

Group Benefits Program

2018 Renewal

The Corporation Of Haldimand County



Mosey & Mosey

Benefits Expertise to Ontario's Public Sector

Group Benefits Program

2018 Renewal

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Introduction/Executive Summary

The Group Benefits Program for the Corporation Of Haldimand County is underwritten by Sun Life Assurance Company Of Canada, with the exception of the Accidental Death & Dismemberment Insurance. The AD&D Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc., Special Markets Solutions (SMS).

A marketing of the Program was undertaken in the fall of 2015, in order to determine if the Program could be underwritten on a more cost effective basis. Sun Life was retained as the underwriter for the Group Benefits Program, and Industrial Alliance was retained as the underwriter for the Accidental Death & Dismemberment Insurance.

In their quotation, Sun Life provided extended premium rate guarantees for the Basic Life Insurance and Long Term Disability premium rates, as follow:

1. The Basic Life Insurance premium rates are guaranteed until the renewal on July 1, 2019.
2. The Long Term Disability Insurance premium rates were guaranteed until the renewal on July 1, 2018.

In addition, Sun Life provided an extended guarantee for the Administration Expenses for the Extended Health Care and Dental benefits, until July 1, 2019.

Similarly, Industrial Alliance provided an extended premium rate guarantee for the AD&D Insurance premium rate, until July 1, 2018.

In this regard, the premium rates for the Basic Life Insurance are not subject to review at the renewal effective July 1, 2018, however, the premium rates for the Long Term Disability Insurance are subject to review at this renewal.

The renewal premium rate adjustments originally proposed by Sun Life for the Long Term Disability Insurance, Extended Health Care and Dental benefits, at the renewal effective July 1, 2018, would have resulted in an increase to the annual premium of approximately \$76,100 or 3.6%.

We are pleased to advise that as a result of our negotiations with Sun Life concerning the renewal on behalf of Haldimand County, the annual premium will reduce by approximately **\$17,400** or **0.8%**. This is an annual savings of approximately **\$93,500** in comparison with Sun Life's originally proposed renewal.

In addition to the renewal analysis, we have performed an analysis of the Extended Health Care and Dental claims for the period February 1, 2017 to January 31, 2018 (the period upon which the July 1, 2018 renewal was based). This is provided in Section 3 of this report.

Our report concerning the renewal of the group benefits program for the 2018-2019 Policy Year follows.

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Renewal Of The Group Benefits Program

A marketing of the Program was undertaken in the fall of 2015, in order to determine if the Program could be underwritten on a more cost effective basis. Sun Life was retained as the underwriter for the Group Benefits Program, and Industrial Alliance was retained as the underwriter for the Accidental Death & Dismemberment Insurance.

In their quotation, Sun Life provided extended premium rate guarantees for the Basic Life Insurance and Long Term Disability premium rates, as follow:

1. The Basic Life Insurance premium rates are guaranteed until the renewal on July 1, 2019.
2. The Long Term Disability Insurance premium rates were guaranteed until the renewal on July 1, 2018.

In addition, Sun Life provided an extended guarantee for the Administration Expenses for the Extended Health Care and Dental benefits, until July 1, 2019.

Similarly, Industrial Alliance provided an extended premium rate guarantee for the AD&D Insurance premium rate, until July 1, 2018.

In this regard, the premium rates for Basic Life Insurance benefit are not subject to review at the renewal effective July 1, 2018.

Sun Life presented their initial renewal proposals for Haldimand County with the effective date of the renewal to be July 1, 2018. We are pleased to advise that as a result of our negotiations with Sun Life, a more favourable renewal position has been secured. The initially proposed renewal premium rate adjustments and the negotiated renewal premium rate adjustments are outlined below, by line of benefit:

Benefit	Proposed Renewal Rate Adjustment	Negotiated Renewal Rate Adjustment
Life Insurance	No Change – Extended Premium Rate Guarantee	
Long Term Disability Insurance	31% Increase	20% Increase
Extended Health Care	3% Decrease	7% Decrease
Dental	No Change	2% Decrease

The initially proposed premium rate adjustments would have resulted in an increase to the annual premium of 3.6%, or approximately \$76,100 per year, for Haldimand County. The negotiated renewal premium rate adjustments result in a decrease to the annual premium of **0.8%** or approximately **\$17,400**. This is an annual savings of approximately **\$93,500** in comparison with Sun Life's originally proposed renewal.

Please refer to Exhibit 1 at the end of this report for a summary of the pre-renewal and renewal premium rates.

Our comments concerning the renewal of your group insurance program for the 2018-2019 Policy Year with Sun Life follow.



Partially Experience-Rated/Partially Pooled Benefits

Life Insurance

The Life Insurance benefit is underwritten on a partially experience-rated/partially pooled basis. A certain degree of credibility is applied to the claims experience under the Life Insurance benefit and is considered in the renewal calculations.

The partially experience-rated/partially pooled method of underwriting this benefit is most appropriate in light of the number of employees insured under the plan, and the annual premium generated. The premium paid for this coverage is relatively low in comparison with the potentially large, but infrequent claims that can occur. Therefore, it is appropriate to pool the claims experience of the plan with other similar plans. However, due to the size of the plan, the claims experience under the plan is more predictable than that which would be exhibited under a smaller plan, and therefore, a degree of credibility can be applied to this experience.

Sun Life uses the most recent 5 years of claims experience for the Life Insurance benefit in their renewal calculations; the renewal year utilized by Sun Life is February 1st to January 31st.

In the marketing performed in the fall of 2015, Sun Life offered a 3 year premium rate guarantee for the Life Insurance premium rates (for the period July 1, 2016 to June 30, 2019). In this regard, the premium rates for this benefit are not subject to review at this renewal. However, we have obtained from Sun Life the information concerning the developing claims experience under the Life Insurance.

There was one Life Insurance claim paid during the past year, in the amount of \$106,000. The total paid Life Insurance claims for the 5 year period ending January 31, 2018 are \$279,000 (for three claimants); these are summarized below:

**Life Insurance Claims
Paid February 1, 2013 to January 31, 2018**

Gender	Date Of Death	Life Insurance Benefit Amount
M	January 11, 2013	\$ 138,000
M	July 5, 2014	35,000
M	August 8, 2017	106,000
Total		\$ 279,000

In addition to the paid claims, the following are considered in determining the renewal rates:

- 1) Conversion charges. These are the charges assessed against the plan for those individuals who convert their group insurance coverage to an individual policy, following termination of their group coverage. There were 7 individuals who converted their Life Insurance coverage during the 5 year period February 1, 2013 to January 31, 2018; the total amount of coverage converted was \$280,000 and the total of the conversion charges were \$41,960.
- 2) The required reserves for incurred but not reported claims (IBNR reserves). These are the reserves held by the insurer to reflect the liability for claims that have been incurred, but not yet reported to the insurer. In the event of plan termination, the insurer would use these reserves to pay any claims which were incurred prior to, but which are settled following, the termination.





- 3) The Waiver Of Premium Reserves. These reserves are held by the insurer to reflect the liability for the future claim payments to those individuals who are disabled and whose Life Insurance coverage is being continued without premium payment.

There are currently 5 open active Waiver Of Premium claims; of these, 4 were incurred on or after February 1, 2013 (during the renewal analysis period). The total amount of the Waiver Of Premium Reserves held in relation to these 4 claims is \$74,412, and the total amount of Life Insurance for these 4 claimants is \$525,000.

The information concerning the open Waiver Of Premium claims is outlined below:

Open Waiver Of Premium Claims, Waiver Of Premium Reserves As At January 31, 2018

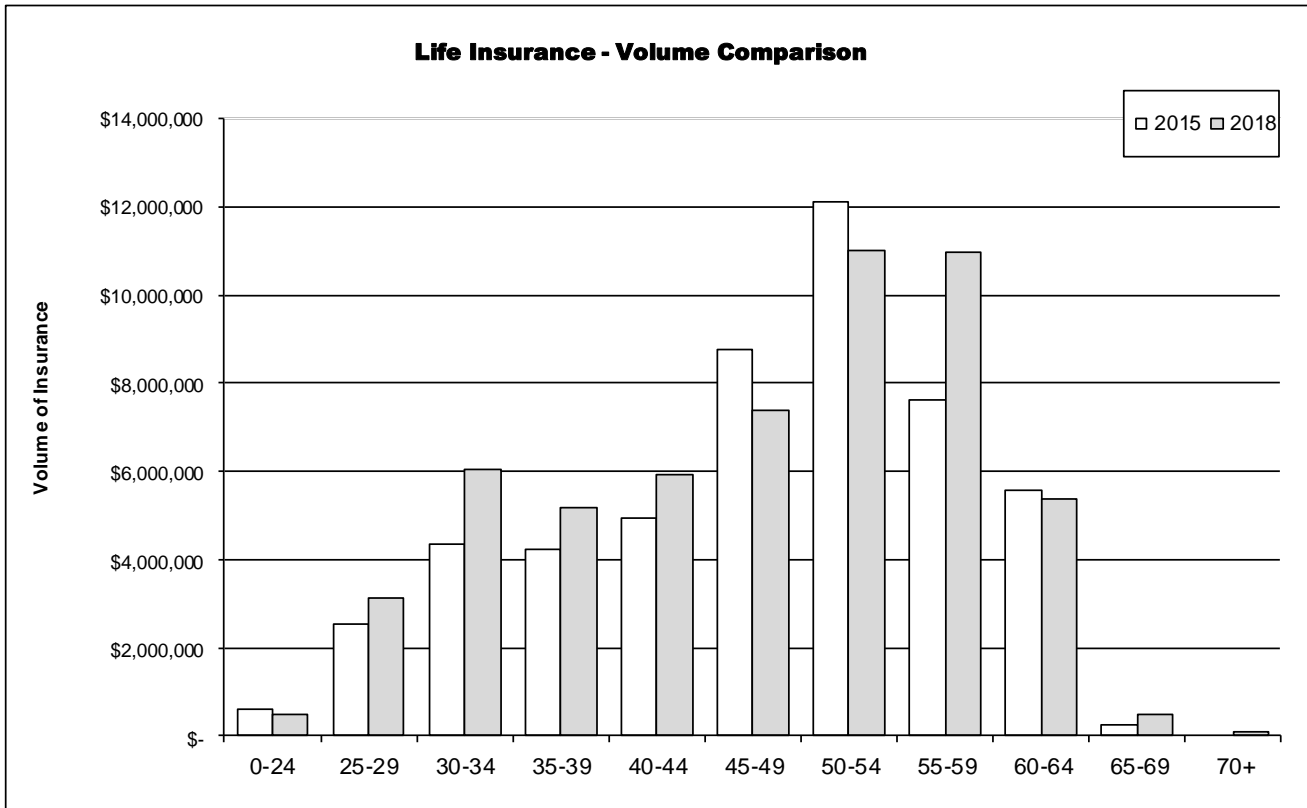
	Gender	Date Of Birth	Date Of Disability	Claim Status	Life Insurance Benefit Amount	Waiver Of Premium Reserves
001	F	Nov 02, 1956	Feb 04, 2005	Active	\$ 56,000	\$ 4,409
006	M	Jun 10, 1963	Jul 24, 2013	Active	147,000	40,128
004	F	Apr 28, 1953	Dec 07, 2013	Active	150,000	1,583
006	F	Jan 31, 1960	Feb 10, 2014	Active	149,000	25,360
005	F	Apr 19, 1955	Feb 10, 2016	Active	79,000	7,341
Total					\$ 581,000	\$ 78,821
Total After February 1, 2013					\$ 525,000	\$ 74,412

Only a degree of credibility is applied to the claims experience as noted previously; the balance of the renewal calculation is based on the demographics (age, sex and volume of insurance) of the insured employees. This information determines the "manual rate" that applies to the group, and represents the pooled portion of the underwriting arrangement.

We have obtained from Sun Life the employee demographics information, both for the current renewal and the renewal which occurred on July 1, 2015. This information is summarized below:

Age Band	2018						2015					
	Male		Female		Total		Male		Female		Total	
	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume
0-24	9	\$ 467,000	1	\$ 35,000	10	\$ 502,000	15	\$ 556,000	1	\$ 35,000	16	\$ 591,000
25-29	41	1,997,000	11	1,152,000	52	3,149,000	32	1,450,000	11	1,090,000	43	2,540,000
30-34	58	2,853,000	28	3,203,000	86	6,056,000	51	2,492,000	17	1,843,000	68	4,335,000
35-39	54	3,657,000	15	1,536,000	69	5,193,000	48	3,156,000	12	1,068,000	60	4,224,000
40-44	59	3,908,000	18	2,018,000	77	5,926,000	52	3,176,000	17	1,781,000	69	4,957,000
45-49	45	3,919,000	31	3,454,000	76	7,373,000	62	5,138,000	32	3,620,000	94	8,758,000
50-54	66	7,018,000	35	3,990,000	101	11,008,000	89	8,537,000	35	3,591,000	124	12,128,000
55-59	71	7,238,000	33	3,740,000	104	10,978,000	52	4,928,000	23	2,694,000	75	7,622,000
60-64	29	3,094,000	21	2,277,000	50	5,371,000	36	3,261,000	24	2,304,000	60	5,565,000
65-69	5	481,000	0	-	5	481,000	2	182,000	1	63,000	3	245,000
70+	1	80,000	0	-	1	80,000	0	-	0	-	0	-
Total	438	\$ 34,712,000	193	\$ 21,405,000	631	\$ 56,117,000	439	\$ 32,876,000	173	\$ 18,089,000	612	\$ 50,965,000
% Change	-0.2%	5.6%	11.6%	18.3%	3.1%	10.1%						





	2015	2018	% Change
Less Than 50			
# Of Employees	350	370	5.7%
Volume	25,405,000	28,199,000	11.0%
% Of Total Volume	49.8%	50.3%	
50 to 65			
# Of Employees	259	255	-1.5%
Volume	25,315,000	27,357,000	8.1%
% Of Total Volume	49.7%	48.7%	
Over 65			
# Of Employees	3	6	100.0%
Volume	245,000	561,000	129.0%
% Of Total Volume	0.5%	1.0%	

We note, the demographic information indicates that the insured employee group is aging; this will likely result in the manual rate increasing, if this trend should continue until the next renewal of the Life Insurance benefit following expiration of the premium rate guarantee. The degree of credibility applied to the Life Insurance claims experience for Haldimand County is limited (between 30% and 40%), based on the number of insured employees. In this regard, increases to the manual rate can have an impact in the renewal calculations.

The Life Insurance premium rates are subject to a 3 year extended premium rate guarantee (until July 1, 2019).





Long Term Disability Insurance

The Long Term Disability Insurance benefit is underwritten on a partially experience-rated/partially pooled basis. A certain degree of credibility is applied to the claims experience under the Long Term Disability Insurance benefit and is considered in the renewal calculations.

The partially experience-rated/partially pooled method of underwriting these benefits is most appropriate in light of the number of employees insured under the plan, and the annual premium generated. The premium paid for this coverage is relatively low in comparison with the potentially large, but infrequent claims that can occur. Therefore, it is appropriate to pool the claims experience of the plan with other similar plans. However, due to the size of the plan, the claims experience under the plan is more predictable than that which would be exhibited under a smaller plan, and therefore, a degree of credibility can be applied to this experience.

Sun Life uses the most recent 5 years of claims experience for the Long Term Disability Insurance benefit in their renewal calculations; the renewal year utilized by Sun Life is February 1st to January 31st.

In the marketing performed in the fall of 2015, Sun Life offered a 2 year premium rate guarantee for the Long Term Disability Insurance premium rates (for the period July 1, 2016 to June 30, 2018). In this regard, the premium rate guarantee for the Long Term Disability Insurance benefit has expired, and the premium rates for this benefit are subject to review at this renewal.

There were 14 individuals who received Long Term Disability benefit payments during the period February 1, 2013 to January 31, 2018, with payments totalling \$1,048,947. Six of these individuals became totally disabled prior to February 1, 2013, and in this regard, the amount of their benefit payments are not considered in the renewal calculations. The amount of the benefit payments made to the eight individuals who became totally disabled on or after February 1, 2013 were \$721,131.

Paid Long Term Disability Claims, February 1, 2013 to January 31, 2018

Division	Gender	Date Of Birth	Date Of Disability	Claim Status	Paid Long Term Disability Benefits
101	F	20 Sep 1946	07 Oct 2004	Closed	\$ 34,202
101	F	02 Nov 1956	04 Feb 2005	Active	175,971
101	M	01 May 1945	18 Oct 2007	Closed	26,558
102	F	04 Oct 1954	17 Apr 2009	Closed	28,403
102	F	01 Dec 1953	04 Mar 2011	Closed	7,596
106	M	31 Jul 1972	01 Jun 2012	Closed	55,087
106	F	22 Jan 1979	11 Jun 2013	Closed	35,428
106	M	10 Jun 1963	24 Jul 2013	Active	212,240
104	F	28 Apr 1953	07 Dec 2013	Active	109,667
106	F	31 Jan 1960	10 Feb 2014	Active	182,406
106	M	10 Feb 1961	12 Feb 2014	Closed	34,838
106	F	20 Nov 1976	25 Mar 2014	Closed	104,950
105	F	18 Aug 1971	04 Mar 2015	Closed	6,002
105	F	19 Apr 1955	10 Feb 2016	Active	35,600
Total					\$ 1,048,947
Total After February 1, 2013					\$ 721,131

In addition to the paid claims, the following are considered in determining the renewal rates:





- 1) The required reserves for incurred but not reported claims (IBNR reserves). These are the reserves held by the insurer to reflect the liability for claims that have been incurred, but not yet reported to the insurer. In the event of plan termination, the insurer would use these reserves to pay any claims which were incurred prior to, but which are settled following, the termination.
- 2) The Disabled Life Reserves. These reserves are held by the insurer to reflect the liability for the future claim payments to those individuals who are disabled and receiving monthly disability benefit payments. There are currently 5 open active Long Term Disability claims; of these, 3 were incurred on or after February 1, 2013 (during the renewal analysis period).

The amount of the Disabled Life Reserves held in relation to the 4 claims incurred on or after February 1, 2013 is \$796,632, and the amount of net monthly benefit payable to these individuals is \$12,909. The information concerning the open active Long Term Disability claims and the associated Disabled Life Reserves is below:

Open Long Term Disability Claims, Disabled Life Reserves As At January 31, 2018

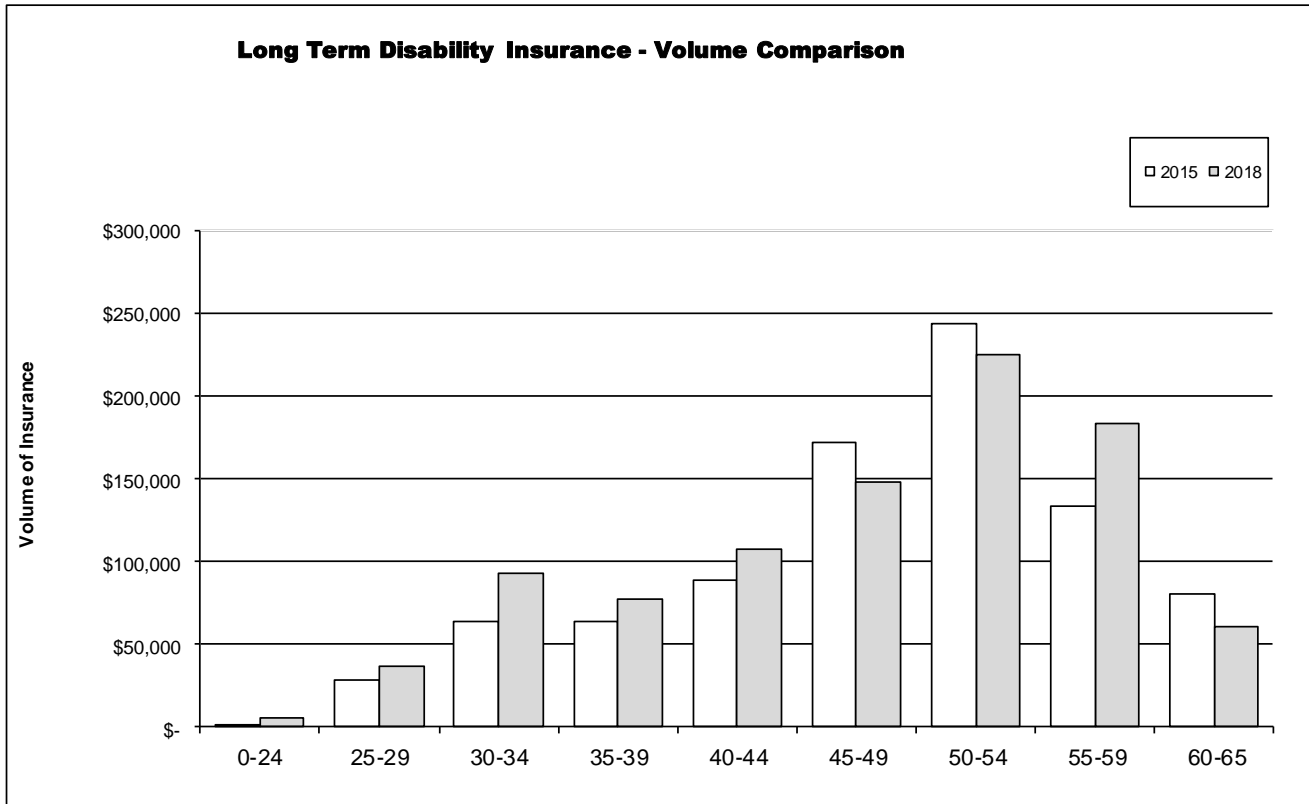
Division	Gender	Date Of Birth	Date Of Disability	Claim Status	Gross Monthly LTD Benefit Amount	Net Monthly LTD Benefit Amount	CPP/QPP Approved	Disabled Life Reserves
001	F	Nov 02, 1956	Feb 04, 2005	Active	\$ 1,841	\$ 1,841	N	\$ 80,050
106	M	Jun 10, 1963	Jul 24, 2013	Active	4,347	4,225	Y	433,953
104	F	Apr 28, 1953	Dec 07, 2013	Active	2,500	2,500	N	7,476
106	F	Jan 31, 1960	Feb 10, 2014	Active	4,421	4,184	Y	311,149
105	F	Apr 19, 1955	Feb 10, 2016	Active	2,000	2,000	N	44,054
Total					\$ 15,110	\$ 14,750		\$ 876,682
Total After February 1, 2013					\$ 13,268	\$ 12,909		\$ 796,632

Only a degree of credibility is applied to the claims experience as noted previously; the balance of the renewal calculation is based on the demographics (age, sex and volume of insurance) of the insured employees. This information determines the "manual rate" that applies to the group, and represents the pooled portion of the underwriting arrangement.

