

# Group Benefits Program

*November 1, 2022 Renewal Report*



**Township of Douro-Dummer**



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# 1 Executive Summary

The benefits for the Peterborough County-Wide Program are underwritten by Manulife Financial, with the exception of the Accidental Death & Dismemberment insurance, which is underwritten by AIG Insurance. The program is scheduled to renew on November 1, 2022.

## Renewal

Outlined in the table below are the proposed and negotiated renewal rate adjustments effective November 1, 2022. Manulife's proposed renewal costs would have resulted in an increase to the annual premium of 7.2%, or \$15,462 for the Township of Douro-Dummer. As a result of Mosey & Mosey's negotiations with Manulife, the finalized renewal will result in an annual premium increase of 5.7%, or \$12,126.

Benefit	Proposed Renewal Adjustments	Negotiated Renewal Adjustments
Basic Life Insurance	No Change	No Change
Basic AD&D Insurance	No Change	No Change
Dependent Life Insurance	No Change	No Change
Long Term Disability Insurance	No Change	No Change
Weekly Indemnity Insurance	No Change	No Change
Extended Health Care	12.3% Increase	10.1% Increase
Dental	19.9% Increase	14.3% Increase
Employee Assistance Program	No Change	No Change
All Benefits Combined	7.2% Increase	5.7% Increase

Section 2 provides our evaluation of the performance of your pooled and experience-rated benefits. Please refer to section 4 for a summary of the negotiated renewal premium rates effective November 1, 2022.

## Recommendation

The renewal premium rate adjustments that have been negotiated by Mosey & Mosey with Manulife on behalf of the Peterborough County-Wide Program are reasonable and competitive based on the claims experience. We recommend acceptance of the overall negotiated renewal adjustments.



## 2 Audit and Review of Benefits

### Life Insurance

The Life insurance benefit is underwritten on a partially experience rated/partially pooled basis for all participating members of the County-Wide Program combined. The review period used for the Life experience rating was May 1, 2017 to April 30, 2022. The County-Wide Program's experience is given approximately 25% credibility based on the size of the group. The credibility factor used by Manulife is reasonable. The following factors are considered in calculating the required renewal rate adjustment:

1. Adjusted premiums: in order to determine the experience adjustment that is required to the current rate, it is necessary to adjust the paid premiums for the past periods to the current rate basis. The premium is adjusted to reflect the amount that would have been paid had the current premium rates applied during the entire period being analysed. The total adjusted premium for the period is \$1,000,091.
2. Paid claims: there were \$256,500 in paid Life claims under the County-Wide Program during the past 12 months. Over the past 5 years, \$761,000 has been paid out by Manulife for Life insurance claims.
3. The adjustments required for incurred but not reported claims (IBNR reserves): these are the reserves held by the insurer to reflect the liability for claims that have been incurred, but not yet reported to the insurer. In the event of plan termination, the insurer would use these reserves to pay any claims which were incurred prior to the termination of the plan, but which are settled following the termination.
4. The Waiver of Premium Reserves: these reserves are held by the insurer to reflect the liability for the potential future claim payments to those individuals who are disabled and whose life insurance coverage is being continued without further premium payment. The waiver of premium reserves applicable to the renewal analysis are \$126,796 attributable to 4 active open LTD claims within the 5-year experience analysis period.
5. Demographics (age, sex, and volume of insurance) of the insured employees provides a comparison of the demographic information for the insured employees as at the last renewal of the Life insurance benefit compared to this year. The demographic information indicates that there has been a decrease of 3.1% in the weighted average age for the group over the past year.

