

**TOWNSHIP OF ESSA
CONSENT AGENDA
WEDNESDAY, APRIL 16, 2025**

A – ITEMS RECEIVED AS INFORMATION

- | | |
|-------|--|
| p. 1 | 1. Nottawasaga Futures Newsletter. |
| p. 15 | 2. Policy Update from Association of Municipalities of Ontario – Continued AMO Action on Trade and Tariffs. |
| p. 17 | 3. Briefing Note from World Animal Protection - Ontario's Roadside Zoos. |
| p.21 | 4. Essa Building Department Report – March 2025. |
| p.22 | 5. Policy Update from AMO, re: New Advocacy on Development Charges, Buy-Canadian and Buy-Ontario Initiatives and Codes of Conduct. |
| p. 24 | 6. Correspondence from the Essa Public Library: |
| p. 26 | a) February 2025 – Report. |
| | b) April 3, 2025 – Media Release – Exciting Programs on the Horizon for Seniors. |
| p. 28 | 7. Correspondence from the Nottawasaga Valley Conservation Authority (NVCA): |
| p. 30 | a) March 2025 – Board Meeting Highlights. |
| p. 33 | b) April 4, 2025 – Media Release – NVCA Appoints Jennifer Vincent as New CAO. |
| | c) April 4, 2025 – Letter to Mayor and Council - Appointment of New CAO. |
| p. 35 | 8. Group Benefits Program, re: April 1, 2025 Renewal-Marketing. |
| p. 77 | 9. Correspondence from the Angus Food Bank, dated April 7, 2025, re: Foodbank Purchase of Trailer for Office Space. |

B – ITEMS RECEIVED AND REFERRED TO SERVICE AREA FOR ACTION
None.

C – ITEMS RECEIVED AND REFERRED TO SERVICE AREA FOR REVIEW AND REPORT TO COUNCIL
None.



**Nottawasaga Futures is a community
economic development agency serving the
South Simcoe Area.**

Nottawasaga Futures Business Loans

Working Capital Business Loans

Easy and Fast Business Loans Available Now.

- ✓ Loans up to \$70,000
- ✓ Competitive Interest Rate
- ✓ Flexible Terms & Conditions
- ✓ Online Submissions Are Available

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More Information
www.nottawasaga.com



Phone Number
705-502-0311



Terms & Conditions Apply

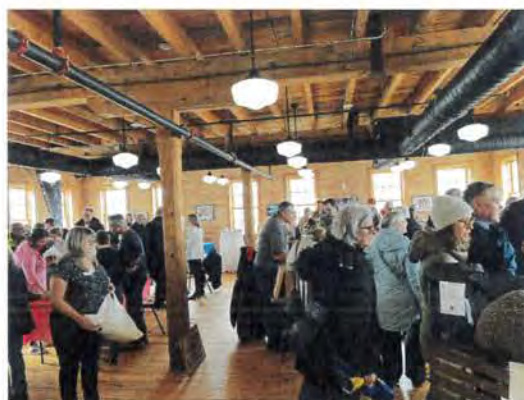
Looking to expand, innovate, or tackle new challenges?

Our Working Capital Business Loans are designed to help your business thrive:

- ✓ Loans up to \$70,000
 - ✓ Competitive interest rates
 - ✓ Flexible terms & conditions
 - ✓ Convenient online submissions
- Take charge of your success today!

[Apply now](#)

AgKnowledge Forum 2025



Cultivating Growth, Innovation, and Flavour on the Farm

Sincere thanks to everyone who participated in AgKnowledge 2025. The Forum was a sold out event and the Sample and Shop Vendor's Market was a huge success!

Ontario Federation of Agriculture, Nicole Cross -Simcoe County Federation of Agriculture and Jody Mott- Holland Marsh Growers Association.

To MP Terry Dowdall, MP Scot Davidson and Warden Basil Clarke
To our Mayors and Council Mayor Lynn Dollin, Mayor James Leduc, Mayor Richard Norcross, Councillor Liana Maltby, Councillor Marc Biss, Councillor Grace Constantine Councillor Linda Zanella.
Thank you for your support of the Agriculture community.

To our amazing Speakers Marianne Edward -Sheldon Creek Dairy, Bert Harrington -Harrington's Sauerkraut and Lisa Peterson - Stone Horse Farm.

To our fabulous Market vendors:
Bradbury Family Market
Lavender Fox
Breedons Maple Syrup
Holland Marsh Market
Mushroomery at White Pine Meadows
Quayle's Brewery
Beamish Honey
Murphy's Farm
Heritage Estate Winery & Events
Organik Garlic Farm
Breakaway Stable
Sun Sprouts Market.

To our attendees, thank you for taking the time out of your busy day to attend. We hope that you enjoyed your day!

To our Décor and Door Prize Sponsors Premier Equipment, NT Temps, Town of Bradford West Gwillimbury, Ontario Federation of Agriculture, The Gibson Centre, County of Simcoe and Fuelled by Females.

To the staff at The Gibson Centre especially our event team Angelika and Will, Pink Peony for the delicious breakfast and Nicole Brown for marketing.

**Save the date for AgKnowledge 2026
Forum and Vendors Market
Friday February 27 at The Gibson Centre**



Nottawasaga Futures

Submit Your
Nomination by
April 10th, 2025

Business Excellence Awards 2025

CALL FOR NOMINATIONS!

Award Categories

Business Excellence
Award

Customer Service
Awards

Agricultural
Award

Community Excellence
Award

Entrepreneur of the
Year

Youth Entrepreneur
Award

New Business
Award



Name of business, email and award category is required for nomination.

Have Questions? Contact Robin Brown

Email: robin@nottawasaga.com

705-502-0311 ext. 108 • www.nottawasaga.com

Nottawasaga Futures, and partners, endeavor to foster an environment that encourages constant improvement and success for businesses, recognizing that they are the foundation of our community's well-being and prosperity.

As a testament to this commitment, we will be honoring exceptional businesses across South Simcoe with awards in the categories of Agriculture, Business Excellence, Community Excellence, Customer Service, Entrepreneurship, New Business and Youth Entrepreneurship.

Business nominations will be accepted for The Township of Adjala-Tosorontio, Town of Bradford West Gwillimbury, Township of Essa, Town of Innisfil and The Town of New Tecumseth.

Application forms are sent out to the nominee once the nomination is received.

Please note that the sources of nominations are confidential and will not be released to the businesses.

Category descriptions are available [here](#)

For more information please contact Robin Brown at robin@nottawasaga.com or 705-502-0311 ext. 108

2025 Awards Sponsorship



The South Simcoe Business Excellence Awards is an annual event that recognizes and celebrates the achievements and successes of businesses across South Simcoe. The awards recognize businesses in a variety of categories. The awards are open to any business located within South Simcoe, and nominations are typically accepted in the months leading up to the awards ceremony.

The event is organized by Nottawasaga Futures, an organization that supports economic development in the region.

We invite your company to sponsor one of our awards to show your support in recognizing and celebrating our South Simcoe Businesses.

In exchange for a \$500 sponsorship, we will offer the following opportunities:

- Company logo engraved on the award

Please contact robin@nottawasaga.com if you would like to discuss sponsorship opportunities.

Community Futures Week Webinar Series

Community Futures Week is a dedicated celebration organized by **Community Futures Western Ontario** and **Community Futures Eastern Ontario** with the support of its member Community Futures Development Corporations to promote entrepreneurship, small business development, and economic opportunities in Southern Ontario.

This week is a testament to our dedication to providing SMEs with innovative solutions, funding, services, and guidance to rural small businesses and entrepreneurs.

This year's theme is **Funding the Future: Supporting Entrepreneurial Dreams** and will take place **April 7 - 13, 2025**.



Small Business Fraud Prevention

Learn how to safe guard your business against fraud.
Keeping up with fraud trends, prevention, awareness,
resources and What to Do If You're a Victim.

 LIVE WEBINAR

08 APRIL, 2025
11:30 AM

REGISTER TODAY

Presenter:
John Armit Detective Constable | Economic Crimes
and Corruption Unit (ECCU)
Ontario Provincial Police



Tuesday, April 8, 2025, 11:30 AM

Unlock the secrets to keeping you and your business safe!

Led by John Armit, Detective Constable Economic Crimes and Corruption Unit – OPP, this hour-long webinar is tailored to small business owners.

Register Now <https://bit.ly/3FvYUcY>

Key Takeaways:

- ✓ Fraud Trends
- ✓ Prevention
- ✓ Awareness and Resources
- ✓ What to Do if You're a Victim

BUY, SELL, SUCCEED: Navigating Business Transitions with Confidence

THINKING OF BUYING OR
SELLING A BUSINESS? GET
KEY INSIGHTS FROM OUR
EXPERTS AT ORILLIA AREA
CDC AND BIZLINK.



09 APRIL, 2025

11:30 AM

REGISTER TODAY



Community
Futures

Wednesday, April 9, 2025, 11:30 AM

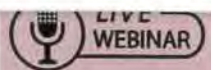
Buying or Selling? Find out how to do it the RIGHT WAY!

Are you considering purchasing or selling an existing business? Join us on April 9 at 11:30 AM for a FREE Virtual Workshop designed specifically for business buyers and sellers. This event will help entrepreneurs navigate the transition process with confidence.

Register Now <https://bit.ly/3DSvKnA>

Key Takeaways:

- ✓ Benefits of Buying or Selling a Business
- ✓ Preparing to Sell Your Business
- ✓ The Cost of a Business: What Buyers & Sellers Should Know
- ✓ Finding a Buyer or Seller



How Small Businesses & Nonprofits Can Adapt and Thrive in 2025

Join us for a free webinar

The marketing landscape is ever-changing, with new social media algorithms, AI developments, and shifting audience behaviors. This workshop aims to help small business owners and nonprofit leaders develop a flexible, lasting marketing strategy that will get results.

**Friday, April 11, 2025
10 AM**

REGISTER TODAY



Emily Baillie

Through her practical and interactive workshops, Emily Baillie helps empower small business owners to make better use of their time and efforts to make the most of their marketing efforts.

Friday, April 11, 2025, 10 AM

Struggling with your marketing? Find out how to do it the RIGHT WAY!

The marketing landscape is constantly shifting—new social media algorithms, AI-driven changes, and evolving audience behaviours can make it tough to keep up.

This workshop is designed for small business owners and nonprofit leaders who want to create a flexible, adaptive marketing strategy that is built to last.

You'll learn how to pivot when needed, tweak your strategy for maximum impact, and ensure your marketing efforts continue to thrive—no matter what trends emerge. We'll also explore how AI tools like ChatGPT can help you stay agile, adjust your messaging, and help you make a greater impact. Designed specifically for business so you can market with confidence.

Register Now <https://bit.ly/422SSZP>

- ✓ Master the Art of Pivoting: Learn When and How to Adjust Your Marketing Strategy Effectively.
- ✓ Stay Ahead of Trends: Understand Key Marketing Shifts for 2025 and How to Respond.
- ✓ Use AI to Stay Agile: Leverage AI tools like ChatGPT to Refine Messaging and Content.
- ✓ Balance Digital & Offline Strategies: Diversify with Sponsorships, Partnerships, and Non-Digital Outreach.

Tariff Resources



Attention Simcoe County Businesses!

The County of Simcoe has created a dedicated webpage with comprehensive Tariff Resources to help you navigate potential changes:

<https://edo.simcoe.ca/tariffs/>

The County is also looking for your input, please take a moment to fill out our Impact Assessment Survey found on the website to help us understand how these tariffs are affecting your business.

Together, we can adapt and navigate uncertain times

NT Temps

We believe there is a job for everyone in our community.

- ✓ Paid Interviews: We pay to meet you!
- ✓ Work Immediately: Positions are available!
- ✓ Close to Home: Work in Simcoe County!
- ✓ Free Registration: There is no fee to register!
- ✓ We'll Stay Connected: We're here to help!



Call Today! (705) 502-0311
Visit: nttemps.com

At NT Temps, we believe there is a job for everyone in our community.

