

**Recommendation:**

That the C.A.O.-2022-30 report, dated October 4, 2022 regarding the Group Benefits Program – November 1, 2022 Renewal Report be received for information.

**Overview:**

As per the most recent amendments to the Compensation Agreements, staff are to provide the benefit costing to Council annually, prior to the renewal date.

Jeff Fitzpatrick from Mosey and Mosey has provided the renewal report which is attached for Council's review.

The disability premiums experienced no increase as the rates were negotiated last year for a two-year period. There was an increase to the health and dental premiums which is mainly due to rising costs and the additional usage following the challenges faced during the height of the COVID pandemic, specifically while dental offices were closed.

Our benefit program is pooled with the County and the Township benefits from this relationship.

**Conclusion:**

Overall the program performs well and the increase to the annual premium of 5.7% is well within the industry average for 2022.

**Financial Impact:**

The increase of 5.7% represents \$12,126 which will be managed within the 2022 operating budget with the increase being reflected in the 2023 budget.

**Strategic Plan Applicability:**

To ensure and enable an effective and efficient municipal administration.