As a result of the 2021 marketing, the Life rate is under guarantee until the November 2024 renewal. **The Life rate will not change effective November 1, 2022.**



## Accidental Death & Dismemberment (AD&D) Insurance

The AD&D insurance benefit is underwritten on a fully pooled basis by AIG Insurance. This benefit was not included in the marketing, as AIG has continued to provide an extensive benefit at very low cost. Under this arrangement, the premium and claims for the AD&D coverage are combined by AIG in a pool with similar types of employers, and the premium rates are determined based on the overall claims experience of this pool. AIG proposed to maintain your current rate, which we support. **The AD&D rate will not change on November 1, 2022.**

## Dependent Life Insurance

The Dependent Life insurance benefit is underwritten in conjunction with the Life benefit. Typically, any rate adjustment to the Dependent Life benefit is based on the insurers' Dependent Life pool performance. As a result of the 2021 marketing, the Dependent Life rate is under guarantee until the November 2024 renewal. **The Dependent Life rate will not change effective November 1, 2022.**

## Long Term Disability Insurance (LTD)

The LTD benefit is underwritten on a partially experience-rated/partially pooled basis for all participating members of the County-Wide plan combined. The review period used for the LTD experience rating was May 1, 2017 to April 30, 2022. This is the same type of arrangement that applies to the Life insurance benefit.

This method of underwriting is most appropriate considering the number of employees insured under the plan and the annual premium generated. The premium paid for this coverage is relatively low in comparison with the potentially large, but infrequent claims which can occur. Due to the size of the County-Wide Program, the claims experience is more predictable than that which would be exhibited under a smaller plan, and therefore some credibility can be applied to the claims experience.

The following factors are considered when calculating the required premium rate adjustment:

1. Adjusted Premiums: it is necessary to adjust the paid premiums for the past 5 review periods to the current rate basis. Similar to the Life benefit, the premiums must be adjusted to reflect the amount that would have been paid had the current premium rates applied during the entire period being analysed. When the paid premiums are adjusted to the current rate basis, the total adjusted premium for the five-year review period is approximately \$4,582,659.
2. Paid claims: Manulife only considers the claims experience for the most recent five-year period. Total paid claims during this period were \$869,011.
3. The incurred but not reported claims reserves (IBNR reserves): these are the reserves held by the insurer to reflect the liability for claims that have been incurred, but not yet reported to the insurer. In the event of plan termination, the insurer would use these reserves to pay any claims which were incurred prior to the termination of the plan, but which are settled following the termination.
4. The LTD Reserves: these reserves are held by the insurer to reflect the liability for future claim payments. Only the individuals who were disabled in the past 5 years and are included in the calculation. The LTD reserves for the 4 individuals currently with Active LTD claims opened in the past 5 years are approximately \$1,003,127.





5. As previously mentioned, a level of credibility is applied to the actual claims experience. The County-Wide Program's own experience is given approximately 55% credibility based on the number of insured lives and volume of insurance.
6. Demographics (age, sex, and volume of insurance) of the insured employees provides a comparison of the demographic information for the insured employees as at the last renewal of the Long-Term Disability insurance benefit compared to this year. A review of this information indicates that there has been a decrease of 1.1% in the weighted average age for the group.

There are a total of 4 open LTD claimants for the Peterborough County-Wide Plan (who were disabled as of April 30, 2022), in the current 5-year experience period used for experience rating calculations. There are no new open LTD claims started in the most recent period of May 1, 2021 to April 30, 2022.

There is currently 1 Active LTD claim from the Township of Douro-Dummer at the end of the current review period, as listed below.

Division	Date of Disability	Net Payment	LTD Reserve	Life Reserve	Status	WOP
006	2020-08-29	\$4,665	\$598,884	\$50,640	Open	YES

As a result of the 2021 marketing the LTD rate is under guarantee until the November 2023 renewal. **The LTD rate will not change effective November 1, 2022.**

### Employee Assistance Program

The monthly rate for the Employee Assistance Plan is \$2.99 per employee per month. Manulife has proposed to maintain the current rate. **The EAP rate will remain unchanged effective November 1, 2022.**



## Fully Experience-Rated Benefits

### Underwriting Arrangements

The Weekly Indemnity, Extended Health Care, and Dental benefits are underwritten by Manulife on a non-refund, prospectively experience-rated basis, combined for all participating members of the County-Wide Program. The same renewal premium rate adjustments are applied to all participating members. Under this underwriting arrangement, there is no formal surplus or deficit accounting performed. The premium rates will be established based on the financial results generated by the County-Wide Plan's claims experience for the review period May 1, 2021 to April 30, 2022.