We are available from 8:30 am - 4:30 pm Monday to Friday

Contact us today at (705) 502-0311 or colleen@nttemps.com.

For more information on NT Temps click here www.nttemps.com.

Community News and Events



Exciting news, New Tecumseth Restaurants! The Town's Temporary Restaurant Patio Program is back for 2025! The Town is now accepting applications! Starting April 15th, Restaurants can expand or establish patios to enjoy the summer weather and offer safe outdoor dining. To apply, visit the New Tec [website](https://newtecumseth.ca/PatioProgram).

Financial Support and Resources



AMO Policy Update – Continued AMO Action on Trade and Tariffs

Investments in Community Housing as a Response to Tariffs

The introduction of US tariffs has already begun disrupting Ontario's economy. While we all remain hopeful for a resolution that avoids a negative impact on our communities, residents and industries, we must consider how to best to weather a potentially extended economic downturn.

Last week, [AMO wrote to the Premier](#) highlighting how investments in municipal infrastructure could protect vital construction jobs while driving future productivity. Today, AMO wrote a [follow-up letter](#) to share a [new report](#) that builds the business case for investments in community housing as a response to tariffs.

Investments in community housing have been an important element to past responses to economic downturns. These investments can both provide a secure pipeline of projects for the residential construction sector and contribute to Ontario's long-term productivity.

AMO is calling for an immediate new investment of \$1.5 billion over 2025/26 and 2026/27 for new capital development, capital repairs to existing stock, and acquisition and rehabilitation of existing buildings to protect Ontario. These investments would protect jobs in the residential construction sector

A2

while supporting increased productivity and economic growth. This would help Ontario's residents, communities, and industry leave this time of uncertainty even stronger and more economically resilient.

In addition to this report, AMO is developing other resources to help municipalities chart an informed path through these uncertain times. We have released a number of data requests in the past weeks to support these efforts and would like to thank every municipality for their contributions to this united effort.

This policy update is also available on [AMO's Website](#).

[EXTERNAL]

Briefing note: Ontario's roadside zoos

Background

With approximately 50 zoos, wildlife displays, and zoo-type exhibits housing wild animals, many of which can be classified as roadside zoos, **Ontario has the most captive wildlife operations in all of Canada**. This province is the only major jurisdiction that has not yet comprehensively addressed issues related to the keeping of wild animals, whether it is for pets or for zoos. Instead, this responsibility has been downloaded to municipalities, which often lack the expertise and/or resources to deal with captive (and often dangerous) wild animals. Additionally, the current existing regulations that are supposed to safeguard the health and wellbeing of captive wildlife and the public are not working.¹ We would like to see the province take ownership and resolve this longstanding issue.

Provincial responsibilities

There are two Ontario ministries with authority to regulate the keeping of wild animals.

The Ministry of Natural Resources and Forestry (MNRF) issues licences for keeping certain native wildlife in captivity through regulations under the *Fish and Wildlife Conservation Act*. **Very few conditions are attached to these licences and there are no required minimum qualifications, such as professional training in the humane and safe caretaking of these animals.**

The Ministry of the Solicitor General (SOLGEN) is responsible for the welfare of all captive wildlife (native and exotic) through the *Standards of Care and Administrative Requirements* under the *Provincial Animal Welfare Services (PAWS) Act*. **Animal care provisions are vague and have shown to be unenforceable, and there are no prescribed minimum safety standards.**

To this day, the province has not regulated the keeping or the use of exotic wild animals for display purposes (i.e., zoos). Lions, tigers, monkeys, parrots, snakes, etc., can be kept and displayed in the province without restrictions, unless a municipality has a bylaw preventing this. **Ontario is the only major jurisdiction in Canada that hasn't regulated this issue at provincial level (see attached score card).**

¹ https://www.worldanimalprotection.ca/sites/default/files/media/WAP_Roadside_Zoo_Report_FINAL_092322_LR_1.pdf (World Animal Protection, 2022)

Impact on Municipalities

- In Ontario, between 1,000 and 2,000 wild animals are currently kept at roadside zoos and tens of thousands more are being kept in private homes.² **In many cases, the exact location of these wild and potentially dangerous animals is unknown, presenting a safety concern for neighbours, firefighters, police, by-law enforcement officers, and other first responders.**
- In addition to public safety and animal welfare issues, poorly run facilities can be a community nuisance contributing to odour, noise and other problems, which can result in a decrease in property value of adjacent properties and ultimately impact the municipal tax base.
- Captive wildlife related issues can overburden already stretched municipal services - animal control staff may have to catch escaped animals, find homes for surplus or abandoned animals, and respond to noise and other complaints.
- **Retroactively closing facilities or stopping exotic animal owners from bringing their animals into municipalities causes significant pressures** on municipal legal staff and other departments, on financial resources, and can lead to significant unrest within communities.
- **Municipalities that have bylaws in place are increasingly facing challenges from unregulated zoo-type facilities and wild animal owners** who have sought bylaw exemptions or have attempted to open zoo-type facilities and bring in prohibited wild animal species despite existing bylaws.

Resolution

World Animal Protection is asking municipalities to support and adopt the resolution to urge the Ontario government to stop downloading responsibilities to municipalities. Instead, the Ontario government should restrict the possession, breeding, and use of non-native ("exotic") wild animals and license zoos to support municipalities and guarantee the fair and consistent application of policy for the safety of Ontario's citizens and the captive wild animal population.




























































Our campaign has been supported by major municipal associations such as AMO, AMCTO, and MLEOA.

Contact details

Michèle Hamers, Wildlife Campaign Manager, MicheleHamers@worldanimalprotection.ca

² [Risky Business, the unregulated exotic pet trade in Canada](#) (World Animal Protection, 2019)



	ON	MB	NL	NB	NS	PEI	BC	SK	QC	AB
Provincial licence										
Permit for non-native wildlife										
Permit for native wildlife										
Animal welfare standards										
Public safety & security standards										
Liability insurance										

[name of municipality] RESOLUTION
Provincial regulations needed to restrict keeping of non-native ("exotic") wild animals

WHEREAS Ontario has more private non-native ("exotic") wild animal keepers, roadside zoos, mobile zoos, wildlife exhibits and other captive wildlife operations than any other province; and,

WHEREAS the Province of Ontario has of yet not developed regulations to prohibit or restrict animal possession, breeding, or use of non-native ("exotic") wild animals in captivity; and,

WHEREAS non-native ("exotic") wild animals can pose very serious human health and safety risks, and attacks causing human injury and death have occurred in the province; and,

WHEREAS the keeping of non-native ("exotic") wild animals can cause poor animal welfare and suffering, and poses risks to local environments and wildlife; and,

WHEREAS owners of non-native ("exotic") wild animals can move from one community to another even after their operations have been shut down due to animal welfare or public health and safety concerns; and,

WHEREAS municipalities have struggled, often for months or years, to deal with non-native ("exotic") wild animal issues and have experienced substantive regulatory, administrative, enforcement and financial challenges; and,

AND WHEREAS the Association of Municipalities of Ontario (AMO), the Association of Municipal Managers, Clerks and Treasurers of Ontario (AMCTO) and the Municipal Law Enforcement Officers' Association (MLEOA) have indicated their support for World Animal Protection's campaign for provincial regulations of non-native ("exotic") wild animals and roadside zoos in letters to the Ontario Solicitor General and Ontario Minister for Natural Resources and Forestry;

THEREFORE, BE IT RESOLVED THAT [given the recent [enter incidents if any]], the [name municipality] hereby petitions the provincial government to implement provincial regulations to restrict the possession, breeding, and use of non-native ("exotic") wild animals and license zoos in order to guarantee the fair and consistent application of policy throughout Ontario for the safety of Ontario's citizens and the non-native ("exotic") wild animal population;

AND BE IT FURTHER RESOLVED that this resolution will be forwarded to all municipalities in Ontario for support and that each endorsement be then forwarded to the Premier of Ontario (premier@ontario.ca), Ontario Solicitor General, Ontario Minister for Natural Resources and Forestry and MPP [name and email address provincial representative], AMO (amo@amo.on.ca), AMCTO (advocacy@amcto.com), and MLEAO (mleo@mleo.ca).

Mar-25

Current

Permits Issued	# Permits Issued	# Permits Issued YTD	Monthly Construction Value of Permits Issued	Construction Value of Permits Issued YTD	Monthly Building Permit Fees	Building Permit Fees YTD
Residential	6	19	\$299,001.00	\$2,914,601.00	\$2,019.15	\$29,864.35
Commercial	1	7	\$0.00	\$505,353.00	\$200.00	\$2,179.50
Industrial		0		\$0.00		\$0.00
Institutional		3		\$263,500.00		\$2,125.00
Public Utilities		0		\$0.00		\$0.00
Agricultural	1	2	\$415,000.00	\$1,215,000.00	\$1,196.40	\$1,619.31
TOTAL	8	31	\$714,001.00	\$ 4,898,454.00	\$3,415.55	\$ 35,788.16

Y.O.Y.	10	62	\$2,526,800.00	\$18,094,309.00	\$16,134.40	\$163,050.05	-78.05%
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NEW SFD CONSTRUCTION

Dwelling Units Created

Type	Current Month	YTD	Dwelling Const. Value	Dwelling Const. Value YTD
SFD/SEMI/ROW	0	3		\$2,015,599.00
Mult Res Bldgs		0		\$0.00
Accessory Apt within Existing Res Bldg	1	1	\$ 50,000.00	\$50,000.00
TOTAL	1	4	\$50,000.00	\$2,065,599.00

Reviewed by CBO Pedro Granes

Rachelle Brown

Y.O.Y	2	23	\$ 1,789,800.00	\$ 10,876,409.00
	0.00%	-82.61%	0.00%	-81.01%

21

AT

Sarah Corbett

Subject:

FW: AMO Policy Update - New Advocacy on Development Charges, Buy-Canadian & Buy-Ontario Initiatives, and Codes of Conduct



AMO
Policy



AMO Policy Update – New Advocacy on Development Charges, Buy-Canadian & Buy-Ontario Initiatives, and Codes of Conduct

Municipal & Development Sector Collaboration on Development Charges Reform

Ontario's housing crisis persists, with housing starts continuing to lag. All partners in Ontario's housing system – including municipalities and developers – must do their part and find new ways to increase housing supply.

AMO's evolving approach to this important issue is informed by:

- Ontario's persistent housing supply shortage, exacerbating affordability challenges. Tariffs and trade measures could continue to impact housing starts, creating additional urgency.
- Municipal development charges (DCs) and planning approvals continue to be unfairly blamed for the crisis. Both federal and provincial governments have committed to reducing DCs.
- A shifting approach to development sector advocacy. In January, the Ontario Home Builders Association (OHBA)/BILD released [a study](#) that recognized DCs as essential for growth, and advocated for targeted DC modernization as opposed to blanket reductions.

To build momentum for constructive and informed progress, AMO and OHBA have partnered to call for DC reform that is mutually agreeable. AMO and OHBA [wrote to the Minister of Municipal Affairs and Housing](#) to identify preliminary areas for reform to be considered collaboratively by homebuilding,

provincial, and municipal partners. A cross-sector expert working group could recommend targeted and measured DC reform aimed at reducing housing production barriers and increasing clarity and predictability around DCs.

AMO consulted municipal finance experts to identify potential areas for reform. While the letter initiates the desired discussion, much work remains to be done. AMO has invited the Municipal Finance Officers Association (MFOA) and their DC expert table to support discussion. Their participation will be key in assessing impacts on municipal property taxes and user fees, informing recommendations that promote affordability by considering the total cost of homeownership.

Results of AMO Survey on Municipal Procurement from US

To help inform policy discussions around banning US suppliers from participating in government procurement, AMO has conducted a survey of municipalities regarding non-construction procurement and is releasing [a summary of the survey results](#).

Municipalities reported that over 98% of their procurement is from companies with Canadian addresses, but many of those businesses are integrated with the US market. US procurement was primarily for goods and services without Canadian alternatives, and needed to deliver essential services including:

- IT and communications products
- Emergency services equipment and medical supplies
- Heavy machinery and vehicles
- Health and safety including chemicals and equipment for water treatment.