We have obtained from Sun Life the employee demographics information, both for the current renewal and the renewal which occurred on July 1, 2015. This information is summarized below:

Age Band	2018						2015					
	Male		Female		Total		Male		Female		Total	
	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume
0-24	2	\$ 5,337	0	\$ -	2	\$ 5,337	1	\$ 2,000	0	\$ -	1	\$ 2,000
25-29	6	13,773	9	22,839	15	36,612	4	8,984	9	19,417	13	28,401
30-34	10	23,589	24	69,849	34	93,438	9	18,747	16	45,650	25	64,397
35-39	19	42,158	14	35,630	33	77,788	14	39,532	9	24,573	23	64,105
40-44	15	52,767	16	55,034	31	107,801	13	45,300	16	43,986	29	89,286
45-49	20	61,791	30	86,510	50	148,301	30	81,177	31	90,973	61	172,150
50-54	40	123,916	35	101,658	75	225,574	48	148,086	35	95,571	83	243,657
55-59	35	103,491	29	80,590	64	184,081	26	72,825	21	60,707	47	133,532
60-65	12	27,566	12	32,926	24	60,492	13	34,151	18	46,238	31	80,389
Total	159	\$ 454,388	169	\$ 485,036	328	\$ 939,424	158	\$ 450,802	155	\$ 427,115	313	\$ 877,917
% Change	0.6%	0.8%	9.0%	13.6%	4.8%	7.0%						





	2015	2018	% Change
Less Than 40			
# Of Employees	62	84	35.5%
Volume	158,903	213,175	34.2%
% Of Total Volume	18.1%	22.7%	
40 to 49			
# Of Employees	90	81	-10.0%
Volume	261,436	256,102	-2.0%
% Of Total Volume	29.8%	27.3%	
50 to 65			
# Of Employees	161	163	1.2%
Volume	457,578	470,147	2.7%
% Of Total Volume	52.1%	50.0%	

Sun Life's original renewal calculations indicated that a 31% increase is required to the Long Term Disability Insurance premium rates at the renewal on July 1, 2018.

In our analysis of the renewal, we noted that the adjusted premium for the period had been understated, and that the calculation of the paid Long Term Disability claims was incorrect. When the calculations were modified to reflect the accurate information, the calculated required renewal adjustment is an increase of 25%.

Our revised renewal calculations for the Long Term Disability Insurance benefit are outlined on the following page:





Policy Year Claim Incurred	Paid Premium	Adjusted Premium *	Claims Charges **
February 1, 2013 to January 31, 2014	\$ 230,376	\$ 328,874	\$ 357,335
February 1, 2014 to January 31, 2015	272,188	324,578	322,194
February 1, 2015 to January 31, 2016	337,610	329,994	6,002
February 1, 2016 to January 31, 2017	351,258	336,374	35,600
February 1, 2017 to January 31, 2018	346,796	346,796	-
Premium Interest		65,816	
Total	\$ 1,538,228	\$ 1,732,432	\$ 721,131
Claims Interest			25,133
IBNR Reserve As At January 31, 2018			163,490
Disabled Life Reserve** As At January 31, 2018			796,632
Total Incurred Claims Cost			\$ 1,706,386
Adjusted Incurred Loss Ratio			98.5%
Demographic Adjustment			8.0%
Trend Factor			0.0%
Target Loss Ratio			84.3%
Break-Even Loss Ratio			126.2%
Calculated Experience Rate			\$ 3.897
Calculated Manual Rate			\$ 3.851
Blended Experience/Manual Rate			
	<u>Credibility</u>	<u>Calculated Rate</u>	<u>Required Rate</u>
Experience	42.2%	\$ 3.897	\$ 1.645
Manual	57.8%	3.851	2.226
Combined			\$ 3.871
Economic Adjustment Factor			0.0%
Required Composite Rate			\$ 3.871
Current Composite Rate			\$ 3.088
Required Adjustment			25%

* The adjusted premium is the premium that would have been paid based on the current premium rates.

** Only considers claims with a date of disability after February 1, 2013.

We also noted, however, that one large claim, representing 54% of the total Disabled Life Reserves and 33% of the total paid monthly Long Term Disability claims was incurred during the 2013-2014 Policy Year, and as such, this claim will not be within the renewal analysis period for next year's renewal.

In this regard, in our discussions with Sun Life concerning the renewal adjustment to be applied at this renewal, we recommended that the increase be limited to 20%, as this will be more reflective of the premium level required going forward, after this claim is no longer considered in the renewal analysis.



We are pleased to advise that Sun Life has agreed with our proposed renewal position.

The Long Term Disability Insurance premium rates will therefore increase 20% at the renewal, effective July 1, 2018.

Fully Experience-Rated Benefits

Underwriting Arrangements

The Extended Health Care and Dental benefits are provided through Sun Life on fully experience-rated, retention accounting basis. Under this arrangement the renewal premium costs for these coverages are determined entirely on the basis of the actual claims experience exhibited under the plan. Sun Life's objective in the determining of the renewal premium rates is to ensure that the premiums generated during the policy year are sufficient to fund the following:

1. The claims paid during the policy year.
2. The Pooling Charges assessed by Sun Life for the Large Amount/Out-Of-Canada Pooling arrangement.
3. The associated administration charges assessed by Sun Life under the plan. These administration charges include the General Administration Charge, Claims Administration Charge, Risk Charge and Commissions paid to Mosey & Mosey under the plan, and include the Premium Taxes payable by Sun Life to the Ontario Government.

The claims experience period upon which the renewal calculations are based, is February 1st of each year to the January 31st of the following year.

In addition to the annual renewal of the plan, an annual Financial Accounting is performed. In this annual Financial Accounting, Sun Life accounts for the following items against the paid premium during the policy year:

1. The paid claims.
2. The Pooling Charges assessed by Sun Life for the Large Amount/Out-Of-Canada Pooling arrangement.
3. The administration charges.
4. Interest credits/debits generated under the plan.

If the total of these items is greater than the amount of the paid premium for the policy year, a deficit is generated under the plan. Sun Life handles any such deficit as follows:

1. The amount of such deficit is offset, to the extent possible, by funds held in the Claims Fluctuation Reserve (CFR).
2. The amount of any deficit not offset by funds from the Claims Fluctuation Reserve (CFR) is carried forward under the plan at interest to be recovered from future plan surpluses. If the amount of such deficit is significant, Sun Life may require that a deficit recovery margin be included in the renewal premium rates, to fund the recovery of such deficit.

If the total of these items is less than the amount of the paid premium for the policy year, a surplus is generated under the plan. Sun Life handles any such surplus as follows:

1. The amount of such surplus is first applied to offset any deficits carried forward under the plan from previous policy years.
2. The remaining amount of any such surplus is then applied to fund the CFR, until the CFR is fully funded.



3. The remaining amount of any such surplus is then available for refund to Haldimand County.

In the event the Extended Health Care and Dental plan should terminate with Sun Life, a terminal financial accounting would be performed following the termination. The handling of the terminal financial accounting will be as outlined in Section 8 of the Financial Letter Of Agreement between the Corporation Of Haldimand County and Sun Life.

The Financial Accounting period for the Haldimand County plan is January 1st of each year to the following December 31st. The Financial Accounting report is prepared by Sun Life following the end of the Financial Accounting period.

Administration Charges

In the marketing performed in the fall of 2015, Sun Life offered a 3 year guarantee for the quoted Administration Charges (until July 1, 2019).

In addition, the Total Administration Charges assessed by Sun Life during any plan year also includes the following amounts:

1. Any applicable taxes paid in relation to the plan. In Ontario, this is a premium tax equal to 2.0% of the total plan costs (paid claims plus administration charges).
2. The services fees paid to Mosey & Mosey Benefit Plan Consultants for the provision of our services under the plan.
3. Any direct disbursements for printing expenses for booklets and other printed material.

Large Amount/Out-Of-Canada Pooling

The Extended Health Care coverage for the employees of Haldimand County is provided on an insured retention-accounting, fully-experience rated arrangement through Sun Life. In order to protect Haldimand County against the impact of any unusual large claims, a Large Amount/Out-Of-Canada Pooling arrangement is provided through Sun Life.

Under the terms of this Pooling arrangement all claims that are incurred outside Canada are pooled from the first dollar. Claims incurred in Canada are pooled as follow:

1. All claims incurred by an employee in excess of \$50,000 are pooled.
2. All claims incurred by all an employee's dependents combined, which are in excess of \$50,000 are pooled.

We note, the Large Amount Pooling arrangement was revised coincident with the marketing; previously, all in-Canada claims in excess of \$20,000 were pooled.

All claims which qualify under the Pooling arrangement are removed from the claims charged to the plan for both the purposes of the renewal calculations and the annual financial accounting, and are instead covered on a fully-pooled basis by Sun Life.

Sun Life applies a pooling charge for the provision of this coverage; the cost for this coverage is not determined based on the actual claims experience for Haldimand County, but instead on the overall performance of Sun Life's pool of this type of coverage. However, should the claims experience for a specific group be significantly higher than expected, Sun Life would apply an increase to the pooling charge for that specific group, to offset the detrimental impact this would have on the overall pool's performance.





During the past year, \$692 in claims qualified under the revised Pooling arrangement and the amount of these claims was therefore removed from the claims charged to the plan.

Sun Life has advised that effective January 1, 2018, an increase is required to the Large Amount/Out-Of-Canada Pooling charge, from 6.34% of Extended Health Care Non-Pooled Claims (Paid Claims less Pooled Claims), to 7.00% of Extended Health Care Non-Pooled Claims. This results in an increase to the annual pooling charge of approximately \$5,400, based on the current Extended Health Care Non-Pooled Claims.

We reviewed this with Sun Life, however, they were unwilling to modify their proposed adjustment, noting that this was not an increase specific to Haldimand County, but a general increase being applied to their pooling charges.

Renewal Premium Rate Adjustment Determination

Extended Health Care

The total paid claims for the period February 1, 2017 to January 31, 2018, were \$811,919. There were pooled claims of \$692, reducing the Non-Pooled Claims charged against the plan to \$811,227.

The paid premium for the same 12 month period was \$1,043,001. The Extended Health Care premium rates were increased by 12% at the renewal effective July 1, 2017; when the paid premium for the period February 2017 to June 2017 is adjusted to reflect this premium rate increase, the Adjusted Premium for the period is \$1,091,739. When the Pool Charge (\$56,786) is deducted from the Adjusted Premium, the resulting Non-Pooled Adjusted Premium is \$1,034,953.

In their renewal calculations, Sun Life applied an annual trend factor of 11.5%, pro-rated to 16.7% to reflect the 5 month lag between the end of the claims experience period (January 31, 2018) and the renewal date (July 1, 2018). These calculations indicated that a 3% premium rate decrease is warranted at the renewal on July 1, 2018, while still adequately funding the Plan for the 2018-2019 Policy Year.

In our analysis of the renewal, we reviewed the actual annual trend that is being exhibited under the Haldimand County's Extended Health Care plan. Our analysis indicates that the four year average annual trend is 3.8%. This is illustrated below:

EHC - Claims Trend Analysis

Period	Paid Claims	Estimated Number of Covered Certificates	Average Claims Per Individual Per Year	% Change Year to Year
Jan 1/13 - Dec 31/13	673,637	351	\$ 1,918.25	
Jan 1/14 - Dec 31/14	698,343	355	1,965.87	+2.5%
Feb. 1/15 - Jan. 31/16	699,094	355	1,967.62	+0.1%
Feb. 1/16 - Jan. 31/17	836,370	357	2,344.33	+19.1%
Feb. 1/17 - Jan. 31/18	811,919	364	2,229.49	-4.9%
			Average =	+3.8%

In this regard, for the purposes of our renewal calculations, we utilized an annual trend factor of 6.0%, pro-rated to 8.6% to reflect the 5 month lag between the end of the claims experience period (January 31, 2018) and the renewal date (July 1, 2018). We believe this trend factor is more appropriate, as it is reflective of the longer term trend being exhibited under the Plan.





Our revised calculations indicated that a premium rate reduction of 7% is warranted at the renewal, while still adequately funding the Plan for the 2018-2019 Policy Year. We reviewed this with Sun Life, and are pleased to advise that they are in agreement with our position.

In this regard, the Extended Health Care premium rates will reduce by 7% effective July 1, 2018.

Our revised renewal calculations are outlined below:

Policy Review Period: February 1, 2017 to January 31, 2018

Extended Health Care

A	Paid Premium	\$	1,043,001
B	Adjusted Premium ¹		1,091,739
C	Pooling Charge ²		(56,786)
D	Non-Pooled Adjusted Premium (B+C)		1,034,953
E	Paid Claims		811,919
F	Pooling Credit ³		(692)
G	Non-Pooled Claims (E+F)	\$	811,227
H	Incurred Loss Ratio (G÷D)		78.4%
I	Trend ⁴		8.6%
J	Adjusted Loss Ratio (H x [1+I])		85.1%
K	Retention Factor (Target Loss Ratio) ⁵		91.80%
L	Required Premium Rate Adjustment ((J÷K)-1)		-7%

Notes:

- 1 The premium rates for the Extended Health Care benefit increased by 12% at the renewal on July 1, 2017. The premiums paid for the period February 1, 2017 to June 30, 2017 have been adjusted to reflect the renewal premium rate increase.
- 2 The Pooling Charge is 7.0% of Extended Health Care Non-Pooled Claims.
- 3 There were \$692 in claims which qualified under the Out-Of-Canada and Large Amount Pooling arrangements. The Out-Of-Canada claims (pooled from the first dollar) were \$692 (2 claimants). There were no paid claims which exceeded the \$50,000 Large Amount Pooling point.
- 4 The annual inflation/utilization trend utilized is 6.0%. Industry standards range from 11.0% to 14.0% per annum. In accordance with industry standards, the inflationary/utilization trend has been adjusted to 8.6% to reflect the five month lag time from the end of the claims experience review period (January 31st) and the effective date of the renewal (July 1st). The inflationary/ utilization trend applied by all insurers results from the introduction and release new high cost medications and prescription drugs entering the marketplace, the expected increase in utilization due to an aging workforce, and the increased utilization of health services in general.
- 5 Target Loss Ratio determined based on Insurer Expenses of 8.2% of premium.

Dental

The total paid claims for the period February 1, 2017 to January 31, 2018, were \$446,715. The paid premium for the same 12 month period was \$500,736. The Dental premium rates were increased by 18% at the renewal effective July 1, 2017; when the paid premium for the period February 2017 to June 2017 is adjusted to reflect this premium rate increase, the Adjusted Premium for the period is \$534,723.





In their renewal calculations, Sun Life applied an annual trend factor of 7.2% (combined utilization and fee guide adjustment), pro-rated to 10.4% to reflect the 5 month lag between the end of the claims experience period (January 31, 2018) and the renewal date (July 1, 2018). These calculations indicated that no change would have been required to the Dental premium rates at the renewal on July 1, 2018 in order to adequately fund the Plan for the 2018-2019 Policy Year.

In our analysis of the renewal, we reviewed the actual annual trend that is being exhibited under the Haldimand County's Dental plan. Our analysis indicates that the four year average annual trend is 4.0%. This is illustrated below:

Dental - Claims Trend Analysis

Period	Paid Claims	Estimated Number of Covered Certificates	Average Claims Per Individual Per Year	% Change Year to Year
Jan 1/13 - Dec 31/13	369,164	347	\$ 1,064.12	
Jan 1/14 - Dec 31/14	385,129	351	1,096.20	+3.0%
Feb. 1/15 - Jan. 31/16	413,385	350	1,180.85	+7.7%
Feb. 1/16 - Jan. 31/17	444,526	352	1,263.58	+7.0%
Feb. 1/17 - Jan. 31/18	446,715	359	1,243.74	-1.6%
			Average =	+4.0%

In this regard, for the purposes of our renewal calculations, we utilized an annual trend factor of 5.5%, pro-rated to 7.9% to reflect the 5 month lag between the end of the claims experience period (January 31, 2018) and the renewal date (July 1, 2018). We believe this trend factor is more appropriate, as it is reflective of the longer term trend being exhibited under the Plan.

Our revised calculations indicated that a premium rate reduction of 2% is warranted at the renewal, while still adequately funding the Plan for the 2018-2019 Policy Year. We reviewed this with Sun Life, and are pleased to advise that they are in agreement with our position.

In this regard, the Dental premium rates will reduce by 2% effective July 1, 2018.

The calculations are outlined below and on the following page:

Policy Review Period: February 1, 2017 to January 31, 2018

Dental

A	Paid Premium	\$	500,736
B	Adjusted Premium ¹		534,723
C	Paid/Incurred Claims	\$	446,715
D	Incurred Loss Ratio (C÷B)		83.5%
E	Trend ²		7.9%
F	Adjusted Loss Ratio (D x [1+E])		90.1%
G	Retention Factor (Target Loss Ratio) ³		91.80%
H	Required Premium Rate Adjustment ((F÷G)-1)		-2%



**Notes:**

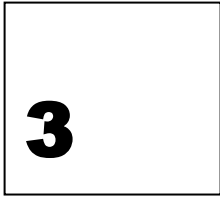
- 1 The premium rates for the Dental benefit increased by 18% at the renewal on July 1, 2017. The premiums paid for the period February 1, 2017 to June 30, 2017 have been adjusted to reflect the renewal premium rate increase.
- 2 An annual utilization trend (inclusive of the Ontario Dental Association (ODA) fee guide adjustment) of 5.5% has been applied to reflect the expected increase in claims from one year to the next. Industry standards range from 5% to 7% per annum. The utilization trend has been adjusted to 7.9% to reflect the five month lag time from the end of the claims experience review period (January 31st) and the effective date of the renewal (July 1st).
- 3 Target Loss Ratio determined based on Insurer Expenses of 8.2% of premium.

Summary

The renewal rate adjustments originally proposed by Sun Life for the renewal effective July 1, 2018 would have resulted in an increase to the annual premium cost for Haldimand County of approximately **\$76,100, or 3.6%**. The revised renewal adjustments negotiated by Mosey & Mosey with Sun Life result in a reduction to the annual plan cost of **\$17,400 or 0.8%**; this is an annual savings of **\$93,500** compared to Sun Life's original renewal position.

The renewal premium rate adjustments that have been negotiated with Sun Life are reasonable and reflective of the premium required to fund the plan during the 2018-2019 Policy Year. In this regard, we recommend Haldimand County accept the negotiated renewal, effective July 1, 2018.





