



## FINANCE AND ADMINISTRATION COMMITTEE

Thursday, October 13, 2022 – 9:30 a.m.

### AGENDA

1. Call to order.
2. Land Acknowledgement.
3. Roll call.
4. Disclosure of pecuniary interest and general nature thereof.
5. Adoption of minutes of previous meeting held on September 20, 2022.
6. Delegations: None at time of mailing.

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|--|-------------|
| 7. Administration Report   | 3           |
| 8. Corporate Services Department Report                              | 6           |
| 9. New Business.   |             |
| 10. Closed Meeting: None at time of mailing.                         |             |
| 11. Date of next meeting (at the Call of the Chair) and adjournment. |             |

**NOTE:** a) **County Council: Wednesday, October 26, 2022, 10:00 a.m.**

- b) Submissions received from the public, either orally or in writing may become part of the public record.

## **Strategic Plan**

**Strategic Plan Goal # 1: To inform the Federal and Provincial government on our unique needs so that Renfrew County residents get their “fair share”.**

Initiatives:

- a) Create a strategic communications plan
- b) Identify and advocate for issues important to the County of Renfrew.

**Strategic Plan Goal # 2: Fiscal sustainability for the Corporation of the County of Renfrew and its ratepayers.**

Initiatives:

- a) Commitment from Council supporting principles within the Long-Term Financial Plan
- b) Establish Contingency Plan to respond to provincial and federal financial pressures and opportunities beyond the Long-Term Financial Plan.

**Strategic Plan Goal # 3: Find cost savings that demonstrate our leadership while still meeting community needs.**

Initiatives:

- a) Complete community needs assessment
- b) With identified partners implement plan to optimize service delivery to the benefit of our residents.

**Strategic Plan Goal # 4: Position the County of Renfrew so that residents benefit from advances in technology, to ensure that residents and staff have fair, affordable and reasonable access to technology.**

Initiatives

- a) Ensure that the County of Renfrew is top of the list for Eastern Ontario Regional Network funding for mobile broadband
- b) Lobby for secure and consistent radio systems for first responders and government
- c) Put a County of Renfrew technology strategy in place.

## **COUNTY OF RENFREW**

### **ADMINISTRATION DEPARTMENT REPORT**

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**TO:** Finance and Administration Committee

**FROM:** Craig Kelley, CAO/Clerk

**DATE:** October 13, 2022

**SUBJECT:** Department Report

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#### **INFORMATION**

##### **1. Upcoming Council Meetings**

County of Renfrew staff have been working on transitional materials and orientation meetings heading into the next term of Council. Several important dates have now been established and are as follows, for information purposes:

- November 23: Inaugural meeting of County Council;
- December 12 at 1:00 pm: Orientation workshop for all locally elected members of council;
  - Items to be delivered/discussed: Council/Staff relations, Integrity Commissioner, Planning 101, Municipal Finance/Liability, etc., to be facilitated by Tony Fleming, Certified Specialist in Municipal Law, Cunningham, Swan, Carty, Little & Bonham LLP
- December 14 at 10:00 am: County Council orientation and facility tour to be facilitated by the CAO/Clerk and members of the Senior Leadership Team.

- December 21: Special County Council meeting for the purposes of a public meeting under the Planning Act (Bill 109 Official Plan Amendment).
- January 16 & 17: Strategic Planning sessions with County Council (16<sup>th</sup>) and Directors/Managers (17<sup>th</sup>).

## 2. **Rural Ontario Municipal Association (ROMA) Conference**

The Rural Ontario Municipal Association Conference is scheduled for Sunday, January 22 - Tuesday, January 24, 2023 to be held at the Sheraton Centre Hotel - 123 Queen Street West, Toronto.

The 2023 ROMA Annual General Meeting and Conference is back live and in person for the first time in 2 years. Over 1,000 municipal colleagues, provincial and federal elected officials and senior staff are anticipated to be in attendance at this much anticipated event. The 2023 Conference will have all of the critical rural municipal issues front and centre for you to engage, learn, network and bring innovative solutions to your community. The 2023 Conference also brings delegation meetings with provincial ministers back to you in-person. As well, the Ministers' Forum and addresses by provincial leaders will give attendees insight into the coming year and what your municipality can anticipate.

It is anticipated that the request(s) for delegations with Provincial Ministers will occur in mid-November. Throughout this past week, Standing Committees have discussed what issues and opportunities have arisen that require intervention or further conversation with our ministerial counterparts. The following is a list of proposed delegations:

- Associate Minister of Housing Michael Parsa – Affordable and Attainable Housing; and
- Minister Merrilee Fullerton, Ministry of Children, Community and Social Services – Increasing Social Assistance Rates for the Ontario Works and Temporary Care Assistance Program.
- Minister Sylvia Jones, Minister of Health for the Renfrew County Virtual Triage and Assessment Centre.
- Minister Kinga Surma, Minister of Infrastructure to discuss growth related and shovel ready projects including County Road 51 (Petawawa

Boulevard) in the Town of Petawawa and Campbell Drive in the Township of McNab/Braeside.

- Minister of Agriculture, Food and Rural Affairs to discuss the Line Fences Act as it relates to the costs of municipal ownership of abandoned rail corridors.

Senior staff have not identified any specific item from this committee that needs to be addressed, but welcome the opportunity to discuss options and submit a recommendation from the floor to County Council.

**COUNTY OF RENFREW**  
**CORPORATE SERVICES DEPARTMENT REPORT**

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**TO:** Finance and Administration Committee  
**FROM:** Jeffrey Foss, Director of Corporate Services  
**DATE:** October 13, 2022  
**SUBJECT:** Department Report

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**INFORMATION**

**1. Retirement – Finance Division – Accounting Technician**

Ms. Cindy Runnalls-Ziebarth has provided notice of her retirement effective December 31, 2022. Cindy joined the County of Renfrew on May 27, 1991 and has over 31 years of service. We would like to extend our thanks to Cindy for all her hard work and dedication over the years and we wish her health and happiness as she moves on to this next chapter in life.

We are pleased to advise that Ms. Sarah Coppin was the successful internal candidate in this competition and will begin her new duties as an Accounting Technician on Tuesday, October 11, 2022.

**2. Provincial Offences Administration Workload [Strategic Plan Goal #3]**

The following is a chart comparing charges received, trial notices issued, payments processed, accounts receivable files reviewed and collection notices mailed over the past five months through the Provincial Offences Administration Office.

Month 2022	Charges Received	Trial Notices Issued  **Notice of Hearing Audio Court	Early Resolution Notices	Payments Processed	Payfines Payments Processed	Number of Files Reviewed	Licence Suspensions	Collection Notices	To Collection Agency
May	1,195	43	114	482	517	517	99	35	127
June	962	133	90	461	431	354	42	86	83

Month 2022	Charges Received	Trial Notices Issued <small>**Notice of Hearing Audio Court</small>	Early Resolution Notices	Payments Processed	Payfines Payments Processed	Number of Files Reviewed	Licence Suspensions	Collection Notices	To Collection Agency
July	1,025	34	95	443	464	424	134	115	45
August	904	36	63	458	444	589	38	120	226
Sept.	955	18	68	422	472	524	94	87	89

### 3. Provincial Offences Administration Backlog [Strategic Plan Goal #3]

The following chart highlights the ongoing backlog of court matters due to the COVID-19 shutdown:

Month 2022	# of Courts Originally Scheduled	# of Courts Cancelled	# Part I Charges in Backlog	Part III New Charges	# Part III Charges in Backlog	Total Backlog Charges	Number of Court Days Required for Backlog	Months to Clear Backlog at Current Rate
January	6	2	494	124	279	897	37	12.5
Feb	5	3	460	62	422	944	39	13
March	7	3	454	59	430	943	39	13
April	5	2	451	112	304	867	36	12
May	6	2	384	125	925	1,434*	60	20
June	7	4	391	87	956	1,434	60	20
July	6	3	389	109	969	1,467	61	20
August	6	2	433	70	1,016	1,519	63	21
Sept.	6	3	399	122	978	1,499	62	21

\*The increase in the Part III backlog number, represents the total number of backlog of files both within the month of May, as well as matters scheduled to future court days. Prior to May 2022, the backlog of Part III's only included matters listed in court each month that were not completed. Going forward, the report will now include the total number of Part III's that are actively before the court.

### 4. Provincial Offences Administration – Municipal Court Manager's Association (MCMA) Conference Update [Strategic Plan Goal #3]

Ms. Ashley Wilton, POA Manager attended the Municipal Court Managers' Association Annual Conference that was held in Blue Mountain, Ontario from

September 27 to September 29, 2022. The following items were overviewed as part of this Conference:

a) Modernization of POA Technology and Courts Digital Transformation

The Ministry of the Attorney General (MAG) provided an update on the current status of replacing the aging Integrated Court Offence Network (ICON) system. This system has been identified as a priority to be replaced for many years, by both the provincial users and their municipal partners. They have identified a list of functions they would like the new program to include, and hope to have the project begin soon. It is expected to be a multi-year endeavour. MAG representatives from the POA Unit indicated that they have been in a caretaker role leading up to the provincial elections and now plan to resume/begin a number of priority projects that have been on hold. In 2022, a Courts Digital Transformation Branch was established.

The Administrative Information Management System (AIMS) is a project spearheaded by the City of Toronto as an alternative to ICON. Toronto received capital funding and began the project in 2021. They opened up a working group to other municipalities and currently have seven active stakeholders and many observers (the County of Renfrew is an observer). The City of Toronto recognized the over 30-year-old ICON system as outdated and inefficient and they began a working group to identify program requirements, develop a roadmap, and business case. As phase one wraps up, the working group will have a comprehensive business plan to be presented to Ontario Court of Justice, Ministry of Attorney General, and City Officials. These approvals must be received before a Request for Proposal (RFP) release and vendor selection. As the project progresses, and if approvals are reached, observers may opt in as an active stakeholder.

MCMA members shared technological advances they have been using in-house to increase efficiencies. The new hybrid court method, which resulted from the pandemic, has opened opportunities to rethink how courts function and how Courts Administration may communicate with defendants and stakeholders. By updating technologies and moving to technology-based scheduling and notifications, there has been a reduction in duplicating efforts by court staff, and access to justice has been simplified for defendants. Common struggles include: sound and video issues during court proceedings, equipping courtrooms to support technology changes, and staff training. Currently Zoom is the only MAG approved platform for hosting hybrid court.



b) Justice of the Peace Recruitment Process – Update from the Justice of the Peace Appointments Advisory Committee (JPAAC)

A pre-recorded message from the Chair, Michael Ras, of the Justice of the Peace Advisory Committee was viewed by the conference attendees. Mr. Ras, gave an overview of who the panel was comprised of, how the process worked, applicant requirements, and the current recruitment status in Ontario.

