
738     var s = document.getElementsByTagName('script')[0];
739     s.parentNode.insertBefore(sz, s);
740 })();
741 /*]]&gt;*/
742 &lt;/script&gt;
743
744 &lt;!-- Google Tag Manager (noscript) --&gt;
745 &lt;noscript&gt;&lt;iframe src="https://www.googletagmanager.com/ns.html?id=GTM-NFQ76HX" height="0"
width="0" style="display:none;visibility:hidden"&gt;&lt;/iframe&gt;&lt;/noscript&gt;
746 &lt;!-- End Google Tag Manager (noscript) --&gt;
747 &lt;script type="text/javascript"&gt;window.NREUM||(NREUM={});NREUM.info={"beacon":"bam.nr-
data.net","licenseKey":"999ce6eae1","applicationID":"2729736","transactionName":"b1QEYhFRCEACVRFQ
X1ceM0QKH0laDVIAQR5JWRY=","queueTime":0,"applicationTime":11,"atts":"QhMHFF1LG04=","errorBeacon":
"bam.nr-data.net","agent":""}&lt;/script&gt;&lt;/body&gt;
748 &lt;/html&gt;
749</pre></div>
```