The plan costs are the following:

1. The eligible claims paid under the plan;
2. The adjustment required to the reserves for incurred but not reported claims (IBNR reserves). In the event the plan should terminate with Manulife, these reserves would fund eligible claims which have been incurred prior to the date of termination but which are submitted for settlement following the termination;
3. Manulife's administration expenses associated with the plan. The level of these administration expenses is typically identified as the "target loss ratio."

The amount of the anticipated claims during the next policy year is determined based on the past claims experience. This claims experience is adjusted to reflect any expected increases resulting from inflation and increases in utilization, typically identified as "trend."

To protect the plan costs against the impact of any unusual claiming levels, a pooling arrangement for the Extended Health Care benefit has been included. Under this pooling arrangement all in-Canada Health care claims in excess of \$15,000 per individual are removed from the claims experience for renewal rate purposes. The current Stop-Loss pooling charge is 21.0% of adjusted premium. Manulife has reduced this charge to 20.25% of adjusted premium for the 2022-2023 period. This charge is normal for this pooling arrangement and size of group. If an individual should incur any Extended Health Care claims outside Canada, the full amount of such claims are removed from the claims experience for renewal rate purposes.



## Weekly Indemnity Insurance

Due to the potential volatility of Weekly Indemnity claims, three years of claims experience is typically considered in the renewal analysis. The experience period used is from May 1 to April 30. Therefore, the renewal adjustment is based on the average claims experience for the period May 1, 2019 to April 30, 2022. Manulife proposed to maintain the current Weekly Indemnity rates, which is in line with Mosey & Mosey's calculation of required Weekly Indemnity premium for the upcoming policy year. **The Weekly Indemnity rates will not change effective November 1, 2022.**

## Extended Health and Dental Renewal Methodology

Each member group of the Peterborough County-Wide consortium group will be given their own Health rate adjustment and Dental rate adjustment based equally on the consortium's overall experience, and the members' individual experience during the review period. This means 50% of your rate adjustment will be based on the Consortium's performance and 50% of your rate adjustment will be based on the Township's individual performance. A detailed calculation of the required adjustments is provided on the following pages.



## Extended Health Care

Mosey & Mosey's calculations support an increase of 10.1% to the Extended Health Care premium rates. Manulife initially proposed an increase of 12.3% to the Extended Health Care premium rates. As a result of Mosey and Mosey's negotiations Manulife agreed to our calculation. **The Extended Health Care rates will be adjusted by +10.1% effective November 1, 2022.**

	Consortium	Duoro-Dummer
A) Paid Premium	\$1,069,036	\$78,847
B) Adjusted Premium	\$1,024,837	\$76,030
C) Paid Claims	\$817,187	\$47,587
D) Pooling Credit	(\$151,271)	\$0
E) Pooling Charge	\$207,529	\$15,396
F) Reserve adjustment	(\$45)	(\$465)
G) Total Incurred Claims Charges	\$873,399	\$62,518
H) Incurred Loss Ratio (G ÷ B)	85.2%	82.2%
I) Inflation / Utilization Trend (15.75% adjusted for 18 months)	98.6%	95.1%
J) Expenses (12%) – 88% Target loss ratio	112.0%	108.0%
<b>Required Rate Adjustment:</b>	<b>+12.0%</b>	<b>+8.1%</b>
Application of 50% Credibility	6.0%	4.1%
<b>Blended Adjustment:</b>	<b>+10.1%</b>	

Glossary for Table:

- B) Adjusted Premium: Paid premiums for your group have been adjusted to reflect last year's renewal rate adjustment of -6.9% effective November 1, 2021.
- D) The consortium has total pooling credits of \$151,271 for individual claims in excess of the \$15,000 individual stop-loss arrangement and Out-Of-Canada claims. The Township of Douro-Dummer had no pooled claims.
- F) The pooling charge for \$15,000 individual stop-loss and Out-Of-Canada pooling is 20.25% of adjusted premium.
- H) Reserve represents 8.5% of current paid claims.
- K) The annual inflation / utilization trend factor of 10.5% has been adjusted to 15.75% to reflect the six-month lag time from the end of the claims experience review period and the effective date of the renewal. Industry standards range from 10% to 14% per annum.