2021 and 2022 have seen an increased number of vacancies for a variety of reasons including failure by the 2019 committee to fill all positions, along with increased and early retirements.

COVID closures also delayed newer appointees in completing all of their training requirements to be ready for the bench. In many court areas, as experienced here in the County of Renfrew, there is a shortage of judicial availability and widespread court closures. The backlog in all courts remain significant due to these shortages, as well as the pandemic closures.

JPAAC is currently wrapping up the 2022 recruitment process and hope to fill 45 vacancies across the province. In early 2023, it is anticipated that the Chief Justice will seek approval from the Attorney General to begin further recruitment in 2023. It will be approximately a 10-month process before further appointments would be made. New appointees then complete approximately one year of training and mentoring before they begin presiding in Court.

c) MCMA Committee Updates

Within the Municipal Court Managers Association, there are a number of committees working diligently to ensure best practices and standardization are available to the Provincial Offences Courts throughout Ontario:

- i. The Education Committee is working towards a formal training manual or program for new Court Managers and Courtroom Staff. Over the past year they provided an online training session to assist in the Bill 177 reforms where Clerks of the Court began to complete some of the functions previously done by a Justice of the Peace (i.e. applications for extensions of time to pay and entering convictions or quashing offences on failure to respond dockets). Further reforms are expected by the end of 2022 and the Education Committee aims to provide further training and sharing of practices as that occurs.

- ii. The Technology Committee shared updates from their working group with MAG and discussed the advances they have made and their goals for 2023.
- iii. The Stats Committee recently requested municipalities to complete a survey to identify if they thought the current cost and fee structure was adequate, and what may be a fair fee for a variety of court related activities. Once completed they will approach the Ministry of Attorney General (MAG) to lobby for changes that would more adequately reflect the true costs incurred.
- iv. The Collections Committee has not been meeting regularly, but intend to reconvene in 2023 and will reach out with training initiatives.
- v. The Forms Committee noted it has been a busy couple of years with all of the changes required on Certificates of Offence prescribed by the Ministry of Attorney General, including Bill 177 Clerk of the Court Reforms and ongoing changes to appearance methods available to defendants.

#### **5. 2023 Budget [Strategic Plan Goal #3]**

Following the approval of the 2023 Budget Schedule at the September session of County Council, Corporate Services staff have now initiated the 2023 Budget process and are establishing meeting dates with each department throughout the months of October and November to develop their 2023 budgets. Each Committee will review the detailed budget in February prior to the Consolidated Budget Workshop.

#### **6. 2022 Service Awards Recipients and Retirees**

As a result of the COVID-19 Pandemic, the County of Renfrew has not been hosting our annual employee service awards recognition dinner but staff have still been recognized for their valuable service to the County of Renfrew. Earlier this year, a survey of staff was completed by over 200 individuals to determine if this event should continue and/or what our service awards should look like in the future. The County of Renfrew will continue to recognize staff, and this year we will be recognizing 73 service award recipients who have attained 10 to 40 years of service, as well as 27 retirees.

Attached as Appendix I is the 2022 list of Service Awards Recipients and Retirees.

## **7. Benefits Renewal of Services [Strategic Plan Goal #3]**

The Municipal Benefits Committee (MBC) met with our benefits consultants, Cowan Insurance, on October 4, 2022 to conduct a review of the services and plans. The renewal period for these services is January 1, 2023 – December 31, 2023. The MBC voted to continue with Cowan Benefits Consulting services, as well as to continue with Manulife Financial for the provision of a benefits insurance program for the period of January 1, 2023 to December 31, 2023.

### **Annual Employee Benefits Plan Renewal**

As a result of plan design management and the efforts of our benefits consultants, Cowan Insurance Group, our renewal rates have been negotiated for 2023 with an overall increase of 8.9% or an annual premium adjustment of \$259,937.50.

These contracts are awarded under the delegated authority to the Chief Administrative Officer/Clerk under By-law 74-22 being a By-Law to Delegate Authority for Decisions to the Chief Administrative Officer in the Event that Council finds itself, subject to Section 275 of the Municipal Act, 2001, as amended, regarding "restricted acts after nomination day".

Attached as Appendix II is the Presentation that includes the Executive Summary from Cowan Insurance Group which shows the 2023 Renewal Table.

Attached as Appendix III is the By-Law to Authorize the Clerk to Enter Into a Service Agreement Renewal with Cowan Benefits Consulting for a Benefits Program.

Attached as Appendix IV is the By-Law to Authorize the Clerk to Enter Into a Service Agreement with Manulife Financial for the Provision of a Benefits Program.

## **BY-LAWS**

### **8. Employment By-law #1 [Strategic Plan Goal #3]**

**Recommendation:** THAT the Finance and Administration Committee recommends that County Council approve the following changes to Employment By-law #1 effective October 1, 2022:

- a) Change to the Student Wage from \$14.10 to \$14.60 (for students under 18) and from \$15.00 to \$15.50 (for students 18 and over) as outlined in Schedule "A";

AND FURTHER THAT the revised Employment By-law # 1 be adopted.

## **Background**

The Government of Ontario announced that starting October 1, 2022, the general minimum wage would increase as Ontario continues to work for its workers. This eight percent increase over one year will help workers keep up with rising costs and inflation. A summary of the proposed changes to Employment By-law #1 are as follows:

### **a) Student Wages**

On October 1, 2022, the Ontario minimum wage increased, therefore the County of Renfrew student wages are established as follows:

- Students over the age of 18 are paid at the Province of Ontario general minimum wage, equalling \$15.50.
- Students under the age of 18 are paid at 94% of the general minimum wage, equalling \$14.60.

Attached as Appendix V is Employment By-law #1 in bold and strikeout.

## **2022 Service Awards Recipients and Retirees**

### **Development & Property**

EVELYN VANSTARKENBURG	25
JASON DAVIS	20
COLLEEN SADLER	20
ANTHONY ASHLEY	15
BRUCE HOWARTH	15
REINHOLD KRAFT	10

### **Emergency Services**

MICHELLE CASSISTA	15
SHAWN DOYLE	15
CORY NORTHRUP	15

### **Corporate Services**

ROGER GOLDBERG	20
CHRIS RYN	20

### **Public Works & Engineering**

TERRY ARCHAMBEAULT	20
MICHAEL BEHM	20
LEIGH BROOKS	10
DARYL CYBULSKI	10
DENNIS PECOSKIE	10
JOSHUA PENNOCK	10

### **Community Services**

JULIE BARCLAY	25
MICHELLE FELHABER	25
BRENDA JOLICOEUR	25
ANDREA PATRICK	25
SHEILA WISHART	25
TAMMY ZOHR	25
ANDREA BLACKBURN	20
AMANDA KUTCHKOSKIE	15
BERNIE TREMBLAY	15
JACKIE AGNEW	10
LAURIE LYNN KINGSBURY	10

### **Bonnechere Manor**

GAIL ROUSELLE	40
TIMOTHY BRAZEAU	35
PAULINE FELHABER	35
MARILYN HAAIMA	35
MELODIE LATENDRESSE	35
KATHY MEGRATH	35
SHERRY WINDLE	35
LAURIE LAMBERT	30
HELENE CHARTIER	20
LAWANDA CLARKE-VALLIQUETTE	20
CAROLYN LEPINE	20
LORIAN STORIE	20
LISA VALLIQUETTE	20
SHERI VANDERLINDEN	20
AMIE GUTHRO	15
JOY MOUSSEAU	15
DENVER MULLEN	15
CHELSEY BLAIR	10
MADDIE BUTSON	10
DESTINY CLARK	10
JORDYN GOTH	10
VIVIANA GREEN	10
GERALDINE NEUMAN	10
STEPHANIE SANGSTER	10
LINDSAY SHEPPARD	10
LAURA SNELL	10
KASEY TURNER	10

### **Miramichi Lodge**

DEBBIE MOREAU	40
LAURIE HEMINGTON	25
GRACE VANDERVELDE	25
MELANIE EICHSTAEDT	20
CRYSTAL HERMITTE	20
AMANDA LEVAIR	20
AMANDA MCMULLAN	20
ANGELA YAHNKE	20
CLORESSIA BORUTSKI	15
PAULA MAYNARD	15
DAWN MOLSON	15
KAREN TOWSTUK	15
LAURA WALKER	15
CHARLENE BROZMANN	10
STEVE CONNELL	10
APRIL GAGNON	10
OFELIA SMITH	10
BRETTANY STODDARD	10

## **2022 Service Awards Recipients and Retirees**

### **Retirees**

#### **Administration**

PAUL MOREAU 11

#### **Development & Property**

COLLEEN SADLER 20

ALASTAIR BAIRD 18

KIM FRASER 14

#### **Emergency Services**

JEFF LATIOK 17

ED BYERS 17

#### **Corporate Services**

CINDY RUNNALLS-ZIEBARTH 31

DEBBIE NASH 22

ANDY COWAN 21

ROGER GOLDBERG 20

#### **Public Works & Engineering**

TERRY ARCHAMBEAULT 19

#### **Community Services**

GHYSLAINE TURGEON 18

JUDY MULVIHILL 16

JACKIE AGNEW 10

#### **Bonnechere Manor**

GAIL ROUSELLE 40

BONITA RIOPELLE 38

TIMOTHY BRAZEAU 35

SANDI PARKS 27

CATHERINE CAMPBELL 22

JOHN KIEZEBRINK 17

#### **Miramichi Lodge**

JUANITA CASEY 34

NANCY BROMLEY 31

SHELLEY MCKEOWN 31

GRACE VANDERVELDE 25

CLAUDETTE VIENS 21

CLAIRE WILES 5

LINDA TIEKSTRA 4



County of Renfrew and  
Participating Municipalities


January 2023 Renewal

Exp Period: July 1, 2021 – June 30, 2022

 **BEST  
MANAGED  
COMPANIES** | Platinum member

We care about what you care about.


 **Cowan**



## Agenda

- Executive summary
- Renewal analysis by benefit
- Recommendations & considerations
- Questions/discussion
- Appendices

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 **Cowan**

# Executive Summary



## Your Team

Anne Marie Nevins  
Principal Consultant

Francine Sabourin  
Senior Benefits Specialist

Angela MacDonald  
Underwriting Manager

At Cowan Insurance Group, we believe our role is to provide you with sound advice and innovative solutions that maximize your investment

Our team members take an ownership approach with each of our clients, resulting in long-lasting and caring relationships

This is accomplished by creating a partnership based on trust, communication and service

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Talent wins games, but teamwork and intelligence wins championships.