AMO will continue to provide guidance to the province on how municipalities can support provincial buy-Canadian and buy-Ontario initiatives without impacting essential service delivery.

AMO Advocacy on Code of Conduct Legislation

[AMO wrote to Minister Flack](#) urging the government to reintroduce code of conduct legislation with two recommended amendments:

- **Removal of office vote requirement should be adjusted from unanimous to a supermajority (2/3 vote).** A vote to remove an elected municipal official from office is different than a regular council vote and should have a higher threshold, but given the other checks and balances built into the process a unanimous vote is too high a threshold.
- **The legislation should include a progressive range of discipline options for integrity commissioners.** The province should use the penalty framework established under the *Education Act* in 2023, including censure of a member, barring attendance at meetings, barring a member from sitting on committees, and barring a member from being chair or vice chair of committees



February 2025 Report

Prepared by: Emily Nakeff



Staff partnered with Nottawasaga Pines Secondary School to stand against bullying on Pink Shirt Day.

“ This is such a pretty library. I love this library.

- Child patron,
visiting from out of town

PHYSICAL MATERIALS CIRCULATED

ANGUS	THORNTON
8,089	1,129
18,371 TOTAL IN 2025	

DIGITAL CIRCULATION

E-BOOKS	E-AUDIOBOOKS
654	361
2,217 TOTAL IN 2025	

MATERIALS USED IN HOUSE

ANGUS	THORNTON
371	40
943 TOTAL IN 2025	

Public computer use
320

WiFi use
5,135

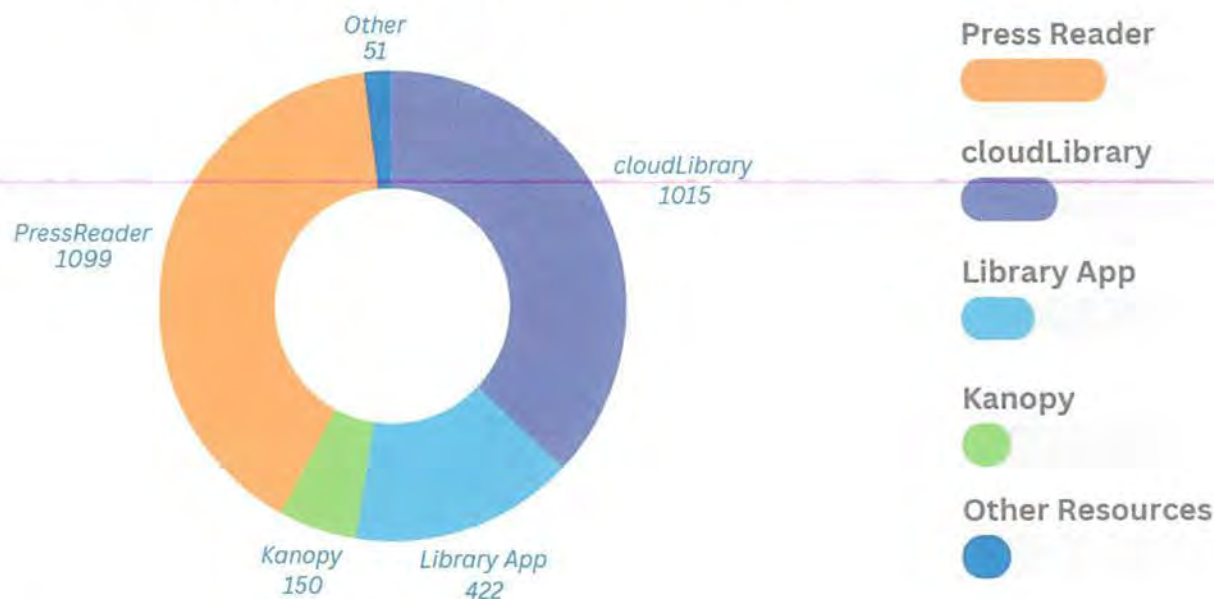
New Memberships

Angus	79
(Election Day)	(22)
Thornton	6
Year-to-date total	183

(February 2024

77)

Albion 2,737 DIGITAL LIBRARY USES



PROGRAMS

KIDS

Let's Learn Spanish - AN	20
Monday Evening Fun @ AN	23
Parachute Play	25
Tinker Tuesday - AN	57
Wiggles & Giggles - AN	108
Imagination Station - TH	17
Toddler Time - AN	56
Angus Storytime - AN	59
Thornton Storytime - TH	43
Saturday Programs - AN	64
Search and Find: Hearts - AN	156
Search and Find: Hearts - TH	16
Alliston School Tour - AN	20

ADULTS

Cercle de Conversation	18
Book Club - AN	14
Book Club - TH	9
Hobby Circle - AN	11
Writers Group - AN	9
Movie Night for Adults - AN	2
Blind Date with a Book - AN + TH	15
Stained Glass Workshop - AN	20
The Art of Henna - AN	5
Prenatal Class - AN	5

SENIORS

Paper Craft - AN	14
Chair Yoga - AN	14
Seniors Social - TH	13

TEEN PROGRAMS

Take and Make packages - AN	1
Teen Perler Beads - AN	1
Teen Art Club - TH	6
Teen UNO - AN	2
Teen Movie - AN	61

YouTube - Total Subscribers	946
YouTube - Views	3,341
Facebook - Total Followers	1,855
Instagram - Total Followers	908

COMMUNITY PARTNERS

Angus Food Bank | Borden Family Resource Centre | Cards with Collen | CONTACT Community Services
Country Crafters | Early ON | Nottawasaga Pines Secondary School | South Simcoe Arts Council



MEDIA RELEASE

Exciting programs on the horizon for seniors at Essa Public Library

April 3, 2025

FOR IMMEDIATE RELEASE

Essa, Ontario – Seniors in Essa Township now have more access to diverse programming through Essa Public Library's **Seniors Moving and Connecting** 2025 initiative.

This project is made possible thanks to the New Horizons for Seniors Program (NHSP), which provides federal funding for programs that make a difference in the lives of seniors and their communities.

Essa Public Library has received more than \$14,000 in funding to support Seniors Moving and Connecting. **Seniors Moving and Connecting**, which runs until December of this year, will offer weekly chair yoga led by local Side Door Yoga Studio, presentations from Simcoe County Master Gardeners, sketching and art classes, and financial workshops, to name a few.

Glenda Newbatt, Manager of Library Services at Essa Public Library, is pleased to offer the seniors in our community more opportunities to connect with one another.

"I'm excited that our wonderful seniors will have so many chances to move their bodies and express their creativity," she said. "Over the past few years, I've had the privilege of getting to know them, and they truly are an exceptional group. I'm deeply grateful to the New Horizons grant, which will support more programs for them."

Programming will include a focus on four areas: arts, health, connection, and safety.

- **Arts** with a variety of ways for seniors to be creative.
- **Health** with a variety of ways for seniors to move at their ability and to create space for new learning in health, nutrition, mindfulness and meditation.
- **Connection** with a variety of social interactions in and out of the library.
- **Safety** with workshops on elder abuse and financial abuse.

Local resident and library patron Brenda Andrews regularly attends Essa Public Library programs. "The Seniors Program has been so wonderful to make new friends and try so many new activities, with the yoga being one of my favourites," said Brenda.

"I love my library," said Lorraine Scott, another regular attendee of seniors programming. "I really got to appreciate it during Covid as it filled my mind with wonderful books, and my heart

with likeminded friends through the great senior activities. Now we have formed a group of eight called 'Lovely Library Ladies' who meet once a month for lunch and friendship. Thank you EPL!"

Programs begin April 1st and are open to all seniors in Essa Township, no library membership needed. Visit our community calendar at www.essalibrary.ca for details and to register. Those interested can also sign up to receive e-newsletters about upcoming programs for seniors and be among the first to hear when registration opens for upcoming sessions.

-30-

About Essa Public Library

Essa Public Library delivers a place to imagine, discover, and connect.

Welcoming spaces at the Angus and Thornton locations include a wide collection of items to borrow, from board games to kitchen appliances to seeds. Essa Public Library serves a population of more than 20,000, including residents of Essa Township and Base Borden.

A calendar of programs and events is available online at essalibrary.ca.

Media Contact:

Emily Nakeff
Coordinator of Public Engagement
Essa Public Library
705-424-6531 ext. 210
emily@essalibrary.ca



NVCA March 2025 Board Meeting Highlights

Next Meeting: April 25, 2025, held in person at the Tiffin Centre for Conservation

For the full meeting agenda, including documents and reports, visit [NVCA's website](#).

2024 Annual Report

NVCA's 2024 Annual Report is now available.

The report highlights the work that NVCA staff accomplished to protect and enhance the Nottawasaga Watershed.

[Download the 2024 Annual Report here](#)

Interim CAO Workplan Update

In the February 2025 board meeting, NVCA's Interim CAO announced an interim work plan that addresses current challenges while positioning the organization for success under new leadership. Below is a summary of the updates under the four key priorities and commitments:

Strengthening Municipal relationships

- Engaged with a number municipalities to discuss development priorities and address concerns.
- Continued with 48-hour response protocol for issues raised by municipal partners.

Restoring and Enforcing Customer Service Standards

- Reviewed compliance with NVCA's customer service strategy. No issues of concern were identified and full strategy compliance goal has been met within the Q1 of 2025.

Evaluating Planning, Permitting, and Engineering processes

- NVCA has identified a consultant to complete a comprehensive evaluation of planning, permitting, and engineering process. The Interim CAO's goal was to start this process review by March 31, 2025 of this year, however, given the cost and

the consultants desire to work with one person throughout the project, this will be placed on hold until the new CAO starts.

Developing a backlog reduction strategy for Planning, Permitting, and Engineering

- In 2024, the Board of Directors approved staff to hire a contract engineering technician to help reduce the Planning, Permitting, and Engineering file review backlog. However, Staff were unable to find a qualified contract engineering technician and have redirected those funds to the use of peer reviews to assist with the backlog instead of the contract position.

In addition, staff have continued to explore internal measures, such as triage and risk management to reduce the workload on engineering staff without compromising the service standards.

Short-Term Lease Renewal

The Board of Directors approved NVCA to enter into a 5-year lease agreement with Quality Sod Farms Ltd. to have overland access to Bear Creek at the Utopia Conservation Area for the purpose of agricultural irrigation.

Use of reserves for security upgrades

The Board of Directors approved the use of up to \$18,000 for security upgrades at John L. Jose Education Building, the John Hix Conservation Administration Centre and the workshops located at the Tiffin Conservation Area.

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Upcoming Events

Spring Tonic Maple Syrup Festival

Hosted in partnership with the Rotary Club of Barrie, the Spring Tonic Maple Syrup Festival at the Tiffin Conservation Area is a tradition spanning more than three decades.

Visitors can explore how maple syrup was made in the past. After that, they will return to current times and see how maple syrup is made today! Ending the tour with a pancake and sausage breakfast with fresh maple syrup. Prices for most activities are included in the admission fee.

Date: April 5 – 6, 2025

Location: Tiffin Centre for Conservation

Tiffin Nature School

At Tiffin Nature School, children aged 2.5 to 10 are invited to explore and connect with the natural world. We nurture their innate curiosity, offering immersive outdoor experiences that inspire discovery and growth.

Dates: Tuesdays & Thursdays until May 29, 2025

Location: Tiffin Centre for Conservation



Nottawasaga Valley
Conservation Authority

MEDIA RELEASE

FOR IMMEDIATE RELEASE

NVCA Appoints Jennifer Vincent as New Chief Administrative Officer

UTOPIA, Ontario (April 4, 2025) – The Nottawasaga Valley Conservation Authority (NVCA) is pleased to announce the appointment of Jennifer Vincent as its new Chief Administrative Officer (CAO). With nearly twenty-five years of experience in senior roles with the federal public service, Ms. Vincent brings a wealth of expertise in environmental science, policy and management.

