

## Agenda

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Regular Meeting of Council  
Corporation of the Township of The North Shore  
Thursday, October 24<sup>th</sup>, 2024  
2:00 PM

Township of the North Shore is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/83800758135?pwd=Xkl784aU8CeQTWr3RxCEg0vOG2xNJH.1>

Meeting ID: 838 0075 8135

Passcode: 808950

*This meeting is being held in a Hybrid setting. Attendees may choose to attend via ZOOM or in person in the Municipal Office Council Chambers located at 1385 Highway 17, Algoma Mills.*

1. CALL TO ORDER
2. APPROVAL OF AGENDA
3. DISCLOSURES OF PECUNIARY INTEREST
4. PRESENTATIONS/DELEGATION
5. ADOPTION OF MINUTES
6. COUNCIL MEMBERS REPORT
7. REPORTS AND MOTIONS OF MUNICIPAL STAFF, COMMITTEES, AND COMMUNICATIONS
  - a) 2024/2025 Employee Health Benefit Renewal

### Consent Agenda

8. OLD BUSINESS (INCLUDES THE FOLLOWING WRITTEN LETTERS/REPORTS) - Nil
9. INTRODUCTION, READING AND CONSIDERATION OF BY-LAWS
  10. NOTICES OF MOTION
  11. QUESTION PERIOD

**12. CLOSED SESSION**

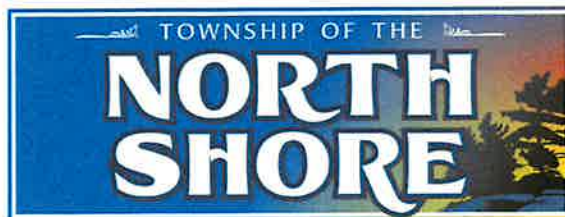
**13. REPORT FROM CLOSED SESSION**

**14. CONFIRMATORY BY-LAW**

By-law 24-56 being a by-law to confirm the proceedings of Council at its meeting held October 24<sup>th</sup>, 2024, be read a first, second and third time enacted and passed.

**15. ADJOURNMENT**

7a)



October 21, 2024

Meeting of October 24<sup>th</sup>, 2024

## Council Report

**SUBJECT: 2024/2025 Employee Health Benefit Renewal**

**RECOMMENDATION:** That Council accepts the Health Plan Renewal for Group Policy #G: 812879 with Equitable Life for 2024/2025 at an overall increase of 12.7% to the plan, and that Council approves the proposed addition to the plan of Dialogue Virtual Healthcare at an estimated cost of \$3.40 per employee per month.

The Township of The North Shore provides x3 full-time staff with group benefits. This insurance benefit coverage is provided by Equitable Life and the plan is managed by Innova Wealth Partners. Equitable Life has been the provider of the group benefits since 2022 and the Employee Health Benefit Plan is part of a group plan, consisting of 12 Municipalities in Central and East Algoma.

The renewal for 2025 includes an increase of 12.7%. Increases within the benefits include a 36% increase for dental rates, and a 12.8% increase for health rates. Decreases within the plan include short-term disability, long-term disability, accidental death rates, and basic life insurance and have been decreased between 8%-14%.

The one addition that has been proposed by the benefit working group (and found on page 22 of the attached Renewal Report) is Dialogue Virtual Healthcare, through Equitable Life Health Connector.

As stated on the poster attached to this report, Dialogue Virtual Healthcare is able to provide:

*“Available 24/7, 365 days a year, Dialogue Virtual Healthcare provides easy access to non-urgent medical care for a wide range of common health issues. Using the secure Dialogue web portal or mobile app, your plan members get fast access to an extensive network of doctors, nurse practitioners and nurses, with flexibility, convenience and shorter wait times. They also benefit from in-app prescription renewals and refills, personalized follow-ups after every consultation, and concierge-level navigation support for all referrals to in-person specialists when needed.”*

The preliminary estimate for the addition of Dialogue Virtual Healthcare is \$3.40 per employee per month. This would amount to approximately \$40.80 per employee per year, with a total of \$122.40 per year for all employees receiving benefits.

Dialogue Virtual Healthcare is a plan addition and all 12 Municipalities in the group must approve the addition or it will not be added.

Prepared and Submitted by: Rachel Schneider, Clerk/Deputy Treasurer

## Secure access to virtual primary healthcare practitioners

### Dialogue Virtual Healthcare services

Accessing healthcare can be challenging and inconvenient. Many Canadians don't have a family doctor, and those who do often wait days or weeks to see their physician. They have to deal with limited clinic hours, time-consuming travel and even time off work. When it's hard for your plan members to get the care they need, their health and well-being can suffer.

Fortunately, Dialogue is available to give your plan members and their families convenient, on-demand access to primary healthcare practitioners.

Available 24/7, 365 days a year, Dialogue Virtual Healthcare provides easy access to non-urgent medical care for a wide range of common health issues. Using the secure Dialogue web portal or mobile app, your plan members get fast access to an extensive network of doctors, nurse practitioners and nurses, with flexibility, convenience and shorter wait times. They also benefit from in-app prescription renewals and refills, personalized follow-ups after every consultation, and concierge-level navigation support for all referrals to in-person specialists when needed.

Dialogue's industry-leading platform provides an all-in-one patient journey to address health issues, reducing long wait times and time away for doctor appointments.

### Connecting to primary healthcare

Access to virtual healthcare can help to:

- Drive employee engagement;
- Reduce absenteeism related to in-person medical appointments;
- Help manage chronic health issues;
- Attract and retain top talent;
- Build a healthier workforce.

Whether plan members have a family physician or not, they and their dependents can use Dialogue Virtual Healthcare services to look after their health and well-being. And if they do have a family doctor, Dialogue can provide any diagnoses, treatments or referral information to the physician for reference, upon patient request and consent.

### Dialogue Virtual Healthcare's practitioners can:

- Provide medical advice
- Create a care plan
- Prescribe medication
- Provide specialist referrals
- Order laboratory tests

You can add Dialogue Virtual Healthcare to your plan for an additional cost by contacting your advisor.

See reverse for more information on conditions that Dialogue Virtual Healthcare can treat.

## How can plan members use Dialogue Virtual Healthcare?

Virtual Healthcare can help with a variety of conditions, including and not limited to:

- Minor or known headaches
- Painless eye issues
- Infection of the upper respiratory tract
- Mild or known gastric issues
- Mild infection of the digestive system
- Asymptomatic sexual health
- Genito-urinary infection in women
- Breastfeeding support and related infections
- Dermatologic infections and eruptions
- Minor cuts or bites
- Travel health
- Prescription renewal for most known and stable conditions
- Thyroid issues
- Common mental health issues, such as depression anxiety, stress, fatigue and insomnia\*

### In-person healthcare visits are required for:

- Controlled substances
- Life-threatening conditions
- Condition requiring a neurological, eye, ear, lung, heart and blood vessels, abdominal or genital examination
- Moderate to major muscle and skeleton conditions

When in-person visits are required, Dialogue's care coordinators will assist the plan member with locating a healthcare practitioner in their area to schedule an appointment.

\*Access to mental health therapists limited to one session per care episode

## East Algoma Community Futures Development Corporation

Policy Number: 812879

Renewal Date: September 1, 2024

Presented to: Innova Group Solutions Inc.