~  
Michael Jordan



## Your Benefit Details

Benefit	Rating Method	Funding Method	Insurance Carrier	Renewal Date
Life Insurance	Experience Rated	Non-Refund	Manulife	January 1 <sup>st</sup>
Dependent Life	Fully Insured	Non-Refund	Manulife	January 1 <sup>st</sup>
Long Term Disability	Experience Rated	Non-Refund	Manulife	January 1 <sup>st</sup>
Critical Illness	Fully Insured	Non-Refund	Manulife	January 1 <sup>st</sup>
Extended Health Care	Experience Rated	Refund	Manulife	January 1 <sup>st</sup>
Dental Care	Experience Rated	Refund	Manulife	January 1 <sup>st</sup>
Health Spending Account	Fully Insured	Non-Refund	Manulife	January 1 <sup>st</sup>
Employee Assistance Program	Fully Insured	Non-Refund	Homewood	January 1 <sup>st</sup>
Accidental Death & Dismemberment	Fully Insured	Non-Refund	SSQ	January 1 <sup>st</sup>

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## Our Financial Review



Rating Method	Review Focused On	Analysis Required	Negotiability/Impact
Fully Pooled (Insured)	<ul style="list-style-type: none"> <li>- Demographic changes</li> <li>- Insurer's manual rates</li> <li>- Comparisons to market</li> </ul>	Modest	Often minimal
<b>Experience Rated (Insured)</b>	<ul style="list-style-type: none"> <li>- <b>Analysis of client's claim utilization</b></li> <li>- <b>Review of insurer trend assumptions</b></li> <li>- <b>Review of insurer reserve levels</b></li> <li>- <b>Review of insurer expenses</b></li> <li>- <b>Review of overall rating approach</b></li> </ul>	<b>Complex &amp; Extensive</b>	<b>Often the greatest opportunity</b>
Experience Rated (Self Insured, Budgeted ASO)	<ul style="list-style-type: none"> <li>- Analysis of client's claim utilization</li> <li>- Review of insurer expenses</li> <li>- Review of budgeted rates</li> </ul>	Complex & Extensive	Can be great when future claims impacted via amendment
Experience Rated (Self Insured, Pure ASO)	<ul style="list-style-type: none"> <li>- Analysis of client's claim utilization</li> <li>- Review of insurer expenses</li> </ul>	Modest	Can be great when future claims impacted via amendment

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## 2022 Renewal Recap

 The information below reflects changes effective January 1, 2022

Benefit	Pre-Renewal	Proposed Renewal	% Change	Negotiated Renewal	% Change
Life Insurance	\$ 29,953	\$ 38,452	28.4%	\$ 31,448	5.0%
Dependent Life Insurance	\$ 233	\$ 299	28.3%	\$ 245	5.2%
Long Term Disability - Taxable	\$ 76,263	\$ 105,932	38.9%	\$ 96,854	27.0%
Long Term Disability - Non Taxable	\$ 5,996	\$ 6,829	13.9%	\$ 5,996	0.0%
Extended Health Care	\$ 205,577	\$ 269,057	30.9%	\$ 254,915	24.0%
Dental Care	\$ 93,241	\$ 108,346	16.2%	\$ 102,565	10.0%
Hospital	\$ 4,414	\$ 5,777	30.9%	\$ 5,474	24.0%
<b>Total Monthly Cost</b>	<b>\$ 415,677</b>	<b>\$ 534,692</b>	<b>28.6%</b>	<b>\$ 497,497</b>	<b>19.7%</b>
<b>Change in Monthly Cost</b>		<b>\$ 119,015</b>		<b>\$ 81,820</b>	
<b>Total Annual Cost</b>	<b>\$ 4,988,124</b>	<b>\$ 6,416,304</b>		<b>\$ 5,969,964</b>	
<b>Change in Annual Cost</b>		<b>\$ 1,428,180</b>		<b>\$ 981,840</b>	

- Manulife proposed an overall increase in monthly premium of 28.6% which was subsequently reduced to 19.7% through negotiations
- Negotiations avoided additional annual proposed costs of \$446,000

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## 2023 Renewal

 The information below reflects changes effective January 1, 2023

Benefit	Current Costs	Proposed Costs	% Change	Renewal Costs	% Change
Life Insurance	\$ 29,339.68	\$ 39,349.58	34.1%	\$ 32,860.44	12.0%
Dependent Life Insurance	\$ 297.37	\$ 399.07	34.2%	\$ 333.05	12.0%
Long Term Disability - Taxable	\$ 106,594.70	\$ 106,594.70	0.0%	\$ 106,594.70	0.0%
Long Term Disability - Non Taxable	\$ 6,135.69	\$ 7,283.00	18.7%	\$ 6,626.55	8.0%
Critical Illness	\$ 25.57	\$ 25.57	0.0%	\$ 25.57	0.0%
Extended Health Care	\$ 272,052.32	\$ 320,459.04	17.8%	\$ 314,322.91	16.0%
Hospital	\$ 5,473.56	\$ 6,445.96	17.8%	\$ 6,349.33	16.0%
Dental Care	\$ 107,728.69	\$ 110,313.91	2.4%	\$ 107,728.69	0.0%
<b>Total Monthly Cost</b>	<b>\$ 527,647.58</b>	<b>\$ 590,870.83</b>	<b>12.0%</b>	<b>\$ 574,841.24</b>	<b>8.9%</b>
<b>Change in Monthly Cost</b>		<b>\$ 63,223.25</b>		<b>\$ 47,193.66</b>	
<b>Total Annual Cost</b>	<b>\$ 6,331,770.96</b>	<b>\$ 7,090,449.96</b>		<b>\$ 6,898,094.93</b>	
<b>Change in Annual Cost</b>		<b>\$ 758,679.00</b>		<b>\$ 566,323.97</b>	

- Manulife proposed an overall increase in monthly premium of 12.2% which was subsequently reduced to 8.9% through negotiations
- Negotiations avoided additional annual proposed costs of \$192,000

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## Five Year Renewal Recap

Benefit	Jan 1, 2019	Jan 1, 2020	Jan 1, 2021	Jan 1, 2022	Jan 1, 2023	5 Year Avg
Life Insurance	0.0%	10.0%	15.0%	5.0%	12.0%	8.4%
Dependent Life Insurance	0.0%	10.0%	15.0%	5.0%	12.0%	8.4%
Long Term Disability - Taxable	-25.3%	15.0%	37.0%	27.0%	0.0%	10.7%
Long Term Disability - Non Taxable	17.0%	-5.0%	0.0%	0.0%	8.0%	4.0%
Extended Health Care	0.0%	0.0%	0.0%	24.0%	15.5%	7.9%
Dental Care	0.0%	0.0%	0.0%	10.0%	0.0%	2.0%
Overall Change	-3.7%	2.7%	6.8%	19.7%	8.9%	6.9%

- Except for the renewal in 2022 annual increases have been less than 10% with the five-year average being +6.9%
- The Life Insurance and taxable LTD benefits have seen the largest increases on average year over year

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## Summary of Surplus Accounts – Feb 2022

### CFR #836

- Has a balance of **\$252,908**
- The Claims Fluctuation Reserve is fully funded at 10% of the health and dental premium

### UDA #2042

- Opened this UDA Account September 1, 2007 and is now frozen
- Has a surplus balance of **\$42,977**
- The Town of Deep River, Ontario Highlands Tourism Organization and The Township of Laurentian Valley are excluded from this UDA

### UDA #2560

- Opened this UDA Account March 1, 2013
- Has a surplus balance of **\$480,517**
- All municipalities are included within this UDA Account

- To review the Financial Report for the period of March 1, 2021 to February 28, 2022, please refer to Appendix B

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## Principal Eligible for ORST Tax Credits

UDA #2560

February 1, 2024: **\$56,103.30**

February 1, 2025: **\$236,439.25**

### ORST Tax Credits

A total of **\$292,542.55** in principle is available for ORST tax credits if withdrawn before the expiry date noted

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## Financial Estimate

	Mar22 to Jun22	Mar22 to Feb23
Premium	\$1,499,907	\$4,499,721
Claims	\$1,467,918	\$4,351,741
Retention	\$145,121	\$433,543
<b>Estimated Deficit</b>	<b>-\$113,132</b>	<b>-\$285,564</b>

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## 2023 Expenses

Expense	Current Charge	Renewal Charge
\$15,000 In-Canada Health Claims and 1 <sup>st</sup> Dollar Out of Country Pooling (% of premium)	29.00%	<b>31.37%</b>
Emergency Travel Assistance	\$0.40 single \$0.80 family	\$0.40 single \$0.80 family
General Administration (% of premium)	1.50%	1.50%
Claims Administration (% of claims)	3.50%	3.50%
Profit Charge (% of premium)	0.5% to 1.0% based on CFR funding	0.5% to 1.0% based on CFR funding
Risk Charge (% of premium)	0.25% to 2.0% Based on CFR funding	0.25% to 2.0% Based on CFR funding

- The pooling charge of 29% will increase to 31.37%
- The refund accounting expenses for the health and dental care benefits will remain unchanged for the upcoming period

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## The Multi-Generational Workplace



**Over 55**  
**33% of your employees**

\*Born after WWII  
\*Group benefits are highly valued  
\*Worrying about post-retirement coverage



**41 - 55**  
**38% of your employees**

\*Sandwich Generation  
\*Group benefits are very important  
\*Children, aging parents



**26 - 40**  
**28% of your employees**

\*Group benefits are important  
\*Starting families  
\*Worried about money and buying a home



**Under 25**  
**1% of your employees**

\*No dependents  
\*Group benefits are a "nice to have"

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# Renewal Analysis by Benefit



## Life Insurance

Effective Date	Proposed	Negotiated
Jan 1, 2023	+34.1%	+12.0
Jan 1, 2022	+28.5%	+5.0%
Jan 1, 2021	+23.1%	+15.0%
Jan 1, 2020	+11.6%	+10.0%
Jan 1, 2019	-10.2%	No change

- Manulife proposed an increase of 34.1% to the current Life Insurance and Dependent Life Insurance rates
- Negotiations with Manulife have resulted in a 12.0% increase to the rates