Ms. Vincent joins NVCA from her current role as Executive Director of Ontario Freshwater Management at the Canada Water Agency, where she was instrumental in shaping national and binational water-protection strategies. Previously, she held senior leadership positions with Environment and Climate Change Canada, including serving as Associate Regional Director General of Ontario and as Director of the Science Policy Division. Her well-regarded career has focused on protecting the Great Lakes, building consensus on environmental issues with governments and Indigenous communities, and managing remediation of contaminated sites.

She recently moved to the Georgian Bay area and holds a Master's degree in environmental sciences from the University of Guelph and a Bachelor of Science in biology from Wilfrid Laurier University. Her career began at the Toronto and Region Conservation Authority as a waterfront biologist, bringing her full circle to conservation authority leadership.

"We are thrilled to welcome Jennifer Vincent as our new CAO," said Jonathan Scott, Chair of NVCA. "Her deep expertise in environmental stewardship, science-based policy and government service will be a tremendous asset as we work to strengthen NVCA's role as a trusted, reliable partner in conservation and sustainable development. Under her leadership, our goal is to be recognized for our expertise, environmental protection and high-quality, efficient customer service. Jennifer knows how to bring people together to find common ground and to get things done while protecting the environment."

"I am honoured to take on this role and to contribute to the vital work of protecting and enhancing the Nottawasaga Watershed," said Jennifer Vincent, incoming CAO of NVCA. "I look forward to working with the board, municipalities, stakeholders, businesses and community members to build on NVCA's strong foundation, ensuring that we continue to deliver trusted expertise, environmental stewardship and reliable, responsive service for the communities we serve."

Vice-Chair Gail Little, who led the recruitment process, added, " NVCA was fortunate to have received strong interest in the position of CAO from many qualified applicants. After the Board reached a unanimous decision, we are incredibly pleased to have Jennifer Vincent accept our offer. With her experience in building positive working relationships between all levels of government, community and businesses while maintaining consideration for environmental issues and water quality, we are confident in her ability to create a sustainable conservation authority for our eighteen member municipalities."

Ms. Vincent will officially assume her role as CAO of NVCA on May 5th.

Chair Scott concluded by thanking Director of Corporate Services Sheryl Flannagan for her service as Interim CAO, saying, "Our board is incredibly grateful to Sheryl for her effective tenure as Interim CAO. In just a few months, Sheryl worked diligently to improve relationships with municipalities, enhance customer service, and create greater efficiencies in our planning and permitting department. We are very thankful for her leadership and dedication to our organization."

Photos:



Jennifer Vincent, NVCA's new CAO



From left to right: Gail Little (NVCA Vice Chair), Jennifer Vincent (NVCA new CAO), Jonathan Scott (NVCA Chair)

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About NVCA: The Nottawasaga Valley Conservation Authority is a public agency dedicated to the preservation of a healthy environment through specialized programs to protect, conserve and enhance our water, wetlands, forests and lands.

Media contact: Maria Leung, Senior Communications Specialist at 705-424-1479 ext.254, mleung@nvca.on.ca



Nottawasaga Valley Conservation Authority

April 4, 2025

Dear Mayors and Councils,

I am pleased to share an update from the Nottawasaga Valley Conservation Authority (NVCA). Following an extensive search and unanimous board decision, NVCA has appointed Jennifer Vincent as our new Chief Administrative Officer, effective May 5, 2025.

Jennifer brings nearly twenty-five years of senior leadership experience in environmental science, management and public service, most recently as Executive Director of Ontario Freshwater Management at the Canada Water Agency. She has worked extensively on national and binational water-protection strategies, including for the Great Lakes, and previously held leadership roles with Environment and Climate Change Canada, including Director of the Science Policy Division. She recently moved to the Georgian Bay area, and we are excited to welcome her to NVCA and look forward to introducing her to many of you in the weeks ahead.

Jennifer's deep expertise in environmental stewardship, science-based policy and government service will be a tremendous asset as we work to strengthen NVCA's role as a trusted, reliable partner in conservation and sustainable development. Under her leadership, our goal is to be recognized for our expertise, environmental protection and high-quality, efficient customer service. Jennifer knows how to bring people together to find common ground and to get things done while protecting the environment.

I also want to sincerely thank our Interim CAO and Director of Corporate Services, Sheryl Flannagan, for her outstanding leadership during this transition period. Under her direction, we made significant progress on the continuous improvement agenda we committed to at the start of 2025.

In just the past few months, we have:

- Cut our planning and permitting backlog in half, with a goal to cut it in half again by the end of April and eliminate it entirely by July.
- Introduced a new "risk triaging" system to fast-track low-risk applications such as septic and pool permits.
- Implemented peer review practices to help expedite engineering and planning review of older and more complex files.
- Launched e-permitting, which improves the customer experience and saves an average of forty-five minutes per file on the administrative side.
- Strengthened our customer-service protocols to ensure timely, respectful and solution-focused responses to applicants and municipal partners.

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These changes are already having a measurable impact, and we are grateful for the support and feedback many of you have provided. We are committed to continuing this work so NVCA is a responsive, effective and efficient partner in supporting sustainable, safe development across the watershed.

We also want to reiterate our openness to hearing from you: NVCA's leadership is available to meet with any municipality to hear your concerns, share updates and work together to resolve any outstanding issues. Our goal is to be a trusted and practical partner to our member municipalities.

Thank you again for your continued collaboration. I look forward to updating you further as we move forward under Jennifer Vincent's leadership and continue this important work together.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jonathan Scott', with a stylized, flowing script.

Jonathan Scott

Chair, Nottawasaga Valley Conservation Authority

Group Benefits Program

April 1, 2025 Renewal-Marketing



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1 Executive Summary

Sun Life Of Canada underwrites all the benefits provided under the County Of Simcoe, Consortium Program, with the exception of the AD&D Insurance. The AD&D Insurance for the Program is underwritten by Industrial-Alliance Insurance Company, SMS.

The County Of Simcoe, Consortium Program is scheduled to renew effective April 1, 2025.

In conjunction with the renewal on April 1, 2025, Mosey & Mosey undertook a marketing of the County Of Simcoe, Consortium Program for all benefits other than the Accidental Death & Dismemberment coverage, to ensure the Program's costs remain competitive. Detailed specifications for the Program outlining coverage details, claims experience and premium costs were prepared and released to 11 insurers with a request that they provide a proposal to underwrite the Program.

A proposal was received from one insurer, Manulife Financial, to underwrite the overall Group Benefits Program.

In addition, your current insurer, Sun Life, has provided a quotation in lieu of the renewal which would have applied effective April 1, 2025.

The quote received from your current insurer, Sun Life, offers annual costs approximately \$4,400 or 1.0% lower than the current (pre-renewal) costs. In addition, Sun Life has offered the following extended premium rate guarantees for their quoted Life and Long Term Disability Insurance premium rates:

- For the Life Insurance, a 36 month extended premium rate guarantee.
- For the Long Term Disability Insurance, a 24 month extended premium rate guarantee.

The quote offered by Manulife Financial only offer marginal savings in comparison to the quote received from Sun Life (approximately 0.8% savings). In addition, the extended premium rate guarantees offered by Manulife Financial are the same as those offered by Sun Life.

In this regard, there is no financial advantage to be secured by a transfer of the Group Benefits Program to Manulife Financial.

In conjunction with this, a marketing of the Township Of Essa's Benefit Program was undertaken to determine if sustainable savings could be achieved by the Township Of Essa on a stand-alone basis. There were no insurers who offered savings in comparison to the costs for the Township Of Essa with Sun Life as part of the County Of Simcoe, Consortium Program.

We therefore recommend that Sun Life be retained as the insurer for the Group Benefits Program for the Township Of Essa, as part of the County Of Simcoe, Consortium Program.

We look forward to reviewing the results of the marketing with the Township Of Essa.

Our report concerning the marketing of the Group Benefits Program follows.

2 Marketing Of The Benefit Program (Consortium)

In conjunction with the April 1, 2025 renewal, the County Of Simcoe, Consortium Program was marketed in order to ensure the Program's costs remain competitive.

In this regard, detailed specifications outlining the plan design, claims experience history, premium rate history and current employee demographic data were prepared and released to the following insurers:

Beneva Group Inc.	Empire Life Insurance Company	Manulife Financial
Canada Life Assurance Company	Equitable Life Assurance Company	Medavie Blue Cross
The Co-Operators Insurance Company	Green Shield Canada	RBC Financial Life
Desjardins Insurance Company	Industrial-Alliance Insurance Company	

Quotations were received from the following insurers:

Insurer	Coverages Quoted
Manulife Financial	All benefits

In addition, Sun Life, your current insurer, has provided a quote in lieu of the renewal which would have occurred on April 1, 2025.

The other insurers who were requested to provide a quote declined to submit proposals, citing one or more of the following reasons:

- Inability to provide a cost more competitive than the current rates.
- Unable to duplicate current schedule of benefits and contractual provisions.
- Nature of client business is outside their target market.

A summary of the total annual costs for the Township Of Essa quoted by each of the insurers is provided below:

All Benefits Combined

Insurer	Annual Premium	Variance To Current Cost		Variance To Sun Life Quoted Cost	
Current Cost	\$ 440,670				
Sun Life (Quoted)	436,296	(4,374)	-1.0%		
Manulife Financial	432,765	(7,905)	-1.8%	(3,531)	-0.8%

Manulife Financial has offered the most competitive quote, with an annual cost reduction of approximately \$7,900 or -1.8% in comparison with the Current (Pre-Renewal) Cost. However, when compared with Sun Life's quoted cost, the savings are only \$3,500 or 0.8%.

The County Of Simcoe, Consortium Program is broken down into two main components, based on the underwriting arrangements that apply to each, as follow:

- The benefits underwritten on a partially-pooled/partially experience-rated basis. These benefits are the Life Insurance, Dependent Life Insurance and Long Term Disability Insurance.
- The benefits underwritten on a fully experience-rated basis. These benefits are the Weekly Indemnity, Extended Health Care and Dental benefits.

The factors to be considered in determining the competitiveness of the quotes received from the insurers are different under each of these underwriting arrangements, and in this regard, they have been reviewed separately. Our comments concerning the quotes received follow.

Partially-Pooled/Partially Experience-Rated Benefits

The Life Insurance and Long Term Disability Insurance benefits are currently underwritten on a partially-pooled/partially experience-rated basis, as part of the County Of Simcoe, Consortium Program. A certain degree of credibility is applied to the claims experience under the Life Insurance and Long Term Disability Insurance benefits and is considered in the renewal calculations.

The partially-pooled/partially experience-rated 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. 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.

The premium costs quoted by the insurers for the partially-pooled/partially experience-rated benefits are the most important factor in determining the competitiveness of the quotations received. We note, savings generated under the Partially-Pooled/Partially Experience-Rated Benefits typically are longer term savings than those generated under the Fully Experience-Rated Benefits.

Quoted Premium Costs

A comparison of the current annual costs, and the annual costs quoted by the insurers, for the Life, Dependent Life and Long Term Disability Insurance benefits, is provided below:

Partially-Pooled/Partially Experience-Rated Benefits (Combined)

Insurer	Annual Premium	Variance To Current Cost		Variance To Sun Life Quoted Cost	
Current Cost	\$ 67,866				
Sun Life (Quoted)	59,454	\$ (8,412)	-12.4%		
Manulife Financial	59,831	(8,035)	-11.8%	377	0.6%

Details concerning the premium costs quoted by each of the insurers for the Life, Dependent Life and Long Term Disability Insurance benefits are provided in Section 5 of this report.

The most competitive costs for the Life, Dependent Life and Long Term Disability Insurance are achieved with Sun Life.

Premium Rate Guarantees

In order to determine the confidence of the insurers in their quoted costs, they were requested to provide extended premium rate guarantees for the Life and Long Term Disability Insurance premium rates. The insurers have advised the following in regard to the extended premium rate guarantees they are offering:



Insurer	Life Insurance And Dependent Life Insurance	Long Term Disability Insurance
Sun Life	36 Months	24 Months
Manulife Financial	36 Months	24 Months

Note, in regard to the extended premium rate guarantees that have been offered by the insurers, in the event that during the guarantee period any of the following should occur, the premium rate guarantees will cease to apply:

1. Any significant plan changes are implemented.
2. Any legislative changes occur that would affect the cost of the plan.
3. A cumulative change (from the time of the quotation) in number of covered lives exceeds 15%, or the demographic profile of the covered employees changes by more than 15%.