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### RENEWAL REPORT Private & Confidential



Brendan Donnelly, Group Account Executive, (905) 477-0063, [bdonnelly@equitable.ca](mailto:bdonnelly@equitable.ca)

## Total monthly cost summary

Benefit	Family category	Unit value	Class	# of lives	Volume	Current		Renewal		% adj
						Rates	Monthly premium	Rates	Monthly premium	
Life		\$1,000	B,C,D,E,F,G,I,J,K,L,M,N,O,T	106	\$12,325,000	\$0.356	\$4,387.70	\$0.306	\$3,771.45	-14.0%
Dependent Life			B,C,D,E,F,G,I,J,K,L,M,N,O,T	91		\$6.820	\$620.62	\$6.820	\$620.62	0.0%
AD&D		\$1,000	B,C,D,E,F,G,I,J,K,L,M,N,O,T	106	\$12,325,000	\$0.040	\$493.00	\$0.040	\$493.00	0.0%
LTD		\$100	B,C,D,E,F,G,I,J,L,N,O,T	93	\$259,762	\$3.060	\$7,948.72	\$2.693	\$6,995.39	-12.0%
LTD		\$100	K	5	\$12,500	\$2.873	\$359.13	\$2.629	\$328.63	-8.5%
Employee and Family Assistance Program			B,C,D,E,F,J,K,L,O,T	87		\$2.750	\$239.25	\$2.750	\$239.25	0.0%
STD		\$10	B,C,D,E,F,G,I,J,L,N,O,T	93	\$66,342	\$0.616	\$4,086.67	\$0.519	\$3,443.15	-15.7%
STD		\$10	K	5	\$3,750	\$0.646	\$242.25	\$0.592	\$222.00	-8.4%
Health	Single		B	3		\$80.41	\$241.23	\$90.70	\$272.10	12.8%
Health	Family		B	29		\$191.55	\$5,554.95	\$216.06	\$6,265.74	12.8%
Health	Single		C,I,M,N,O	7		\$76.22	\$533.54	\$85.97	\$601.79	12.8%
Health	Family		C,I,M,N,O	24		\$181.56	\$4,357.44	\$204.79	\$4,914.96	12.8%
Health	Single		D,E,F,G,J,K,L,T	9		\$75.71	\$681.39	\$85.40	\$768.60	12.8%
Health	Family		D,E,F,G,J,K,L,T	37		\$179.20	\$6,630.40	\$202.13	\$7,478.81	12.8%
Dental	Single		B,C,E,I,J,M,N	8		\$74.08	\$592.64	\$100.74	\$805.92	36.0%
Dental	Family		B,C,E,I,J,M,N	61		\$182.49	\$11,131.89	\$248.18	\$15,138.98	36.0%
Dental	Single		D,F,K,O,T	6		\$92.23	\$553.38	\$125.43	\$752.58	36.0%
Dental	Family		D,F,K,O,T	25		\$227.20	\$5,680.00	\$308.99	\$7,724.75	36.0%
Dental	Single		G	0		\$119.28	\$0.00	\$162.22	\$0.00	36.0%
Dental	Family		G	4		\$242.97	\$971.88	\$330.43	\$1,321.72	36.0%
Dental	Single		L	2		\$87.61	\$175.22	\$119.14	\$238.28	36.0%
Dental	Family		L	3		\$216.24	\$648.72	\$294.08	\$882.24	36.0%
<b>Total Premium</b>							<b>\$56,130.02</b>		<b>\$63,279.96</b>	<b>12.7%</b>

In and Out of Country Pool charges of 11.74% of Premium are included in the above Health rates.

Volumes shown are based on the amounts of insurance in force at the time the renewal rates were calculated.

Rates will be effective as of Sep 1, 2024 and do not include Provincial Sales Tax.



## Basic Life insurance

The Basic Life rate will decrease by 14% to \$0.306 per \$1,000 of benefit.

The Basic Life benefit is underwritten on a fully insured non-refund basis. The renewal premium rates are calculated on a purely manual rate basis. The Life manual rates are based on the demographics of the employees covered including: age, gender, occupations, number of covered lives and amounts of insurance.

The number of lives insured remains the same at 106, with 20 employees added and 20 employees terminated. There were no paid claims this year. There are 4 employees on Life Waiver.

Certificate name	Date of birth	Life volume	Life reserve
		\$85,000	\$13,704
		\$124,000	\$16,218
		\$100,000	\$22,073
		\$66,000	\$13,305

### Change in factors

Factor	2023 Renewal	2024 Renewal	% change from 2023 to 2024
Age/Sex	0.296	0.263	-11.15%
Ind/Occ	0.996	0.991	-0.50%





# Basic Life insurance

## Changes in life demographics

2023 Renewal					2024 Renewal				
Age band	Male # of lives	Female # of lives	Total	% of total	Age band	Male # of lives	Female # of lives	Total	% of total
0-19	0	0	0	0.00%	0-19	0	0	0	0.00%
20-24	1	2	3	2.83%	20-24	1	0	1	0.94%
25-29	2	1	3	2.83%	25-29	2	2	4	3.77%
30-34	3	2	5	4.72%	30-34	4	4	8	7.55%
35-39	5	5	10	9.43%	35-39	6	5	11	10.38%
40-44	6	9	15	14.15%	40-44	5	8	13	12.26%
45-49	7	4	11	10.38%	45-49	7	5	12	11.32%
50-54	8	7	15	14.15%	50-54	9	9	18	16.98%
55-59	6	11	17	16.04%	55-59	4	12	16	15.09%
60-64	11	13	24	22.64%	60-64	9	11	20	18.87%
65-69	2	1	3	2.83%	65-69	1	2	3	2.83%
70+	0	0	0	0.00%	70+	0	0	0	0.00%
<b>Total</b>	<b>51</b>	<b>55</b>	<b>106</b>	<b>100.00%</b>	<b>Total</b>	<b>48</b>	<b>58</b>	<b>106</b>	<b>100.00%</b>

## Changes in life volumes

2023 Renewal					2024 Renewal				
Age band	Male volume	Female volume	Total	% of total	Age band	Male volume	Female volume	Total	% of total
0-19	\$0	\$0	\$0	0.00%	0-19	\$0	\$0	\$0	0.00%
20-24	\$102,000	\$169,000	\$271,000	2.34%	20-24	\$104,000	\$0	\$104,000	0.84%
25-29	\$250,000	\$149,000	\$399,000	3.44%	25-29	\$264,000	\$240,000	\$504,000	4.09%
30-34	\$317,000	\$189,000	\$506,000	4.37%	30-34	\$434,000	\$376,000	\$810,000	6.57%
35-39	\$579,000	\$687,000	\$1,266,000	10.92%	35-39	\$779,000	\$663,000	\$1,442,000	11.70%
40-44	\$709,000	\$1,109,000	\$1,818,000	15.68%	40-44	\$653,000	\$1,083,000	\$1,736,000	14.09%
45-49	\$850,000	\$459,000	\$1,309,000	11.29%	45-49	\$823,000	\$586,000	\$1,409,000	11.43%
50-54	\$957,000	\$732,000	\$1,689,000	14.57%	50-54	\$1,160,000	\$1,090,000	\$2,250,000	18.26%
55-59	\$702,000	\$1,221,000	\$1,923,000	16.59%	55-59	\$530,000	\$1,373,000	\$1,903,000	15.44%
60-64	\$1,171,000	\$1,090,000	\$2,261,000	19.50%	60-64	\$914,000	\$1,103,000	\$2,017,000	16.37%
65-69	\$100,000	\$50,000	\$150,000	1.29%	65-69	\$50,000	\$100,000	\$150,000	1.22%
70+	\$0	\$0	\$0	0.00%	70+	\$0	\$0	\$0	0.00%
<b>Total</b>	<b>\$5,737,000</b>	<b>\$5,855,000</b>	<b>\$11,592,000</b>	<b>100.00%</b>	<b>Total</b>	<b>\$5,711,000</b>	<b>\$6,614,000</b>	<b>\$12,325,000</b>	<b>100.00%</b>



## Dependent Life insurance

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The Dependent Life rate will remain the same at \$6.820 per unit.

The Dependent Life benefit is underwritten on a fully insured non-refund basis. The renewal premium rates are calculated on a purely manual rate basis. The manual rates are based on the demographics of the employees covered including: age, gender, occupations, number of covered lives and amounts of insurance.

There were no paid claims this year.