## Life Insurance Experience

Life Insurance	Mar18-Feb19	Mar19-Feb20	Mar20-Feb21	Mar21-Feb22	Mar22-Jun22	Total
Paid Premium	\$ 231,439	\$ 239,595	\$ 264,570	\$ 319,593	\$ 114,950	\$ 1,170,147
Paid Claims	\$ 71,000	\$ 223,500	\$ 30,200	\$ 94,510	\$ -	\$ 419,210
Waiver of Premium Change						\$ 519,275
IBNR Change						\$ 7,288
Total Claims Cost	\$ 71,000	\$ 223,500	\$ 30,200	\$ 94,510	\$ -	\$ 945,773
Claims Ratio	30.7%	93.3%	11.4%	29.6%	0.0%	80.8%

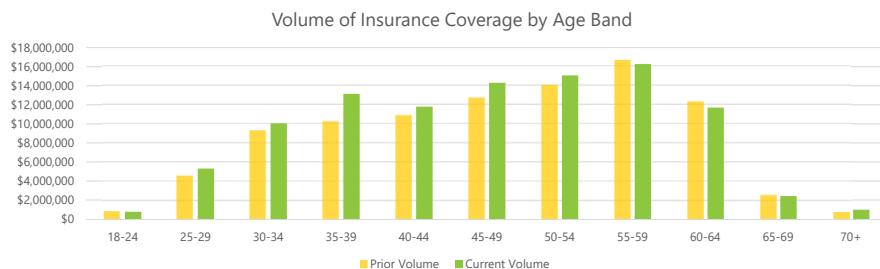
- In the 2021/2022 experience period there was a total of \$94,510 in paid life insurance claims
- The current experience period (year to date – 4 months) March 1, 2022 to June 30, 2022 had no paid claims

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## Demographic Analysis

Life Changes	Prior Year	Current Year	Changes
Number of Covered Lives	865	934	69 lives
Average Age of Covered Lives	47.9	47.2	-0.7 years
Total Volume of Life Insurance	\$ 94,724,000	\$ 101,777,500	7.4%
Volume of Insurance Age 50 and Older	\$ 46,254,500	\$ 46,411,500	0.3%
Average Volume per Covered Life	\$ 109,508	\$ 108,969	-0.5%
Volume of Male Coverage	\$ 53,671,000	\$ 56,285,000	4.9%



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## Taxable Long Term Disability

Effective Date	Proposed	Negotiated
Jan 1, 2023	No change	No change
Jan 1, 2022	+38.9%	+27.0%
Jan 1, 2021	+53.2%	+37.0%
Jan 1, 2020	+23.1%	+15.0%
Jan 1, 2019	-25.3%	-25.3%

- Manulife proposed no change to the current rates
- Our analysis of the claims experience supports this position

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## Long Term Disability Claims

Taxable LTD	Mar18-Feb19	Mar19-Feb20	Mar20-Feb21	Mar21-Feb22	Mar22-Jun22	Total
Paid Premium	\$ 659,698	\$ 548,582	\$ 647,830	\$ 972,421	\$ 398,683	\$ 3,227,214
Paid Claims by Incurral Period	\$ 212,600	\$ 274,811	\$ 590,540	\$ 129,912	\$ -	\$ 1,207,863
Disabled Life Reserves	\$ 331,637	\$ 52,594	\$ 884,040	\$ 410,179	\$ -	\$ 1,678,450
Litigation Reserves	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Claims Cost	\$ 544,237	\$ 327,405	\$ 1,474,580	\$ 540,091	\$ -	\$ 2,886,313
Claims Ratio	82.5%	59.7%	227.6%	55.5%	0.0%	89.4%
Total # of Claims Admitted	5	7	16	8	0	36
# of Claims Active	1	2	8	5	0	16
# of Claims Pending	0	0	0	0	0	0
# of Claims Litigation	0	0	0	0	0	0

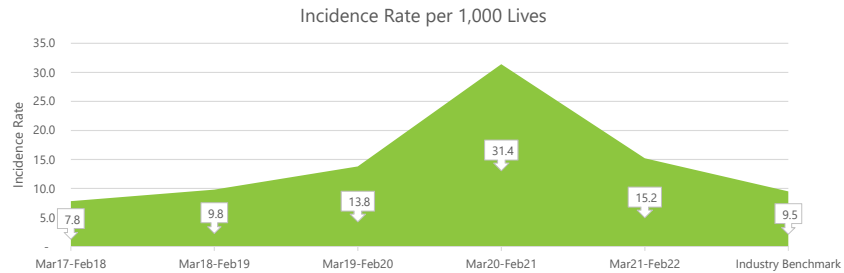
- In the 2021/2022 experience period there were eight new claims admitted, no new claims have been admitted in the first four months of the current experience period
- In total of the 36 claims admitted since March 1, 2018, 16 claims remain open

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## Incidence Rate



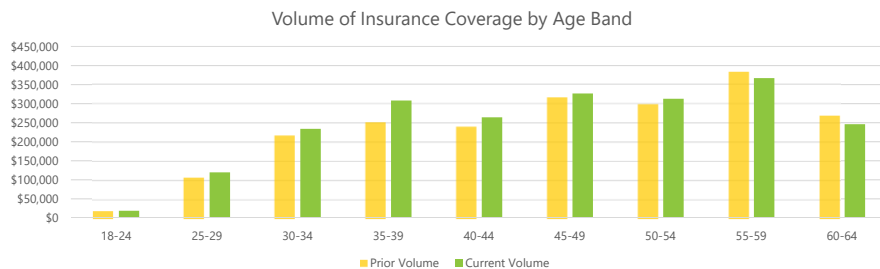
- Expected LTD incidence is between 7 and 12 claims per 1,000 covered lives
- Incidence rates have been higher than the expected norm since the 2018/2019 period

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## Demographic Analysis

LTD Changes	Prior Year	Current Year	Changes
Number of Covered Lives	536	552	16 lives
Average Age of Covered Lives	46.9	46.2	-0.7 years
Total Volume of LTD Insurance	\$ 2,101,716	\$ 2,195,369	4.5%
Volume of Insurance Age 50 and Older	\$ 949,662	\$ 925,383	-2.6%
Average Volume per Covered Life	\$ 3,921	\$ 3,977	1.4%
Volume of Female Coverage	\$ 843,275	\$ 886,486	5.1%



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## Non-Taxable Long Term Disability

Effective Date	Proposed	Negotiated
Jan 1, 2023	+18.7%	+8.0%
Jan 1, 2022	+13.9%	No change
Jan 1, 2021	-3.6%	No change
Jan 1, 2020	-17.9%	-5.0%
Jan 1, 2019	+29.1%	+17.0%

- Manulife proposed an 18.7% increase to the current rates
- Our analysis of the claims experience supports no change to the rates, however, Manulife would only reduce the increase to 8.0%

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## Long Term Disability Claims

Non-Taxable LTD	Mar18-Feb19	Mar19-Feb20	Mar20-Feb21	Mar21-Feb22	Mar22-Jun22	Total
Paid Premium	\$ 64,158	\$ 75,007	\$ 72,892	\$ 70,979	\$ 23,917	\$ 306,953
Paid Claims by Incurral Period	\$ -	\$ 1,487	\$ -	\$ -	\$ -	\$ 1,487
Disabled Life Reserves	\$ -	\$ 5,169	\$ -	\$ -	\$ -	\$ 5,169
Litigation Reserves	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Claims Cost	\$ -	\$ 6,656	\$ -	\$ -	\$ -	\$ 6,656
Claims Ratio	0.0%	8.9%	0.0%	0.0%	0.0%	2.2%
Total # of Claims Admitted	0	1	0	0	0	1
# of Claims Active	0	1	0	0	0	1
# of Claims Pending	0	0	0	0	0	0
# of Claims Litigation	0	0	0	0	0	0

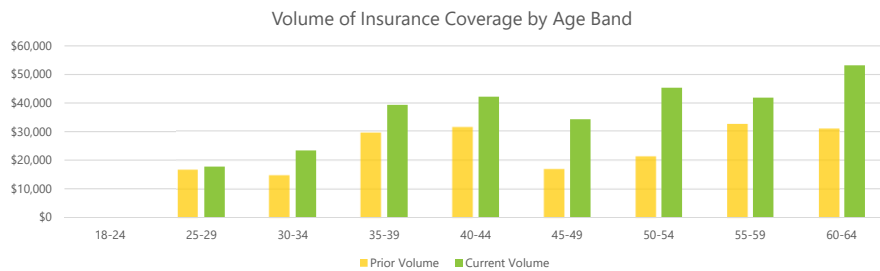
- There have been no new claims admitted since the 2019/2020 period

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## Demographic Analysis

LTD Changes	Prior Year	Current Year	Changes
Number of Covered Lives	55	81	26 lives
Average Age of Covered Lives	46.4	47.5	1 years
Total Volume of LTD Insurance	\$ 193,275	\$ 297,282	53.8%
Volume of Insurance Age 50 and Older	\$ 84,374	\$ 140,343	66.3%
Average Volume per Covered Life	\$ 3,514	\$ 3,670	4.4%
Volume of Female Coverage	\$ 63,140	\$ 107,938	71.0%



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## Extended Health Care

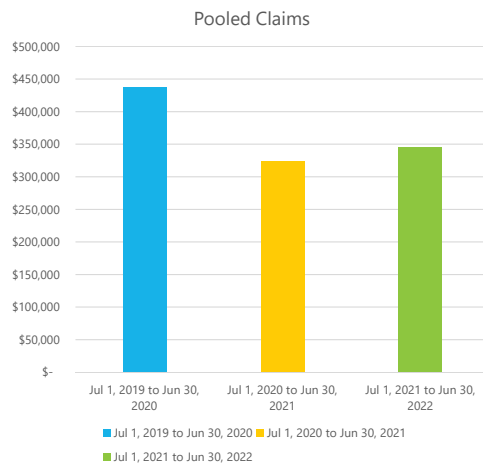
Effective Date	Proposed	Negotiated
Jan 1, 2023	+17.8%	+16.0%
Jan 1, 2022	+31.0%	+24.0%
Jan 1, 2021	+16.0%	No change
Jan 1, 2020	+11.7%	No change
Jan 1, 2019	+5.1%	No change

- Given the projected deficit on the refund accounting benefits, of which, health care is the benefit accumulating the deficit, Manulife proposed an increase of 17.8%
  - This includes deficit recovery of 2.4%
- Our analysis supports a slightly smaller increase of 16.0% (including deficit recovery) to which Manulife agreed to implement

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## Health Care Pooling



- Extended Health Care claims in Canada in excess of \$15,000 per certificate are pooled
- Out of Canada claims are pooled from first dollar claimed
- There was \$375,270 in pooled claims on behalf of 22 individuals
  - 13 employees
  - 9 spouses
  - 16 members are recurrent claimants