Partially-Pooled/Partially Experience-Rated Benefits – Insurer Investment

In a marketing situation, quoting insurers will typically quote premium costs for the Partially-Pooled/Partially Experience-Rated Benefits (Life, Dependent Life and Long Term Disability Insurance benefits) lower than those necessary to adequately fund the Plan during the period of the premium rate guarantees. This is an investment made by the quoting insurers in order to secure the Plan, or, in the case of the incumbent insurer, Sun Life, to retain the Plan.

It should be noted that in light of the current underwriting arrangements for the Life, Dependent Life and Long Term Disability Insurance benefits (a partially-pooled/partially experience-rated arrangement), there is no opportunity for the insurer to recover the amount of such investment. At the first and subsequent renewals following expiration of the premium rate guarantee, the premium rate adjustments are determined based on the employee demographics and developing claims experience, and do not include any margins for the recovery of any underfunding which previously occurred.

In this regard, the savings secured over the period of the premium rate guarantees for the Life, Dependent Life and Long Term Disability Insurance benefits are true savings.

Fully-Experience-Rated Benefits

The Weekly Indemnity, Extended Health Care and Dental benefits for the Township Of Essa are underwritten on a fully experience-rated basis, as part of the County Of Simcoe, Consortium Program.

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 specifically for the Township Of Essa. The renewal premium costs for the Township Of Essa are not impacted by the claims experience for the other participating groups under the County Of Simcoe, Consortium Program.

The insurer'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 adjustments required to the 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 the termination of the plan, but which are settled following the termination.

These reserves are established by the insurer at the end of the first policy year; at each subsequent renewal, the amount of these reserves is adjusted to reflect the current claiming level under the plan.



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3. The associated administration charges assessed by the insurer under the plan. These administration charges include the premium taxes payable to the Ontario Government.

Quoted Premium Costs

A comparison of the current annual costs, and the annual costs quoted by the insurers, for the Weekly Indemnity, Extended Health Care and Dental benefits, is provided below:

Experience Rated Benefits (Combined)

Insurer	Annual Premium	Variance To Current Cost		Variance To Sun Life Quoted Cost	
Current Cost	\$ 372,804				
Sun Life (Quoted)	376,843	4,039	1.1%		
Manulife Financial	372,934	130	0.0%	(3,909)	-1.0%

Details concerning the premium costs quoted by each of the insurers for the Weekly Indemnity, Extended Health Care and Dental benefits are provided in Section 5 of this report.

Manulife Financial has quoted the most competitive premium costs for the Experience-Rated benefits. However, the savings in comparison with Sun Life's quoted costs are marginal (1.0% or \$3,900).

Premium Rate Guarantees

The period for which the quoted premium rates for the Weekly Indemnity, Extended Health Care and Dental benefits would apply for each insurer is indicated below:

Insurer	Weekly Indemnity	Extended Health Care	Dental
Sun Life	12 Months	12 Months	12 Months
Manulife Financial	12 Months	12 Months	12 Months

Experience-Rated Benefits – Insurer Investment

In a marketing situation, quoting insurers will typically quote premium costs for the experience-rated benefits (Weekly Indemnity, Extended Health Care and Dental benefits) lower than those necessary to adequately fund the Plan during the first Policy Year following implementation. This is an investment made by the quoting insurers in order to secure the Plan, or, in the case of the incumbent insurer, Sun Life, to retain the Plan.

It should be noted that in light of the current underwriting arrangements for the Weekly Indemnity, Extended Health Care and Dental benefits (a prospectively experience-rated arrangement), there is no opportunity for the insurer to recover the amount of such first year investment. At the first and subsequent renewals, the premium rate adjustments are determined to support the anticipated claims and associated expenses in the following Policy Year, and do not include any margins for the recovery of any underfunding which occurred during the completed Policy Year.

In this regard, the savings secured in the first year under the Weekly Indemnity, Extended Health Care and Dental benefits are true savings.



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We note that the premium costs quoted by Sun Life for the Extended Health Care and Dental benefits are approximately 8% lower than those which would have applied in the absence of the marketing, based on the normal renewal calculations. The costs quoted by Manulife Financial are similarly substantially lower than the costs which would be required to support the anticipated claims and associated administration expenses.

Therefore, at the first renewal, unless there has been a substantial reduction in the claiming levels under the Extended Health Care and/or Dental benefits, it can be anticipated that premium rate increases will be required in order to fund the expected claims and associated expenses in the following Policy Year.

Summary

The most competitive premium costs quoted for the Township Of Essa's Group Benefits Program are those with Manulife Financial. However, as we previously noted, the savings when compared to the quote received from your current insurer, Sun Life, are very limited, at \$3,500 per year, or 0.8%, and are not sufficient to justify a change in insurers.

We therefore recommend that the Township Of Essa retain Sun Life as the underwriter of the Group Benefits Program.

Historical Renewal Adjustments

We have updated the previously provided summary of the historical renewal adjustments applied for the Township Of Essa, to reflect the adjustments as at the April 1, 2025 renewal-marketing. This information is outlined on page 9.

We are pleased to note that the overall average annual adjustment is 2.5% since the transfer to Sun Life on June 1, 2012. The Life benefit has had an average annual reduction of 4.7% over this 13 year period, while the Long Term Disability benefit has had an average annual increase of only 0.8% over this 13 year period, even though the Township Of Essa has had a high number of claims.

In addition, the Extended Health Care and Dental benefits average annual adjustment over this 13 year period, at 2.6% and 4.1% respectively, are substantially lower than the average annual adjustments typically expected under group insurance plans.



THE COUNTY OF SIMCOE, CONSORTIUM PROGRAM
The Township Of Essa

Summary Of Renewal Adjustments Since The Transfer To Sun Life (June 2012)

Benefit	Marketing Adjustment June 1, 2012	Renewal Adjustment January 1, 2014	Renewal Adjustment January 1, 2015	Renewal Adjustment February 1, 2016	Renewal Adjustment January 1, 2017	Renewal Adjustment January 1, 2018	Renewal Adjustment December 1, 2018
Life Insurance	-29.5%	0.0%	0.0%	25.0%	7.5%	5.0%	-2.5%
AD&D Insurance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Dependent Life Insurance	17.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Long Term Disability Insurance	-12.5%	0.0%	15.0%	27.5%	-2.5%	5.0%	-4.0%
Weekly Indemnity Benefit	80.4%	100.0%	25.0%	-10.0%	-20.0%	-15.0%	-20.0%
Extended Health Care Benefit	10.0%	10.1%	-3.6%	-5.4%	9.0%	-9.9%	15.0%
Dental Benefit	-15.0%	39.3%	-1.2%	-6.3%	-2.0%	30.1%	-18.4%
Aggregate	3.0%	21.5%	2.2%	-2.7%	1.2%	-0.3%	0.1%

Benefit	Renewal Adjustment December 1, 2019	Marketing Adjustment January 1, 2021	Renewal Adjustment April 1, 2022	Renewal Adjustment April 1, 2023	Renewal Adjustment April 1, 2024	Marketing Adjustment April 1, 2025	Average Annual Adjustment
Life Insurance	-7.0%	-1.1%	0.0%	-22.0%	-7.0%	-19.8%	-4.7%
AD&D Insurance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Dependent Life Insurance	0.0%	17.6%	0.0%	-9.0%	0.0%	-20.2%	0.0%
Long Term Disability Insurance	-5.0%	15.0%	0.0%	0.0%	-9.0%	-11.0%	0.8%
Weekly Indemnity Benefit	0.0%	-5.4%	-5.0%	30.0%	0.0%	-23.7%	5.0%
Extended Health Care Benefit	-21.7%	20.3%	-13.1%	30.0%	11.3%	-4.0%	2.6%
Dental Benefit	33.0%	-20.4%	42.4%	16.1%	-31.2%	26.1%	4.1%
Aggregate	-6.2%	5.0%	1.7%	19.6%	-5.3%	-1.0%	2.5%

3 Marketing Of The Benefit Program (Stand-Alone)

In conjunction with the April 1, 2025 renewal, a marketing of the Benefit Program for the Township Of Essa on a stand-alone basis was undertaken, to determine if sustainable savings could be achieved outside the County Of Simcoe, Consortium Program.

In this regard, detailed specifications for the Township Of Essa outlining the plan design, claims experience history, premium rate history and current employee demographic data were prepared and released to the following insurers:

Beneva Group Inc.	Empire Life Insurance Company	Manulife Financial
Canada Life Assurance Company	Equitable Life Assurance Company	Medavie Blue Cross
The Co-Operators Insurance Company	Green Shield Canada/Wawanesa	RBC Financial Life
Desjardins Insurance Company	Industrial-Alliance Insurance Company	

Quotations were received from the following insurers:

Insurer	Coverages Quoted
Sun Life (on a Stand-Alone basis)	All benefits
Canada Life	All benefits
Desjardins Insurance	All benefits
Industrial-Alliance	All benefits
Medavie Blue Cross	All benefits
RBC Insurance	All benefits
Wawanesa/Green Shield	All benefits

The other insurers who were requested to provide a quote declined to submit proposals, citing one or more of the following reasons:

- Inability to provide a cost more competitive than the current rates.
- Unable to duplicate current schedule of benefits and contractual provisions.
- Nature of client business is outside their target market.



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A summary of the total annual costs for the Township Of Essa quoted by each of the insurers is provided below:

All Benefits Combined

Insurer	Annual Premium	Variance To Current Cost	
<i>Sun Life (Quoted, Consortium)</i>	\$ 436,296		
Sun Life (Quoted, Stand-Alone)	516,539	\$ 80,243	18.4%
RBC Insurance	441,530	5,234	1.2%
Medavie Blue Cross	453,130	16,834	3.9%
Desjardins Insurance	459,920	23,624	5.4%
Industrial-Alliance	460,293	23,997	5.5%
Wawanesa/Green Shield	474,263	37,967	8.7%
Canada Life	505,647	69,351	15.9%

RBC Insurance has offered the most competitive quote on a stand-alone basis, however, their quoted costs are 1.2% (or approximately \$5,200 per year) higher than the costs of the Benefit Program for the Township Of Essa under the County Of Simcoe, Consortium Program. We note however that the costs quoted by RBC Insurance for the partially-pooled/partially experience-rated benefits are substantially higher than those which apply under the County Of Simcoe, Consortium Program, and therefore at the first renewal and thereafter, RBC Insurance's costs would be significantly higher than the Consortium Program's costs.

The Township Of Essa's Benefit Program is broken down into two main components, based on the underwriting arrangements that apply to each, as follow:

- The benefits underwritten on a partially-pooled/partially experience-rated basis. These benefits are the Life Insurance, Dependent Life Insurance and Long Term Disability Insurance.
- The benefits underwritten on a fully experience-rated basis. These benefits are the Weekly Indemnity, Extended Health Care and Dental benefits.

The factors to be considered in determining the competitiveness of the quotes received from the insurers are different under each of these underwriting arrangements, and in this regard, they have been reviewed separately. Our comments concerning the quotes received follow.

Partially-Pooled/Partially Experience-Rated Benefits

The Life Insurance and Long Term Disability Insurance benefits are currently underwritten on a partially-pooled/partially experience-rated basis, as part of the County Of Simcoe, Consortium Program. A certain degree of credibility is applied to the claims experience under the Life Insurance and Long Term Disability Insurance benefits and is considered in the renewal calculations.

The partially-pooled/partially experience-rated 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. 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.



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The premium costs quoted by the insurers for the partially-pooled/partially experience-rated benefits are the most important factor in determining the competitiveness of the quotations received. We note, savings generated under the Partially-Pooled/Partially Experience-Rated Benefits typically are longer term savings than those generated under the Fully Experience-Rated Benefits.