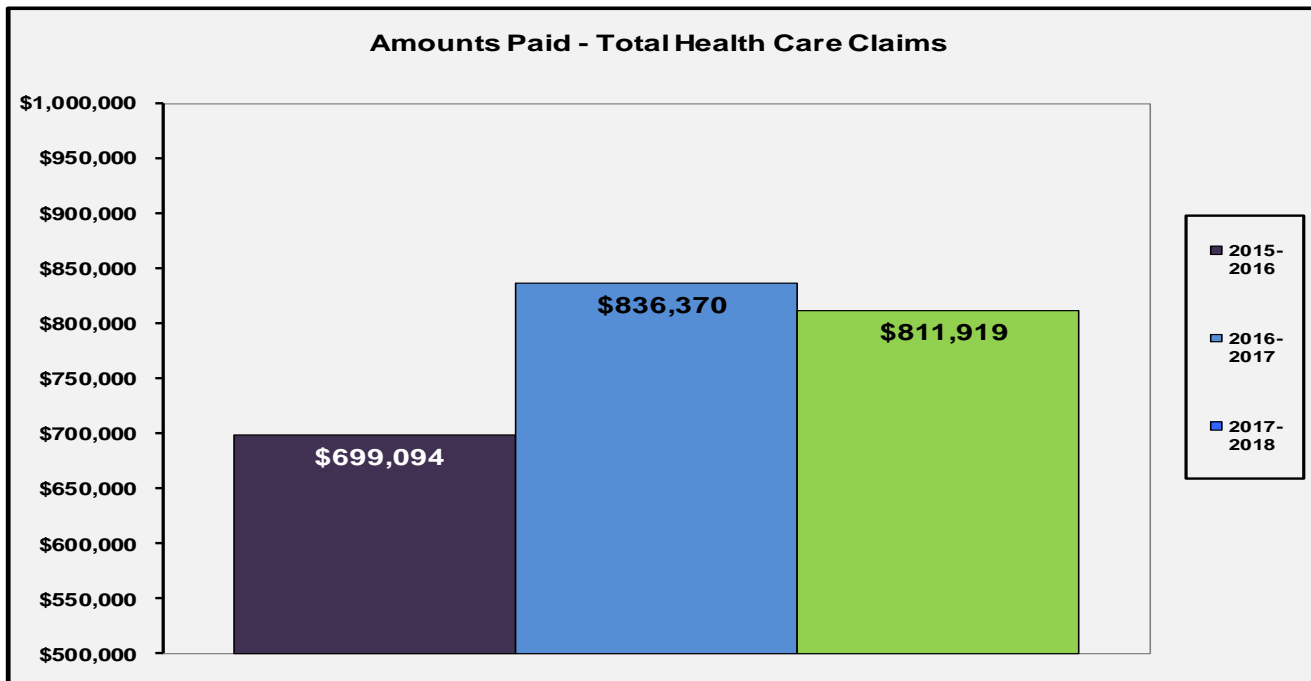
Claims Analysis

In conjunction with the renewal, we have reviewed the claims under the Extended Health Care and Dental benefits, for the 2017-2018 Policy Year (February 1, 2017 to January 31, 2018) focusing on the breakdown of the claims to determine if there were any unusual claiming trends being exhibited under the plans. For comparative purposes, the claims for the 2015-2016 Policy Year (February 1, 2015 to January 31, 2016) and the 2016-2017 Policy Year (February 1, 2016 to January 31, 2017) have also been provided.

A review of this information indicates the following:

Extended Health Care

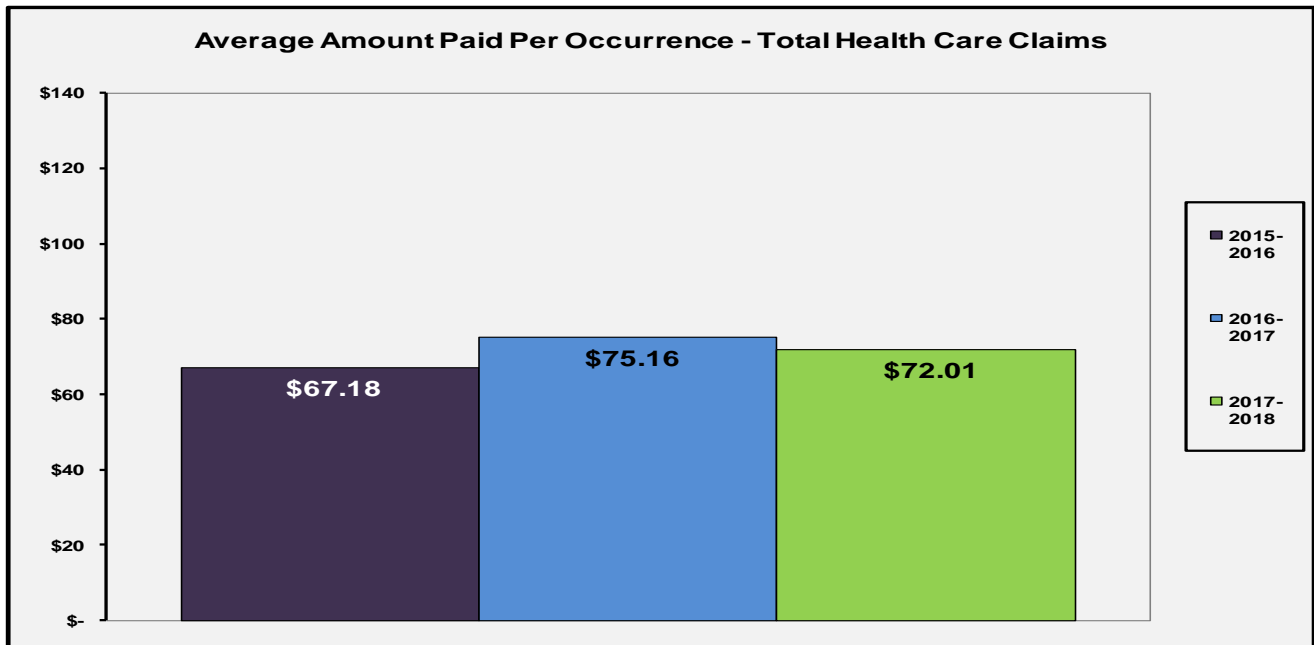
The aggregate Extended Health Care claims for Haldimand County decreased by approximately 3% in the 2017-2018 Policy Year, when compared to the claims level exhibited in the 2016-2017 Policy Year. This follows an increase of approximately 20% in the 2016-2017 Policy Year, when compared to the previous year.



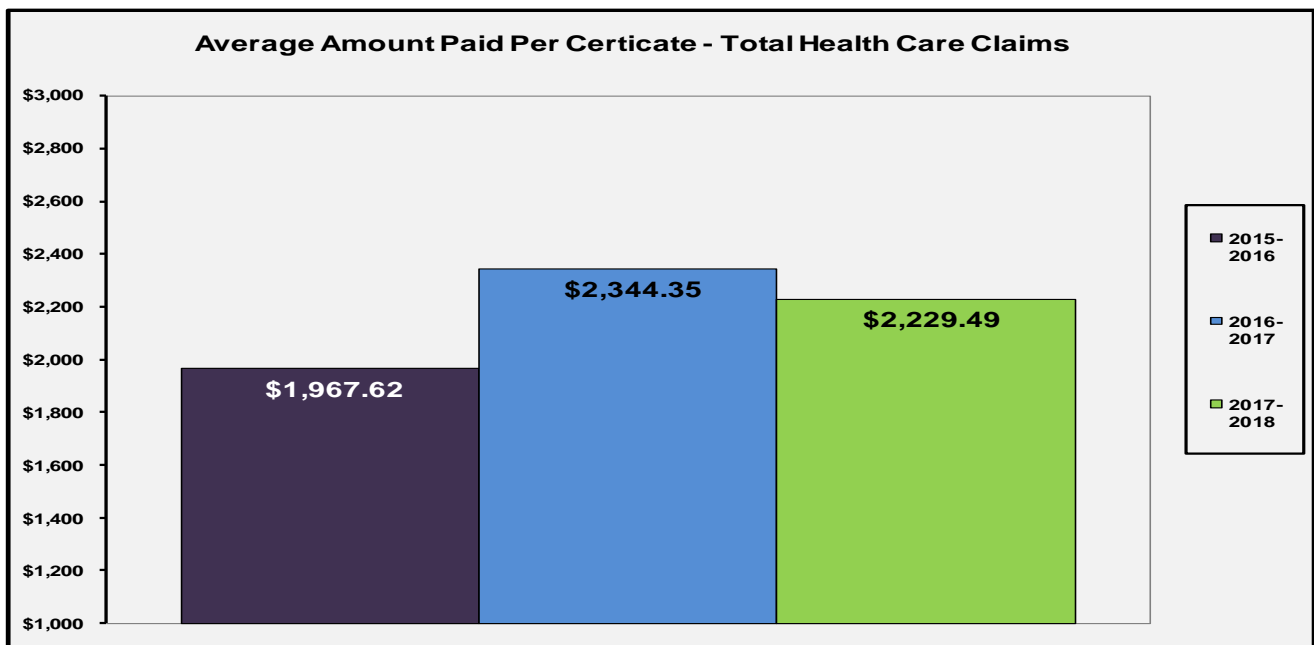
We note, the above indicated paid claim amounts include the amount of the pooled claims, but do not include amounts paid under the Health Care Spending Account (HCSA).



The average amount paid per occurrence for the Extended Health Care claims decreased during the 2017-2018 Policy Year (by approximately 4% to \$72.01), after having increased by approximately 12% in the 2016-2017 Policy Year. A comparison of the average cost per claim, on an overall basis under the Extended Health Care, is provided below:

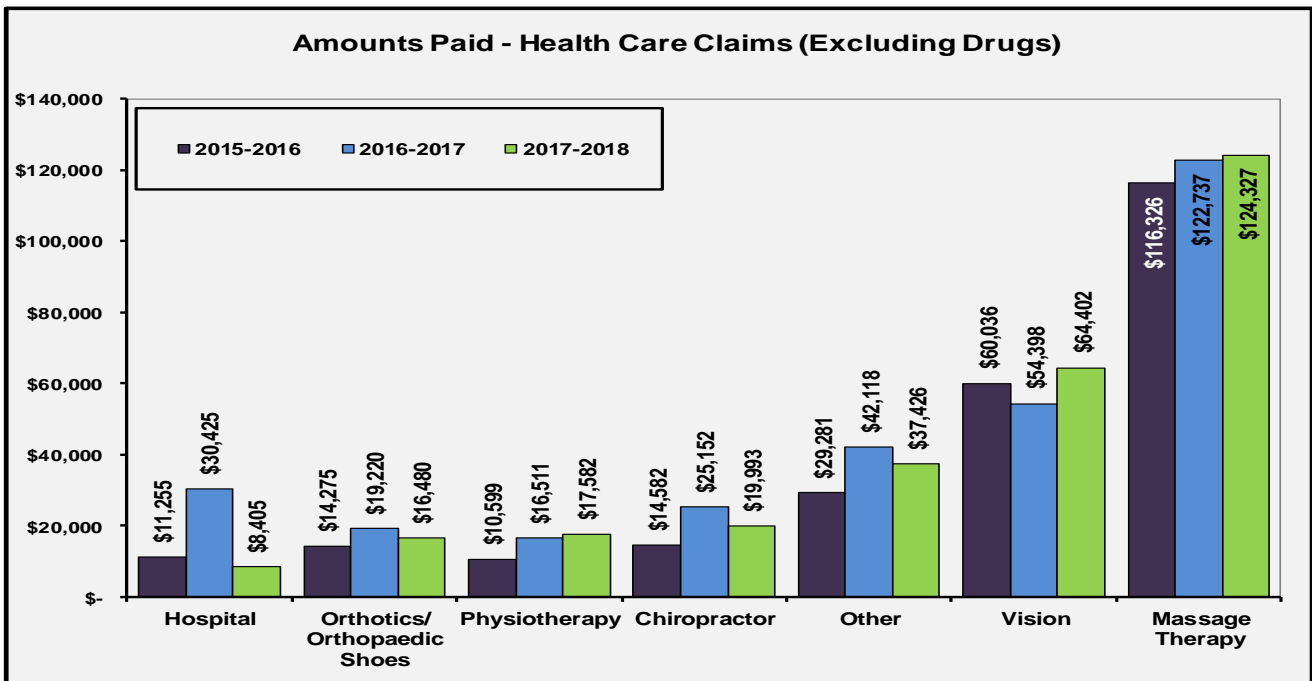
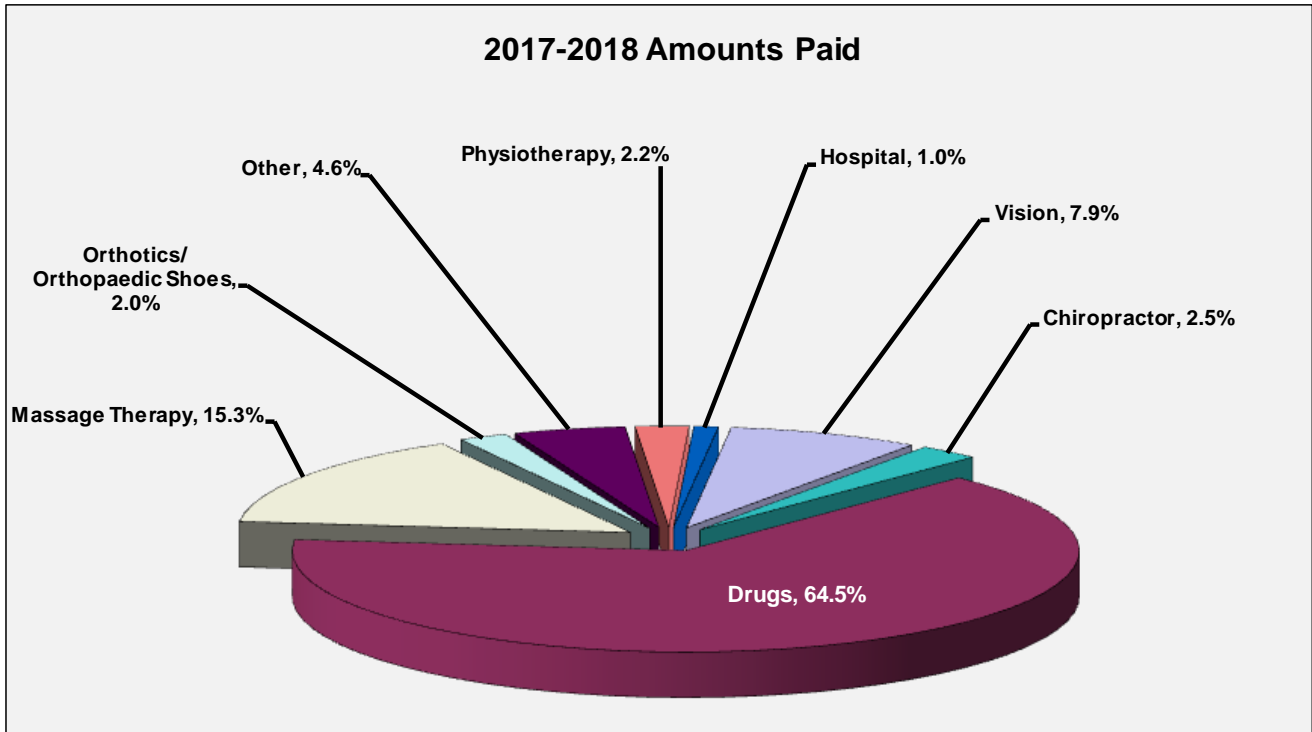


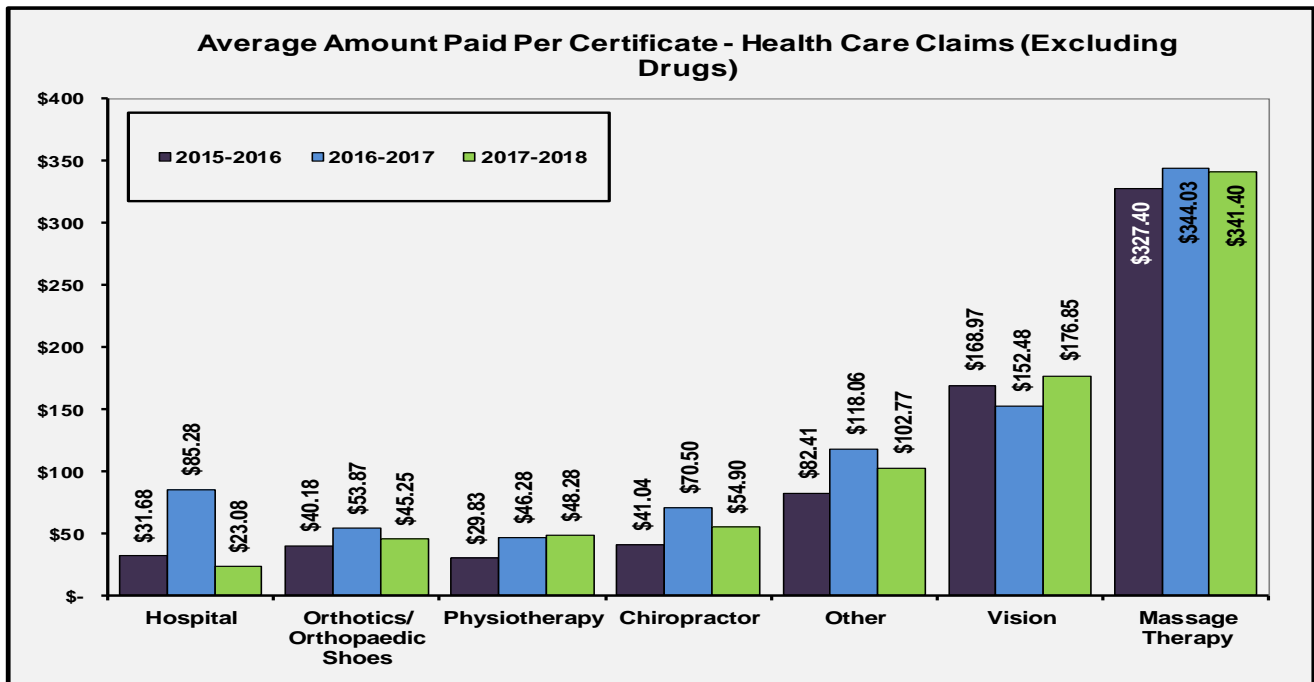
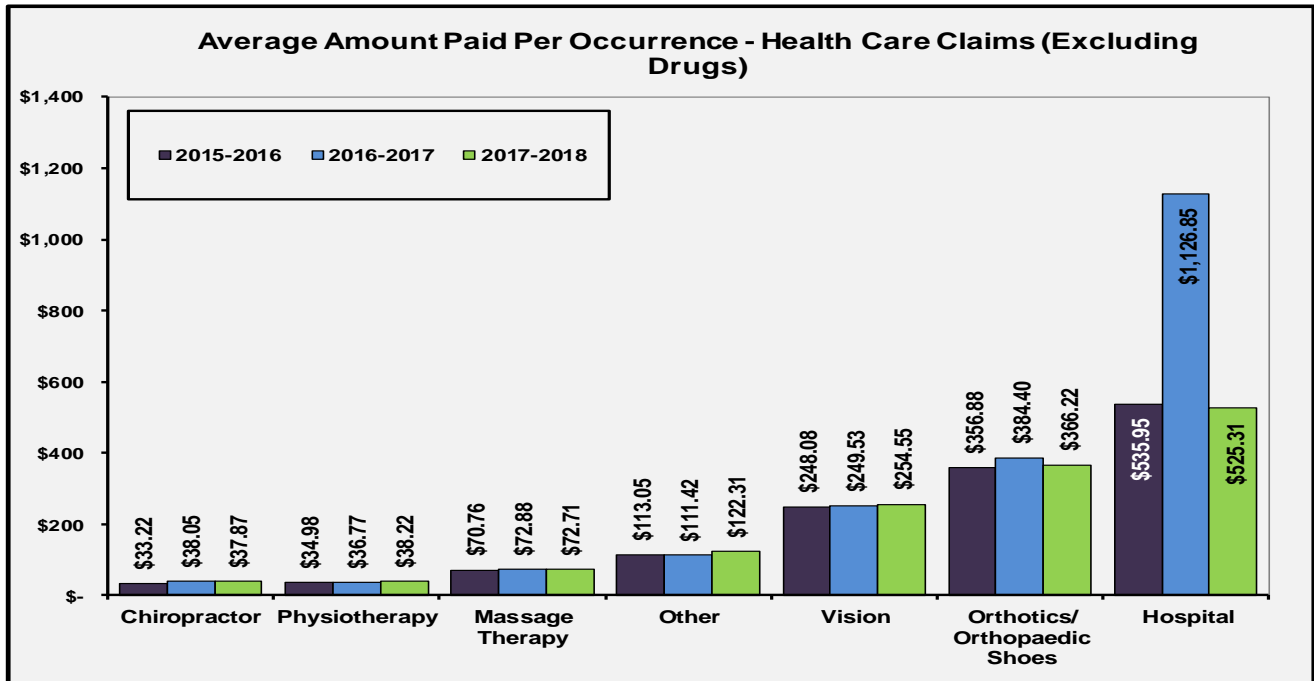
The average amount paid per certificate for the Extended Health Care claims decreased during the 2017-2018 Policy Year (by approximately 5% to \$2,229); this follows an increase of approximately 19% in the 2016-2017 Policy Year. A comparison of the average cost per certificate, on an overall basis under the Extended Health Care, is provided below:





A breakdown of the Extended Health Care claims by claim type, excluding Drugs, is provided below, followed by a comparison of the average amount paid per occurrence, and the average amount paid per certificate:





Drugs were one of the primary drivers behind the reduction in the overall Extended Health Care claims level in the 2017-2018 Policy Year, decreasing by approximately 1% in comparison with the level in the 2016-2017 Policy Year.

Details concerning the Drug claims are discussed in the next section of this report.

In regards to the other Extended Health Care expenses, decreased claims levels occurred under the following in the 2017-2018 Policy Year:

1. Hospital claims. The amount of the paid claims for Hospital decreased by approximately 72%, or \$22,000, in the 2017-2018 Policy Year. This decrease was due to a combination of a lower average amount paid per claim (approximately 53% lower than the previous year) and fewer hospital claims (approximately 41% fewer claims than in the preceding year).