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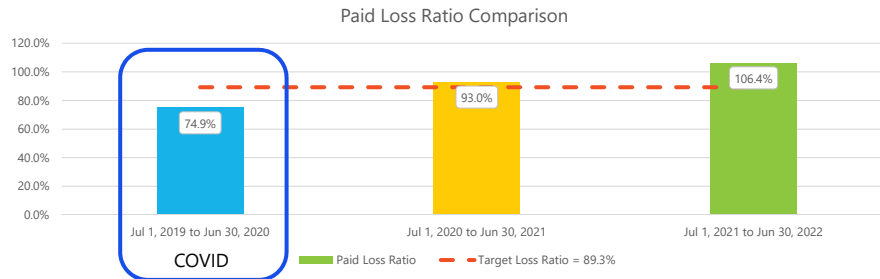
## High Level Overview

- The paid loss ratio this year was 103.9%
- Paid claims were up 8.1% over the prior year
- The average annual spend per plan member on health care benefits was up 6.1% over the prior year
- Drug spend increased by 10.9% with more new high-cost specialty drugs appearing this year
- All other benefits were in line with the prior year costs

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## Experience



Experience Period	Paid Premium	Paid Claims	Paid Loss Ratio
Jul 1, 2019 to Jun 30, 2020	\$ 1,920,294	\$ 1,438,809	74.9%
Jul 1, 2020 to Jun 30, 2021	\$ 1,918,399	\$ 1,783,160	93.0%
Jul 1, 2021 to Jun 30, 2022	\$ 1,816,370	\$ 1,931,734	106.4%

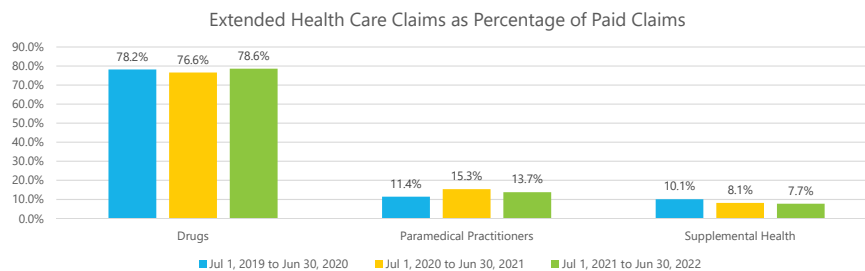
*\*experience-rated premium and claims only are illustrated*

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## Paid Claims Breakdown

Extended Health Care	Jul 1, 2019 to Jun 30, 2020	Jul 1, 2020 to Jun 30, 2021	Jul 1, 2021 to Jun 30, 2022	% Change	\$Change
Drugs	\$ 1,467,502	\$ 1,613,746	\$ 1,789,430	10.9%	\$ 175,684
Paramedical Practitioners	\$ 214,581	\$ 322,482	\$ 313,016	-2.9%	\$ (9,466)
Supplemental Health	\$ 189,108	\$ 171,141	\$ 174,557	2.0%	\$ 3,416
Out of Country	\$ 5,796	\$ (389)	\$ -	-100.0%	\$ 389
<b>Total Extended Health Care</b>	<b>\$ 1,876,987</b>	<b>\$ 2,106,980</b>	<b>\$ 2,277,004</b>	<b>8.1%</b>	<b>\$ 170,024</b>



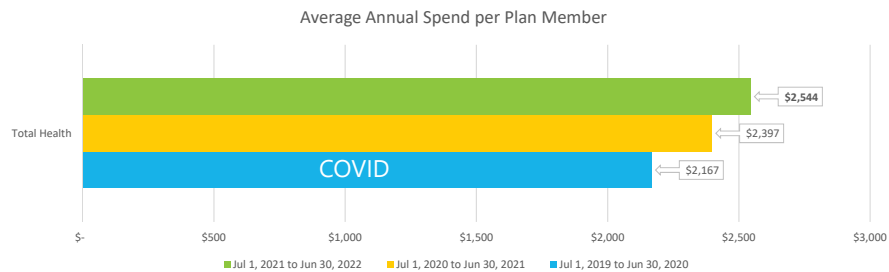
30



## Average Annual Spend Per Plan Member

- Total health care spend is up 8.1% over last year with the average number of plan members only increasing by 1.8%; this has resulted in an increase in average spend per plan member of 6.1% over last year

Extended Health Care	Jul 1, 2019 to Jun 30, 2020	Jul 1, 2020 to Jun 30, 2021	Jul 1, 2021 to Jun 30, 2022	% Change	\$Change
Total Extended Health Care	\$ 1,876,987	\$ 2,106,980	\$ 2,277,004	8.1%	\$ 170,024
Average Number of Plan Members	866	879	895	1.8%	16
Average Annual Cost Per Plan Member	\$ 2,167	\$ 2,397	\$ 2,544	6.1%	\$ 147



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## Drug Claim Analytics

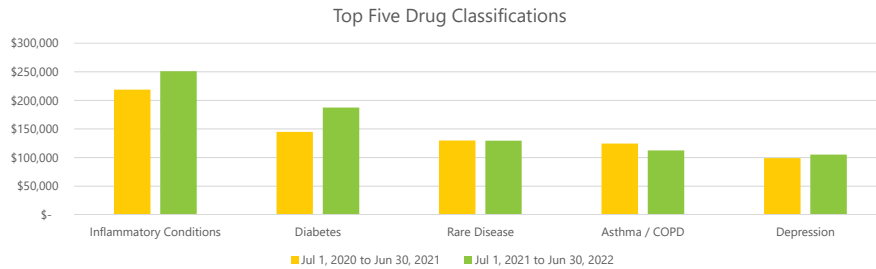
Drugs	Jul 1, 2019 to Jun 30, 2020	Jul 1, 2020 to Jun 30, 2021	Jul 1, 2021 to Jun 30, 2022	% Change	\$Change
Drug Claims Paid	\$ 1,467,502	\$ 1,613,746	\$ 1,789,430	10.9%	\$ 175,684
Total Number of Scripts	20,035	20,001	20,395	2.0%	394
Average Drug Cost per Script	\$ 73	\$ 81	\$ 88	8.7%	\$ 7
Average Number of Script per Plan Member	23.1	22.8	22.8	0.1%	0.0
Average Dispensing Fee	\$ 7.83	\$ 7.91	\$ 7.98	0.9%	\$ 0.07
Average Number of Plan Members	866	879	895	1.8%	16
Average Annual Cost Per Plan Member	\$ 1,695	\$ 1,836	\$ 1,999	8.9%	\$ 163

- Drug costs continue to rise with a 10.9% increase this year following a 10% increase the year before
- The average cost per prescription has increased by 8.7% following a 10% increase in the prior year
- Each year there continues to be more high-cost specialty drugs being claimed under the plan

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## Top Five Drug Classifications by Spend

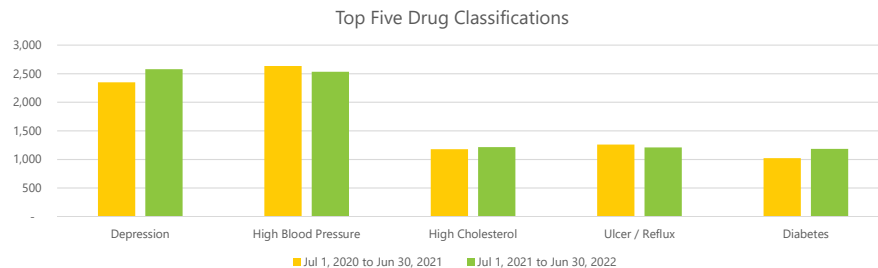


- The top five drug classifications in terms of dollars paid out accounted for 43.8% of total drug spend this year
- We saw a 14.6% increase in spend under the Inflammatory Conditions category which can be attributed to high-cost specialty drugs
- Diabetes costs continue to be a concern with costs up 29.2% over last year

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## Top Five Drug Classifications by Occurrence

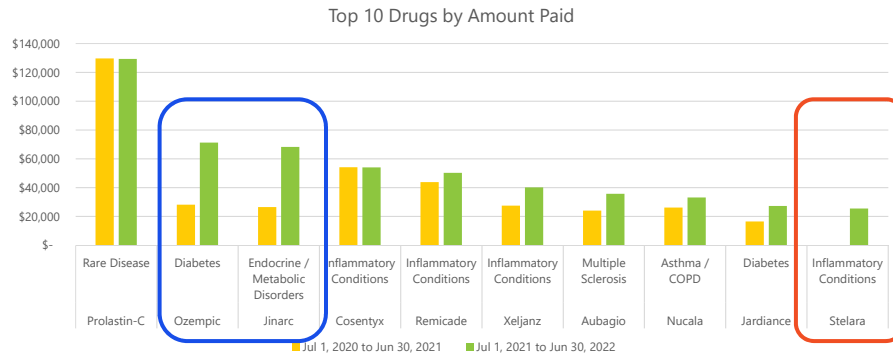


- The top five drug classifications in terms of occurrences accounted for 42.7% of total drug claims this year
- We saw a 9.7% increase in claims under the Mental Health category and a 15.9% increase in claims under the Diabetes category this year

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## Top 10 Drugs Claimed by Amount Paid



- The increased spend on **Ozempic** and **Jinarc** this year accounted for \$84,856 in additional drug costs (approximately 50% of the overall increase this year)
- **Stelara**, which came in at #10, is new this year to the plan
- The top 10 drugs account for 30% of total drug spend

35



## Chronic Diseases – Utilization and Spend



- While blood pressure and cholesterol medication utilization and spend didn't see much change over last year, depression and diabetes medications experienced both increased utilization and spend

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## High-Cost Drugs

- Many high-cost drugs are generally used to treat a specific disease state that may be genetic, complex, or rare
- Some of these drugs treat conditions for which there is no other treatment and have costs that can reach upwards of \$1,000,000 per year
- Cowan's definition of a high-cost drug is any drug that costs in excess of \$1,000 per prescription
- This year there was **\$682,651** paid in high-cost drug claims on behalf of **73** individuals
  - This represented **40.5%** of total drug spend this year compared to **39.8%** in the previous year
- The number of occurrences, or claims, for high-cost drugs was **521**
  - This represented **2.5%** of total drug claims this year compared to **2.1%** in the previous year