## Accidental Death & Dismemberment (AD&D)

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The AD&D rate will remain the same at \$0.040 per \$1,000 of benefit.

The AD&D benefit is underwritten on a fully insured non-refund basis. The renewal premium rates are calculated on a purely manual rate basis. The manual rates are based on the demographics of the employees covered including: age, gender, occupations, number of covered lives and amounts of insurance.

There were no paid claims this year.



## Long Term Disability (LTD)

The LTD rate for Class K will decrease by 8.5% to \$2.629 per \$100 of benefit. The LTD rate for Class B,C,D,E,F,G,I,J,L,N,O and T will decrease by 12% to \$2.693 per \$100 of benefit.

The LTD benefit is underwritten on a fully insured non-refund basis. The renewal premium rates are calculated based on a combination of the manual rate and the experience indicated rate. The manual rates for LTD are based on the demographics of the group. The experience indicated rate is based on the group's claims experience.

Impact of demographics: Rates are calculated based on the expected claim cost by age, gender, occupations, industry, province and amount of insurance. Expected claim incidence and recovery rates vary by these demographic factors. The number of covered lives also impacts the rate.

Impact of interest rates: In addition to demographics, interest rates also impact LTD rates. By law, insurance companies hold reserves for disabled employees and claims incurred but not yet reported. The cost of LTD is offset by the interest earned on the reserves.

For Class B,C,D,E,F,G,I,J,L,N,O and T we have applied 22.0% credibility to the experience indicated rate of \$3.812. When we combine it with the manual rate of \$2.377, we get a blended rate of \$2.692.

For Class K the renewal premium rates are calculated on a purely manual rate basis. The manual rate is \$2.628.

The number of lives insured increased to 98, with 20 employees added and 18 employees terminated. There are 4 open LTD claims at the end of the most recent experience period. There were \$60,272.77 in paid claims this year.

LTD claimant	Sex	Date of birth	Date of disability	Net benefit Amount	Disabled life reserve	CPP approved
	F		12-Jun-2019	\$1,584.94	\$136,849.64	Yes
	F		01-Aug-2023	\$2,500.00	\$133,473.32	No
	M		20-Oct-2018	\$1,729.78	\$152,301.74	Yes
	F		30-Apr-2018	\$1,096.90	\$137,775.34	Yes



## Long Term Disability (LTD)

### Changes in LTD demographics

2023 Renewal					2024 Renewal				
Age band	Male # of lives	Female # of lives	Total	% of total	Age band	Male # of lives	Female # of lives	Total	% of total
0-19	0	0	0	0.00%	0-19	0	0	0	0.00%
20-24	1	2	3	3.13%	20-24	1	0	1	1.02%
25-29	2	1	3	3.13%	25-29	2	2	4	4.08%
30-34	3	2	5	5.21%	30-34	4	4	8	8.16%
35-39	5	5	10	10.42%	35-39	6	5	11	11.22%
40-44	6	9	15	15.63%	40-44	5	8	13	13.27%
45-49	7	4	11	11.46%	45-49	7	5	12	12.24%
50-54	8	7	15	15.63%	50-54	9	9	18	18.37%
55-59	6	10	16	16.67%	55-59	4	11	15	15.31%
60-64	9	9	18	18.75%	60-64	7	9	16	16.33%
65-69	0	0	0	0.00%	65-69	0	0	0	0.00%
70+	0	0	0	0.00%	70+	0	0	0	0.00%
<b>Total</b>	<b>47</b>	<b>49</b>	<b>96</b>	<b>100.00%</b>	<b>Total</b>	<b>45</b>	<b>53</b>	<b>98</b>	<b>100.00%</b>

### Changes in LTD volumes

2023 Renewal					2024 Renewal				
Age band	Male volume	Female volume	Total	% of total	Age band	Male volume	Female volume	Total	% of total
0-19	\$0	\$0	\$0	0.00%	0-19	\$0	\$0	\$0	0.00%
20-24	\$2,500	\$4,581	\$7,081	2.69%	20-24	\$2,500	\$0	\$2,500	0.92%
25-29	\$5,533	\$2,500	\$8,033	3.05%	25-29	\$5,533	\$5,001	\$10,534	3.87%
30-34	\$8,439	\$5,076	\$13,515	5.13%	30-34	\$11,318	\$9,863	\$21,181	7.78%
35-39	\$14,720	\$14,000	\$28,720	10.91%	35-39	\$18,450	\$13,278	\$31,728	11.65%
40-44	\$15,877	\$25,676	\$41,553	15.79%	40-44	\$14,392	\$24,785	\$39,177	14.39%
45-49	\$17,586	\$11,438	\$29,024	11.03%	45-49	\$18,016	\$13,979	\$31,995	11.75%
50-54	\$22,797	\$19,645	\$42,442	16.12%	50-54	\$24,638	\$25,877	\$50,515	18.55%
55-59	\$19,272	\$27,563	\$46,835	17.79%	55-59	\$13,000	\$30,514	\$43,514	15.98%
60-64	\$24,344	\$21,669	\$46,013	17.48%	60-64	\$19,273	\$21,845	\$41,118	15.10%
65-69	\$0	\$0	\$0	0.00%	65-69	\$0	\$0	\$0	0.00%
70+	\$0	\$0	\$0	0.00%	70+	\$0	\$0	\$0	0.00%
<b>Total</b>	<b>\$131,068</b>	<b>\$132,148</b>	<b>\$263,216</b>	<b>100.00%</b>	<b>Total</b>	<b>\$127,120</b>	<b>\$145,142</b>	<b>\$272,262</b>	<b>100.00%</b>



## HealthConnector® services

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### Employee and Family Assistance Program (EFAP)

The Employee and Family Assistance Program rate will remain the same at \$2.75.



## Short Term Disability (STD)

The STD rate for Class K will decrease by 8.4% to \$0.592 per \$10 of benefit.

The STD benefit is underwritten on a fully insured non-refund basis. The renewal premium rates are prospectively experience rated. Past claims experience and demographic changes are used to determine premiums adequate to cover expected claims and expenses for the upcoming year. Profits and losses from prior years are not considered.

The experience rating is based on a 3/2/1 weighting and 13.3% credibility.

Date		Billed premium	Paid claims	Incurred claims	Incurred loss ratio
From	To				
01 May 2021	30 Apr 2022	\$4,154	\$0	(\$1)	0.0%
01 May 2022	30 Apr 2023	\$2,805	\$0	(\$59)	N/A
01 May 2023	30 Apr 2024	\$3,002	\$0	(\$12)	N/A

The following figures are used in the experience rating to determine the required rate change. Adjusted premium is equal to the billed premium adjusted to reflect any changes in rates. Adjusted incurred claims are equal to the incurred claims adjusted to reflect any plan changes.

Date		Adjusted net premium	Adjusted net incurred claims	Adjusted net incurred loss ratio
From	To			
01 May 2021	30 Apr 2022	\$2,824	(\$1)	0.0%
01 May 2022	30 Apr 2023	\$2,322	(\$59)	N/A
01 May 2023	30 Apr 2024	\$2,894	(\$12)	N/A

Target Loss Ratio	67.4%
Credibility	13.3%



## Short Term Disability (STD)

The STD rate for Class B,C,D,E,F,G,I,J,L,N and O and T will decrease by 15.7% to \$0.519 per \$10 of benefit.

The STD benefit is underwritten on a fully insured non-refund basis. The renewal premium rates are prospectively experience rated. Past claims experience and demographic changes are used to determine premiums adequate to cover expected claims and expenses for the upcoming year. Profits and losses from prior years are not considered.

For Class B,C,D,E,F,G,I,J,L,N and O and T the experience rating is based on a 3/2/1 weighting and 72.2% credibility.