The lower average amount paid per claim suggests that the length of the hospital confinements in the 2017-2018 Policy Year was shorter than in the preceding Policy Year.

2. Chiropractor claims. The amount paid for these services in the 2017-2018 Policy Year was approximately 21% (or \$5,200) lower than in the 2016-2017 Policy Year. This decreased claims level was due entirely to fewer claims for these services in the 2017-2018 Policy year (approximately 20% fewer claims) while the average amount paid per claim remained relatively unchanged.
3. Orthotics/Orthopaedic Shoes claims. These claims decreased by approximately 14% (or \$2,700) during the 2017-2018 Policy Year. The decrease in the level of these claims was generated by a combination of fewer claims for these items (10% fewer than in the 2016-2017 Policy Year) and a reduction in the average amount paid per claim (approximately 5% lower than the previous year).
4. "Other" Extended Health Care services and supplies claims. The amount paid for these claims decreased by approximately 11%, or \$4,700, in the 2017-2018 Policy Year. This decreased claims level was entirely the result of fewer claims for these services and supplies (19% fewer claims in the 2017-2018 Policy Year than in the 2016-2017 Policy Year), while the average amount paid per occurrence increased by approximately 10%.

Partially offsetting these reduced claims levels were increases in the claiming levels for the following:

1. Vision Care claims. The amount paid for Vision Care claims increased by approximately 18% in the 2017-2018 Policy Year. This was primarily due to an increase in the number of Vision Care claims (approximately 16% more claims than in the previous year) while the average amount paid per claim increased by approximately 2%.

We note that this follows a reduction in the level of Vision Care claims of approximately 9% in the 2016-2017 Policy Year. This follows the expected pattern, as Vision Care claims typically fluctuate up and down over a two year period, reflective of the 24 month maximum that applies to the coverage.

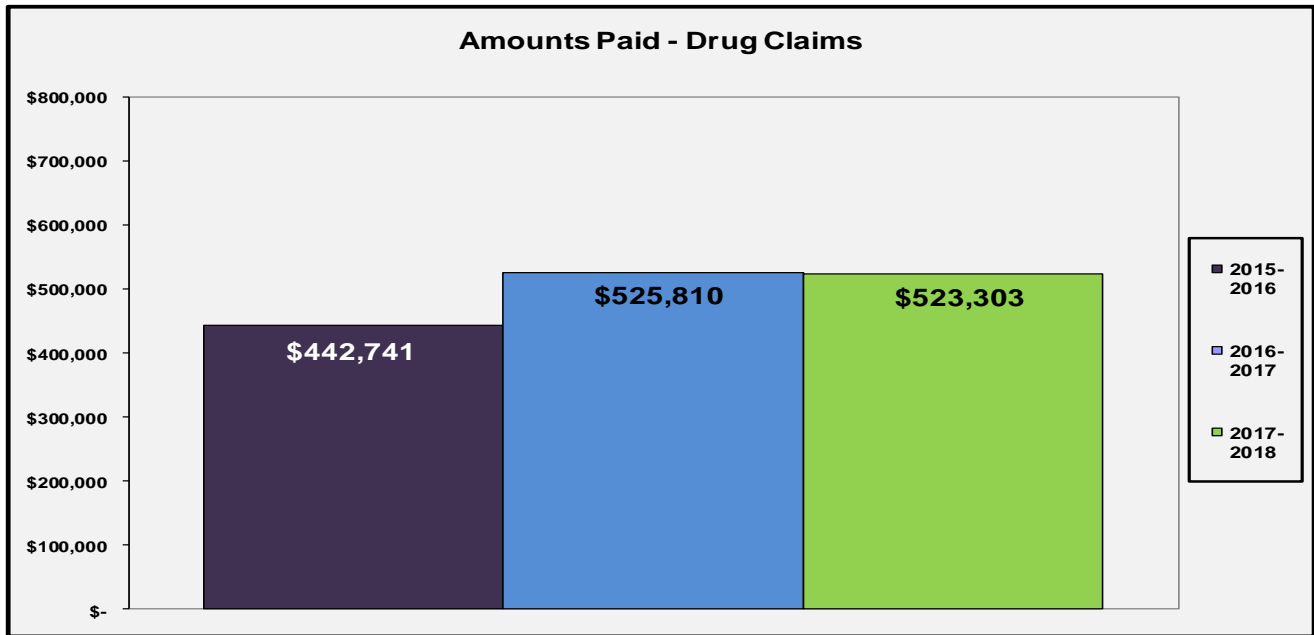
2. Physiotherapy claims. The total paid claims for Physiotherapy services increased by approximately 7% (or \$1,100) in the 2017-2018 Policy Year. This increased claims level was due to a combination of an increase in the average amount paid per claim (approximately 4% higher than the previous year) and an increase in the number of claims for these services (approximately 2% higher than the preceding year).
3. Massage Therapy claims. The amount of the paid claims for Massage Therapy increased by approximately 1% in the 2017-2018 Policy Year. The increased claims level was due to an increase in the number of claims for these services (approximately 2% higher than the previous year) while the average amount paid per claim reduced marginally.

There do not appear to be any unusual, ongoing claiming trends occurring under the Haldimand County Extended Health Care plan.

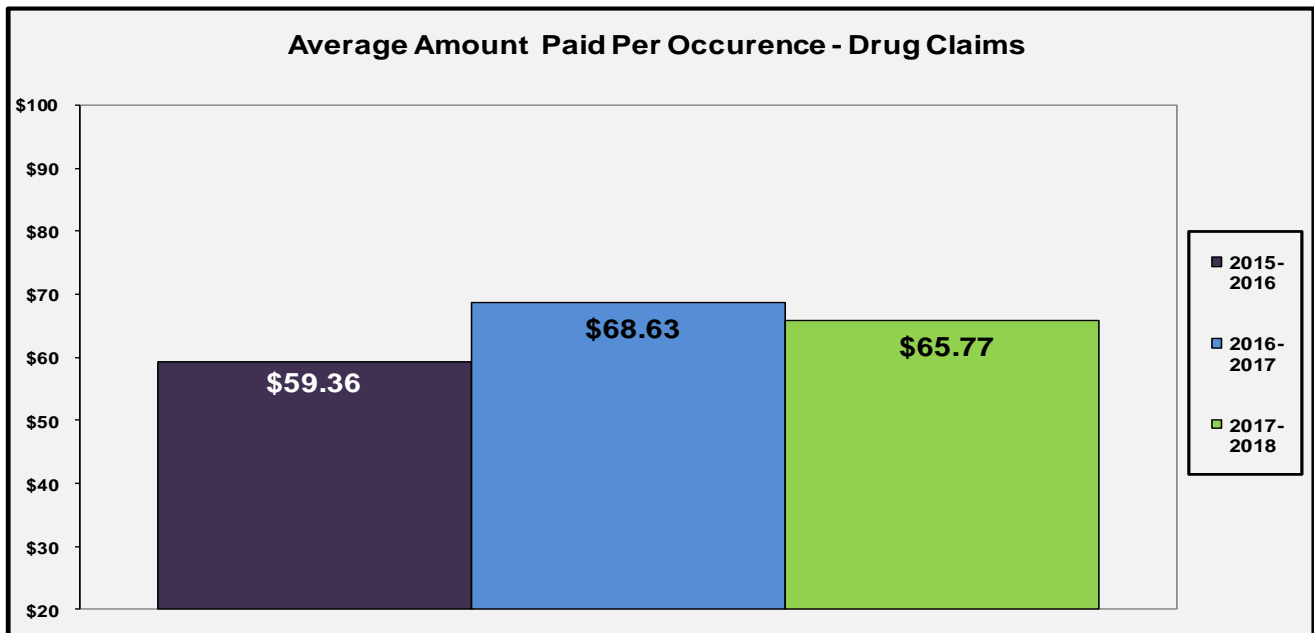


Drugs

The Drug claims represent the majority of the total Extended Health Care claims under the Haldimand County Extended Health Care plan (approximately 65% of the total Extended Health Care claims during the 2017-2018 Policy Year). The total paid Drug claims in the 2017-2018 Policy Year decreased approximately 1% from the total claims in the 2016-2017 Policy Year, as previously noted.

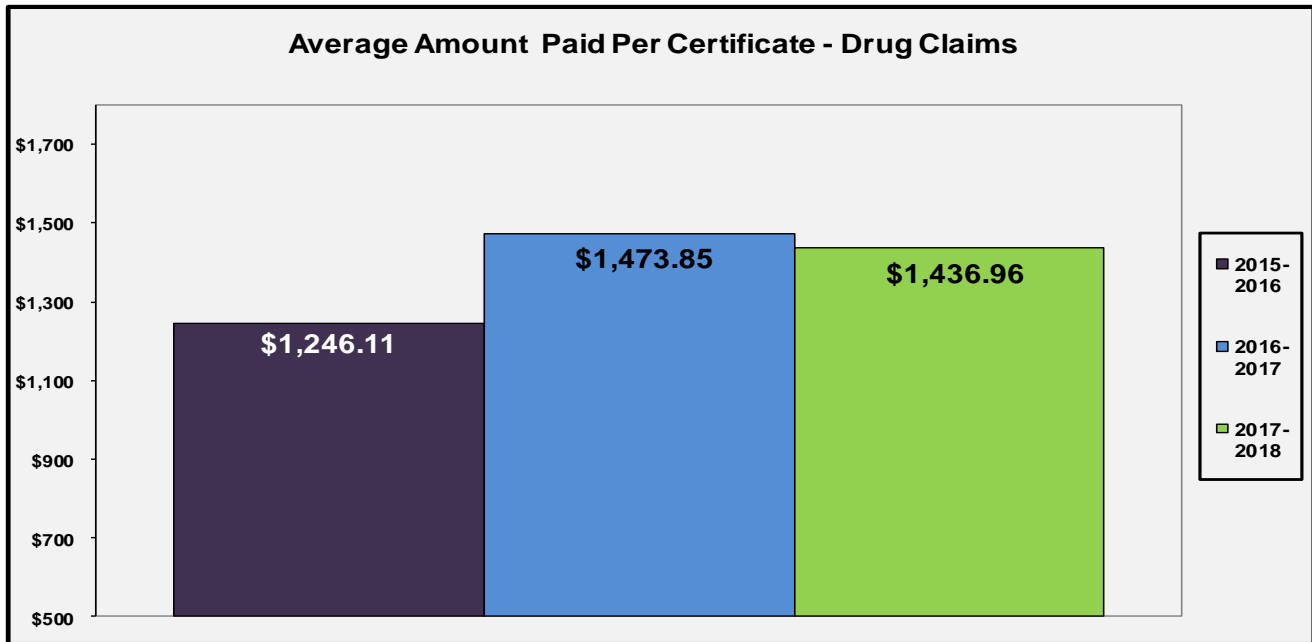


The decrease in the amount of the paid Drug claims is the result of a reduction in the average amount paid per claim (approximately 4% lower than the average amount paid per claim in the preceding year), as illustrated in the following chart:





The average amount paid per certificate for Drug claims decreased in the 2017-2018 Policy Year (approximately 3%, or \$37), as illustrated below:



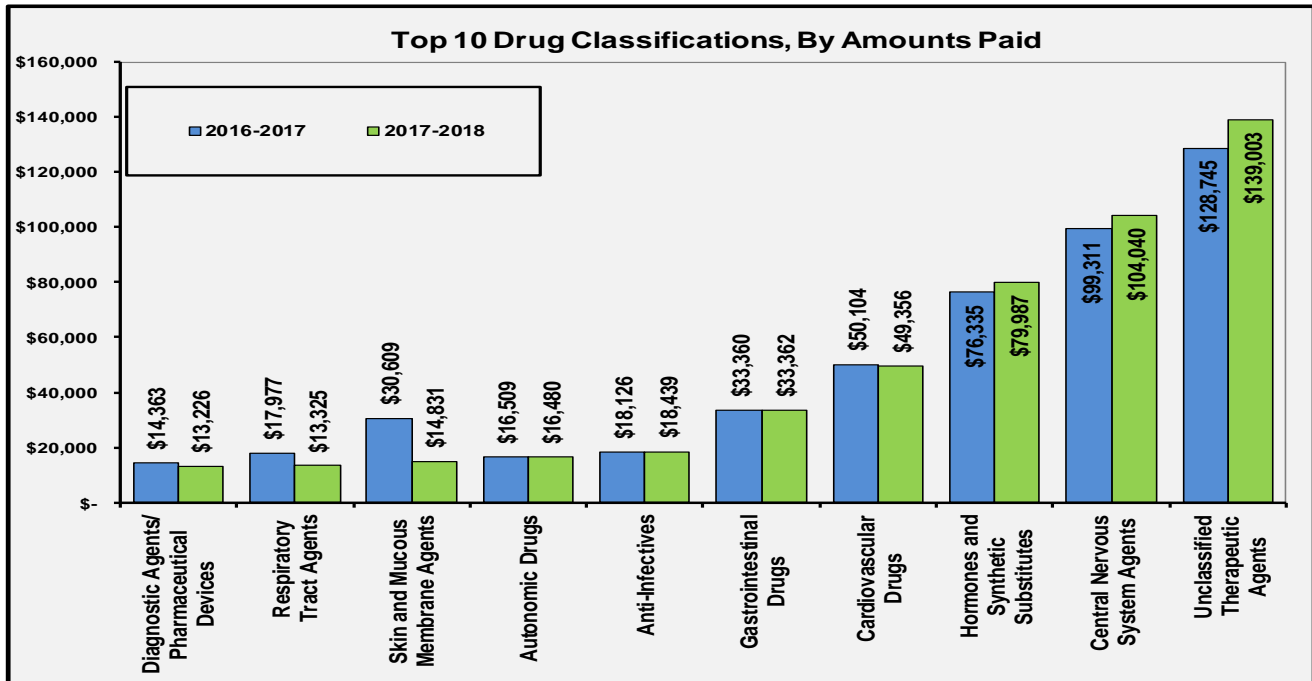
Drug Classifications

A review of the classifications of the drugs that were paid under the Haldimand County drug plan indicates that the classification for which the highest amount was paid in both the 2017-2018 and 2016-2017 Policy Years was Unclassified Therapeutic Agents. This classification represented approximately 27% of the total paid drug claims in the 2017-2018 Policy Year, and the amount paid for this classification increased by approximately 8% (or \$10,300).

The top 10 Drug Classifications for the 2017-2018 Policy Year, by amount paid, are outlined below:

Drug Classification	2016-2017 Policy Year				2017-2018 Policy Year				One Year Percentage Change
	Amount Paid	Percent Of Total	Rank	Number Of Claims	Amount Paid	Percent Of Total	Rank	Number Of Claims	
Unclassified Therapeutic Agents	\$128,745.00	24.5%	1	200	\$139,002.74	26.6%	1	221	+8.0%
Central Nervous System Agents	99,311.42	18.9%	2	2,545	104,040.23	19.9%	2	2,826	+4.8%
Hormones and Synthetic Substitutes	76,335.32	14.5%	3	1,026	79,986.66	15.3%	3	988	+4.8%
Cardiovascular Drugs	50,104.40	9.5%	4	1,145	49,356.19	9.4%	4	1,223	-1.5%
Gastrointestinal Drugs	33,359.65	6.3%	5	469	33,361.70	6.4%	5	458	+0.0%
Anti-Infectives	18,125.54	3.4%	7	662	18,439.04	3.5%	6	657	+1.7%
Autonomic Drugs	16,508.94	3.1%	9	312	16,479.54	3.1%	7	326	-0.2%
Skin and Mucous Membrane Agents	30,608.70	5.8%	6	253	14,830.86	2.8%	8	290	-51.6%
Respiratory Tract Agents	17,977.41	3.4%	8	34	13,325.35	2.5%	9	31	-25.9%
Diagnostic Agents/ Pharmaceutical Devices	14,362.77	2.7%	10	216	13,225.78	2.5%	10	165	-7.9%
Other	40,370.85	7.7%		799	41,254.93	8.0%		772	+2.2%





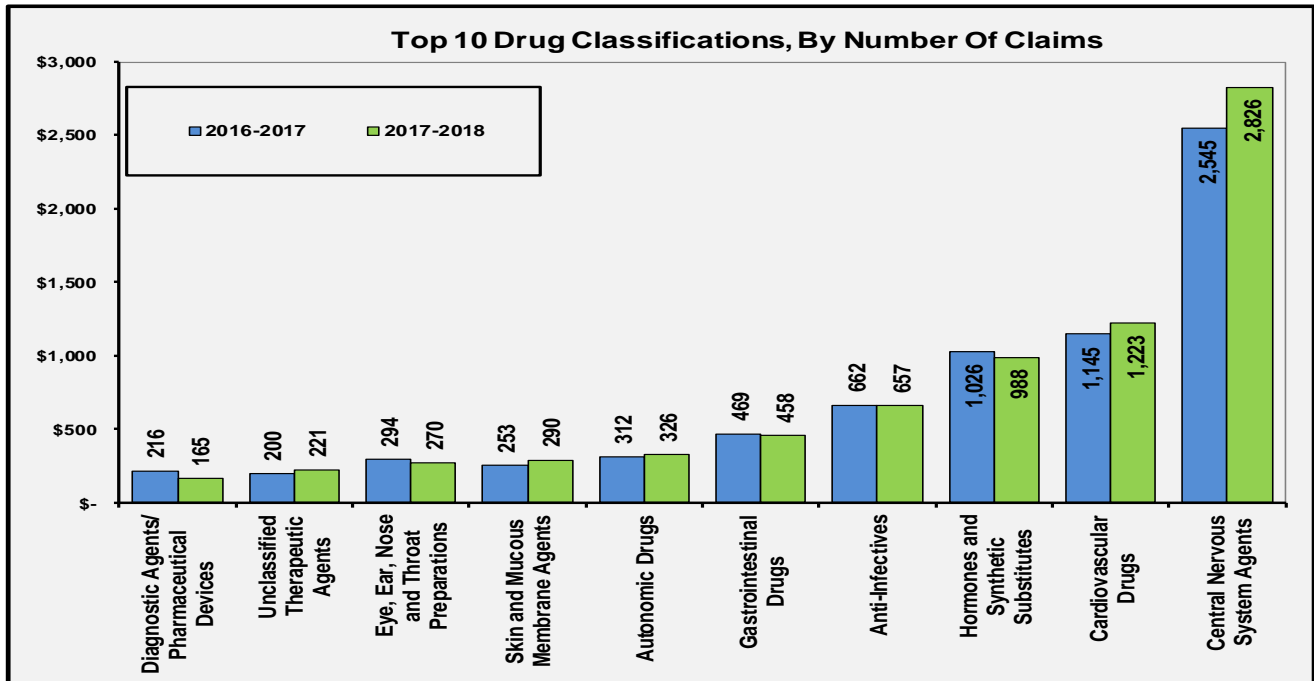
The reduction in the level of the overall drug claims was a result of decreases in the paid claims for the following:

1. Skin and Mucous Membrane Agents (which include drugs used to treat actinic keratosis, a pre-cancerous patch of thick, scaly, or crusty skin); these claims reduced by approximately 52% (or \$15,800).
2. Respiratory Tract Agents (which include drugs used to treat asthma and chronic obstructive pulmonary disease (COPD)); these claims reduced by approximately 26% (or \$4,700).

The top 10 Drug Classifications for the 2017-2018 Policy Year, by number of claims, are outlined below:

Drug Classification	2016-2017 Policy Year				2017-2018 Policy Year				One Year Percentage Change
	Number Of Claims	Percent Of Total	Rank	Amount Paid	Number Of Claims	Percent Of Total	Rank	Amount Paid	
Central Nervous System Agents	2,545	33.2%	1	\$ 99,311.42	2,826	35.5%	1	\$104,040.23	+11.0%
Cardiovascular Drugs	1,145	14.9%	2	50,104.40	1,223	15.4%	2	49,356.19	+6.8%
Hormones and Synthetic Substitutes	1,026	13.4%	3	76,335.32	988	12.4%	3	79,986.66	-3.7%
Anti-Infectives	662	8.6%	4	18,125.54	657	8.3%	4	18,439.04	-0.8%
Gastrointestinal Drugs	469	6.1%	5	33,359.65	458	5.8%	5	33,361.70	-2.4%
Autonomic Drugs	312	4.1%	6	16,508.94	326	4.1%	6	16,479.54	+4.5%
Skin and Mucous Membrane Agents	253	3.3%	8	30,608.70	290	3.6%	7	14,830.86	+14.6%
Eye, Ear, Nose and Throat Preparations	294	3.8%	7	11,965.44	270	3.4%	8	10,714.17	-8.2%
Unclassified Therapeutic Agents	200	2.6%	10	128,745.00	221	2.8%	9	139,002.74	+10.5%
Diagnostic Agents/ Pharmaceutical Devices	216	2.8%	9	14,362.77	165	2.1%	10	13,225.78	-23.6%
Other	539	7.0%		46,382.82	533	6.6%		43,866.11	-1.1%





The Drug Classification which had the highest number of claims in each of the two Policy Years is Central Nervous System Agents, which includes drugs used to treat pain, depression and anxiety, and sleep disorders.