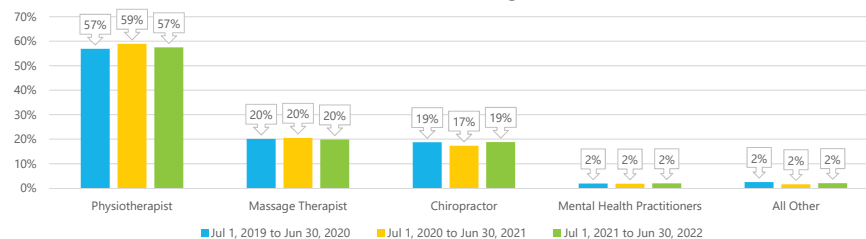
37



## Paramedical Practitioner Analytics

Paramedical Practitioners	Jul 1, 2019 to Jun 30, 2020	Jul 1, 2020 to Jun 30, 2021	Jul 1, 2021 to Jun 30, 2022	% Change	\$Change
Physiotherapist	\$ 121,983	\$ 189,927	\$ 179,794	-5.3%	\$ (10,133)
Massage Therapist	\$ 43,125	\$ 66,107	\$ 62,062	-6.1%	\$ (4,045)
Chiropractor	\$ 40,204	\$ 55,750	\$ 58,891	5.6%	\$ 3,141
Mental Health Practitioners	\$ 3,965	\$ 5,789	\$ 6,020	4.0%	\$ 231
All Other	\$ 5,303	\$ 4,910	\$ 6,249	27.3%	\$ 1,339
<b>Total Paramedical Practitioners</b>	<b>\$ 214,580</b>	<b>\$ 322,483</b>	<b>\$ 313,016</b>	<b>-2.9%</b>	<b>\$ (9,467)</b>
Average Number of Plan Members	866	879	895	1.8%	16
Average Annual Cost Per Plan Member	\$ 248	\$ 367	\$ 350	-4.7%	\$ (17)

Paramedical Claims as Percentage of Paid Claims



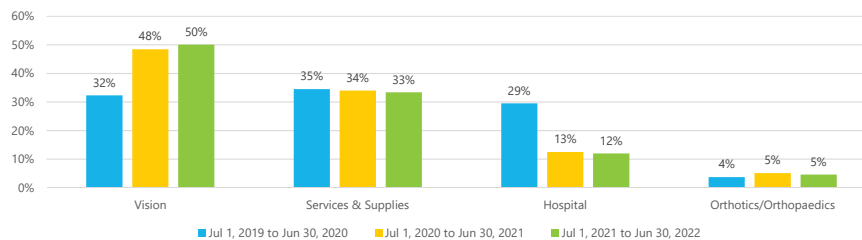
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## Supplemental Health Care Analytics

Supplemental Health Care	Jul 1, 2019 to Jun 30, 2020	Jul 1, 2020 to Jun 30, 2021	Jul 1, 2021 to Jun 30, 2022	% Change	\$Change
Vision	\$ 61,056	\$ 82,846	\$ 87,413	5.5%	\$ 4,567
Services & Supplies	\$ 65,267	\$ 58,144	\$ 58,209	0.1%	\$ 65
Hospital	\$ 55,765	\$ 21,400	\$ 20,900	-2.3%	\$ (500)
Orthotics/Orthopaedics	\$ 7,020	\$ 8,752	\$ 8,036	-8.2%	\$ (717)
<b>Total Supplemental Health Care</b>	<b>\$ 189,108</b>	<b>\$ 171,142</b>	<b>\$ 174,558</b>	<b>2.0%</b>	<b>\$ 3,416</b>
Average Number of Plan Members	866	879	895	1.8%	16
Average Annual Cost Per Plan Member	\$ 218	\$ 195	\$ 195	0.2%	\$ 0

Supplemental Claims as Percentage of Paid Claims



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## Dental Care

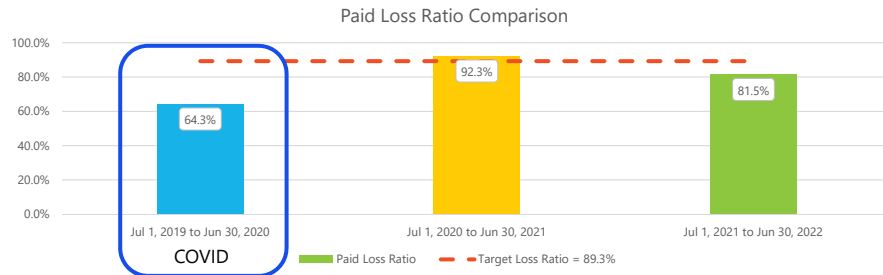
Effective Date	Proposed	Negotiated
Jan 1, 2023	+2.4%	No change
Jan 1, 2022	+16.2%	+10.0%
Jan 1, 2021	+7.5%	No change
Jan 1, 2020	+7.1%	No change
Jan 1, 2019	+4.3%	No change

- Given the projected deficit on the refund accounting benefits Manulife had originally proposed an increase of 2.4% for deficit recovery, however, this benefit is running well and does not require an increase
- As such, Manulife has agreed to hold the current rates

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## Renewal Rate Analysis



Experience Period	Paid Premium	Paid Claims	Paid Loss Ratio
Jul 1, 2019 to Jun 30, 2020	\$ 1,073,984	\$ 690,648	64.3%
Jul 1, 2020 to Jun 30, 2021	\$ 1,115,552	\$ 1,029,869	92.3%
Jul 1, 2021 to Jun 30, 2022	\$ 1,193,302	\$ 972,890	81.5%

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## High Level Claims Overview

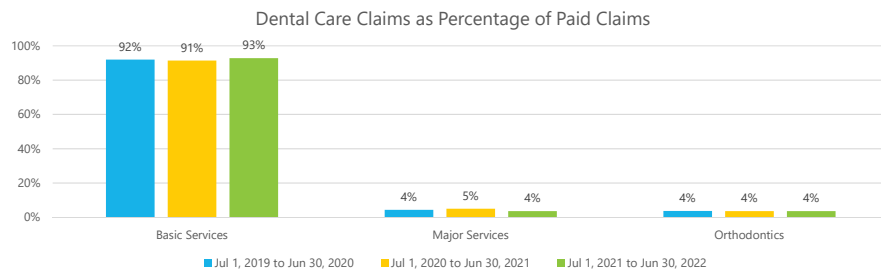
- The paid loss ratio this year was 90.7%
- Paid claims were down 5.5% over the prior year
- The average annual spend per plan member on health care benefits was down 6.7% over the prior year

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## Paid Claims Breakdown

Dental Care	Jul 1, 2019 to Jun 30, 2020	Jul 1, 2020 to Jun 30, 2021	Jul 1, 2021 to Jun 30, 2022	% Change	\$Change
Basic Services	\$ 634,996	\$ 941,704	\$ 902,908	-4.1%	\$ (38,796)
Major Services	\$ 30,040	\$ 51,724	\$ 35,207	-31.9%	\$ (16,517)
Orthodontics	\$ 25,611	\$ 36,441	\$ 34,776	-4.6%	\$ (1,665)
<b>Total Dental Care</b>	<b>\$ 690,647</b>	<b>\$ 1,029,869</b>	<b>\$ 972,890</b>	<b>-5.5%</b>	<b>\$ (56,979)</b>



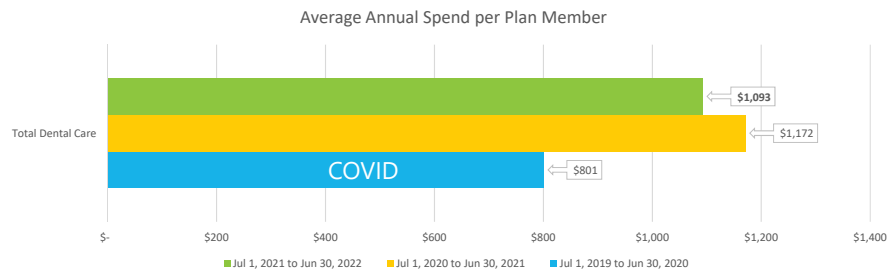
43



## Average Annual Spend Per Plan Member

- Total dental care spend is down 5.5% over last year with the average number of plan members increasing by 1.3%; this has resulted in a reduction in the average spend per plan member of 6.7% over last year

Dental Care	Jul 1, 2019 to Jun 30, 2020	Jul 1, 2020 to Jun 30, 2021	Jul 1, 2021 to Jun 30, 2022	% Change	\$Change
<b>Total Dental Care</b>	<b>\$ 690,647</b>	<b>\$ 1,029,869</b>	<b>\$ 972,890</b>	<b>-5.5%</b>	<b>\$ (56,979)</b>
Average Number of Plan Members	862	879	890	1.3%	11
<b>Average Annual Cost Per Plan Member</b>	<b>\$ 801</b>	<b>\$ 1,172</b>	<b>\$ 1,093</b>	<b>-6.7%</b>	<b>\$ (79)</b>



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## How Cowan Can Help?



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## Questions/Discussion



# Appendices



## Waiver of Premium Reserves

Waiver Type	Date of Birth	Date of Disability	Waiver Status	Life Volume	Prior Year Reserves	Current Year Reserves
Life	28-Nov-1961	4-Jul-2008	Open	\$ 57,000	\$ 10,573	\$ 9,333
Life	1-Oct-1958	4-Mar-2010	Open	\$ 88,000	\$ 9,316	\$ 6,203
Life	30-May-1971	28-Aug-2010	Open	\$ 70,000	\$ 20,046	\$ 19,778
Life	25-Aug-1960	6-Oct-2011	Open	\$ 130,500	\$ 20,872	\$ 17,406
Life	7-Jul-1963	13-Dec-2011	Open	\$ 50,000	\$ 11,162	\$ 10,206
Life	26-May-1961	21-Jan-2012	Open	\$ 66,000	\$ 11,841	\$ 10,178
Life	16-Jan-1959	4-Feb-2012	Open	\$ 87,000	\$ 10,317	\$ 7,183
Life	20-Oct-1957	29-Dec-2012	Open	\$ 35,000	\$ 2,720	\$ 1,154
Life	28-May-1975	4-Jan-2013	Open	\$ 114,000	\$ 39,925	\$ 39,416
Life	9-Jun-1960	2-Mar-2015	Open	\$ 117,000	\$ 20,126	\$ 15,978
Life	20-Nov-1967	19-Jan-2016	Open	\$ 147,500	\$ 46,045	\$ 43,560
Life	22-Nov-1957	23-Jan-2017	Open	\$ 75,000	\$ 6,571	\$ 2,921
Life	5-Jul-1961	8-Sep-2017	Open	\$ 70,000	\$ 15,689	\$ 13,287
Life	26-Jan-1977	12-Oct-2017	Open	\$ 92,000	\$ 31,521	\$ 31,542
Life	19-Mar-1968	22-Mar-2018	Open	\$ 97,000	\$ 31,322	\$ 30,113
Life	30-Sep-1964	11-Dec-2018	Closed	\$ -	\$ 26,697	\$ -
Life	18-Feb-1957	7-Mar-2019	Open	\$ -	\$ 4,345	\$ -
Life	8-Dec-1973	26-Mar-2019	Open	\$ 94,000	\$ 24,789	\$ 27,086
Life	15-Feb-1968	14-Jun-2019	Open	\$ 158,500	\$ 48,541	\$ 49,525
Life	8-Apr-1960	5-Sep-2019	Open	\$ 25,000	\$ 4,674	\$ 3,677
Life	5-Jun-1975	28-Oct-2019	Open	\$ 174,500	\$ 52,892	\$ 56,829
Life	6-Sep-1969	10-Mar-2020	Closed	\$ -	\$ 17,830	\$ -
Life	1-Aug-1956	7-Apr-2020	Open	\$ -	\$ 4,725	\$ -
Life	3-Oct-1965	20-Jul-2020	Closed	\$ -	\$ 48,993	\$ -
Life	9-Jan-1961	23-Jul-2020	Open	\$ 80,000	\$ 18,082	\$ 14,304
Life	16-Mar-1970	10-Aug-2020	Open	\$ 94,000	\$ -	\$ 25,418
Life	5-Oct-1975	20-Aug-2020	Closed	\$ -	\$ 16,988	\$ -
Life	24-Aug-1961	19-Sep-2020	Open	\$ 163,000	\$ -	\$ 33,173
Life	25-Mar-1977	26-Oct-2020	Closed	\$ -	\$ 35,101	\$ -