Date		Billed premium	Paid claims	Incurred claims	Incurred loss ratio
From	To				
01 May 2021	30 Apr 2022	\$72,846	\$24,338	\$17,884	24.6%
01 May 2022	30 Apr 2023	\$66,960	\$20,291	\$21,370	31.9%
01 May 2023	30 Apr 2024	\$52,850	\$34,529	\$34,056	64.4%

The following figures are used in the experience rating to determine the required rate change. Adjusted premium is equal to the billed premium adjusted to reflect any changes in rates. Adjusted incurred claims are equal to the incurred claims adjusted to reflect any plan changes.

Date		Adjusted net premium	Adjusted net Incurred claims	Adjusted net incurred loss ratio
From	To			
01 May 2021	30 Apr 2022	\$35,913	\$17,884	49.8%
01 May 2022	30 Apr 2023	\$44,863	\$21,370	47.6%
01 May 2023	30 Apr 2024	\$48,569	\$34,056	70.1%

Target Loss Ratio	76.8%
Credibility	72.2%

The Health rates will increase by 12.8%.

The Health benefit is underwritten on a fully insured non-refund basis. The renewal premium rates are prospectively experience rated. Past claims experience, trend, and demographic changes are used to determine premiums adequate to cover expected claims for the upcoming year. Profits and losses from prior years are not considered.

The experience rating is based on a 3/1 weighting and 100.0% credibility.

This group has a pooling level of \$15,000 per individual for In Canada Health Claims; 1st Dollar Out of Canada claims. All claims above this level have been removed for purposes of calculating this renewal. For the current experience period, the following claims have been removed:

In Canada Health Claims including drug claims: \$0.00

Out of Country claims: \$0.00

Date		Billed net premium	Paid net claims	Incurred net claims	Incurred net loss ratio
From	To				
01 May 2021	30 Apr 2022	\$195,086	\$137,782	\$137,088	70.3%
01 May 2022	30 Apr 2023	\$200,460	\$151,465	\$139,650	69.7%
01 May 2023	30 Apr 2024	\$182,765	\$163,591	\$165,259	90.4%

The following figures are used in the experience rating to determine the required rate change. Adjusted net premium is equal to the billed premium less pooled premium and adjusted to reflect any changes in rates. Adjusted incurred claims are equal to the incurred claims less pooled claims plus inflation and are adjusted to reflect any plan changes.

Date		Adjusted net premium	Adjusted net incurred claims	Adjusted net incurred loss ratio
From	To			
01 May 2021	30 Apr 2022	\$169,920	\$198,631	116.9%
01 May 2022	30 Apr 2023	\$205,271	\$180,060	87.7%
01 May 2023	30 Apr 2024	\$195,376	\$181,962	93.1%

Target Loss Ratio	84.9%
Credibility	100.0%
Annual Inflation	12.5%

Experience Rated Premium	\$182,765
Pooled Premium	\$22,520
<b>Total Billed Premium</b>	<b>\$205,285</b>





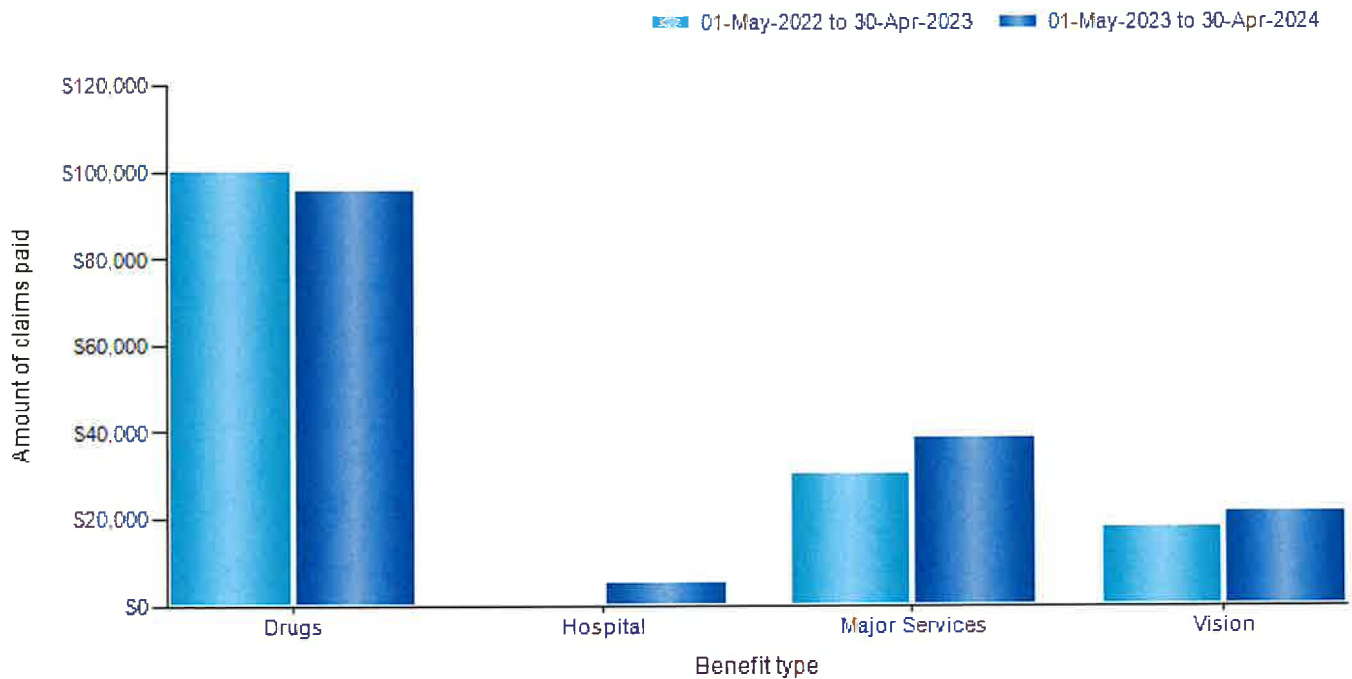
# Health benefits

## Health claims

Type of expense	01-May-2022 to 30-Apr-2023				01-May-2023 to 30-Apr-2024			
	# of occurrences	Amount paid	Average amount paid	% of total paid	# of occurrences	Amount paid	Average amount paid	% of total paid
Drugs	3035	\$100,898.79	\$33.25	66.62%	2879	\$96,174.60	\$33.41	58.79%
Hospital	2	\$1,040.00	\$520.00	0.69%	23	\$5,846.00	\$254.17	3.57%
Major Services	335	\$30,755.88	\$91.81	20.31%	489	\$39,344.85	\$80.46	24.05%
Vision	169	\$18,770.50	\$111.07	12.39%	177	\$22,225.21	\$125.57	13.59%
<b>Total</b>	<b>3541</b>	<b>\$151,465.17</b>	<b>\$42.77</b>	<b>100.00%</b>	<b>3568</b>	<b>\$163,590.66</b>	<b>\$45.85</b>	<b>100.00%</b>

The number of occurrences represents the number of individual service and drug submissions to Equitable Life.

