

Recommendation:

That the C.A.O.-2023-28 report, dated October 17, 2023, regarding the Manulife Benefit Plan 2024 Renewal report be received; and
That Council approve enhancements to the plan resulting in a 1% overall increase in annual premiums.

Overview:

The Township of Douro-Dummer employees are provided with benefits that include health, dental, basic life, dependent life, weekly indemnity, long term disability and the employee assistance program through Manulife Financial. In addition, the Accidental Death & Dismemberment insurance is underwritten by AIG Insurance. Each year a renewal is provided based on the claims experience partially realized by the Township of Douro-Dummer and partially pooled under the Peterborough County-Wide Program with those municipalities that chose to participate, and the County of Peterborough.

In 2021 Mosey & Mosey Benefit Plan Consultants undertook a market review to keep our plan costs competitive, as the pandemic made the environment unstable. This years' renewal based on the experience of the plan was very good with a very minimal increase proposed.

This renewal provided a perfect opportunity to review our benefits and determine if are able to enhance some of the coverages for our employees. Jeff Fitzpatrick of Mosey & Mosey provided some enhancement options and related cost and based on feedback from the employees the following is recommended:

Clinical Psychologist

current – 100% reimbursement for Clinical Psychologist to a maximum of \$100 for initial visit or \$80 per each subsequent visit and \$420 maximum per calendar year

proposed - 100% reimbursement for Clinical Psychologist, Clinical Counsellor, Marriage & Family Therapist, Psychoanalyst, Social Worker, and Psychotherapist to a maximum of \$100 for initial visit or \$80 per each subsequent visit and a combined maximum of \$420 per calendar year for all listed practitioners.

Chiropractor

current - 100% reimbursement for chiropractor services to a maximum of \$15 per visit and \$300 per calendar year

proposed – 100% reimbursement for chiropractor services to a maximum of \$40 per visit and \$300 per calendar year

Massage Therapist

current – 100% reimbursement for massage therapist to a maximum of \$30 per treatment and 12 treatments per calendar year (Doctor referral required)

proposed – 100% reimbursement for massage therapist to a maximum of \$80 per treatment and 12 treatments per calendar year (Doctor referral required)

Conclusion:

It is recommended that Council approve the enhanced coverages at a minimal increase of 1%. The benefit of these enhancements is to maintain and improve the mental and physical health of our work force as well as attract and retain employees. It is an effective way to promote healthy outcomes and increase employees' financial peace of mind, which leads to higher morale and increased engagement and productivity.

Financial Impact:

1% of the annual premium represents a total increase of \$2,697.00 which will be included in the 2024 budget.

Strategic Plan Applicability:

To ensure and enable an effective and efficient municipal administration.