## Dental

Mosey & Mosey's calculations support an increase of 19.3% to the Dental premium rates. Manulife initially proposed an increase of 19.9%. Mosey and Mosey was able to negotiate a cap on the overall consortium Dental adjustment of 20%, a 5% reduction from the calculated consortium required adjustment. This 5% comes off the required blended adjustment and applied to the participants of the County-Wide Plan accordingly. **Therefore, the Dental rates will be adjusted by +14.3% effective November 1, 2022.**

	Consortium	Duoro-Dummer
A) Paid Premium	\$484,334	\$30,022
B) Adjusted Premium	\$450,821	\$25,256
C) Paid Claims	\$432,483	\$22,139
D) Reserve adjustment	\$1,228	(\$20)
E) Total Incurred Claims Charges	\$433,711	\$22,119
F) Incurred Loss Ratio (E ÷ B)	96.2%	87.6%
G) Inflation / Utilization Trend (9% adjusted for 18 months) plus ODA fee guide adjustment 4.75%	110.0%	100.0%
H) Expenses (12%) – 88% Target loss ratio	125.0%	113.6%
<b>Required Rate Adjustment:</b>	<b>+25.0%</b>	<b>+13.6%</b>
Application of 50% Credibility	12.5%	6.8%
<b>Blended Adjustment:</b>	<b>+19.3%</b>	
<b>Negotiated Reduction</b>	<b>-5.0%</b>	
<b>Renewal Adjustment</b>	<b>+14.3%</b>	

Glossary for Table:

- B) Adjusted Premium: Paid premiums for your group have been adjusted to reflect last year's renewal rate adjustment of -27.4% effective November 1, 2021.
- D) Reserve represents 10.5% of current paid claims.
- I) Annual inflation / utilization trend factor of 6% adjusted to 9% to reflect the six-month lag time from the end of the claims experience period and the effective date of the renewal. Industry standards range from 5% to 8% per annum. A cost factor of 4.75% has been applied to reflect the change in O.D.A. fee schedule applicable to the Dental claims.
- J) Expenses remain at 12% of premium.

## Summary

As a result of the pre-existing rate guarantees and Mosey & Mosey's negotiations with Manulife on behalf of the Township of Douro-Dummer the overall premium will increase by 5.7%, or \$12,126 per year. We recommend the Township of Douro-Dummer accept the negotiated renewal, effective November 1, 2022.



### 3 Health and Dental Claims Analysis

#### Health and Dental Claims Analysis

In conjunction with the renewal, we have reviewed the claims under the Extended Health Care and Dental benefits for the most recent policy year, May 1, 2021 to April 30, 2022, focusing on the breakdown of the claims to determine if there were any unusual claiming trends being exhibited under the plans. For comparative purposes, the claims for the previous policy year, May 1, 2020 to April 30, 2021 have also been provided.

#### Extended Health Care

Below is a review of the Extended Health Care information for the Township of Douro-Dummer.

Health Care Service Category Township of Douro-Dummer	Paid Claims 2020/2021	Percent of Total Paid Claims	Paid Claims 2021/2022	Percent of Total Paid Claims	Percent change year over year
Prescription Drugs	\$38,659	77.2%	\$31,955	67.2%	-17.3%
Vision	\$3,211	6.4%	\$5,075	10.7%	+58.0%
Medical Services & Supplies	\$3,568	7.1%	\$4,400	9.2%	+23.3%
Massage Therapy	\$1,707	3.4%	\$2,430	5.1%	+42.4%
Chiropractor	\$1,018	2.0%	\$1,206	2.5%	+18.5%
Orthotics & Orthopaedic Shoes	\$490	1.0%	\$985	2.1%	+101.0%
Physiotherapy	\$455	0.9%	\$630	1.3%	+38.5%
Miscellaneous Practitioners	\$385	0.8%	\$410	0.9%	+6.5%
Hospital	\$240	0.5%	\$255	0.5%	+6.3%
Mental Health Practitioners	\$320	0.6%	\$240	0.5%	-25.0%
<b>Total Health Care Claims Paid*</b>	<b>\$50,053</b>	<b>100.0%</b>	<b>\$47,587</b>	<b>100.0%</b>	<b>-4.9%</b>
<b>Less: Pooled Claims</b>	<b>\$0</b>		<b>\$0</b>		
<b>Net of Pooled Claims**</b>	<b>\$50,053</b>		<b>\$47,587</b>		<b>-4.9%</b>
<b>Number of Subscribers</b>	<b>25</b>		<b>26</b>		<b>+4.0%</b>
<b>Average Paid Claims Per Subscriber</b>	<b>\$2,002</b>		<b>\$1,830</b>		<b>-8.6%</b>