## Summary of health claims by benefit type



**Health major services claims**

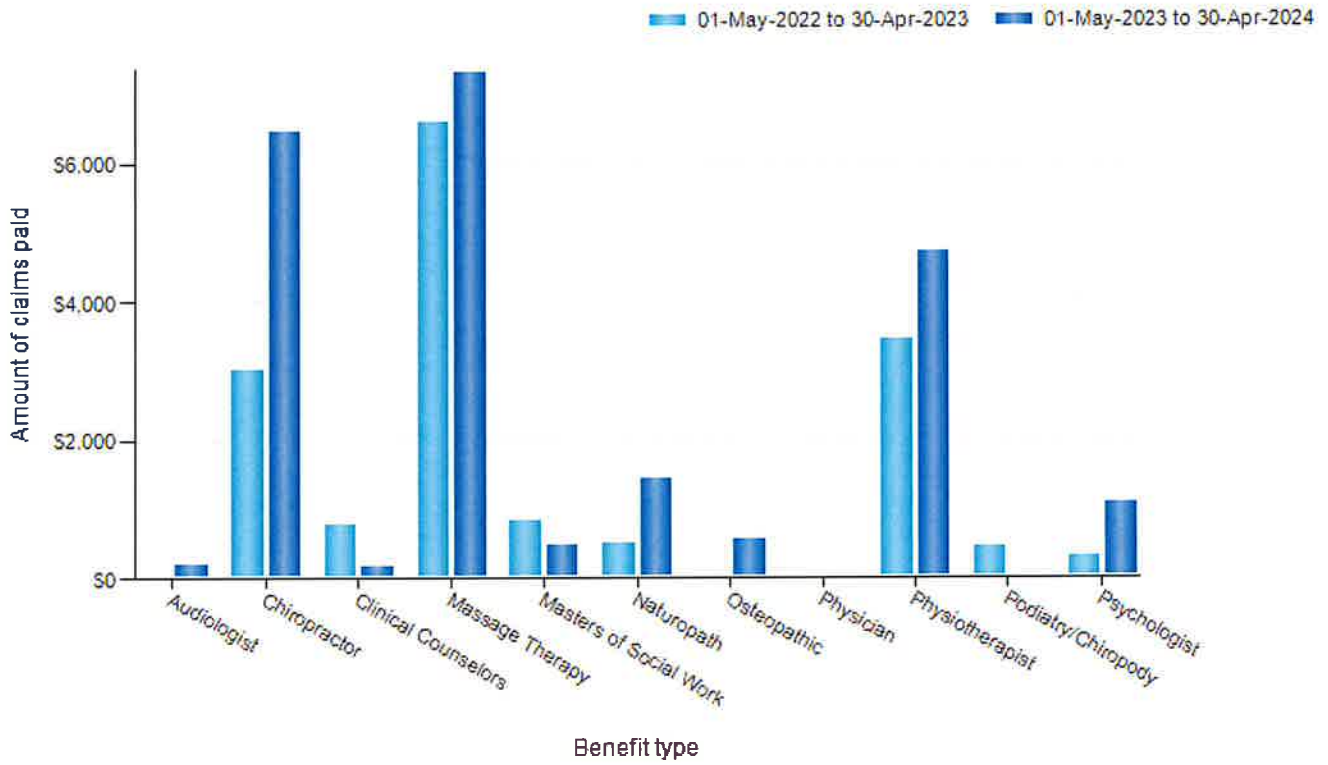
Type of expense	01-May-2022 to 30-Apr-2023				01-May-2023 to 30-Apr-2024			
	# of occurrences	Amount paid	Average amount paid	% of total paid	# of occurrences	Amount paid	Average amount paid	% of total paid
Audiologist	1	\$25.00	\$25.00	0.15%	3	\$245.00	\$81.67	1.07%
Chiropractor	77	\$3,059.00	\$39.73	18.64%	150	\$6,516.50	\$43.44	28.38%
Clinical Counselors	6	\$845.00	\$140.83	5.15%	4	\$226.00	\$56.50	0.98%
Massage Therapy	89	\$6,654.88	\$74.77	40.56%	105	\$7,370.32	\$70.19	32.10%
Masters of Social Work	6	\$895.00	\$149.17	5.45%	36	\$540.00	\$15.00	2.35%
Naturopath	10	\$555.00	\$55.50	3.38%	15	\$1,487.00	\$99.13	6.48%
Osteopathic	0	\$0.00	\$0.00	0.00%	6	\$609.50	\$101.58	2.65%
Physician	1	\$0.00	\$0.00	0.00%	4	\$0.00	\$0.00	0.00%
Physiotherapist	50	\$3,510.00	\$70.20	21.39%	65	\$4,781.40	\$73.56	20.82%
Podiatry/Chiropody	6	\$505.00	\$84.17	3.08%	1	\$45.00	\$45.00	0.20%
Psychologist	4	\$360.00	\$90.00	2.19%	9	\$1,140.00	\$126.67	4.97%
<b>Paramedical Sub Total</b>	<b>250</b>	<b>\$16,408.88</b>	<b>\$65.64</b>	<b>100.00%</b>	<b>398</b>	<b>\$22,960.72</b>	<b>\$57.69</b>	<b>100.00%</b>
Ambulance	2	\$250.00	\$125.00		0	\$0.00	\$0.00	
Orthotics	14	\$2,749.00	\$196.36		8	\$1,500.00	\$187.50	
Other Major Services	69	\$11,348.00	\$164.46		83	\$14,884.13	\$179.33	
<b>Total Major Services</b>	<b>335</b>	<b>\$30,755.88</b>	<b>\$91.81</b>		<b>489</b>	<b>\$39,344.85</b>	<b>\$80.46</b>	

The number of occurrences represents the number of individual service and drug submissions to Equitable Life.



## Health benefits

### Comparison of paramedical claims



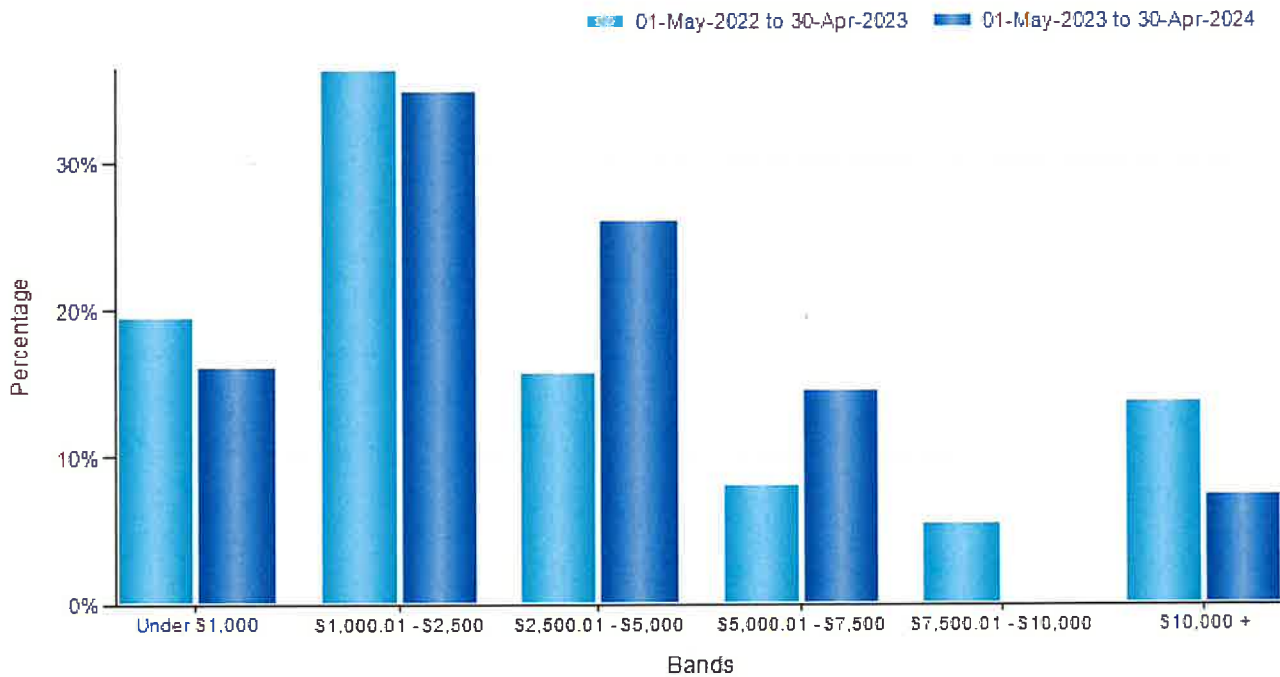


## Health benefits

### Health claims banding

Banding	01-May-2022 to 30-Apr-2023			01-May-2023 to 30-Apr-2024		
	Number of certs	Total amount paid	% of total amount paid	Number of certs	Total amount paid	% of total amount paid
Under \$1,000	93	\$29,861.13	19.71%	88	\$26,579.56	16.25%
\$1,000.01 - \$2,500	36	\$55,304.79	36.51%	35	\$57,426.35	35.10%
\$2,500.01 - \$5,000	7	\$24,145.06	15.94%	13	\$43,027.92	26.30%
\$5,000.01 - \$7,500	2	\$12,492.17	8.25%	4	\$24,105.43	14.74%
\$7,500.01 - \$10,000	1	\$8,601.14	5.68%	0	\$0.00	0.00%
\$10,000 +	2	\$21,060.88	13.90%	1	\$12,451.40	7.61%
<b>Total</b>	<b>141</b>	<b>\$151,465.17</b>	<b>100.00%</b>	<b>141</b>	<b>\$163,590.66</b>	<b>100.00%</b>

### Percentage of aggregate health claims





## Dental benefits

The Dental rates will increase by 36.0%.