Quoted Premium Costs

A comparison of the current annual costs, and the annual costs quoted by the insurers, for the Life, Dependent Life and Long Term Disability Insurance benefits, is provided below:

Partially-Pooled/Partially Experience-Rated Benefits (Combined)

Insurer	Annual Premium	Variance To Sun Life (Quoted, Consortium)	
<i>Sun Life (Quoted, Consortium)</i>	\$ 59,454		
Sun Life (Quoted, Stand-Alone)	88,991	\$ 29,537	49.7%
Medavie Blue Cross	69,715	10,261	17.3%
Desjardins Insurance	72,032	12,578	21.2%
Wawanesa/Green Shield	76,962	17,508	29.4%
Industrial-Alliance	79,576	20,122	33.8%
RBC Insurance	89,821	30,367	51.1%
Canada Life	92,754	33,300	56.0%

Details concerning the premium costs quoted by each of the insurers for the Life, Dependent Life and Long Term Disability Insurance benefits are provided in Section 6 of this report.

The premium costs quoted by each of the insurers on a stand-alone basis are significantly higher than the costs for these coverages through the County Of Simcoe, Consortium Program.

Premium Rate Guarantees

In order to determine the confidence of the insurers in their quoted costs, they were requested to provide extended premium rate guarantees for the Life and Long Term Disability Insurance premium rates. The insurers have advised the following in regard to the extended premium rate guarantees they are offering:

Insurer	Life Insurance And Dependent Life Insurance	Long Term Disability Insurance
Sun Life (Quoted, Consortium)	36 Months	24 Months
Sun Life (Quoted, Stand-Alone)	24 Months	24 Months
Canada Life	28 Months	28 Months
Desjardins Insurance	28 Months	28 Months
Industrial-Alliance	28 Months	28 Months
Medavie Blue Cross	28 Months	28 Months
RBC Insurance	28 Months	28 Months
Wawanesa/Green Shield	27 Months	27 Months

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Note, in regard to the extended premium rate guarantees that have been offered by the insurers, in the event that during the guarantee period any of the following should occur, the premium rate guarantees will cease to apply:

4. Any significant plan changes are implemented.
5. Any legislative changes occur that would affect the cost of the plan.
6. A cumulative change (from the time of the quotation) in number of covered lives exceeds 15%, or the demographic profile of the covered employees changes by more than 15%.

Partially-Pooled/Partially Experience-Rated Benefits – Insurer Investment

In a marketing situation, quoting insurers will typically quote premium costs for the Partially-Pooled/Partially Experience-Rated Benefits (Life, Dependent Life and Long Term Disability Insurance benefits) lower than those necessary to adequately fund the Plan during the period of the premium rate guarantees. This is an investment made by the quoting insurers in order to secure the Plan.

It should be noted that in light of the current underwriting arrangements for the Life, Dependent Life and Long Term Disability Insurance benefits (a partially-pooled/partially experience-rated arrangement), there is no opportunity for the insurer to recover the amount of such investment. At the first and subsequent renewals following expiration of the premium rate guarantee, the premium rate adjustments are determined based on the employee demographics and developing claims experience, and do not include any margins for the recovery of any underfunding which previously occurred.

In this regard, the savings secured over the period of the premium rate guarantees for the Life, Dependent Life and Long Term Disability Insurance benefits are true savings.

Fully-Experience-Rated Benefits

The Weekly Indemnity, Extended Health Care and Dental benefits for the Township Of Essa on a stand-alone basis have been quoted on a fully experience-rated basis, as part of the County Of Simcoe, Consortium Program.

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 specifically for the Township Of Essa.

The insurer'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 adjustments required to the 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 the termination of the plan, but which are settled following the termination.

These reserves are established by the insurer at the end of the first policy year; at each subsequent renewal, the amount of these reserves is adjusted to reflect the current claiming level under the plan.

3. The associated administration charges assessed by the insurer under the plan. These administration charges include the premium taxes payable to the Ontario Government.

Quoted Premium Costs

A comparison of the current annual costs, and the annual costs quoted by the insurers, for the Weekly Indemnity, Extended Health Care and Dental benefits, is provided below:

Experience Rated Benefits (Combined)

Insurer	Annual Premium	Variance To Current Cost	
<i>Sun Life (Quoted, Consortium)</i>	\$ 376,843		
Sun Life (Quoted, Stand-Alone)	427,548	\$ 50,705	13.5%
RBC Insurance	351,709	(25,134)	-6.7%
Industrial-Alliance	380,716	3,873	1.0%
Medavie Blue Cross	383,415	6,572	1.7%
Desjardins Insurance	387,888	11,045	2.9%
Wawanesa/Green Shield	397,301	20,458	5.4%
Canada Life	412,893	36,050	9.6%

Details concerning the premium costs quoted by each of the insurers for the Weekly Indemnity, Extended Health Care and Dental benefits are provided in Section 6 of this report.

Premium Rate Guarantees

The period for which the quoted premium rates for the Weekly Indemnity, Extended Health Care and Dental benefits would apply for each insurer is indicated below:

Insurer	Weekly Indemnity	Extended Health Care	Dental
Sun Life (Quoted, Consortium)	12 Months	12 Months	12 Months
Sun Life (Quoted, Stand-Alone)	12 Months	12 Months	12 Months
Canada Life	16 Months	16 Months	16 Months
Desjardins Insurance	16 Months	16 Months	16 Months
Industrial-Alliance	16 Months	16 Months	16 Months
Medavie Blue Cross	16 Months	16 Months	16 Months
RBC Insurance	16 Months	16 Months	16 Months
Wawanesa/Green Shield	15 Months	15 Months	15 Months

Insurers typically delay the first renewal of the experience-rated benefits beyond 12 months following the initial effective date, in order to be able to consider a full 12 months of the developing claims experience in their first renewal calculations. In this regard, for all the quoting insurers other than Sun Life, the quoted Extended Health Care and Dental premium rates would apply for a period of 15 or 16 months. Thereafter, the renewals would occur once every 12 months.

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Target Loss Ratios

The Target Loss Ratios that have been quoted by each of the insurers are outlined below:

Insurer	Extended Health Care	Dental
Sun Life (Consortium)	86.50%	86.50%
Sun Life (Stand-Alone)	83.40%	83.40%
Canada Life	80.95%	80.95%
Desjardins Insurance	83.10%	83.40%
Industrial-Alliance	83.00%	83.00%
Medavie Blue Cross	84.10%	84.10%
RBC Insurance	82.50%	82.10%
Wawanesa/Green Shield	84.00%	84.00%

The Target Loss Ratios provided by Sun Life through the County Of Simcoe, Consortium Program are the most competitive, which will result in ongoing savings for the Township Of Essa, in comparison with the costs with the other quoting insurers.

Experience-Rated Benefits – Insurer Investment

In a marketing situation, quoting insurers will typically quote premium costs for the experience-rated benefits (Weekly Indemnity, Extended Health Care and Dental benefits) lower than those necessary to adequately fund the Plan during the first Policy Year following implementation. This is an investment made by the quoting insurers in order to secure the Plan.

It should be noted that in light of the current underwriting arrangements for the Weekly Indemnity, Extended Health Care and Dental benefits (a prospectively experience-rated arrangement), there is no opportunity for the insurer to recover the amount of such first year investment. At the first and subsequent renewals, the premium rate adjustments are determined to support the anticipated claims and associated expenses in the following Policy Year, and do not include any margins for the recovery of any underfunding which occurred during the completed Policy Year.

In this regard, the savings secured in the first year under the Weekly Indemnity, Extended Health Care and Dental benefits are true savings.

However, at the first renewal, unless there has been a substantial reduction in the claiming levels under the Extended Health Care and/or Dental benefits, it can be anticipated that premium rate increases will be required in order to fund the expected claims and associated expenses in the following Policy Year.

Summary

The most competitive premium costs quoted for the Township Of Essa's Group Benefits Program are those with Sun Life under the County Of Simcoe, Consortium Program.

We therefore recommend that the Township Of Essa retain Sun Life as the underwriter of the Group Benefits Program and continue its participation in the County Of Simcoe, Consortium Program.

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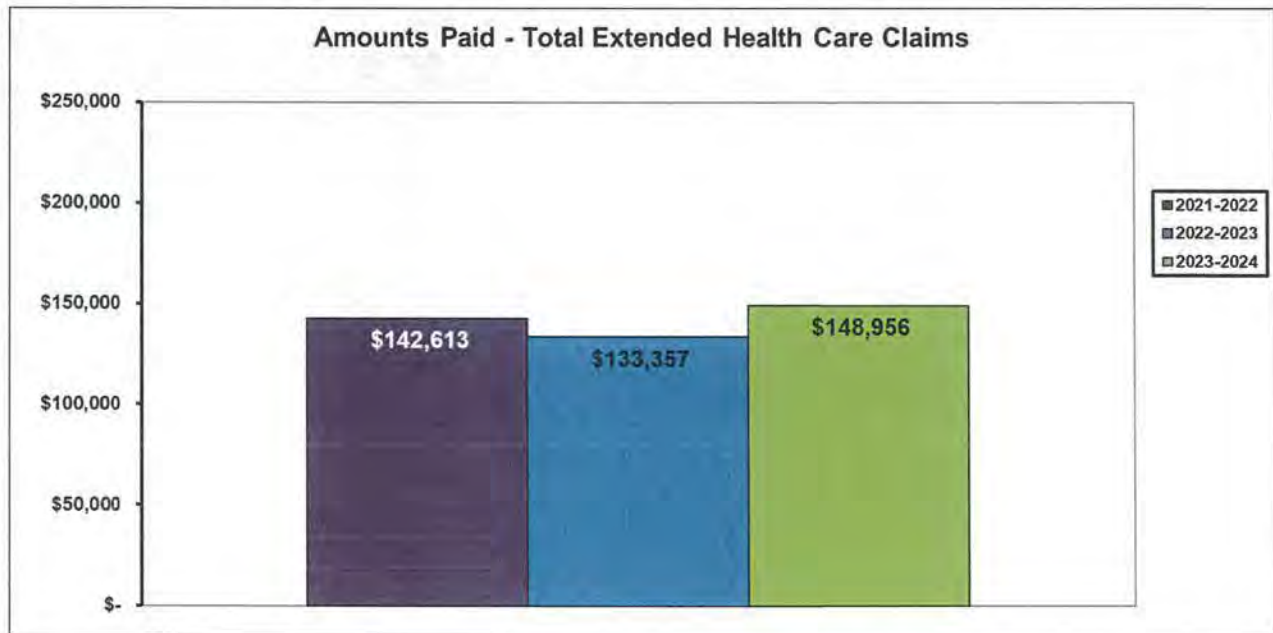
4 Claims Analysis

In conjunction with the renewal, we have reviewed the claims under the Extended Health Care and Dental benefits, for the 2023-2024 Policy Year (the 12 month period December 1, 2023 to November 30, 2024) focusing on the break-down of the claims to determine if there were any unusual claiming trends being exhibited under the Plans. For comparative purposes, the claims for the two previous Policy Years (December 1, 2021 to November 30, 2022, and December 1, 2022 to November 30, 2023) have also been provided.