## Waiver of Premium Reserves

Waiver Type	Date of Birth	Date of Disability	Waiver Status	Life Volume	Prior Year Reserves	Current Year Reserves
Life	18-Aug-1960	11-Dec-2020	Closed	\$ -	\$ 11,072	\$ -
Life	26-Apr-1967	27-Dec-2020	Open	\$ 69,000	\$ 22,011	\$ 21,501
Life	13-Apr-1963	7-Jan-2021	Open	\$ 56,000	\$ 16,035	\$ 14,337
Life	9-Feb-1964	19-Jan-2021	Open	\$ 82,000	\$ 24,294	\$ 22,283
Life	5-Oct-1964	24-Jan-2021	Closed	\$ -	\$ 23,755	\$ -
Life	2-Mar-1971	25-Jan-2021	Open	\$ 74,000	\$ 21,960	\$ 22,957
Life	1-Mar-1975	30-Jan-2021	Closed	\$ -	\$ 14,266	\$ -
Life	19-Jul-1982	16-Feb-2021	Open	\$ 77,000	\$ -	\$ 21,975
Life	6-Jan-1982	25-Feb-2021	Open	\$ 72,000	\$ 19,081	\$ 21,336
Life	7-Aug-1963	17-Mar-2021	Open	\$ 71,000	\$ -	\$ 18,920
Life	24-Oct-1995	12-Apr-2021	Open	\$ 115,000	\$ -	\$ 24,543
Life	13-Jan-1982	15-May-2021	Open	\$ 98,000	\$ -	\$ 28,216
Life	27-Jan-1963	24-Jul-2021	Open	\$ 25,000	\$ -	\$ 6,378
Life	12-Dec-1963	29-Jul-2021	Open	\$ 94,000	\$ -	\$ 25,999
Life	24-Jul-1958	16-Aug-2021	Open	\$ 174,500	\$ -	\$ 16,881
Life	16-Oct-1981	9-Nov-2021	Open	\$ 158,500	\$ -	\$ 38,100
Life	7-Nov-1959	21-Jan-2022	Open	\$ 121,000	\$ -	\$ 19,978
Totals				\$ 3,372,000	\$ 744,177	\$ 771,674

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## Disabled Life Reserves

Date of Birth	Date of Disability	Current Year Net Monthly LTD Benefit	Current Year Disabled Life Reserves
30-May-1971	28-Aug-2010	\$ 2,576	\$ 180,250
28-Nov-1961	4-Jul-2008	\$ 2,114	\$ 61,883
28-May-1975	4-Jan-2013	\$ 4,232	\$ 533,570
16-Jan-1959	4-Feb-2012	\$ 3,235	\$ 37,643
25-Aug-1960	6-Oct-2011	\$ 3,536	\$ 83,309
9-Jun-1960	2-Mar-2015	\$ 2,918	\$ 53,893
7-Jul-1963	13-Dec-2011	\$ 1,598	\$ 63,789
26-May-1961	21-Jan-2012	\$ 2,454	\$ 72,974
26-Apr-1967	27-Dec-2020	\$ 2,544	\$ 89,415
26-Jan-1977	12-Oct-2017	\$ 3,412	\$ 345,292
9-Jan-1961	23-Jul-2020	\$ 2,950	\$ 58,108
19-Jul-1982	16-Feb-2021	\$ 2,863	\$ 144,367
24-Jul-1958	16-Aug-2021	\$ 4,727	\$ 41,082
20-Nov-1967	19-Jan-2016	\$ 3,989	\$ 326,636
5-Jun-1975	28-Oct-2019	\$ 4,728	\$ 6,666
15-Feb-1968	14-Jun-2019	\$ 4,627	\$ 4,864
7-Aug-1963	17-Mar-2021	\$ 3,500	\$ 129,503
7-Nov-1959	21-Jan-2022	\$ 3,356	\$ 49,516
13-Jan-1982	15-May-2021	\$ 2,724	\$ 68,370
24-Aug-1961	19-Sep-2020	\$ 4,533	\$ 116,798
13-Apr-1963	7-Jan-2021	\$ 3,127	\$ 103,632
27-Jan-1963	24-Jul-2021	\$ 4,042	\$ 107,729
9-Feb-1964	19-Jan-2021	\$ 3,064	\$ 116,966
22-Nov-1957	23-Jan-2017	\$ 2,778	\$ 7,071
2-Mar-1971	25-Jan-2021	\$ 2,769	\$ 130,160
6-Jan-1982	25-Feb-2021	\$ 2,681	\$ 103,286
5-Jul-1961	8-Sep-2017	\$ 2,589	\$ 66,204
8-Apr-1960	5-Sep-2019	\$ 2,708	\$ 43,153
19-Mar-1968	22-Mar-2018	\$ 3,594	\$ 311,977
		\$ 93,968	\$ 3,458,106

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**COUNTY OF RENFREW**

**BY-LAW NUMBER -22**

**A BY-LAW TO AUTHORIZE THE CLERK TO ENTER INTO  
A SERVICE AGREEMENT RENEWAL WITH COWAN BENEFITS CONSULTING  
FOR A BENEFITS PROGRAM**

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WHEREAS the County of Renfrew wishes to renew its service agreement with Cowan Benefits Consulting to negotiate on behalf of the staff and elected officials of the County of Renfrew as the County of Renfrew's Benefits Consultant;

AND WHEREAS the renewal for service with Cowan Benefits Consulting be extended from January 1, 2023 - December 31, 2023;

NOW THEREFORE the Council of the Corporation of the County of Renfrew hereby enacts as follows:

THAT By-law 135-21 enacted on the 24<sup>th</sup> of November 2021 is hereby repealed.

That this By-law shall come into force and take effect on the 1<sup>st</sup> day of January, 2023.

READ a first time this 26th day of October, 2022.

READ a second time this 26th day of October, 2022.

READ a third time and finally passed this 26th day of October, 2022.

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CRAIG KELLEY, CLERK



**COUNTY OF RENFREW****BY-LAW NUMBER - 22****A BY-LAW TO AUTHORIZE THE CLERK TO ENTER INTO A  
SERVICE AGREEMENT RENEWAL WITH MANULIFE FINANCIAL  
FOR THE PROVISION OF A BENEFITS PROGRAM**

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WHEREAS the County of Renfrew wishes to renew its service agreement with Manulife Financial, as Insurer, for the Benefits Insurance Program for staff and elected officials of the County of Renfrew;

AND WHEREAS this renewal for service with Manulife Financial be extended from January 1, 2023 - December 31, 2023;

NOW THEREFORE the Council of the Corporation of the County of Renfrew hereby enacts as follows:

THAT By-law 136-21 enacted on the 24<sup>th</sup> of November, 2021 is hereby repealed.

That this By-law shall come into force and take effect on the 1<sup>st</sup> day of January, 2023.

READ a first time this 26th day of October, 2022.

READ a second time this 26th day of October, 2022.

READ a third time and finally passed this 26th day of October, 2022.

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CRAIG KELLEY, CLERK

**COUNTY OF RENFREW****BY-LAW NUMBER 75-22****EMPLOYMENT BY-LAW # 1 FOR COUNTY OFFICERS AND STAFF**

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WHEREAS the Council of the Corporation of the County of Renfrew deems it advisable to employ County Officers and Staff under and subject to the provisions of a By-law;

AND WHEREAS the Ontario Municipal Act empowers Council to pass such a By-law regulating the appointment, duties and remuneration of such Officers and Staff;

NOW THEREFORE the Council of the Corporation of the County of Renfrew enacts as follows:

**ARTICLE 1 - INSURANCE AND HEALTH BENEFITS****PART A - Full-Time Employees****1. Pension**

The Ontario Municipal Employees Retirement System Pension Plan shall apply as per the OMERS Agreement.

**2. Life Insurance**

The Employer shall pay 100% of the premiums for Basic Group Life Insurance coverage and Accidental Death or Dismemberment. From age 71 to 75, "life coverage" will be at a rate of 50% of the coverage provided in the original plan for non-union employees.

**3. Extended Health Care**

The Employer shall pay 100% of the premiums for the Extended Health Care Plan. There is a drug dispensing fee cap of \$8.50.

**4. Dental Plan**

The employer shall pay 100% of the standard dental plan (prior year ODA schedule).

In additional, major restorative coverage is provided at 50% co-insurance to a maximum of \$2,000 per year per insured. Orthodontic coverage is provided at 50% co-insurance to a lifetime maximum of \$2,000 per insured.

**5. Health Care Spending Account**

In addition to the Extended Health and the Dental Plan, full-time employees have access to an annual Health Care Spending Account. The Health Care Spending Account is set at \$850.00 annually. This is prorated for new employees.

**6. Optional Life Insurance/Optional Accidental Death & Dismemberment Insurance**

Employees may participate in an Optional Life Insurance Program and an Optional Accidental Death & Dismemberment Program within the terms and conditions of the policy, provided the employee assumes full responsibility for the premiums.