\*Includes all stop loss pooling credits and out-of-country claims

\*\*Excludes all stop loss pooling credits and out-of-country claims

Prescription drug claims are usually the main driver of Extended Health Care claims, normally in the range of 65% to 75% of all EHC claims. Township of Douro-Dummer drug claims are within this level. Drug claims decreased by 17.3% over the previous year.

Paid claims have decreased by 4.9% since last year, while the number of subscribers has increased by 4.0%. Therefore, the average cost per subscriber has decreased by 8.6%.



Below is a review of the Extended Health Care information for the Peterborough County-Wide Plan.

Health Care Service Category Peterborough County-Wide Plan	Paid Claims 2020/2021	Percent of Total Paid Claims	Paid Claims 2021/2022	Percent of Total Paid Claims	Percent change year over year
Prescription Drugs	\$578,840	75.7%	\$595,848	72.9%	+2.9%
Vision	\$63,977	8.4%	\$69,412	8.5%	+8.5%
Massage Therapy	\$34,999	4.6%	\$37,323	4.6%	+6.6%
Medical Services & Supplies	\$19,114	2.5%	\$29,917	3.7%	+56.5%
Hospital	\$8,510	1.1%	\$24,170	3.0%	+184.0%
Chiropractor	\$26,981	3.5%	\$23,969	2.9%	-11.2%
Physiotherapy	\$14,088	1.8%	\$17,947	2.2%	+27.4%
Orthotics & Orthopaedic Shoes	\$15,080	2.0%	\$13,535	1.7%	-10.2%
Out-of-Country / Travel	\$151	0.0%	\$1,512	0.2%	+898.5%
Miscellaneous Practitioners	\$2,125	0.3%	\$2,723	0.3%	+28.1%
Mental Health Practitioners	\$544	0.1%	\$830	0.1%	+52.7%
<b>Total Health Care Claims Paid*</b>	<b>\$764,409</b>	<b>100.0%</b>	<b>\$817,187</b>	<b>100.0%</b>	<b>+6.9%</b>
<b>Less: Pooled Claims</b>	<b>\$143,823</b>		<b>\$151,271</b>		
<b>Net of Pooled Claims**</b>	<b>\$620,587</b>		<b>\$665,916</b>		<b>+7.3%</b>
<b>Number of Subscribers</b>	<b>367</b>		<b>374</b>		<b>+1.9%</b>
<b>Average Paid Claims Per Subscriber</b>	<b>\$2,083</b>		<b>\$2,185</b>		<b>+4.9%</b>

On a County-Wide basis, overall claims increased by 6.9% compared to the previous year. The number of subscribers increased by 1.9% since last year. The average cost per subscriber has increased by 4.9%.





## Prescription Drugs

The table below provides a listing of the top ten medical conditions based on the amount of drug claims paid, for the Township of Douro-Dummer.