Significant reductions in the number of claims occurred in relation to Diagnostic Agents/Pharmaceutical Devices (primarily diabetic supplies and glucose testing devices), Hormones and Synthetic Substitutes (which includes insulin, drugs related to the treatment of diabetes, and oral contraceptives) and Eye, Ear, Nose and Throat Preparations.

The breakdown of the drug classifications, both in regards to the Top 10 by amounts paid and the Top 10 by the number of claims, are within the expected parameters, and are representative of those used by an aging employee population.

Specific Drugs

A review of the specific drugs which were paid under the Haldimand County drug plan indicates that the drug for which the highest amount was paid in the 2017-2018 Policy Year was Stelara Injection, a drug used in the treatment of chronic, moderate-to-severe plaque psoriasis. This drug was also ranked #1 in the 2016-2017 Policy Year.

The top 30 drugs, by amount paid, in the 2017-2018 Policy Year are outlined on the following page.



TOP 30 DRUGS IN THE 2017-2018 POLICY YEAR, BY AMOUNT PAID, IN RANKING ORDER

Drug	Drug Classification	2016-2017 Policy Year				2017-2018 Policy Year				One Year Change
		Amount Paid	Percent Of Total	Rank	Number Of Claims	Amount Paid	Percent Of Total	Rank	Number Of Claims	
Stelara Injection	Unclassified Therapeutic Agents	\$ 26,258.40	5.0%	1	5	\$ 45,794.00	8.8%	1	9	+74.4%
Remicade Injection	Unclassified Therapeutic Agents	20,931.16	4.0%	3	7	37,930.10	7.2%	2	9	+81.2%
Avonex Injection	Unclassified Therapeutic Agents	24,154.28	4.6%	2	13	24,313.34	4.6%	3	12	+0.7%
Insulin	Hormones and Synthetic Substitutes	20,340.68	3.9%	4	125	19,299.78	3.7%	4	98	-5.1%
Diabetic Supplies	Diagnostic Agents/Pharmaceutical Devices	14,362.77	2.7%	7	216	13,225.78	2.5%	5	165	-7.9%
Xeljanz Tablet	Unclassified Therapeutic Agents					12,889.80	2.5%	6	8	
Xolair Injection	Respiratory Tract Agents	15,913.59	3.0%	6	11	11,573.52	2.2%	7	8	-27.3%
Coversyl Tablet	Cardiovascular Drugs	8,764.19	1.7%	10	101	7,238.55	1.4%	8	92	-17.4%
Janumet Tablet	Hormones and Synthetic Substitutes	7,614.04	1.4%	11	31	6,326.10	1.2%	9	30	-16.9%
Victoza Pen Injector	Hormones and Synthetic Substitutes					6,296.81	1.2%	10	6	
Esomeprazole Tablet	Gastrointestinal Drugs	5,633.16	1.1%	14	38	6,196.33	1.2%	11	38	+10.0%
Escitalopram Tablet	Central Nervous System Agents	4,393.78	0.8%	17	122	4,891.30	0.9%	12	128	+11.3%
Botox Vial	Unclassified Therapeutic Agents					4,725.51	0.9%	13	10	
Suboxone SL Tablet	Central Nervous System Agents					4,717.92	0.9%	14	162	
Salofalk Tablet	Gastrointestinal Drugs	3,422.83	0.7%	20	23	4,673.11	0.9%	15	29	+36.5%
Oxyneo Tablet	Central Nervous System Agents					4,457.06	0.9%	16	33	
Januvia Tablet	Hormones and Synthetic Substitutes	4,632.65	0.9%	15	23	4,228.97	0.8%	17	21	-8.7%
Pantoprazole Tablet	Gastrointestinal Drugs	3,122.20	0.6%	23	114	3,982.37	0.8%	18	130	+27.6%
Rosuvastatin Tablet	Cardiovascular Drugs	3,716.69	0.7%	18	127	3,908.37	0.7%	19	137	+5.2%
Dexilant Capsule	Gastrointestinal Drugs	2,687.50	0.5%	28	17	3,460.31	0.7%	20	20	+28.8%
Venlafaxine Capsule	Central Nervous System Agents					3,452.76	0.7%	21	123	
Gardasil Vaccine	Serums, Toxoids, and Vaccines					3,089.10	0.6%	22	18	
Atorvastatin Tablet	Cardiovascular Drugs	2,843.31	0.5%	27	86	3,046.95	0.6%	23	100	+7.2%
Epipen Auto-Injector	Autonomic Drugs	3,579.57	0.7%	19	22	2,974.03	0.6%	24	21	-16.9%
Pristiq Tablet	Central Nervous System Agents	3,343.49	0.6%	21	15	2,967.71	0.6%	25	11	-11.2%
Amoxicillin Capsule	Anti-Infectives					2,933.35	0.6%	26	161	
Jardiance Tablet	Hormones and Synthetic Substitutes					2,905.38	0.6%	27	24	
Xarelto Tablet	Blood Formation, Coagulation, Thrombosis					2,865.39	0.5%	28	15	
Advair Diskus	Autonomic Drugs					2,851.95	0.5%	29	26	
Cetirizine Tablet	Antihistamine Drugs					2,488.07	0.5%	30	78	
TOTAL - TOP 30 DRUGS		\$175,714.29	33.4%		1,096	\$259,703.72	49.8%		1,722	
TOTAL - ALL DRUGS		\$525,810.00			7,661	\$523,303.00			7,957	

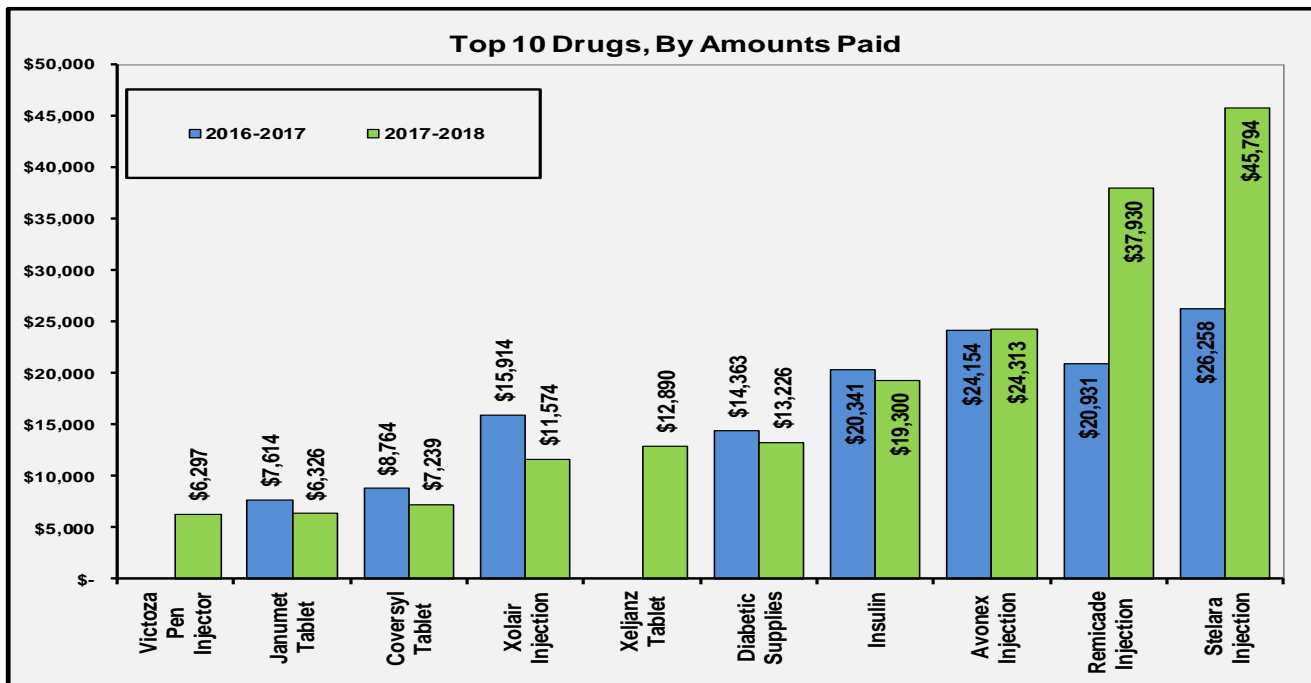


The drugs in the top 10 (based on the amounts paid in the 2017-2018 Policy Year ranking) included:

- insulin and diabetic supplies, and two drugs used in the treatment of diabetes (Janumet Tablet and Victoza Pen Injector, ranked #4, #5, #9 and #10 respectively in the 2017-2018 Policy Year).
- two drugs for the treatment of rheumatoid arthritis (Remicade Injection and Xeljanz Tablet, ranked #2 and #6 respectively in the 2017-2018 Policy Year);
- one drug used in the treatment of chronic, moderate-to-severe plaque psoriasis (Stelara Injection, ranked #1 in the 2017-2018 Policy Year);
- one drug used in the treatment of relapsing forms of multiple sclerosis (MS) (Avonex Injection, ranked #3 in the 2017-2018 Policy Year);
- one drug used in the treatment of allergic asthma (Xolair Injection, ranked #7 in the 2017-2018 Policy Year); and
- one drug used in the treatment of high blood pressure (Coversyl Tablet, ranked #8 in the 2017-2018 Policy Year).

We note, of the top 30 drugs by amount paid, eight were generic drugs.

The top 10 drugs represented approximately 35% of the total drug claims during the 2017-2018 Policy Year. A comparison of the amounts paid for the top 10 drugs in the past 2 Policy Years is provided below:



In the 2017-2018 Policy Year the highest number of claims was for Diabetic Supplies; these were also ranked #1 in the 2016-2017 Policy Year.

The top 30 drugs, by number of claims, in the 2017-2018 Policy Year are outlined on the following page.

TOP 30 DRUGS IN THE 2017-2018 POLICY YEAR, BY NUMBER OF CLAIMS, IN RANKING ORDER

Drug	Drug Classification	2016-2017 Policy Year				2017-2018 Policy Year				One Year Change
		Number Of Claims	Percent Of Total	Rank	Amount Paid	Number Of Claims	Percent Of Total	Rank	Amount Paid	
Diabetic Supplies	Diagnostic Agents/Pharmaceutical Devices	216	2.80%	1	\$ 14,362.77	165	2.10%	1	\$ 13,225.78	-23.6%
Suboxone SL Tablet	Central Nervous System Agents					162	2.00%	2	4,717.92	
Amoxicillin Capsule	Anti-Infectives	138	1.80%	2	2,312.75	161	2.00%	3	2,933.35	+16.7%
Rosuvastatin Tablet	Cardiovascular Drugs	127	1.70%	3	3,716.69	137	1.70%	4	3,908.37	+7.9%
Pantoprazole Tablet	Gastrointestinal Drugs	114	1.50%	7	3,122.20	130	1.60%	5	3,982.37	+14.0%
Escitalopram Tablet	Central Nervous System Agents	122	1.60%	5	4,393.78	128	1.60%	6	4,891.30	+4.9%
Venlafaxine Capsule	Central Nervous System Agents	80	1.00%	13	2,225.71	123	1.50%	7	3,452.76	+53.8%
Ramipril Tablet	Cardiovascular Drugs	55	0.70%	27	1,615.18	117	1.50%	8	2,133.53	+112.7%
Atorvastatin Tablet	Cardiovascular Drugs	86	1.10%	12	2,843.31	100	1.30%	9	3,046.95	+16.3%
Aspirin Tablet	Central Nervous System Agents	63	0.80%	21	1,185.60	100	1.30%	10	1,683.46	+58.7%
Insulin	Hormones and Synthetic Substitutes	125	1.60%	4	20,340.68	98	1.20%	11	19,299.78	-21.6%
Metformin Tablet	Hormones and Synthetic Substitutes	94	1.20%	10	1,335.73	98	1.20%	12	1,607.32	+4.3%
Lorazepam Tablet	Central Nervous System Agents	104	1.40%	8	1,294.99	98	1.20%	13	1,208.56	-5.8%
Synthroid Tablet	Hormones and Synthetic Substitutes	68	0.90%	18	1,143.23	94	1.20%	14	1,501.89	+38.2%
Coversyl Tablet	Cardiovascular Drugs	101	1.30%	9	8,764.19	92	1.20%	15	7,238.55	-8.9%
Zopiclone Tablet	Central Nervous System Agents	63	0.80%	22	1,688.63	90	1.10%	16	2,071.46	+42.9%
Salvent Inhaler	Autonomic Drugs	79	1.00%	15	1,228.58	88	1.10%	17	1,201.81	+11.4%
Cetirizine Tablet	Antihistamine Drugs	75	1.00%	16	2,375.38	78	1.00%	18	2,488.07	+4.0%
Pregabalin Capsule	Central Nervous System Agents					77	1.00%	19	2,001.13	
Oxycocet Tablet	Central Nervous System Agents	119	1.60%	6	1,662.14	75	0.90%	20	1,481.54	-37.0%
Lenoltec Tablet	Central Nervous System Agents	87	1.10%	11	977.59	74	0.90%	21	951.68	-14.9%
Mometasone Aqueous	Eye, Ear, Nose and Throat (EENT) Preparatio	74	1.00%	17	2,621.03	67	0.80%	22	2,312.72	-9.5%
Sertraline Capsule	Central Nervous System Agents					57	0.70%	23	505.15	
Cymbalta DR Capsule	Central Nervous System Agents					56	0.70%	24	915.73	
Cephalexin Tablet	Anti-Infectives					55	0.70%	25	1,226.67	
Celecoxib Capsule	Central Nervous System Agents	63	0.80%	23	1,506.96	54	0.70%	26	1,125.08	-14.3%
Amlodipine Tablet	Cardiovascular Drugs					53	0.70%	27	1,030.66	
Atenolol Tablet	Cardiovascular Drugs					52	0.70%	28	756.84	
Bupropion Tablet	Central Nervous System Agents	58	0.80%	25	1,969.10	51	0.60%	29	1,403.95	-12.1%
Valacyclovir Tablet	Anti-Infectives	64	0.80%	20	2,269.77	50	0.60%	30	1,708.91	-21.9%
TOTAL - TOP 30 DRUGS		2,175	28.3%		\$ 84,955.99	2,780	34.8%		\$ 96,013.29	
TOTAL - ALL DRUGS		7,661			\$525,810.00	7,957			\$523,303.00	





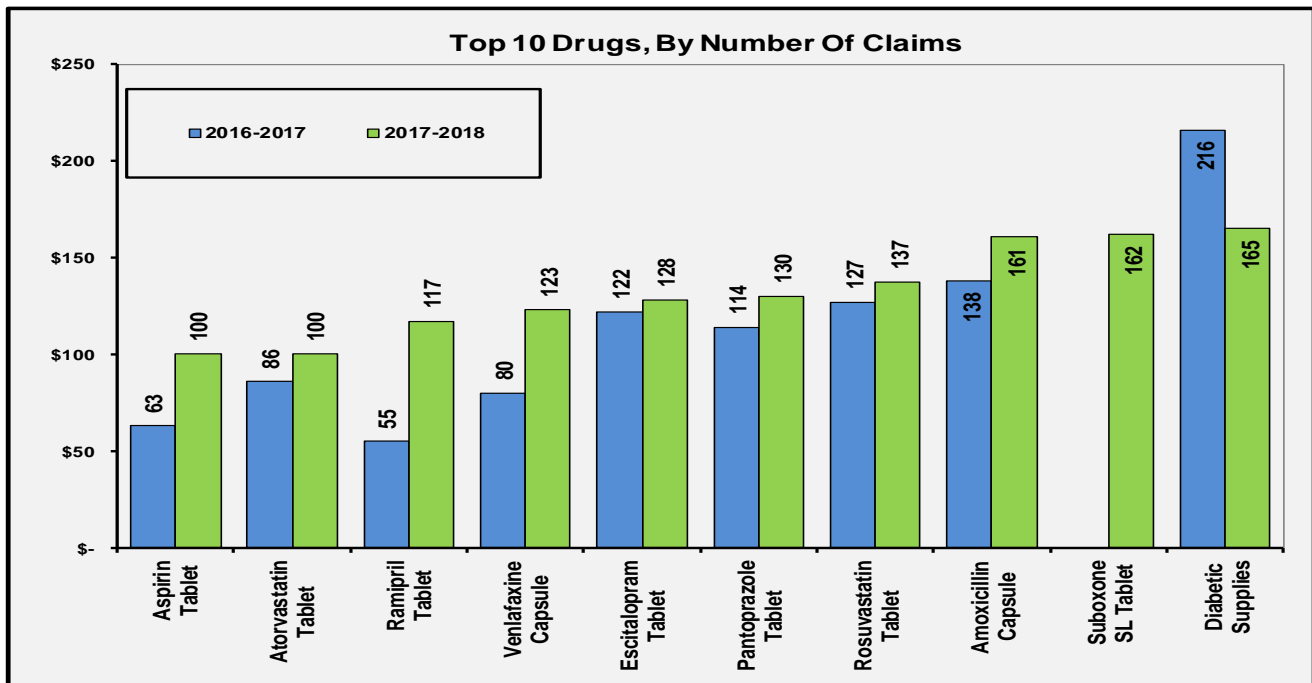
The drugs in the top 10 (based on the number of claims in the 2017-2018 Policy Year ranking) included:

- two drugs used in the treatment of high cholesterol levels (Rosuvastatin Tablet and Atorvastatin Tablet, ranked #4 and #9 respectively in the 2017-2018 Policy Year);
- two antidepressants (Escitalopram Tablet and Venlafaxine Capsule, ranked #6 and #7 respectively in the 2017-2018 Policy Year);
- diabetic supplies (ranked #1 in the 2017-2018 Policy Year);
- one drug used in the treatment of adults who are dependent on opiates (narcotics) such as heroin, oxycodone or morphine (Suboxone SL Tablet, ranked #2 in the 2017-2018 Policy Year);
- one antibiotic (Amoxicillin Capsule, ranked #3 in the 2017-2018 Policy Year);
- one drug used in the treatment and maintenance of gastro-esophageal reflux disease (GERD) and ulcers (Pantoprazole Tablet, ranked #5 in the 2017-2018 Policy Year);
- one drug used in the treatment of high blood pressure (Ramipril Tablet, ranked #8 in the 2017-2018 Policy Year); and
- one drug used to prevent heart attacks and strokes (Aspirin Tablet, ranked #10 in the 2017-2018 Policy Year).

Diabetic Supplies appears in both the top 10 drugs based on the amount paid and the top 10 drugs based on the number of claims, in the 2017-2018 Policy Year.

We note, of the top 30 drugs by number of claims, 23 were generic drugs.