**7. Early Retiree Benefit**

The employer shall pay 100% of the premiums for employees who qualify under OMERS for an Early Retirement Plan for full-time employees as follows:

- For all employees who retired prior to January 30, 2013 a lifetime maximum of \$25,000 for claims.
- For all employees who retire after January 29, 2013 a lifetime maximum of \$50,000 for claims.
- For all employees who retire after March 1, 2015 a lifetime maximum of \$75,000 for claims.
- For all employees who retire after February 1, 2016 a lifetime maximum of \$100,000 for all claims.
- For all employees who retire after March 1, 2021 there is no lifetime maximum cap for all health and dental claims.

**ARTICLE 2 - PAID HOLIDAYS**

Thirteen paid holidays shall be provided. Specific days are outlined in the Corporate Policies and Procedures Manual.

**ARTICLE 3 - OTHER ALLOWANCES**

**1. Mileage Allowance**

For the use of vehicles authorized by the employee's supervisor, the employee shall receive a mileage allowance established at the maximum automobile allowance rate approved by the Canada Revenue Agency (CRA).

**2. Meals, Gratuities and Incidental Expenses**

While attending conferences, conventions, seminars, workshops or business meetings, employees will receive actual expenses supported by receipts of up to \$95.00 per day.

### **3. Safety Footwear Allowance**

- (a) Employees who are required by nature of their job to wear safety footwear on a regular daily basis shall be provided the following annual allowance:

Effective January 1, 2017: Full-time - \$275.00 per annum

Part-time - \$137.50 per annum

- (b) Employees who are required by nature of their job to wear safety footwear on an occasional basis will be provided with the above allowance once every three years.

### **ARTICLE 4 - RATES OF PAY**

Schedule "A" - Non-Union Salary Grid and Classifications

### **ARTICLE 5 - ADJUSTMENT DATE**

The next adjustment date shall be January 1, 2023 or earlier as deemed appropriate by Council.

### **ARTICLE 6 - ENFORCEMENT AND GENERAL**

1. Matters pertaining to working conditions and employment are also set out in the Corporate Policies and Procedures Manual. The manual should be referred to for additional information about the employment conditions contained in this by-law.
2. Any other amendments to this By-law shall be recommended by the Finance & Administration Committee to County Council in the form of a replacement By-law.
3. This By-law shall not be interpreted to contradict or violate any statute or regulation of the Province of Ontario.
4. By-law ~~15-75~~-22 is hereby repealed.
5. This By-law shall come into force and be effective ~~August~~ **October** 1, 2022 except where otherwise noted.

READ a first time this ~~29-26~~<sup>th</sup> day of ~~June~~**October**, 2022

READ a second time this ~~29-26~~<sup>th</sup> day of ~~June~~**October**, 2022

READ a third time and finally passed this ~~29-26~~<sup>th</sup> day of ~~June~~**October**, 2022.

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DEBBIE ROBINSON, WARDEN

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CRAIG KELLEY, CLERK

# County of Renfrew Non-Union Staff Salary Grid

## Schedule "A"

Effective: August 1, 2022

Group	Step A	Step 1	Step 2	Step 3	Step 4	Step 5 Job Rate	Merit
1		22.90	23.60	24.31	25.04	25.79	1249.00
2		24.06	24.79	25.53	26.29	27.09	1454.00
3	27.65	28.48	29.33	30.22	31.13	32.06	1667.00
4	29.09	29.97	30.86	31.79	32.74	33.73	1863.00
5		32.84	33.83	34.85	35.90	36.98	2080.00
6	35.06	36.11	37.19	38.31	39.46	40.64	2287.00
7		39.42	40.60	41.82	43.07	44.37	2499.00
8		43.86	45.18	46.53	47.92	49.36	2705.00
9		49.97	51.47	53.01	54.60	56.24	2965.00
10		52.30	53.87	55.48	57.15	58.87	3226.00
11		55.79	57.46	59.18	60.95	62.78	3487.00
12		59.21	60.99	62.82	64.70	66.65	3749.00
13		63.18	65.07	67.02	69.04	71.11	4002.00
14		67.51	69.54	71.62	73.77	75.99	4264.00
15		71.84	73.99	76.21	78.50	80.85	4527.00
16		74.95	77.20	79.52	81.90	84.35	4734.00
17		78.05	80.39	82.80	85.29	87.84	4946.00

Classification	Permanent Rate
Student (under 18)	<del>14.10</del> 14.60
Student (18 and over)	<del>15.00</del> 15.50
Lead Hand Premium	2.00
Grader Operator Premium	1.25
Shift Premium	0.85
Weekend	0.50
Commander Shift Premium	0.75

Revised: ~~June~~ **October** 2022

**County of Renfrew Staff Classifications and Salary Ranges**

<b>GROUP</b>	<b>HOURLY (\$)</b>	<b>POSITION</b>	
1	22.90 – 25.79	<ul style="list-style-type: none"> <li>• Administration Clerk</li> <li>• COVID-19 Screener &amp; Visit Facilitator</li> </ul>	<ul style="list-style-type: none"> <li>• Data Entry Clerk</li> <li>• Labourer</li> </ul>
2	24.06 – 27.09	<ul style="list-style-type: none"> <li>• Administrative Assistant I</li> <li>• Fundraising Coordinator</li> </ul>	<ul style="list-style-type: none"> <li>• Logistics Clerk</li> <li>• Maintenance Person</li> </ul>
3	27.65 – 32.06	<ul style="list-style-type: none"> <li>• Accounting Clerk I</li> <li>• Administrative Assistant II</li> <li>• Administrative and Business Support Assistant</li> <li>• Court Service Specialist</li> <li>• COVID-19 Screener Coordinator</li> </ul>	<ul style="list-style-type: none"> <li>• Customer Service Representative</li> <li>• Economic Development Specialist</li> <li>• Intake Coordinator</li> <li>• Scheduling Clerk</li> <li>• Sign Shop Fabricator</li> <li>• Trails Coordinator</li> </ul>
4	29.09 – 33.73	<ul style="list-style-type: none"> <li>• Administrative Assistant - Finance</li> <li>• Data Analysis Coordinator</li> <li>• Economic Development &amp; Entrepreneurship Coordinator</li> </ul>	<ul style="list-style-type: none"> <li>• Inclusion Coordinator</li> <li>• Licensed Home Visitor</li> <li>• Tourism Industry Relations &amp; Digital Marketing Coordinator</li> <li>• Truck/Equipment Operator</li> </ul>
5	32.84 – 36.98	<ul style="list-style-type: none"> <li>• Accounting Clerk I – Finance</li> <li>• Administrative Assistant III</li> <li>• Eligibility Coordinator</li> <li>• Junior Planner/Land Division Secretary-Treasurer</li> </ul>	<ul style="list-style-type: none"> <li>• Media Relations and Social Media Coordinator</li> <li>• Tourism Development Officer</li> </ul>
6	35.06 - 40.64	<ul style="list-style-type: none"> <li>• Accounting Technician</li> <li>• Assistant Food Services Supervisor</li> <li>• Capital Projects Administrator</li> <li>• Engineering Technician</li> <li>• Forestry &amp; Trails Technician</li> </ul>	<ul style="list-style-type: none"> <li>• GIS Technician</li> <li>• Infrastructure Coordinator</li> <li>• IT Technician</li> <li>• Junior Planner</li> <li>• Mechanic</li> <li>• Ontario Works Agent</li> <li>• Payroll Administrator</li> </ul>

GROUP	HOURLY (\$)	POSITION	
7	39.42 – 44.37	<ul style="list-style-type: none"> <li>• Capital Projects Coordinator</li> <li>• Child Care &amp; Early Years Supervisor</li> <li>• Client Programs Supervisor</li> <li>• Community Housing Supervisor</li> <li>• Construction Supervisor</li> <li>• County Planner</li> <li>• Early Years Supervisor</li> </ul>	<ul style="list-style-type: none"> <li>• Executive Assistant/Deputy Clerk</li> <li>• Human Resources Coordinator</li> <li>• Infrastructure Technician</li> <li>• Operations Coordinator</li> <li>• Patrol Supervisor</li> <li>• Small Business Advisor</li> <li>• Social Worker</li> <li>• Systems Analyst</li> </ul>
8	43.86 – 49.36	<ul style="list-style-type: none"> <li>• Administration Supervisor</li> <li>• Business Development Officer</li> <li>• County Forester</li> <li>• Dietitian</li> <li>• Environmental Services Supervisor</li> <li>• Food Services Supervisor</li> </ul>	<ul style="list-style-type: none"> <li>• Network Administrator</li> <li>• Prosecutor</li> <li>• Prosecutor (Bilingual)</li> <li>• Senior Planner</li> <li>• Supervisor, Ontario Works</li> <li>• Supervisor, Technical Services</li> </ul>
9	49.97 – 56.24	<ul style="list-style-type: none"> <li>• Employee Health Coordinator</li> <li>• Manager, Economic Development Services</li> </ul>	<ul style="list-style-type: none"> <li>• Manager, Forestry &amp; GIS</li> <li>• Physiotherapist</li> <li>• Manager, Provincial Offences</li> </ul>
10	52.30 - 58.87	<ul style="list-style-type: none"> <li>• Commander</li> <li>• Manager, Child Care Services</li> <li>• Manager, Finance</li> <li>• Manager, Housing and Homelessness</li> </ul>	<ul style="list-style-type: none"> <li>• Manager, Human Resources</li> <li>• Manager, Information Technology</li> <li>• Manager, Ontario Works</li> <li>• Manager, Real Estate</li> <li>• Resident Care Coordinator</li> </ul>
11	55.79 - 62.78	<ul style="list-style-type: none"> <li>• Manager, Infrastructure</li> <li>• Manager, Operations</li> </ul>	<ul style="list-style-type: none"> <li>• Manager, Planning Services</li> </ul>
12	59.21 - 66.65	<ul style="list-style-type: none"> <li>• Deputy Chief Clinical Programs</li> </ul>	<ul style="list-style-type: none"> <li>• Deputy Chief Operations</li> <li>• Director of Care</li> </ul>
13	63.18 – 71.11	<ul style="list-style-type: none"> <li>• Nurse Practitioner</li> </ul>	
14	67.51 - 75.99		
15	71.84 – 80.85	<ul style="list-style-type: none"> <li>• Administrator, Bonnechere Manor</li> </ul>	
16	74.95 - 84.35		

GROUP	HOURLY (\$)	POSITION	
17	78.05 - 87.84	<ul style="list-style-type: none"> <li>• Director, Corporate Services</li> <li>• Director, Development &amp; Property</li> <li>• Director, Emergency Services/Chief Paramedic Services</li> </ul>	<ul style="list-style-type: none"> <li>• Director, Long Term Care</li> <li>• Director, Public Works &amp; Engineering</li> <li>• Director, Community Services</li> </ul>

Revised: June 2022