**TOP 10 DRUG CLAIMS PAID BY DIN  
MAY 2021 TO APRIL 2022**

Rank	Drug Name	Medical Condition	Total Drug Claims Paid	Percent of Total Drug Claims Paid	Number of Drug Claims	Percent of Total Drug Claims Paid	Average Cost
1	SUPEUDOL 10	Pain, Narcotic Analgesics	\$1,775	5.6%	13	2.2%	\$136.55
2	ENTRESTO	Cardiovascular Disease	\$1,575	4.9%	3	0.5%	\$525.10
3	TEVA-MORPHINE SR	Pain, Narcotic Analgesics	\$1,438	4.5%	13	2.2%	\$110.61
4	TOUJEO SOLOSTAR	Diabetes	\$1,407	4.4%	3	0.5%	\$469.14
5	FIASP	Diabetes	\$1,183	3.7%	6	1.0%	\$197.22
6	ENTRESTO	Cardiovascular Disease	\$1,059	3.3%	3	0.5%	\$353.07
7	TRESIBA	Diabetes	\$982	3.1%	4	0.7%	\$245.49
8	RESTASIS	Eye Disease, Misc	\$865	2.7%	4	0.7%	\$216.23
9	FREESTYLE PRECISION TEST STRIP	Diabetic Supplies	\$855	2.7%	5	0.9%	\$171.06
10	VAGIFEM 10	Hormone Replacement	\$753	2.4%	5	0.9%	\$150.52
	All Other Drugs		\$20,062	62.8%	526	89.9%	\$38.14
<b>TOTAL OF TOP 10 CLASSIFICATIONS:</b>			<b>\$11,893</b>	<b>37.2%</b>	<b>59</b>	<b>10.1%</b>	<b>\$201.58</b>
<b>TOTAL ALL DRUG CLAIMS PAID:</b>			<b>\$31,955</b>	<b>100.0%</b>	<b>585</b>	<b>100.0%</b>	<b>\$54.62</b>

Supeudol 10 has moved to the top ranked drug, followed by Ernesto, and TEVA-Morphine as the top three by claims paid. These drugs were ranked 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> last year respectively.



## Dental

A review of the Dental care information for the Township of Douro-Dummer indicates the following.

Dental Care Service Category Township of Douro-Dummer	Paid Claims 2020/2021	Percent of Total Paid Claims	Paid Claims 2021/2022	Percent of Total Paid Claims	Percent change year over year
Basic Services	\$11,130	59.8%	\$12,752	57.6%	+14.6%
Periodontics	\$4,627	24.8%	\$5,689	25.7%	+23.0%
Surgery & Anaesthetic	\$1,795	9.6%	\$2,586	11.7%	+44.1%
Major Restorative	\$0	0.0%	\$1,077	4.9%	+++
Orthodontics	\$451	2.4%	\$36	0.2%	-92.1%
Endodontics	\$621	3.3%	\$0	0.0%	-100.0%
<b>Total Dental Care Claims Paid</b>	<b>\$18,623</b>	<b>100.0%</b>	<b>\$22,139</b>	<b>100.0%</b>	<b>+18.9%</b>
<b>Number of Subscribers</b>	<b>23</b>		<b>24</b>		<b>+4.3%</b>
<b>Average Paid Claims Per Subscriber</b>	<b>\$810</b>		<b>\$922</b>		<b>+13.9%</b>

Paid claims have increased by 18.9% since last year, while the number of subscribers has increased by 4.3%. Therefore, the average cost per subscriber has increased by 13.9%.

Below is a review of the Dental claims information for the Peterborough County-Wide Plan.

Dental Care Service Category Peterborough County-Wide Plan	Paid Claims 2020/2021	Percent of Total Paid Claims	Paid Claims 2021/2022	Percent of Total Paid Claims	Percent change year over year
Basic Services	\$166,662	47.5%	\$213,723	49.4%	+28.2%
Periodontics	\$83,770	23.9%	\$91,086	21.1%	+8.7%
Major Restorative	\$46,040	13.1%	\$60,114	13.9%	+30.6%
Surgery & Anaesthetic	\$37,504	10.7%	\$41,903	9.7%	+11.7%
Orthodontics	\$8,581	2.4%	\$13,680	3.2%	+59.4%
Endodontics	\$8,333	2.4%	\$11,976	2.8%	+43.7%
<b>Total Dental Care Claims Paid</b>	<b>\$350,890</b>	<b>100.0%</b>	<b>\$432,483</b>	<b>100.0%</b>	<b>+23.3%</b>
<b>Number of Subscribers</b>	<b>364</b>		<b>368</b>		<b>+1.1%</b>
<b>Average Paid Claims Per Subscriber</b>	<b>\$964</b>		<b>\$1,175</b>		<b>+21.9%</b>

On a County-Wide basis, overall claims increased by 23.3% compared to the previous year. The number of subscribers has increased, by 1.1% since last year; therefore, the average cost per subscriber has increased by 21.9%. The increase in Dental claims has been affected by the lower than usual claims in the previous period due to Covid-19 Dental office closures in 2020. This is likely the main factor for the unusually high year over year increase in Dental claims.