The top 10 drugs represented approximately 17% of the total number of drug claims during the 2017-2018 Policy Year. A comparison of the amounts paid for the top 10 drugs in the past 2 Policy Years is provided below:





A summary of the uses for the top 30 drugs (based both on amount paid and number of claims) in the 2017-2018 Policy Year is provided below and the following page:

Drug	Drug Classification	Common Use
Advair Diskus	Autonomic Drugs	treatment of asthma
Amlodipine Tablet	Cardiovascular Drugs	treatment of high blood pressure and angina (generic)
Amoxicillin Capsule	Anti-Infectives	antibiotic (generic)
Aspirin Tablet	Central Nervous System Agents	prevention of heart attacks and strokes
Atenolol Tablet	Cardiovascular Drugs	treatment of high blood pressure and angina (generic)
Atorvastatin Tablet	Cardiovascular Drugs	cholesterol reduction (generic)
Avonex Injection	Unclassified Therapeutic Agents	treatment of relapsing forms of multiple sclerosis (MS)
Botox Vial	Unclassified Therapeutic Agents	treatment of conditions that are caused by certain muscles going into spasm
Bupropion Tablet	Central Nervous System Agents	antidepressant (generic)
Celecoxib Capsule	Central Nervous System Agents	treatment of the symptoms of osteoarthritis, ankylosing spondylitis, and rheumatoid arthritis (generic)
Cephalexin Tablet	Anti-Infectives	antibiotic (generic)
Cetirizine Tablet	Antihistamine Drugs	treatment of the symptoms associated with seasonal allergies (generic)
Coversyl Tablet	Cardiovascular Drugs	treatment of high blood pressure
Cymbalta DR Capsule	Central Nervous System Agents	antidepressant
Dexilant Capsule	Gastrointestinal Drugs	proton pump inhibitor to treat and maintain healing of gastro-esophageal reflux disease (GERD) and ulcers
Epipen Auto-Injector	Autonomic Drugs	emergency treatment of severe allergic reactions
Escitalopram Tablet	Central Nervous System Agents	antidepressant, and used to treat generalized anxiety disorder (generic)
Esomeprazole Tablet	Gastrointestinal Drugs	proton pump inhibitor to treat and maintain healing of gastro-esophageal reflux disease (GERD) and ulcers (generic)
Gardasil Vaccine	Serums, Toxoids, and Vaccines	prevention of certain diseases caused by infection with human papillomavirus in girls and women 9 to 45 years of age
Janumet Tablet	Hormones and Synthetic Substitutes	treatment of type 2 diabetes
Januvia Tablet	Hormones and Synthetic Substitutes	treatment of type 2 diabetes
Jardiance Tablet	Hormones and Synthetic Substitutes	treatment of type 2 diabetes
Lenoltec Tablet	Central Nervous System Agents	treatment of mild-to-moderate pain
Lorazepam Tablet	Central Nervous System Agents	short-term relief of the symptoms of excessive anxiety





Drug	Drug Classification	Common Use
Metformin Tablet	Hormones and Synthetic Substitutes	treatment of type 2 diabetes (generic)
Mometasone Aqueous	Eye, Ear, Nose and Throat Preparations	treatment of seasonal and perennial (year-round) allergic rhinitis (generic)
Oxycocet Tablet	Central Nervous System Agents	treatment of moderate to moderately severe pain, and of fever (generic)
Oxyneo Tablet	Central Nervous System Agents	treatment of severe pain
Pantoprazole Tablet	Gastrointestinal Drugs	proton pump inhibitor to treat and maintain healing of gastro-esophageal reflux disease (GERD) and ulcers (generic)
Pregabalin Capsule	Central Nervous System Agents	treatment of neuropathic pain associated with diabetic peripheral neuropathy (pain from damaged nerves due to diabetes) and postherpetic neuralgia (persisting pain following healing of the rash due to shingles) (generic)
Pristiq Tablet	Central Nervous System Agents	antidepressant
Ramipril Tablet	Cardiovascular Drugs	treatment of high blood pressure (generic)
Remicade Injection	Unclassified Therapeutic Agents	treatment of moderate-to-severe Crohn's disease, ankylosing spondylitis and moderate-to-severe rheumatoid arthritis
Rosuvastatin Tablet	Cardiovascular Drugs	cholesterol reduction (generic)
Salofalk Tablet	Gastrointestinal Drugs	treatment of mild-to-moderate ulcerative colitis and mild-to-moderate Crohn's disease
Salvent Inhaler	Autonomic Drugs	treatment of asthma, chronic bronchitis, and chronic obstructive pulmonary disease (COPD) (generic)
Sertraline Capsule	Central Nervous System Agents	treatment of depression, panic disorder, and obsessive-compulsive disorder (OCD) (generic)
Stelara Injection	Unclassified Therapeutic Agents	treatment of chronic, moderate-to-severe plaque psoriasis
Suboxone SL Tablet	Central Nervous System Agents	treatment of adults who are dependent on opiates (narcotics) such as heroin, oxycodone or morphine
Synthroid Tablet	Hormones and Synthetic Substitutes	treatment of the symptoms of low thyroid hormone such as weight gain, sensitivity to cold, lack of energy, and dry skin
Valacyclovir Tablet	Anti-Infectives	treatment of shingles (herpes zoster) and treatment and prevention of recurrences of genital herpes
Venlafaxine Capsule	Central Nervous System Agents	antidepressant (generic)
Victoza Pen Injector	Hormones and Synthetic Substitutes	treatment of type 2 diabetes
Xarelto Tablet	Blood Formation, Coagulation, Thrombosis	prevention of blood clots for people who have had total hip replacement or knee replacement surgery and for people who have had a deep vein thrombosis or pulmonary embolism
Xeljanz Tablet	Unclassified Therapeutic Agents	treatment of rheumatoid arthritis
Xolair Injection	Respiratory Tract Agents	treatment of allergic asthma
Zopiclone Tablet	Central Nervous System Agents	short-term treatment of sleep disturbances

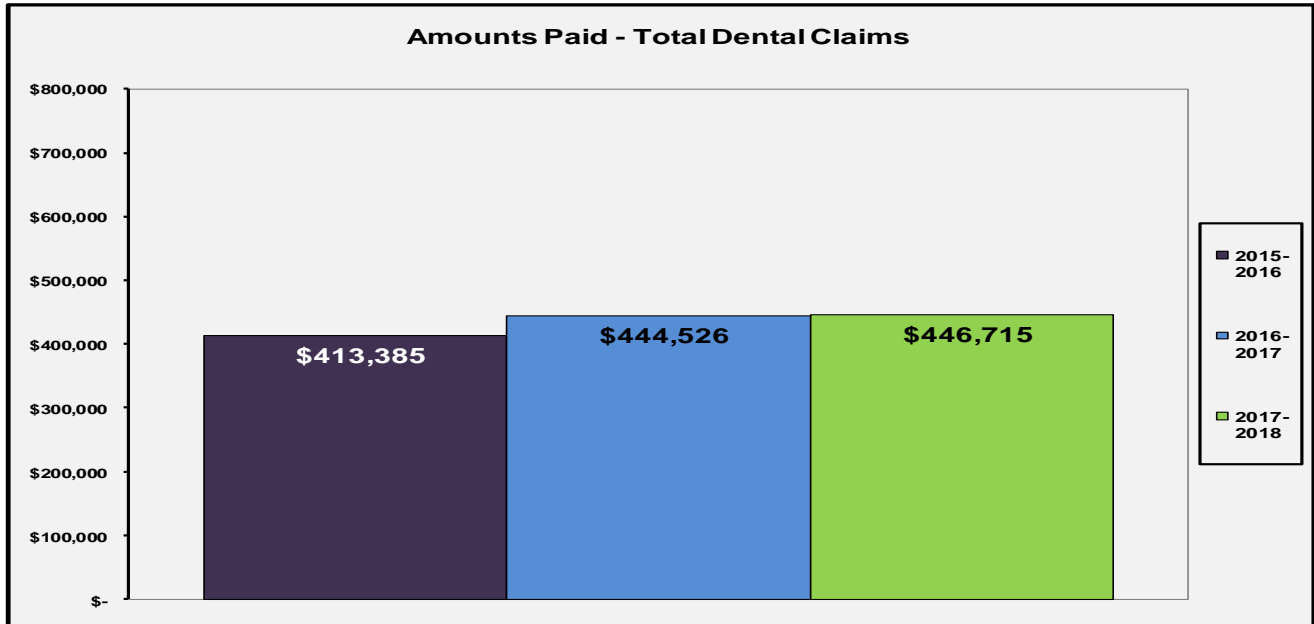




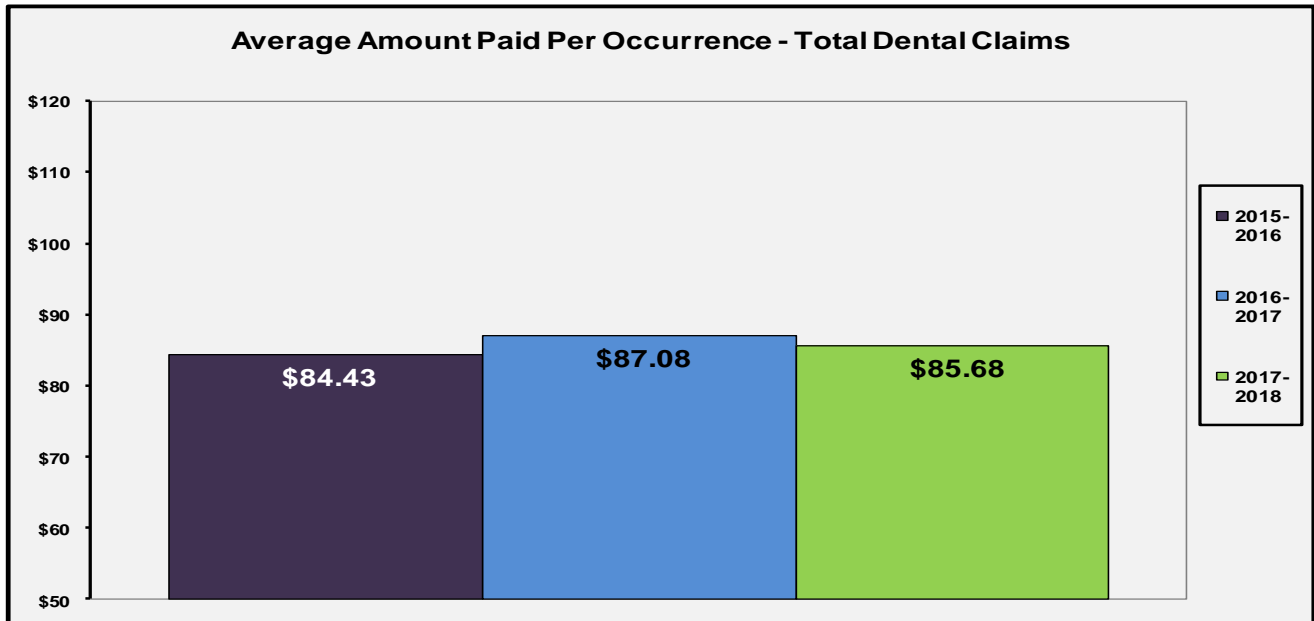
Dental

The aggregate Dental claims for Haldimand County increased by less than 1% in the 2017-2018 Policy Year, when compared to the claims level exhibited in the 2016-2017 Policy Year. This follows an increase of approximately 8% in the 2016-2017 Policy Year.

A comparison of the total amount of the Dental claims paid in the 2017-2018 Policy Year and in the two preceding Policy Years is provided below:

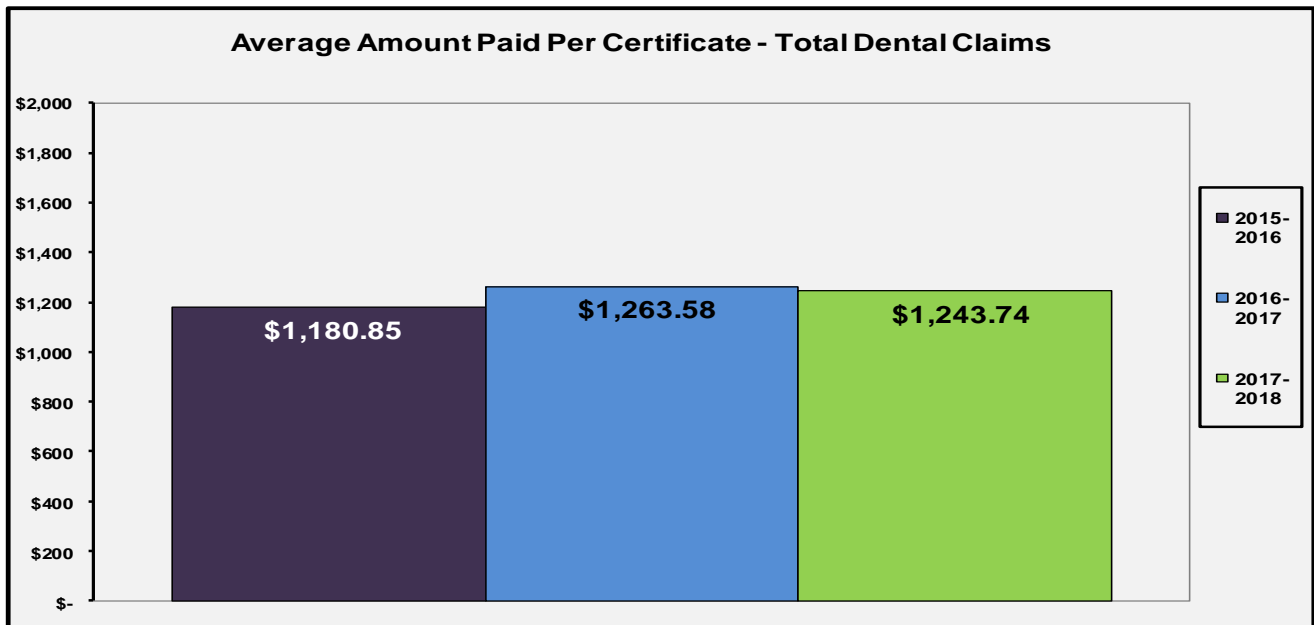


The average amount paid per occurrence for the Dental claims decreased during the 2017-2018 Policy Year (by approximately 2%), after having increased by approximately 3% in the 2016-2017 Policy Year.

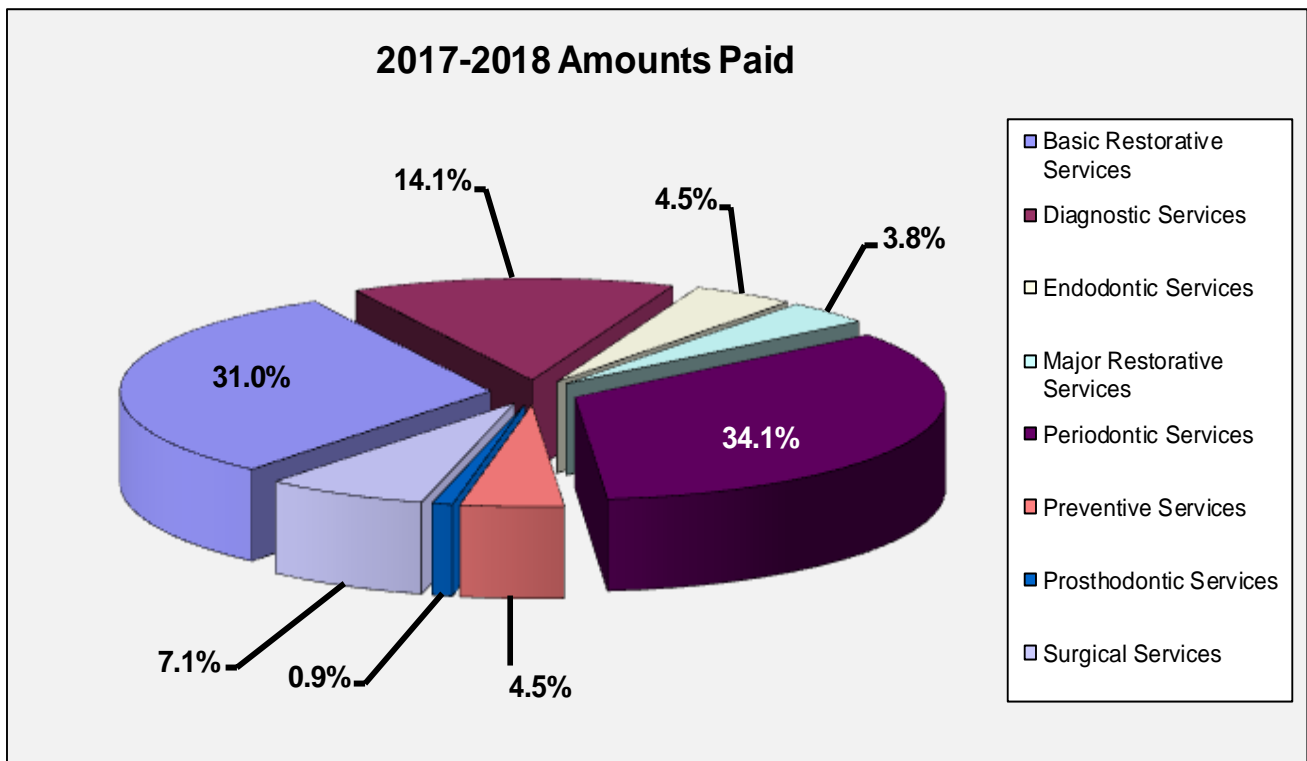


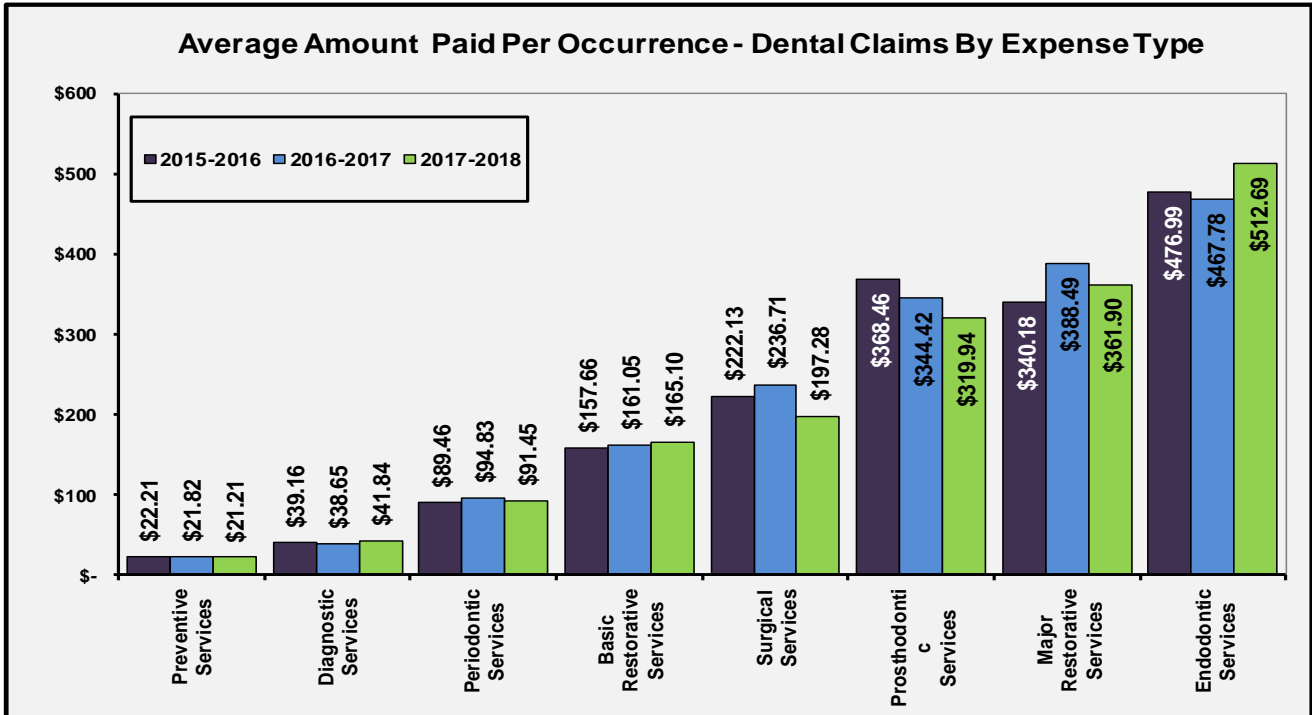
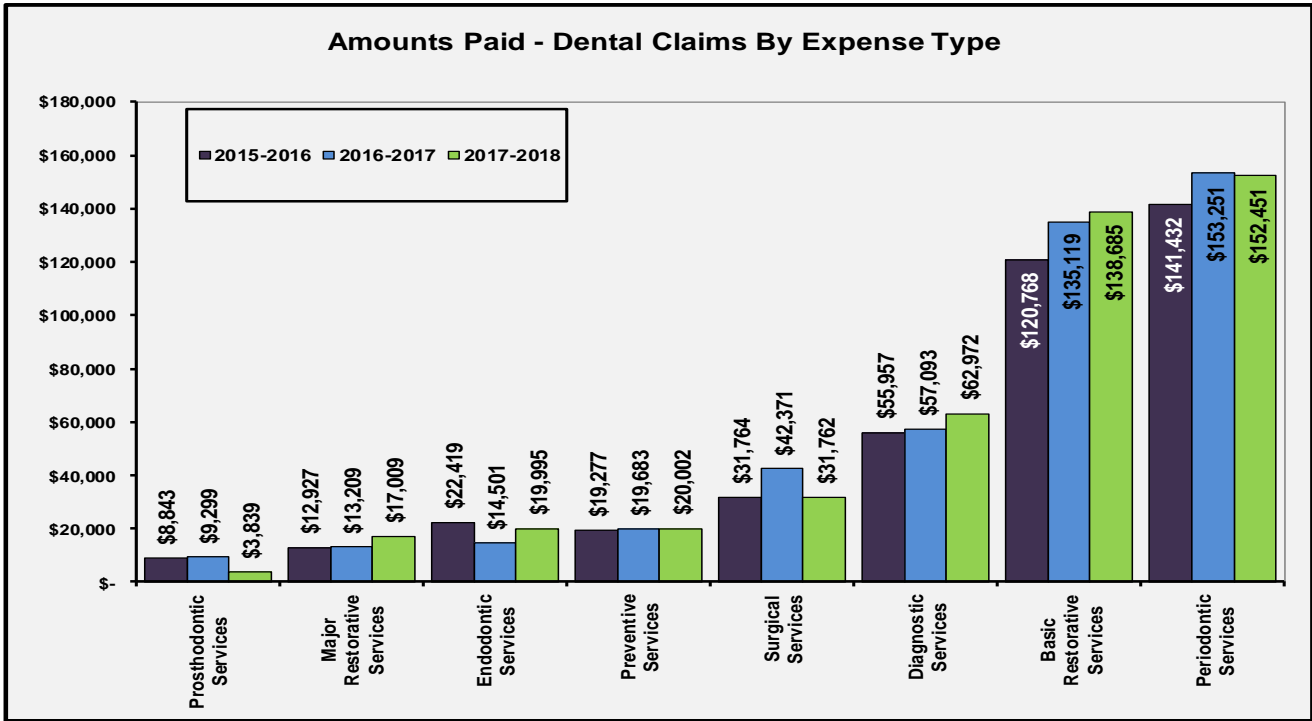


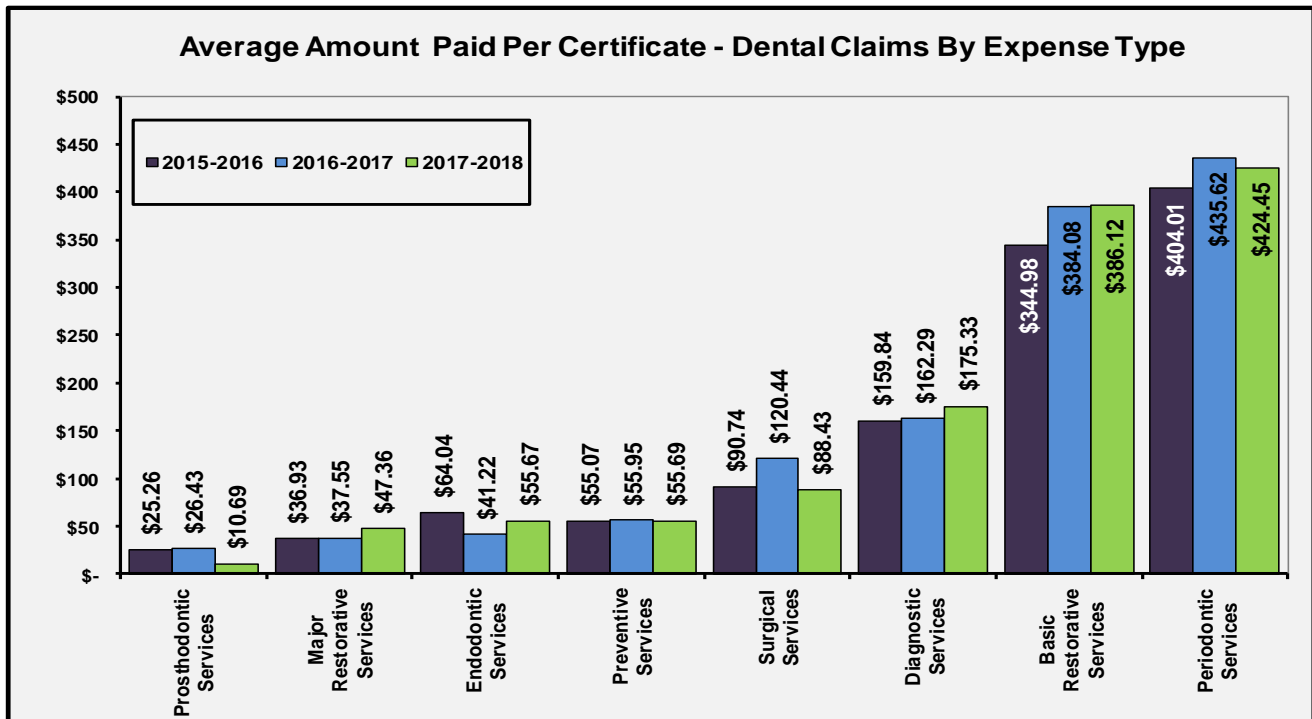
The average amount paid per certificate for the Dental claims reduced during the 2017-2018 Policy Year (by approximately 2% to \$1,244), after having increased by approximately 7% in the previous Policy Year.