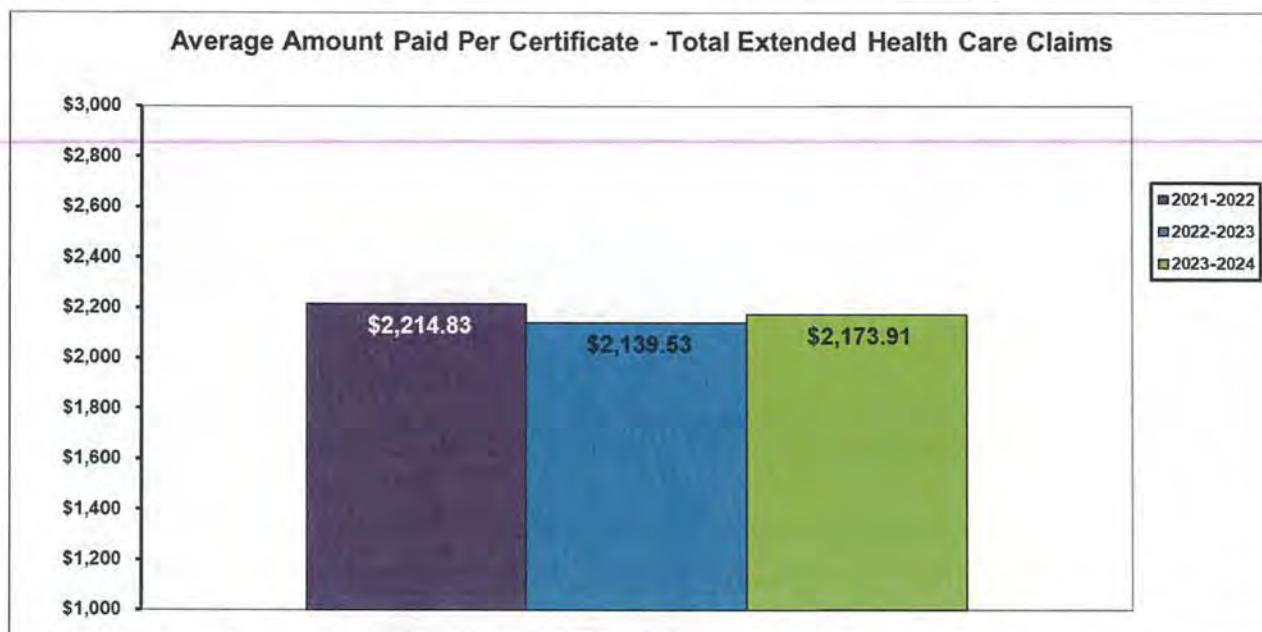
A review of this information indicates the following:

Extended Health Care

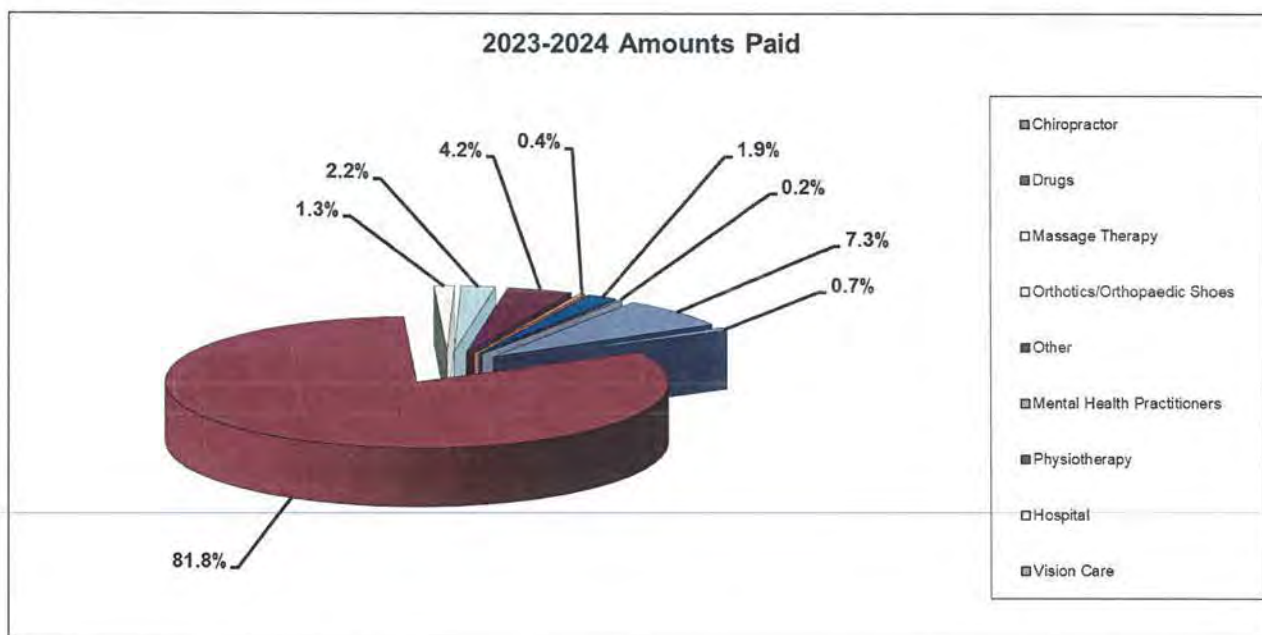
The total paid claims under the Extended Health Care benefit increased by approximately 12% in the 2023-2024 Policy Year when compared with the preceding year. A comparison of the amounts paid in each of the three most recent periods is provided below:



The total Extended Health Care claims increased by approximately 12%, however the average amount paid per certificate increased by only 2%, from \$2,140 per covered certificate in the 2022-2023 Policy Year, to \$2,174 per covered certificate in the 2023-2024 Policy Year. This is illustrated on the next page:



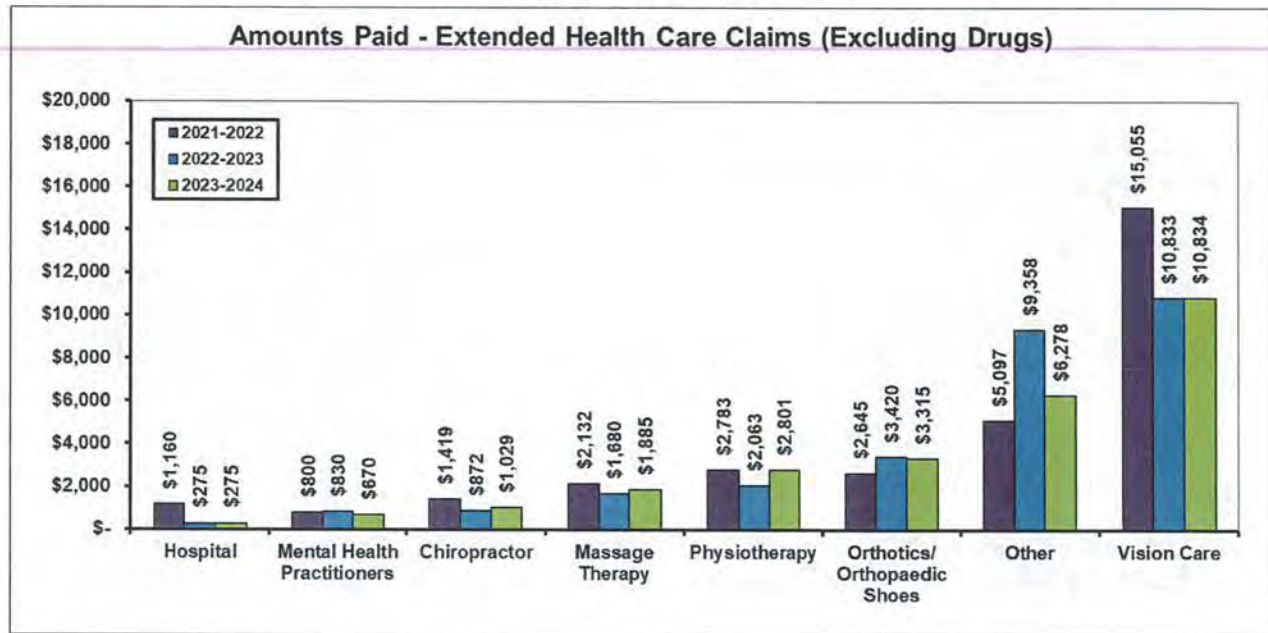
A breakdown of the Extended Health Care claims by expense type in the 2023-2024 Policy Year is provided below:



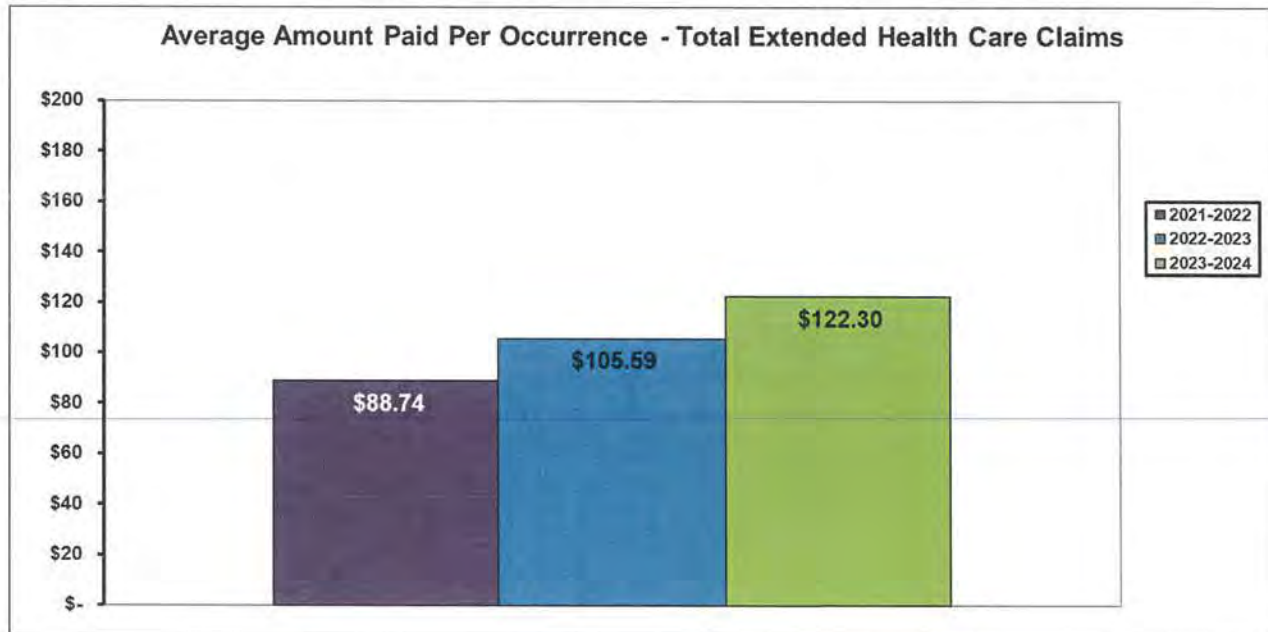
Drugs represented the highest category of claims under the Extended Health Care plan, at approximately 82% of the total paid claims. Vision Care claims represented the second highest level of paid claims under the Extended Health Care benefit, at approximately 7% of the total paid claims.

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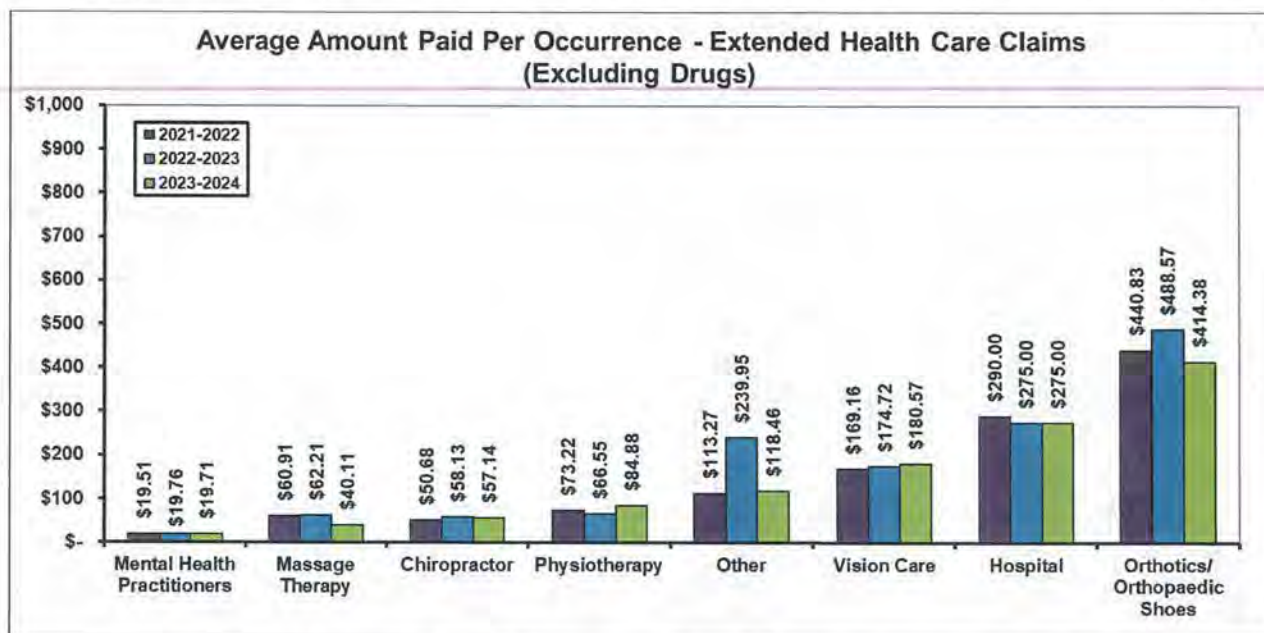
The breakdown of the paid claims under the Extended Health Care benefit is within the expected parameters. A comparison of the amounts of paid claims for each of the categories (excluding drugs) is provided below.