The Dental benefit is underwritten on a fully insured non-refund basis. The renewal premium rates are prospectively experience rated. Past claims experience, trend, fee guide changes, and demographic changes are used to determine premiums adequate to cover expected claims for the upcoming year. Profits and losses from prior years are not considered.

The experience rating is based on a 3/1 weighting and 100.0% credibility.

Date		Billed premium	Paid claims	Incurred claims	Incurred loss ratio
From	To				
01 May 2021	30 Apr 2022	\$133,650	\$134,030	\$135,770	101.6%
01 May 2022	30 Apr 2023	\$162,262	\$169,844	\$170,177	104.9%
01 May 2023	30 Apr 2024	\$216,611	\$256,000	\$260,399	120.2%

The following figures are used in the experience rating to determine the required rate change. Adjusted net premium is equal to the billed premium adjusted to reflect any changes in rates. Adjusted incurred claims are equal to the incurred claims plus trend and fee guide and are adjusted to reflect any plan changes.

Date		Adjusted net premium	Adjusted net incurred claims	Adjusted net incurred loss ratio
From	To			
01 May 2021	30 Apr 2022	\$194,728	\$189,973	97.6%
01 May 2022	30 Apr 2023	\$214,348	\$206,806	96.5%
01 May 2023	30 Apr 2024	\$238,056	\$271,827	114.2%

Target Loss Ratio	86.9%
Credibility	100.0%
Annual Trend	8.6%
Fee Guide	4.8%



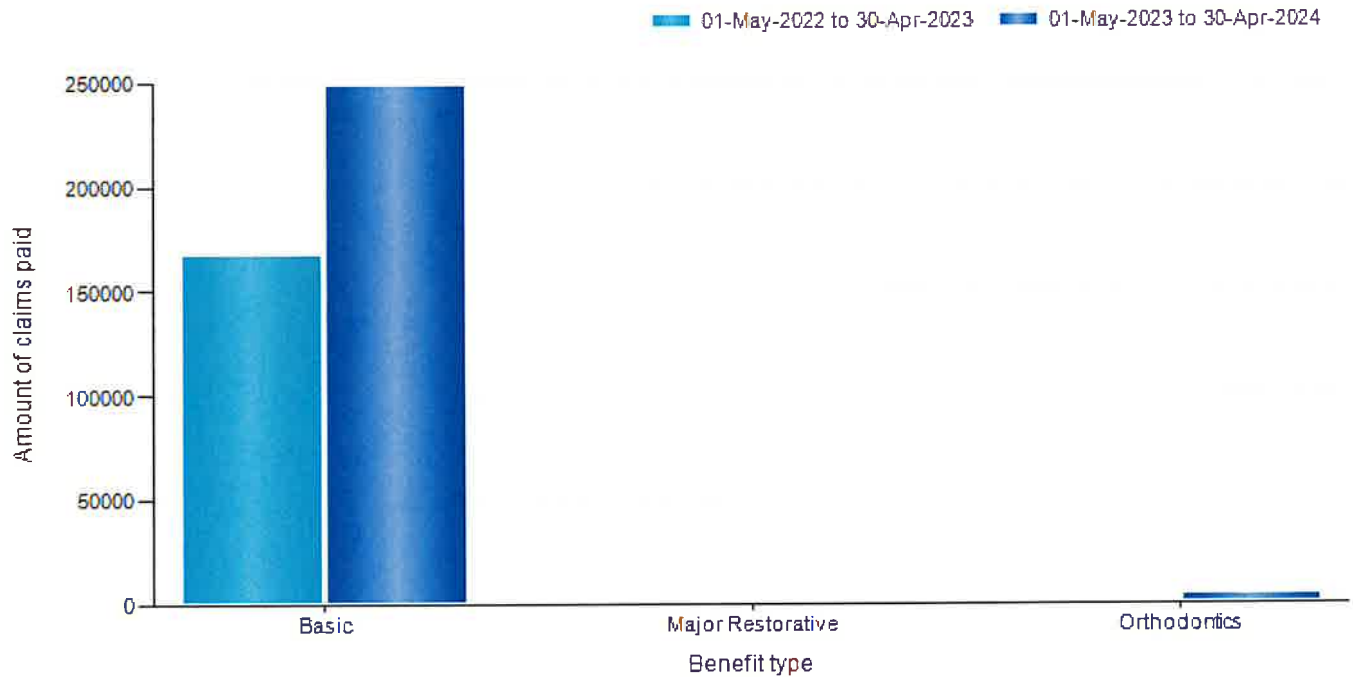
## Dental benefits

### Dental claims

Procedure	01-May-2022 to 30-Apr-2023				01-May-2023 to 30-Apr-2024			
	# of occurrences	Amount paid	Average amount paid	% of total paid	# of occurrences	Amount paid	Average amount paid	% of total paid
Basic	1714	\$168,314.62	\$98.20	99.10%	2135	\$249,945.45	\$117.07	97.63%
Major Restorative	6	\$554.50	\$92.42	0.33%	16	\$1,148.80	\$71.80	0.45%
Orthodontics	12	\$974.50	\$81.21	0.57%	38	\$4,905.80	\$129.10	1.92%
<b>Total</b>	<b>1732</b>	<b>\$169,843.62</b>	<b>\$98.06</b>	<b>100.00%</b>	<b>2189</b>	<b>\$256,000.05</b>	<b>\$116.95</b>	<b>100.00%</b>

The number of occurrences represents the number of individual service submissions to Equitable Life.