A breakdown of the Dental claims by claim type is provided below, followed by a comparison of the average amount paid per occurrence, and the average amount paid per certificate:







The level of the overall paid Dental claims in the 2017-2018 Policy Year remained relatively unchanged from the level in the 2016-2017 Policy Year, however, there were significant reductions in the paid claims levels for the following Dental expense types:

1. Surgical Services. The paid claims for Surgical Services reduced by approximately 25% (or \$10,600) in the 2017-2018 Policy Year. This reduced paid claims level was due to a combination of a lower average cost per claim (approximately 17% lower than in the 2016-2017 Policy Year) and fewer claims for these services (approximately 10% fewer claims).
2. Prosthodontic Services. The paid Prosthodontic Services claims decreased by approximately 59% (or approximately \$5,500) in the 2017-2018 Policy Year. This was due primarily to fewer Prosthodontic Services claims (approximately 56% fewer claims) while the average amount paid per claim reduced by approximately 7%.

Offsetting these reduced paid claims levels were increases in the paid claims for the following Dental expense types:

1. Diagnostic Services. The paid Diagnostic Services claims increased by approximately 10% (or \$5,900) in the 2017-2018 Policy Year. This higher claims level was primarily due to an increase in the average amount paid per claim (approximately 8% higher than the previous year), while the number of claims increased by approximately 2%.
2. Endodontic Services. The paid claims for Endodontic Services increased by approximately 38% (or \$5,500) in the 2017-2018 Policy Year. The higher paid claims level was due to a combination of an increase in the number of claims for these services (approximately 26% higher than in the preceding year) and a higher average amount paid per claim (approximately 10% higher than in the previous year).





3. Major Restorative Services. The amount paid for Major Restorative Services increased by approximately 29% (or \$3,800) in the 2017-2018 Policy Year. This was due entirely to a greater number of claims for these services (approximately 38% more claims than in the previous year) while the average amount paid per claim reduced by approximately 7%.
4. Basic Restorative Services. The level of these claims increased by approximately 3% (or \$3,600) in the 2017-2018 Policy Year. This increased claims level was due entirely to an increase in the average amount paid per claim (approximately 3% higher than the previous year) while the number of claims remained unchanged.

The paid claims levels under Periodontic Services and Preventive Services changed only marginally in the 2017-2018 Policy Year, and had little impact on the change in the overall Dental claims level.

There do not appear to be any unusual ongoing claiming trends being exhibited under the Dental benefit.





Exhibit 1

Summary Of Renewal Premium Costs



THE CORPORATION OF HALDIMAND COUNTY
Renewal Effective July 1, 2018

Benefit/Class	Volume	Current Costs			Initially Proposed				Negotiated Renewal Costs			
		Premium Rate	Monthly Premium	Including ORST	Premium Rate	Monthly Premium	Including ORST	Change	Premium Rate	Monthly Premium	Including ORST	Change
<u>Basic Life Insurance</u>												
Class 101-105 - All Other Active	38,948,000	\$ 0.208	\$ 8,101.18	\$ 8,749.27	\$ 0.208	\$ 8,101.18	\$ 8,749.27	0.0%	\$ 0.208	\$ 8,101.18	\$ 8,749.27	0.0%
Class 106 - Paramedics	4,712,000	0.093	438.22	473.28	0.093	438.22	473.28	0.0%	0.093	438.22	473.28	0.0%
Class 110 - Vol Firefighters	9,415,000	0.154	1,449.91	1,565.90	0.154	1,449.91	1,565.90	0.0%	0.154	1,449.91	1,565.90	0.0%
Classes 111,112,113 - All Early Retirees	3,288,000	0.208	683.90	738.61	0.208	683.90	738.61	0.0%	0.208	683.90	738.61	0.0%
<u>Long Term Disability Insurance</u>												
Class 101 - Non -Union	435,831	3.171	13,820.20	14,925.82	4.154	18,104.42	19,552.77	31.0%	3.805	16,583.37	17,910.04	20.0%
Class 102 - CUPE 4700	262,743	2.901	7,622.17	8,231.94	3.800	9,984.23	10,782.97	31.0%	3.481	9,146.08	9,877.77	20.0%
Class 104 - RNs at Grandview	12,529	3.430	429.74	464.12	4.493	562.93	607.96	31.0%	4.116	515.69	556.95	20.0%
Class 105 - Service Workers at Grandview	100,000	3.117	3,117.00	3,366.36	4.083	4,083.00	4,409.64	31.0%	3.740	3,740.00	4,039.20	20.0%
Class 106 - Paramedics	137,258	3.153	4,327.74	4,673.96	4.130	5,668.76	6,122.26	31.0%	3.784	5,193.84	5,609.35	20.0%
<u>Extended Health Care</u>												
Class 101, Active Non-Union Employees												
Single	14	112.60	1,576.40	1,702.51	109.22	1,529.08	1,651.41		104.72	1,466.08	1,583.37	
Family	88	286.22	25,187.36	27,202.35	277.63	24,431.44	26,385.96	-3.0%	266.18	23,423.84	25,297.75	-7.0%
Class 102, Active CUPE Local 4700 Members												
Single	22	109.20	2,402.40	2,594.59	105.92	2,330.24	2,516.66		101.56	2,234.32	2,413.07	
Family	125	276.16	34,520.00	37,281.60	267.88	33,485.00	36,163.80	-3.0%	256.83	32,103.75	34,672.05	-7.0%
Class 103, Elected Officials												
Single	1	112.60	112.60	121.61	109.22	109.22	117.96		104.72	104.72	113.10	
Family	6	286.22	1,717.32	1,854.71	277.63	1,665.78	1,799.04	-3.0%	266.18	1,597.08	1,724.85	-7.0%
Class 104, Active RN's At Grandview												
Class 117, Retired RN's At Grandview												
Single	2	100.28	200.56	216.60	97.27	194.54	210.10		93.26	186.52	201.44	
Family	1	257.62	257.62	278.23	249.89	249.89	269.88	-3.0%	239.59	239.59	258.76	-7.0%
Class 105, Active Service Workers At Grandview												
Single	5	106.50	532.50	575.10	103.31	516.55	557.87		99.05	495.25	534.87	
Family	45	263.57	11,860.65	12,809.50	255.66	11,504.70	12,425.08	-3.0%	245.12	11,030.40	11,912.83	-7.0%
Class 106, Active Paramedics												
Class 116, Retired Paramedics												
Single	4	104.19	416.76	450.10	101.06	404.24	436.58		96.90	387.60	418.61	
Family	26	266.48	6,928.48	7,482.76	258.49	6,720.74	7,258.40	-3.0%	247.83	6,443.58	6,959.07	-7.0%
Class 111, Non-Union Early Retirees												
Single	1	112.60	112.60	121.61	109.22	109.22	117.96		104.72	104.72	113.10	
Family	10	286.22	2,862.20	3,091.18	277.63	2,776.30	2,998.40	-3.0%	266.18	2,661.80	2,874.74	-7.0%
Class 112, CUPE Local 4700 Early Retirees;												
Class SUR, CUPE Local 4700 Survivors												
Single	4	109.20	436.80	471.74	105.92	423.68	457.57		101.56	406.24	438.74	
Family	9	276.16	2,485.44	2,684.28	267.88	2,410.92	2,603.79	-3.0%	256.83	2,311.47	2,496.39	-7.0%



THE CORPORATION OF HALDIMAND COUNTY
Renewal Effective July 1, 2018

Benefit/Class	Volume	Current Costs			Initially Proposed				Negotiated Renewal Costs			
		Premium Rate	Monthly Premium	Including ORST	Premium Rate	Monthly Premium	Including ORST	Change	Premium Rate	Monthly Premium	Including ORST	Change
Dental												
Class 101, Active Non-Union Employees												
Single	13	\$ 64.88	\$ 843.44	\$ 910.92	\$ 64.88	\$ 843.44	\$ 910.92		\$ 63.58	\$ 826.54	\$ 892.66	
Family	89	140.07	12,466.23	13,463.53	140.07	12,466.23	13,463.53	0.0%	137.27	12,217.03	13,194.39	-2.0%
Class 102, Active CUPE Local 4700 Members												
Single	22	61.87	1,361.14	1,470.03	61.87	1,361.14	1,470.03		60.63	1,333.86	1,440.57	
Family	125	133.66	16,707.50	18,044.10	133.66	16,707.50	18,044.10	0.0%	130.99	16,373.75	17,683.65	-2.0%
Class 103, Elected Officials												
Single	1	64.26	64.26	69.40	64.26	64.26	69.40		62.97	62.97	68.01	
Family	6	138.86	833.16	899.81	138.86	833.16	899.81	0.0%	136.08	816.48	881.80	-2.0%
Class 104, Active RN's At Grandview												
Class 117, Retired RN's At Grandview												
Single	2	48.98	97.96	105.80	48.98	97.96	105.80		48.00	96.00	103.68	
Family	-	105.56	-	-	105.56	-	-	0.0%	103.45	-	-	-2.0%
Class 105, Active Service Workers At Grandview												
Single	6	59.32	355.92	384.39	59.32	355.92	384.39		58.13	348.78	376.68	
Family	41	127.95	5,245.95	5,665.63	127.95	5,245.95	5,665.63	0.0%	125.39	5,140.99	5,552.27	-2.0%
Class 106, Active Paramedics												
Class 116, Retired Paramedics												
Single	4	71.34	285.36	308.19	71.34	285.36	308.19		69.91	279.64	302.01	
Family	26	152.87	3,974.62	4,292.59	152.87	3,974.62	4,292.59	0.0%	149.81	3,895.06	4,206.66	-2.0%
Class 111, Non-Union Early Retirees												
Single	1	57.42	57.42	62.01	57.42	57.42	62.01		56.27	56.27	60.77	
Family	10	123.95	1,239.50	1,338.66	123.95	1,239.50	1,338.66	0.0%	121.47	1,214.70	1,311.88	-2.0%
Class 112, CUPE Local 4700 Early Retirees; Class SUR, CUPE Local 4700 Survivors												
Single	4	56.77	227.08	245.25	56.77	227.08	245.25		55.63	222.52	240.32	
Family	9	122.61	1,103.49	1,191.77	122.61	1,103.49	1,191.77	0.0%	120.16	1,081.44	1,167.96	-2.0%
TOTAL MONTHLY PREMIUM			\$ 176,462.78	\$ 190,579.80		\$ 182,801.12	\$ 197,425.21			\$ 175,015.18	\$ 189,016.39	
TOTAL ANNUAL PREMIUM			\$ 2,117,553.36	\$ 2,286,957.63		\$ 2,193,613.44	\$ 2,369,102.52			\$ 2,100,182.16	\$ 2,268,196.73	
Variance To Current Costs						\$ 76,060.08		3.6%		\$ (17,371.20)		-0.8%





Exhibit 2

Plan Summaries



Haldimand County

BENEFIT

Waiting Period, Eligibility	<i>3 months, permanent, full time, Early Retiree</i>
Premium Cost Share	<i>Active & Early Retiree -All benefits - 100% employer paid</i>
LIFE INSURANCE	Sun Life Policy 22487, Class 101 - Non-union, Class 111 - Early Retired Non-union
Benefit amount	2 x annual earnings, rounded to the next highest \$1,000, Retiree - pre-retirement Basic Life amount
Maximum / NEM	\$300,000
Reduction	N/A
Termination age	<i>Earlier of age 65 or retirement, Retiree - age 65</i>
AD&D	Active Only - Industrial Alliance, Policy 100003039
Benefit amount	2 x annual earnings, rounded to the next highest \$1,000
Maximum / NEM	\$300,000
Reduction	N/A
Termination age	<i>Age 65</i>
OPTIONAL LIFE	Sun Life Policy 22487, Class 101 - All Eligible Employees
Benefit amount	Units of \$10,000, Proof of good health required after \$30,000
Maximum	\$250,000
Employee & Spousal	Covered
Termination age	<i>Employee - earlier of age 65 or retirement, Spouse -the earlier of when employee retires, employee age 65 or spouse age 65</i>
SHORT TERM DISABILITY	Not covered
LONG TERM DISABILITY	Sun Life Policy 22487, Class 101 - All Eligible Employees
Benefit Amount	66.67 % of monthly earnings
Maximum / NEM	\$5,000
Elimination Period	The later of 180 days or exhausting of sick leave plan
Maximum Benefit Period	Age 65, retirement with pension or eligible to retire with full pension or full pension equivalent
Definition of Disability	Disability prevents gainful employment in any job with income of at least 60% pre-disability monthly earnings(indexed)
Taxability	Taxable
All Source Maximum	85%
Offsets	
- Direct	Employer funded salary continuance as a result of disability or or medical condition
Termination age	<i>Earlier of age 65 less the elimination period, or retirement</i>
EXTENDED HEALTH CARE	Sun Life Policy 22487, Class 101 - All Eligible Employees, Class 111 - Early Retired Non-union
HCSA	N/A
Deductible	\$10 Single; \$20 Family per calendar year; excluding hospital & vision
Reimbursement	100%
Termination age	<i>Earlier of age 65 or retirement, Retiree - age 65</i>
Survivor Benefits	<i>Earlier of 12 months after death, spouse remarries, no longer eligible dependant , Retiree - Earlier of retiree age 65, no longer eligible dependant or spouse remarries</i>
Vision Care	\$350 every 24 consecutive months, not subj. to ded.
Eye Examinations	1 every 24 months included with Vision Care benefit maximum
Hospital	Semi-private; not subj. to ded.

Haldimand County

BENEFIT

EXTENDED HEALTH CARE (Continued)

Sun Life Policy 22487, Class 101 - All Eligible Employees, Class 111 - Early Retired Non-union

Drug Plan Description	Pay direct - Legally requiring, Lifesustaining
- Deductible / Co-payment	none
- Capped Dispensing Fee	none
- Generic Substitution	Generic unless physician states "no substitution"
- Fertility drugs	\$2,400 lifetime
- Smoking cessation	\$500 lifetime, legally require prescription
- anti-obesity	\$1,800 per calendar year, require prescription
- ED drugs	\$1,200 per calendar year
Private Duty Nursing	\$10,000 per calendar year
Physiotherapist	\$1,000 per calendar year combined with Massage Therapist and Chiropractor
Massage Therapist (Referral required)	\$1,000 per calendar year combined with Physiotherapist and Chiropractor
Chiropractor	\$1,000 per calendar combined with Massage Therapist and Physiotherapist
Osteopath, Podiatrist or Chiropodist, Naturopath	\$350 per calendar year per practitioner
Speech Pathologist	\$300 per calendar year
Clinical Psychologist or Social Worker	\$300 per calendar year
Orthopedic Shoes or Boots	1 pair per calendar year
Custom-Molded Orthotics	1 pair per calendar year, \$350 maximum (rx required),
Hearing Aids	\$500 every 5 consecutive years
Medical Equip. & Supplies	Covered

TRAVEL / OUT COUNTRY EMERGENCY

Benefit Maximum	\$1,000,000 per calendar year referral benefit - \$50,000 per calendar year
Trip Duration	60 days
Termination age	Earlier of age 65 or retirement, Retiree - age 65

DENTAL

Sun Life Policy 22487, Class 101 - All Eligible Employees, Class 111 - Early Retired Non-union

Deductible	Nil
Survivor Benefits	Earlier of 12 months after death, spouse remarries, no longer eligible dependant , Retiree - Earlier of retiree age 65, no longer eligible dependant or spouse remarries
Benefit	Basic/Preventative - 100%, \$2,000 pcy combined with Major Restorative Major Restorative - 50%, \$2,000 pcy combined with Basic
ODA Fee Schedule	Current -1
Recall Frequency	6 months under age 18, 18 and older - 9 months
Termination age	Earlier of age 65 or retirement, Retiree - age 65

* May be eligible for Early Retiree coverage

In the event of a discrepancy between this summary and the Policy, the terms of the Group Policy will apply.

Haldimand County

BENEFIT

Waiting Period, Eligibility	3 months, permanent, full time, min 24 hours per week, Early Retiree
Premium Cost Share	Active & Early Retiree -All benefits - 100% employer paid
LIFE INSURANCE	Sun Life Policy 22487, Class 102 - CUPE Local 4700, Class 112 - Early Retired CUPE Local 4700
Benefit amount	2 x annual earnings, rounded to the next highest \$1,000, Retiree - pre-retirement Basic Life amount
Maximum / NEM	\$150,000
Reduction	N/A
Termination age	Earlier of age 65 or retirement, Retiree - age 65
AD&D	Active Only - Industrial Alliance, Policy 100003039
Benefit amount	2 x annual earnings, rounded to the next highest \$1,000
Maximum / NEM	\$150,000
Reduction	N/A
Termination age	Age 65
OPTIONAL LIFE	Sun Life Policy 22487, Class 102 - CUPE Local 4700
Benefit amount	Units of \$10,000, Proof of good health required after \$30,000
Maximum	\$250,000
Employee & Spousal	Covered
Termination age	Employee - earlier of age 65 or retirement, Spouse -the earlier of when employee retires, employee age 65 or spouse age 65
SHORT TERM DISABILITY	Not covered
LONG TERM DISABILITY	Sun Life Policy 22487, Class 102 - CUPE Local 4700
Benefit Amount	66% of monthly earnings
Maximum / NEM	\$1,800
Elimination Period	The later of 180 days or exhausting of sick leave plan
Maximum Benefit Period	Age 65, retirement with pension or eligible to retire with full pension or full pension equivalent
Definition of Disability	Disability prevents gainful employment in any job with income of at least 60% pre-disability monthly earnings(indexed)
Taxability	Taxable
All Source Maximum	85%
Offsets	
- Direct	Employer funded salary continuance as a result of disability or or medical condition
Termination age	Earlier of age 65 less the elimination period, or retirement
EXTENDED HEALTH CARE	Sun Life Policy 22487, Class 102 - CUPE Local 4700 and Survivors, Class 112 - Early Retired CUPE Local 4700
HCSA	N/A
Deductible	\$10 Single; \$20 Family per calendar year; excluding hospital & vision
Reimbursement	100%
Termination age	Earlier of age 65 or retirement, Retiree - age 65
Survivor Benefits	If you die while disabled coverage will continue until you would have reached 65 on premium paying basis, Retiree - Earlier of Retiree age 65, no longer eligible dependant, spouse remarries
Vision Care	\$350 every 24 consecutive months, not subj. to ded.
Eye Examinations	1 every 24 months included with Vision Care benefit maximum
Hospital	Semi-private; not subj. to ded.