## 4 Monthly Renewal Rate and Cost Summary

### THE COUNTY OF PETERBOROUGH, COUNTY-WIDE PROGRAM Group No. 106228

#### Township of Douro-Dummer, Acct. 006 November 2022 Renewal

Benefit		Current Cost		Manulife Negotiated Renewal		
		Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Adjustment
Basic Life	3,446,000	\$ 0.372	\$1,282	\$ 0.372	\$1,282	0.0%
Basic AD&D (AIG)	3,446,000	0.030	\$103	0.030	\$103	0.0%
Dependent Life - Class C	18	4.59	\$83	4.59	\$83	0.0%
Dependent Life - Classes C2, CR	1	4.48	\$4	4.48	\$4	0.0%
Long Term Disability	90,565	6.179	\$5,596	6.179	\$5,596	0.0%
Weekly Indemnity	17,122	0.928	\$1,589	0.928	\$1,589	0.0%
Extended Health Care						
	Single	6	129.22	142.27	\$854	
	Family	20	297.17	327.18	\$6,544	10.1%
Dental						
	Single	6	38.60	44.12	\$265	
	Family	19	110.03	125.76	\$2,389	14.3%
Employee Assistance Program	26	2.99	\$78	2.99	\$78	0.0%
<b>TOTAL MONTHLY PREMIUM - ALL BENEFITS</b>			<b>\$17,776</b>	<b>\$18,786</b>		
<b>TOTAL ANNUAL PREMIUM - ALL BENEFITS</b>			<b>\$213,311</b>	<b>\$225,437</b>		
<b>Variance To Current Cost</b>				<b>\$12,126 5.7%</b>		





## 5 EP3 Statement

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Please refer to the following page for the Inter-Company EP3 statement from Manulife for the Township of Douro-Dummer.



# Inter-company EP3 statement

This statement confirms that, for the November 2022 renewal, The Township of Douro-Dummer is covered by Manulife's Extended Drug Policy Protection Plan (EP3).

This EP3 meets the Canadian Drug Insurance Pooling Corporation's (CDIPC) EP3 minimum standards for drug insurance. Manulife reserves the right to change the terms of the EP3 as permitted by CDIPC standards.

Please note that should any provision of Manulife's EP3 conflict with any provision contained in any provincial drug insurance pooling legislation, such legislation takes precedence over Manulife's EP3. In addition, any exclusions from Manulife's EP3 apply for the purposes of the CDIPC pooling agreement only.

## Section 1:

Insurer:	Manulife
Statement issue date:	Jun/02/2022
Plan Sponsor / Group Policy Holder:	Peterborough County-Wide plan

Policy	Class	Plan
106228	001	A, A, A2, A2, I, I, M, M, M1, M1
106228	002	F, F
106228	003	H, H
106228	004	K, K, K2, K2, K5, K5
106228	005	D1, D1, G, G
106228	006	C, C, C2, C2, C3, C3, CR, CR
106228	007	E, E, J, J, L, L
106228	008	A3, A3, AU, AU,

Policy	Class	Plan
		AV, AV, AW, AW, AX, AX, R, R, R1, R1
106228	009	B, B, B1, B1, BR, BR
106228	010	F1, F1, F2, F2
106228	011	K3, K3, K4, K4, K6, K6

## Section 2:

### Pooling level for drug claims

**For residents of all provinces/territories except Quebec:** The pooling level is the lower of \$10,000 per individual and the CDIPC ongoing threshold per certificate for plans with 49 participating EHC lives or less. For plans with more than 49 participating EHC lives, the pooling level is the lower of \$15,000 per individual and the CDIPC ongoing threshold per certificate.

**For residents of Quebec:** Only Quebec Drug Insurance Pooling Corporation pooling applies for plans with 49 participating EHC lives or less. For plans with more than 49 participating EHC lives, the EP3 pooling level is the lower of \$15,000 per individual and the CDIPC ongoing threshold per certificate.