### Summary of dental claims by benefit type





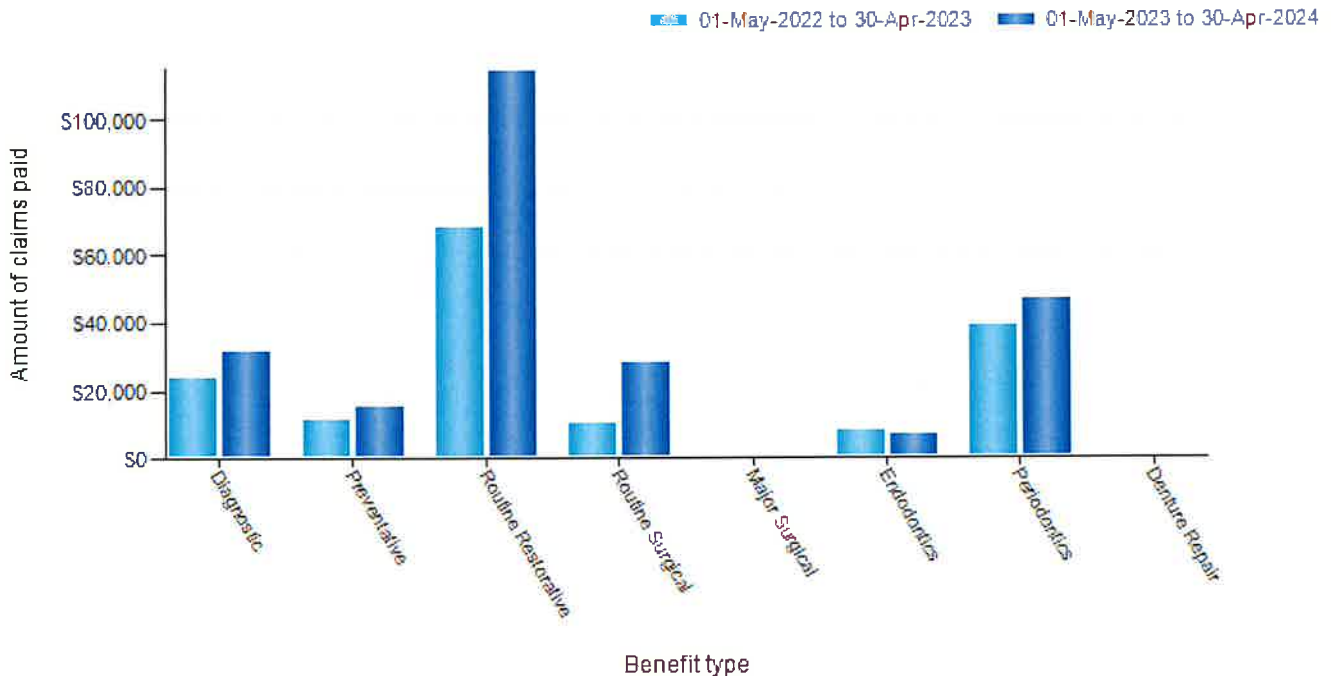
## Dental benefits

### Basic dental claims

Procedure	01-May-2022 to 30-Apr-2023				01-May-2023 to 30-Apr-2024			
	# of occurrences	Amount paid	Average amount paid	% of total paid	# of occurrences	Amount paid	Average amount paid	% of total paid
Diagnostic	524	\$24,928.72	\$47.57	14.81%	595	\$32,456.01	\$54.55	12.99%
Preventative	357	\$12,324.24	\$34.52	7.32%	424	\$16,363.75	\$38.59	6.55%
Routine Restorative	318	\$69,209.91	\$217.64	41.12%	486	\$115,331.70	\$237.31	46.14%
Routine Surgical	53	\$11,437.15	\$215.80	6.80%	117	\$29,108.70	\$248.79	11.65%
Major Surgical	2	\$248.00	\$124.00	0.15%	3	\$503.00	\$167.67	0.20%
Endodontics	13	\$9,273.98	\$713.38	5.51%	10	\$7,790.00	\$779.00	3.12%
Periodontics	445	\$39,973.87	\$89.83	23.75%	499	\$47,945.29	\$96.08	19.18%
Denture Repair	2	\$918.75	\$459.38	0.55%	1	\$447.00	\$447.00	0.18%
<b>Total</b>	<b>1714</b>	<b>\$168,314.62</b>	<b>\$98.20</b>	<b>100.00%</b>	<b>2135</b>	<b>\$249,945.45</b>	<b>\$117.07</b>	<b>100.00%</b>

The number of occurrences represents the number of individual service submissions to Equitable Life.

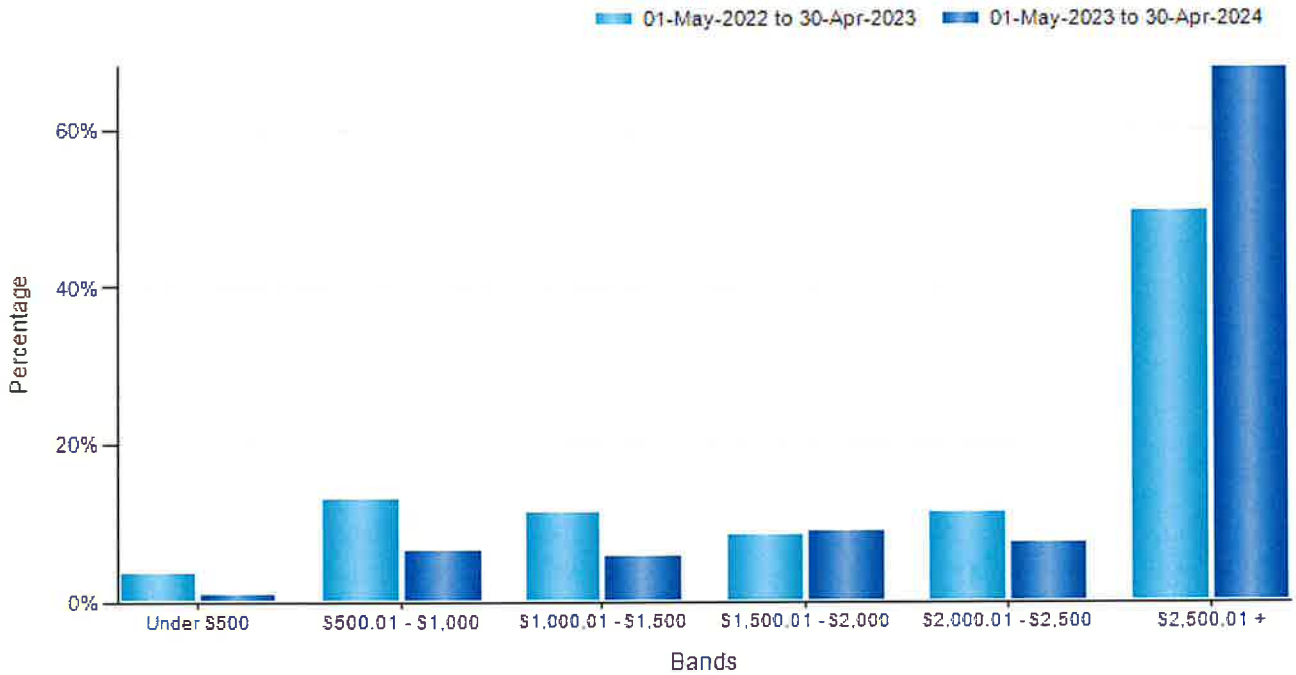
### Comparison of basic dental claims



## Dental claims banding

Banding	01-May-2022 to 30-Apr-2023			01-May-2023 to 30-Apr-2024		
	Number of certs	Total amount paid	% of total amount paid	Number of certs	Total amount paid	% of total amount paid
Under \$500	33	\$6,767.90	3.98%	24	\$3,466.74	1.35%
\$500.01 - \$1,000	31	\$22,947.67	13.51%	26	\$17,421.00	6.81%
\$1,000.01 - \$1,500	16	\$19,777.25	11.64%	13	\$15,794.60	6.17%
\$1,500.01 - \$2,000	9	\$15,208.30	8.95%	14	\$24,165.00	9.44%
\$2,000.01 - \$2,500	9	\$20,099.20	11.83%	9	\$20,468.30	8.00%
\$2,500.01 +	19	\$85,043.30	50.07%	32	\$174,684.41	68.24%
<b>Total</b>	<b>117</b>	<b>\$169,843.62</b>	<b>100.00%</b>	<b>118</b>	<b>\$256,000.05</b>	<b>100.00%</b>

## Percentage of aggregate dental claims







## Included - Equitable HealthConnector® services

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Health and wellness solutions that matter® - Healthy plan members make a healthy workplace.

A standard feature of all Equitable Life Group Benefit Plans is the easy to access, reliable Canadian health and wellness resources available through EquitableHealth.ca®. EquitableHealth.ca is offered to all our Groups at no charge as part of their Group Benefits Plan and is available to all Plan Members. On top of access to online self-service options, EquitableHealth.ca connects Plan Members with Canadian health and wellness resources through the Equitable HealthConnector® platform and Homewood Health®.