Haldimand County

BENEFIT
EXTENDED HEALTH CARE (Continued)

	Sun Life Policy 22487, Class 102 - CUPE Local 4700 and Survivors, Class 112 - Early Retired CUPE Local 4700
Drug Plan Description	Pay direct - Legally requiring, Lifesustaining
- Deductible / Co-payment	none
- Capped Dispensing Fee	none
- Generic Substitution	Generic unless physician states "no substitution"
- Fertility drugs	\$2,400 lifetime
- Smoking cessation	\$500 lifetime, legally require prescription
- anti-obesity	\$1,800 per calendar year, require prescription
- ED drugs	\$1,200 per calendar year
Private Duty Nursing	\$10,000 per calendar year
Physiotherapist	\$12 per visit
Massage Therapist (Referral required)	20 visits per calendar year
Chiropractor	\$350 per calendar year, after \$375 deductible has been exhausted
Osteopath, Podiatrist or Chiropodist, Naturopath	\$350 per calendar year per practitioner
Speech Pathologist	\$300 per calendar year
Clinical Psychologist or Social Worker	\$300 per calendar year
Orthopedic Shoes or Boots	1 pair per calendar year
Custom-Molded Orthotics	1 pair per calendar year, \$350 maximum (rx required),
Hearing Aids	\$500 every 5 consecutive years
Medical Equip. & Supplies	Covered

TRAVEL / OUT COUNTRY EMERGENCY

Benefit Maximum	\$1,000,000 per calendar year referral benefit - \$50,000 per calendar year
Trip Duration	60 days
Termination age	Earlier of age 65 or retirement, Retiree - age 65

DENTAL

	Sun Life Policy 22487, Class 102 - CUPE Local 4700 and Survivors, Class 112 - Early Retired CUPE Local 4700
Deductible	Nil
Survivor Benefits	Basic Services Only - Earlier of when employee would have attained age 65 or remarries, Retiree - Earlier of Retiree age 65, no longer eligible dependant, spouse remarries
Benefit	Basic/Preventative - 100%, Unlimited Major Restorative - 50%, \$1,500 pcy-Dentures not included in benefit maximum, Dependants - Dentures only Current -1
ODA Fee Schedule	
Recall Frequency	6 months under age 18, 18 and older - 9 months
Termination age	Earlier of age 65 or retirement, Retiree - age 65

* May be eligible for Early Retiree coverage

In the event of a discrepancy between this summary and the Policy, the terms of the Group Policy will apply.



Haldimand County

BENEFIT

Waiting Period, Eligibility

Elected Officials

Premium Cost Share

Active-All benefits - 100% employer paid

LIFE INSURANCE

Sun Life Policy 22487, Class 103 - Elected Officials

Benefit amount	2 x annual earnings, rounded to the next highest \$1,000
Maximum / NEM	\$150,000
Reduction	N/A
Termination age	Term in office ends

AD&D

Industrial Alliance, Policy 100003039

Benefit amount	2 x annual earnings, rounded to the next highest \$1,000
Maximum / NEM	\$150,000
Reduction	N/A
Termination age	Age 65

OPTIONAL LIFE

Sun Life Policy 22487, Class 103 - Elected Officials

Benefit amount	Units of \$10,000, Proof of good health required after \$30,000
Maximum	\$250,000
Employee & Spousal	Covered
Termination age	Earlier of age 65 or term in office ends, Spouse -the earlier of when term in office ends, employee age 65 or spouse age 65

SHORT TERM DISABILITY

Not covered

LONG TERM DISABILITY

Sun Life Policy 22487, Class 103 - Elected Officials

Benefit Amount	No coverage
Maximum / NEM	
Elimination Period	
Maximum Benefit Period	
Definition of Disability	
Taxability	
All Source Maximum	
Offsets	
- Direct	
Termination age	

EXTENDED HEALTH CARE

Sun Life Policy 22487, Class 103 - Elected Officials

HCSA

N/A

Deductible	\$10 Single; \$20 Family per calendar year; excluding hospital & vision
Reimbursement	100%
Termination age	Term in office ends
Survivor Benefits	Earlier of Elected Official age 65, 24 months after death, no longer eligible dependant, spouse remarries
Vision Care	\$350 every 24 consecutive months, not subj. to ded.
Eye Examinations	1 every 24 months included with Vision Care benefit maximum
Hospital	Semi-private; not subj. to ded.



Haldimand County

BENEFIT
EXTENDED HEALTH CARE (Continued)
Sun Life Policy 22487, Class 103 - Elected Officials

Drug Plan Description	Pay direct - Legally requiring, Lifesustaining
- Deductible / Co-payment	none
- Capped Dispensing Fee	none
- Generic Substitution	Generic unless physician states "no substitution"
- Fertility drugs	\$2,400 lifetime
- Smoking cessation	\$500 lifetime, legally require prescription
- anti-obesity	\$1,800 per calendar year, require prescription
- ED drugs	\$1,200 per calendar year
Private Duty Nursing	\$10,000 per calendar year
Physiotherapist	\$1,000 per calendar year combined with Massage Therapist and Chiropractor
Massage Therapist (Referral required)	\$1,000 per calendar year combined with Physiotherapist and Chiropractor
Chiropractor	\$1,000 per calendar year combined with Physiotherapist and Chiropractor
Osteopath, Podiatrist or Chiropodist, Naturopath	\$350 per calendar year per practitioner
Speech Pathologist	\$300 per calendar year
Clinical Psychologist or Social Worker	\$300 per calendar year
Orthopedic Shoes or Boots	1 pair per calendar year
Custom-Molded Orthotics	1 pair per calendar year, \$350 maximum (rx required),
Hearing Aids	\$500 every 5 consecutive years
Medical Equip. & Supplies	Covered

TRAVEL / OUT COUNTRY EMERGENCY

Benefit Maximum	\$1,000,000 per calendar year referral benefit - \$50,000 per calendar year
Trip Duration	60 days
Termination age	Term in office ends

DENTAL
Sun Life Policy 22487, Class 103 - Elected Officials

Deductible	Nil
Survivor Benefits	Earlier of Elected Official age 65, 24 months after death, no longer eligible dependant, spouse remarries
Benefit	Basic/Preventative - 100%, \$2,000 pcy combined with Major Restorative Major Restorative - 50%, \$2,000 pcy combined with Basic
ODA Fee Schedule	Current -1
Recall Frequency	6 months under age 18, 18 and older - 9 months
Termination age	Term in office ends

In the event of a discrepancy between this summary and the Policy, the terms of the Group Policy will apply.



Haldimand County

BENEFIT

Waiting Period, Eligibility	<i>480 Hours, Permanent, full time, min 24 hours per week, Early Retiree</i>
Premium Cost Share	<i>Active - Life, AD&D, LTD, Health - 100% employer paid, Dental - 80% employer paid, Early Retiree - All benefits - 50% employer paid</i>

LIFE INSURANCE	Sun Life Policy 22487, Class 104 - RN's at Grandview, Class 117 - Early Retired RN's at Grandview
Benefit amount	<i>2 x annual earnings, rounded to the next highest \$1,000, Retiree - pre-retirement Basic Life amount</i>
Maximum / NEM	\$150,000
Reduction	N/A
Termination age	<i>Earlier of age 65 or retirement, Retiree - age 65</i>

AD&D	Active Only - Industrial Alliance, Policy 100003039
Benefit amount	<i>2 x annual earnings, rounded to the next highest \$1,000</i>
Maximum / NEM	\$150,000
Reduction	N/A
Termination age	Age 65

OPTIONAL LIFE	Sun Life Policy 22487, Class 104 - RN's at Grandview
Benefit amount	<i>Units of \$10,000, Proof of good health required after \$30,000</i>
Maximum	\$250,000
Employee & Spousal	Covered
Termination age	<i>Employee - earlier of age 65 or retirement, Spouse -the earlier of when employee retires, employee age 65 or spouse age 65</i>

SHORT TERM DISABILITY	Not covered
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LONG TERM DISABILITY	Sun Life Policy 22487, Class 104 - RN's at Grandview
Benefit Amount	<i>66 % of monthly earnings</i>
Maximum / NEM	\$4,500
Elimination Period	<i>The later of 180 days or exhausting of sick leave plan</i>
Maximum Benefit Period	<i>Age 65, retirement with pension or eligible to retire with full pension or full pension equivalent</i>
Definition of Disability	<i>Disability prevents gainful employment in any job with income of at least 60% pre-disability monthly earnings(indexed)</i>
Taxability	Taxable
All Source Maximum	85%
Offsets	
- Direct	<i>Employer funded salary continuance as a result of disability or or medical condition</i>
Termination age	<i>Earlier of age 65 less the elimination period, or retirement</i>

EXTENDED HEALTH CARE	Sun Life Policy 22487, Class 104 - RN's at Grandview, Class 117 - Early Retired RN's at Grandview
HCSA	N/A
Deductible	<i>\$10 Single; \$20 Family per calendar year; excluding hospital & vision</i>
Reimbursement	100%
Termination age	<i>Earlier of age 65 or retirement, Retiree - age 65</i>
Survivor Benefits	<i>Earlier of 24 months after death, no longer eligible dependant, spouse remarries, Early Retiree - end of following month after death</i>
Vision Care	<i>\$400 every 24 consecutive months, not subj. to ded.</i>
Eye Examinations	<i>Coverage included with Vision Care benefit maximum</i>
Hospital	<i>Semi-private; not subj. to ded.</i>



Haldimand County

BENEFIT
EXTENDED HEALTH CARE (Continued)
**Sun Life Policy 22487, Class 104 - RN's at Grandview,
Class 117 - Early Retired RN's at Grandview**

Drug Plan Description	Pay direct - Legally requiring, Lifesustaining
- Deductible / Co-payment	none
- Capped Dispensing Fee	none
- Generic Substitution	Generic unless physician states "no substitution"
- Fertility drugs	\$2,400 lifetime
- Smoking cessation	\$500 lifetime, legally require prescription
- anti-obesity	\$1,800 per calendar year, require prescription
- ED drugs	\$1,200 per calendar year
Private Duty Nursing	\$10,000 per calendar year
Physiotherapist	\$350 per calendar year
Massage Therapist(Referral required)	\$50 per visit, \$500 per calendar year
Chiropractor	\$350 per calendar year
Osteopath, Podiatrist or Chiropracist, Naturopath	\$350 per calendar year per practitioner
Speech Pathologist	\$300 per calendar year
Clinical Psychologist or Social Worker	\$300 per calendar year
Orthopedic Shoes or Boots	Covered - R&C
Custom-Molded Orthotics	1 pair per calendar year, \$350 maximum (rx required), Retiree - covered R & C
Hearing Aids	\$300 every 5 consecutive years
Medical Equip. & Supplies	Covered

TRAVEL / OUT COUNTRY EMERGENCY

Benefit Maximum	\$1,000,000 per calendar year referral benefit - \$50,000 per calendar year
Trip Duration	60 days
Termination age	Earlier of age 65 or retirement, Retiree - age 65

DENTAL
**Sun Life Policy 22487, Class 104 - RN's at Grandview,
Class 117 - Early Retired RN's at Grandview**

Deductible	Nil
Survivor Benefits	Earlier of 24 months after death, no longer eligible dependant, spouse remarries, Early Retiree - end of following month after death
Benefit	Basic/Preventative - 100%, Unlimited Major Restorative - No coverage
ODA Fee Schedule	Current
Recall Frequency	6 months under age 18, 18 and older - 9 months
Termination age	Earlier of age 65 or retirement, Retiree - age 65

* May be eligible for Early Retiree coverage

In the event of a discrepancy between this summary and the Policy, the terms of the Group Policy will apply.



Haldimand County

BENEFIT

Waiting Period, Eligibility	480 Hours, permanent, full time, min 24 hours per week, Early Retiree
Premium Cost Share	Active - Life, AD&D, LTD, Health -100% employer paid, Dental - 80% employer paid, Early Retiree -100% employer paid

LIFE INSURANCE	Sun Life Policy 22487, Class 105 - Service workers at Grandview, Class 113 - Early Retired Service Workers at Grandview, Class 108 - Service workers at Grandview (Closed Class)
Benefit amount	1.5 x annual earnings, rounded to the next highest \$1,000, Retiree - pre-retirement Basic Life amount
Maximum / NEM	\$150,000
Reduction	N/A
Termination age	Earlier of age 65 or retirement, Retiree - age 65

AD&D	Active Only - Industrial Alliance, Policy 100003039
Benefit amount	1.5 x annual earnings, rounded to the next highest \$1,000
Maximum / NEM	\$150,000
Reduction	N/A
Termination age	Age 65

OPTIONAL LIFE	Sun Life Policy 22487, Class 105 - Service workers at Grandview, Class 108 - Service workers at Grandview (Closed Class)
Benefit amount	Units of \$10,000, Proof of good health required after \$30,000
Maximum	\$250,000
Employee & Spousal	Covered
Termination age	Employee - earlier of age 65 or retirement, Spouse -the earlier of when employee retires, employee age 65 or spouse age 65

SHORT TERM DISABILITY	Not covered
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LONG TERM DISABILITY	Sun Life Policy 22487, Class 105 - Service workers at Grandview, Class 108 - Service workers at Grandview (Closed Class)
Benefit Amount	60% of monthly earnings
Maximum / NEM	\$2,000
Elimination Period	The later of 180 days or exhausting of sick leave plan
Maximum Benefit Period	Age 65, retirement with pension or eligible to retire with full pension or full pension equivalent
Definition of Disability	Disability prevents gainful employment in any job with income of at least 60% pre-disability monthly earnings(indexed)
Taxability	Taxable
All Source Maximum	85%
Offsets	
- Direct	Employer funded salary continuance as a result of disability or or medical condition
Termination age	Earlier of age 65 less the elimination period, or retirement

EXTENDED HEALTH CARE	Sun Life Policy 22487, Class 105 - Service workers at Grandview, Class 113 - Early Retired Service Workers at Grandview, Class 108 - Service workers at Grandview (Closed Class)
HCSA	N/A
Deductible	\$10 Single; \$20 Family per calendar year; excluding hospital & vision
Reimbursement	100%
Termination age	Earlier of age 65 or retirement, Retiree - age 65
Survivor Benefits	Earlier of 24 months after death, spouse remarries, no longer eligible dependant
Vision Care	\$350 every 24 consecutive months, not subj. to ded.
Eye Examinations	Coverage included with Vision Care benefit maximum
Hospital	Semi-private; not subj. to ded.



Haldimand County

BENEFIT
EXTENDED HEALTH CARE (Continued)

**Sun Life Policy 22487, Class 105 - Service workers at Grandview,
Class 113 - Early Retired Service Workers at Grandview,
Class 108 - Service workers at Grandview (Closed Class)**

Drug Plan Description	Pay direct - Legally requiring, Lifesustaining
- Deductible / Co-payment	none
- Capped Dispensing Fee	none
- Generic Substitution	Generic unless physician states "no substitution"
- Fertility drugs	\$2,400 lifetime
- Smoking cessation	\$500 lifetime, legally require prescription
- anti-obesity	\$1,800 per calendar year, require prescription
- ED drugs	\$1,200 per calendar year
Private Duty Nursing	\$10,000 per calendar year
Physiotherapist	\$12 per visit
Massage Therapist(Referral required)	20 visits per calendar year
Chiropractor	\$350 per calendar year, after \$375 deductible has been exhausted
Osteopath, Podiatrist or Chiropracist, Naturopath	\$350 per calendar year per practitioner
Speech Pathologist	\$300 per calendar year
Clinical Psychologist or Social Worker	\$300 per calendar year
Orthopedic Shoes or Boots	1 pair per calendar year
Custom-Molded Orthotics	1 pair per calendar year, \$350 maximum (rx required),
Hearing Aids	\$300 every 5 consecutive years
Medical Equip. & Supplies	Covered

TRAVEL / OUT COUNTRY EMERGENCY

Benefit Maximum	\$1,000,000 per calendar year referral benefit - \$50,000 per calendar year
Trip Duration	60 days
Termination age	Earlier of age 65 or retirement, Retiree - age 65

DENTAL

**Sun Life Policy 22487, Class 105 - Service workers at Grandview,
Class 113 - Early Retired Service Workers at Grandview,
Class 108 - Service workers at Grandview (Closed Class)**

Deductible	Nil
Survivor Benefits	Earlier of 24 months after death, spouse remarries, no longer eligible dependant
Benefit	Basic/Preventative - 100%, Unlimited Major Restorative - 50%, \$1,500 pcy - Employees & Retirees only
ODA Fee Schedule	Current
Recall Frequency	6 months under age 18, 18 and older - 9 months
Termination age	Earlier of age 65 or retirement, Retiree - age 65

* May be eligible for Early Retiree coverage

In the event of a discrepancy between this summary and the Policy, the terms of the Group Policy will apply.



Haldimand County

BENEFIT

Waiting Period, Eligibility

720 Hours in 12 month period, Permanent, full time, min 24 hours per week, Early Retiree

Premium Cost Share

Active - All benefits - 100% employer paid., Early Retirees - 100% Health and Dental only

LIFE INSURANCE

Sun Life Policy 22487, Class 106 - Paramedics

Benefit amount	2 x annual earnings, rounded to the next highest \$1,000
Maximum / NEM	\$200,000
Reduction	N/A
Termination age	Earlier of age 65 or retirement

AD&D

Active Only - Industrial Alliance, Policy 100003039

Benefit amount	2 x annual earnings, rounded to the next highest \$1,000
Maximum / NEM	\$200,000
Reduction	N/A
Termination age	Age 65

OPTIONAL LIFE

Sun Life Policy 22487, Class 106 - Paramedics

Benefit amount	Units of \$10,000, Proof of good health required after \$30,000
Maximum	\$250,000
Employee & Spousal	Covered
Termination age	Earlier of age 65 or term in office ends, Spouse -the earlier of when term in office ends, employee age 65 or spouse age 65

SHORT TERM DISABILITY

Not covered

LONG TERM DISABILITY

Sun Life Policy 22487, Class 106 - Paramedics

Benefit Amount	70% of monthly earnings
Maximum / NEM	\$5,000
Elimination Period	The later of 120 days or exhausting of sick leave plan
Maximum Benefit Period	Age 65, retirement with pension or eligible to retire with full pension or full pension equivalent
Definition of Disability	24 months own occupation, any occupation thereafter
Taxability	Taxable
All Source Maximum	85%
Offsets	
- Direct	Employer funded salary continuance as a result of disability or or medical condition
Termination age	Earlier of age 65 less the elimination period, or retirement

EXTENDED HEALTH CARE

Sun Life Policy 22487, Class 106 - Paramedics, Class 116 - Early Retired Paramedics

HCSA

Active Only - \$500

Deductible	\$15 Single; \$25 Family per calendar year; excluding hospital & vision
Reimbursement	100%
Termination age	Earlier of age 65 or retirement, Retiree - age 65
Survivor Benefits	Earlier of 24 months after death, no longer eligible dependant, spouse remarries
Vision Care	\$300 every 24 consecutive months(including laser eye surgery), not subj. to ded.
Eye Examinations	\$90 every 24 months
Hospital	CA notes Semi-private - Private; not subj. to ded.



Haldimand County

BENEFIT
EXTENDED HEALTH CARE (Continued)
**Sun Life Policy 22487, Class 106 - Paramedics,
Class 116 - Early Retired Paramedics**

Drug Plan Description	Pay direct - Legally requiring, Lifesustaining
- Deductible / Co-payment	none
- Capped Dispensing Fee	none
- Generic Substitution	Mandatory Generic with Sun Life approval process
- Fertility drugs	\$2,400 lifetime
- Smoking cessation	\$500 lifetime, legally require prescription
- anti-obesity	\$1,800 per calendar year, require prescription
- ED drugs	\$1,200 per calendar year
Private Duty Nursing	\$10,000 per calendar year
Physiotherapist	\$12 per visit
Massage Therapist(Referral required)	\$7 per visit, 12 visits per calendar year
Chiropractor	No Coverage
Osteopath, Podiatrist or Chiropracist, Naturopath	No Coverage
Speech Pathologist	\$200 per calendar year
Clinical Psychologist or Social Worker	\$35 initial visit, \$20 each subsequent, \$200 per calendar year
Orthopedic Shoes or Boots	Covered - R&C
Custom-Molded Orthotics	1 pair every 12 months
Hearing Aids	\$500 every 36 months
Medical Equip. & Supplies	Covered

TRAVEL / OUT COUNTRY EMERGENCY

Benefit Maximum	\$1,000,000 per calendar year, Retiree - \$50,000 lifetime referral benefit - \$50,000 per calendar year
Trip Duration	60 days
Termination age	Earlier of age 65 or retirement, Retiree - age 65

DENTAL
**Sun Life Policy 22487, Class 106 - Paramedics,
Class 116 - Early Retired Paramedics**

Deductible	Nil
Survivor Benefits	Earlier of 24 months after death, no longer eligible dependant, spouse remarries
Benefit	Basic/Preventative - 100%, Unlimited Major Restorative - 50%, \$2,000 pcy crowns and Bridges combined, \$1,000 pcy dentures
ODA Fee Schedule	Current -1
Recall Frequency	9 months
Termination age	Earlier of age 65 or retirement, Retiree - age 65

* May be eligible for Early Retiree coverage

In the event of a discrepancy between this summary and the Policy, the terms of the Group Policy will apply.