- HealthConnector supports Members' health by connecting them to the resources that can help them find a doctor, deal with a family or personal issue or locate valuable health resources.
- Homewood Health® Online (Homeweb.ca/Equitable) offers Plan Members access to tools, resources and information that can help them better cope with everyday issues ranging from work-life balance and parenting concerns, financial and legal issues to dealing with aging loved ones. This includes an interactive online Health Risk Assessment, and access to an innovative Cognitive Behavioural Therapy program that helps employees seeking support with anxiety or depression.

EquitableHealth.ca is appropriately marketed to Plan Members as “resources for a healthier you” and can help reduce employer costs associated with avoidable and unnecessary absences by supporting employees in their efforts to be at their best at home and at work. However, there are health and life events when Plan Members require direct and professional assistance to provide support, direction and expertise in managing specific situations that could:

- Threaten their health and well-being;
- Challenge their work-life balance; and
- Impact their ability to be present and productive at work.

That's where other, employer paid HealthConnector services come in.

HealthConnector provides a unique platform allowing employers to easily customize their Group Benefit programs to meet their specific demographic and cost containment needs by being:

- Available in any combination to provide comprehensive coverage for Plan Members;
- Billed as part of a single, unified monthly statement; and
- Easily accessible for Plan Members online on [www.EquitableHealth.ca](http://www.EquitableHealth.ca) under *My Resources*.

Equitable Life clients have the ability to customize their Group Benefit programs with services that meet their specific needs. These services guide and assist Plan Members through specific life events and help them return to leading healthy and productive lives at home and at work.



## Consider additional - Equitable HealthConnector® services

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### FeelingBetterNow®

Every day, millions of Canadians struggle with the impact of living with mental health issues. Left undiagnosed or unmonitored, mental health issues can impact employees' ability to keep up with the daily demands of life and work.

Provided by Mensante and reviewed and approved by the College of Family Physicians of Canada as a practice management tool available to assist family physicians in patient care. FeelingBetterNow.com (FBN) is a confidential, interactive, web based mental health care tool designed to support family physicians in the early detection, treatment and follow-up of common and potentially debilitating mental health issues. FBN will help identify when an individual is at risk for common mental health disorders, including depression, anxiety and alcoholism and provide their doctors the practical help they need to treat and follow up on these disorders. By supporting both the treating physician and the Plan Members in dealing with mental health issues, FBN can help clear the path back to productivity at work.

### The CAREpath Navigation System™

Being diagnosed, or having a loved one diagnosed with cancer is only the first step in a long and difficult journey back to health. The CAREpath's Navigation System is a patient's partner throughout the whole cancer process. CAREpath can help Plan Members deal with the emotional and medical issues they will face as they struggle with the impact of cancer on their daily personal and work lives.

CAREpath can reduce the burden that the disease places on employees and their families by ensuring that treatment is based on the most up-to-date, reliable and evidence-based information. Telephone support is provided by oncology nurses supported by oncology physicians. These professionals help Plan Members before their first visit to an oncologist and continue to provide information, guidance and support while the person goes through cancer treatment and their efforts to return to health and work.

### Dialogue Virtual Healthcare

Access to healthcare can be a challenge for many Canadians. Many don't have a family doctor and those who do often wait days or weeks to see their physician.

Our Virtual Healthcare solution, provided by Dialogue, is available to give your plan members and their families convenient, unlimited, and on-demand access to healthcare professionals.

Available 24/7, 365 days/year, Dialogue Virtual Healthcare provides access to unlimited non-urgent medical care for a wide range of health concerns. Plan members get fast access to the largest, most experienced and bilingual medical team in Canada for non-urgent medical issues. They also benefit from in-app prescription renewals and refills, personalized follow-ups after every consultation, and concierge-level navigation support for all referrals to in-person specialists when needed.

Dialogue's industry-leading platform provides an all-in-one patient journey to address health issues, reducing long wait times and time away for doctor appointments.

### WorldCare (remote second opinion service)

A second opinion service from WorldCare provides expert, timely e-consultations for serious illnesses. WorldCare delivers highly specialized and personalized electronic second medical opinions from the best medical centres in North America. Second opinions include a confirmation or modification of the original diagnosis and treatment recommendations, including alternative treatments and/or therapies, based upon the latest cutting-edge research from experts from member hospitals of the WorldCare Consortium™ including:

- Children's Hospital of Boston;
- Duke University Health System;
- The Mayo Clinic;

- Partners HealthCare System (*Massachusetts General Hospital, Brigham and Women's Hospital, Dana-Farber/Partners CancerCare*); and
- UCLA HealthCare.

Benefits of this service include:

- Electronic process can provide multiple Second Opinions from several hospitals simultaneously in complex cases;
- Coverage for 29 conditions (including 4 psychological) and any other life threatening illness;
- Personal assistance throughout the second opinion process from a dedicated WorldCare Member Care Representative; and
- Medical records collected at no cost to the Plan Member.

By providing access to second opinions from some of the world's leading hospitals and specialists, Plan Members will benefit from the most up-to-date treatments, techniques and procedures as they and their doctors deal with life threatening medical and mental health illnesses.



## Quote for additional HealthConnector® services

Service	Class	Lives	Rates per member per month	Total per month
FeelingBetterNow®	ALL	109	\$0.55	\$59.95
CAREpath Navigation System™ (minimum 20 lives required)	ALL	109	\$2.45	\$267.05
Virtual Healthcare	ALL	109	\$3.40	\$370.60
WorldCare	ALL	109	\$1.60	\$174.40
				<b>\$872.00</b>

Fees are exclusive of any applicable taxes.

Rates do not include Provincial Sales Tax (if applicable).

**Eligible Employees:** An employee must be actively-at-work, a Canadian resident, and have at least one insured benefit, as provided by Equitable Life, to be eligible for the Services. This would also include maternity leaves, seasonal, part-time and those on temporary layoff. Dependents are also included. The Services for any employee will terminate with their last active benefit, but no later than age 71. Retired Employees and those covered through special arrangements are not eligible for any Service.

*Homewood Health is a registered trademark of Schlegel Health Care Inc.*

*FeelingBetterNow is a registered trademark of Mensante Corporation*

*CAREpath Navigation System is a registered trademark of CAREpath Inc.*

*WorldCare Consortium is a registered trademark of WorldCare International, Inc.*

*® denotes a registered trademark of The Equitable Life Insurance Company of Canada unless otherwise specified*

**BY-LAW 24-56**

**THE CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE**

**Being a bylaw to confirm the proceedings of Council  
at its Special Council Meeting of October 24<sup>th</sup>, 2024.**

**The Council of the Corporation of the Township of The North Shore hereby enacts as follows:**

WHEREAS Section 5(3) of the *Municipal Act, 2001, S. O. 2001, c.25*, as amended requires municipal Council to exercise a municipal power including a municipality's capacity, rights, powers and privileges under Section 9, by by-law unless the municipality is specifically authorized to do otherwise;

AND WHEREAS the Corporation of the Township of the North Shore deems it desirable to confirm the proceedings of Council at its Special Council Meeting of October 24<sup>th</sup>, 2024.

NOW THEREFORE the Council of the Corporation of the Township of the North Shore hereby enacts as follows:

1. That each motion, resolution, and other action passed and taken by the Council at its Special Council meeting of October 24<sup>th</sup>, 2024, is hereby adopted, and ratified and confirmed.
2. The Head of Council and the proper officers of the Corporation of the Township of the North Shore are hereby authorized and directed to do all things necessary to give effect to the said action or to obtain approval where required and except where otherwise provided, the Mayor and the Clerk, or if absent, the designate, are hereby directed to affix the Corporate Seal of the Municipality to all such documents.

**READ A FIRST, SECOND AND THIRD TIME ENACTED AND FINALLY PASSED  
THIS 24<sup>th</sup> DAY OF OCTOBER 2024.**

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Tony Moor, Mayor

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Rachel Jean Schneider, Clerk/Deputy Treasurer