The average amount paid per claim increased by approximately 16% in the 2023-2024 Policy Year, from \$105.09 in the 2022-2023 Policy Year, to \$122.30.



The average amount paid per claim for the different Extended Health Care claim types is indicated below:



A review of the claims information for the Township Of Essa's Extended Health Care plan indicates the increase in the paid claims level was the result of the following:

1. Drug claims. The amount of the paid Drug claims increased by approximately 17% in the 2023-2024 Policy Year, when compared with the previous year. The Drug claims are discussed in greater detail in the next section.
2. Physiotherapy claims. The paid Physiotherapy claims increased by approximately 36% in the 2023-2024 Policy Year. The increase in these claims was due to a combination of a higher average amount paid per claim (approximately 28% higher than in the previous year) and a greater number of claims for these services (approximately 7% more claims).
3. Massage Therapy claims. The amount paid for Massage Therapy increased by approximately 12% in the 2023-2024 Policy Year. This was due entirely to a greater number of claims (approximately 74% more claims than in the previous year) while the average amount paid per claim reduced by approximately 36%.
4. Chiropractor claims. The paid Chiropractor claims increased by approximately 18% in the 2023-2024 Policy Year. This increased paid claims level was due entirely to a greater number of claims (approximately 20% more claims than in the previous year) while the average amount paid per claim reduced (approximately 2% lower than in the preceding year).

These increased claims were partially offset by reductions in the claiming levels for the following:

1. "Other" Extended Health Care services and supplies claims. The amount of these paid claims decreased by approximately 33% in the 2023-2024 Policy Year, when compared with the previous year. This was due entirely to a lower average amount paid per claim (approximately 51% lower than the previous year), while the number of claims increased by approximately 36%.
2. Mental Health Practitioner claims. The amount of the paid claims for Mental Health Practitioners reduced by approximately 19% in the 2023-2024 Policy Year. This was due entirely to a lower number of claims for these services (approximately 19% fewer claims than in the preceding year) while the average amount paid per claim remained relatively unchanged.



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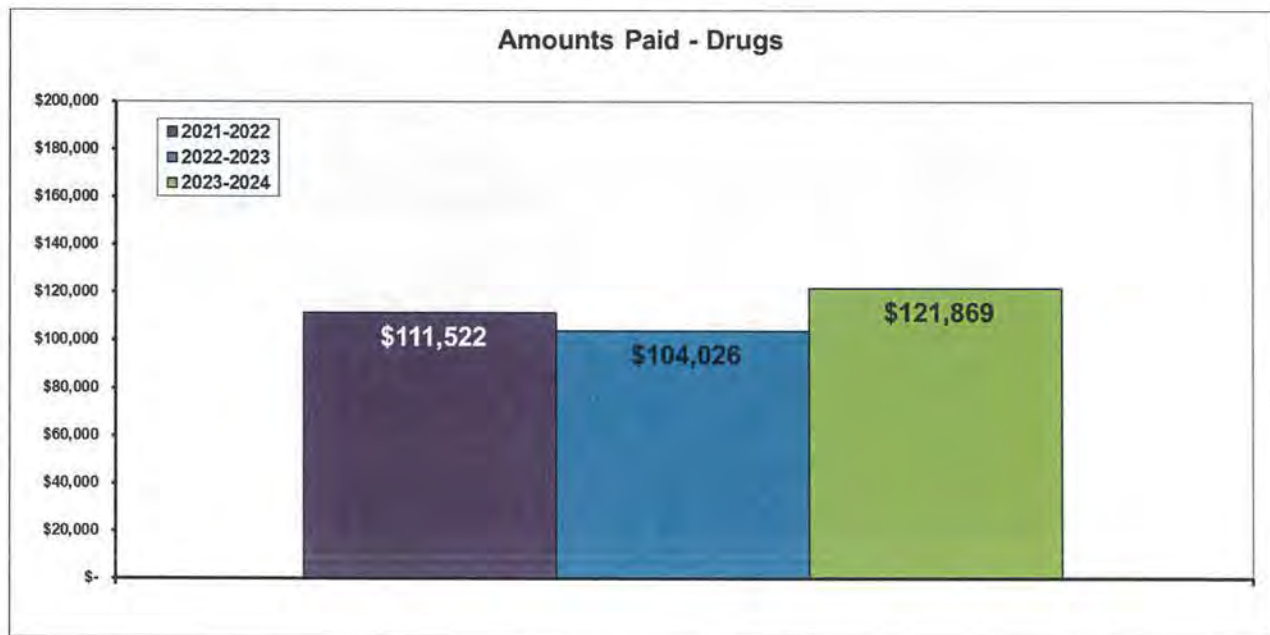
3. Orthotics/Orthopaedic Shoes claims. The amount of the paid claims for these items reduced by approximately 3% in the 2023-2024 Policy Year. This was due entirely to a lower average amount paid per claim (approximately 15% lower than in the previous year) while the number of claims increased by approximately 14%.

The total paid claims for Vision Care and Hospital in the 2023-2024 Policy Year remained relatively unchanged from the levels in the 2022-2023 Policy Year.

There do not appear to be any ongoing unusual claiming trends under the Extended Health Care plan for the Township Of Essa.

Drugs

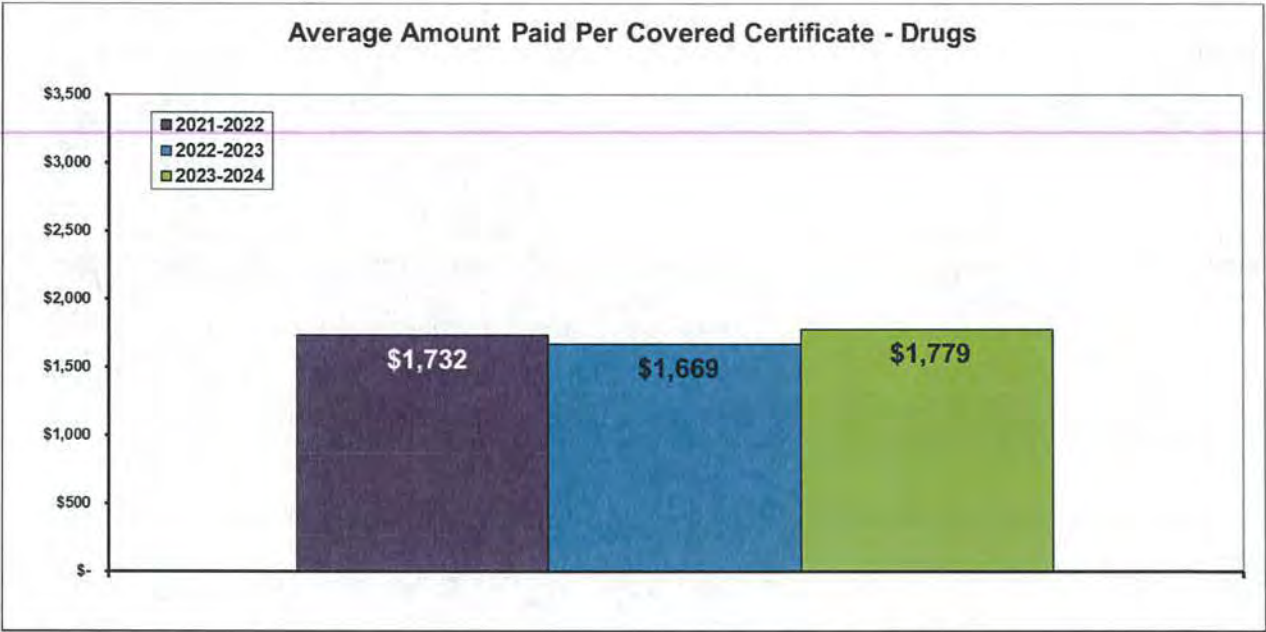
The total paid Drug claims for the Township Of Essa, as previously noted, increased by approximately 17% in the 2023-2024 Policy Year when compared to the preceding year. The total amounts paid in the three most recent periods are illustrated in the chart below:



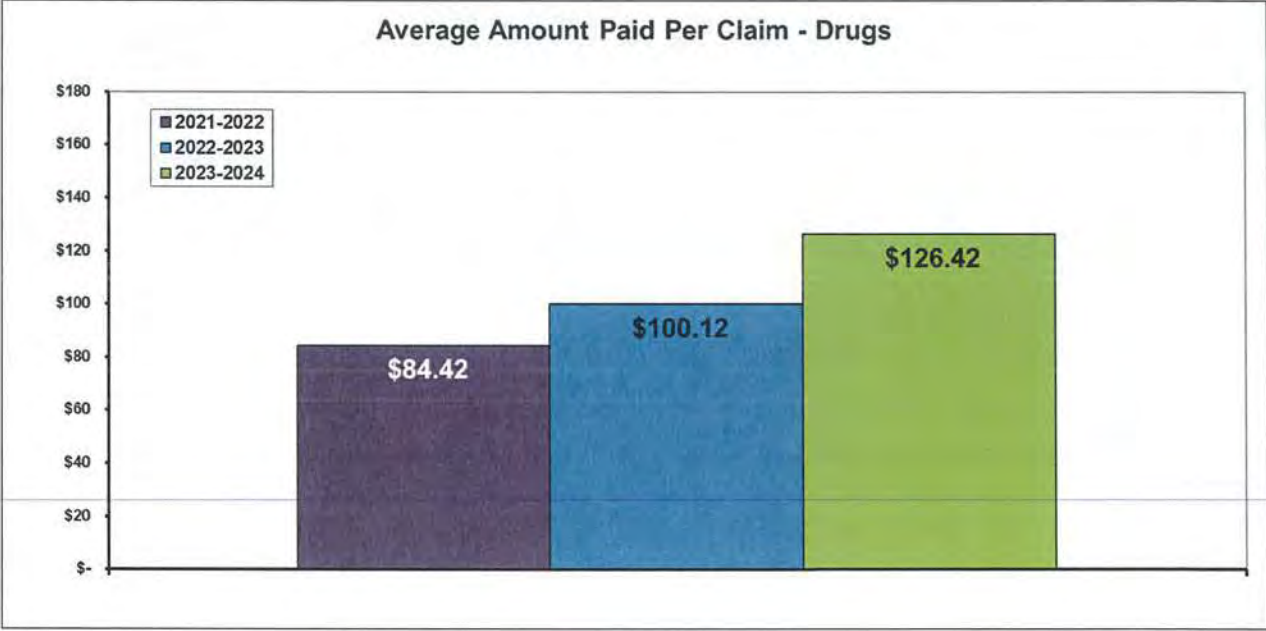
While the total paid Drug claims increased by approximately 17% in the 2023-2024 Policy Year, the average amount paid per covered certificate increased by approximately 7%, from approximately \$1,669 in the 2022-2023 Policy Year, to approximately \$1,779 in the 2023-2024 Policy Year; this is illustrated in the chart on the following page.

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The average amount paid per claim increased by approximately 26% in the 2023-2024 Policy Year, to \$126.42.



Drug Classifications

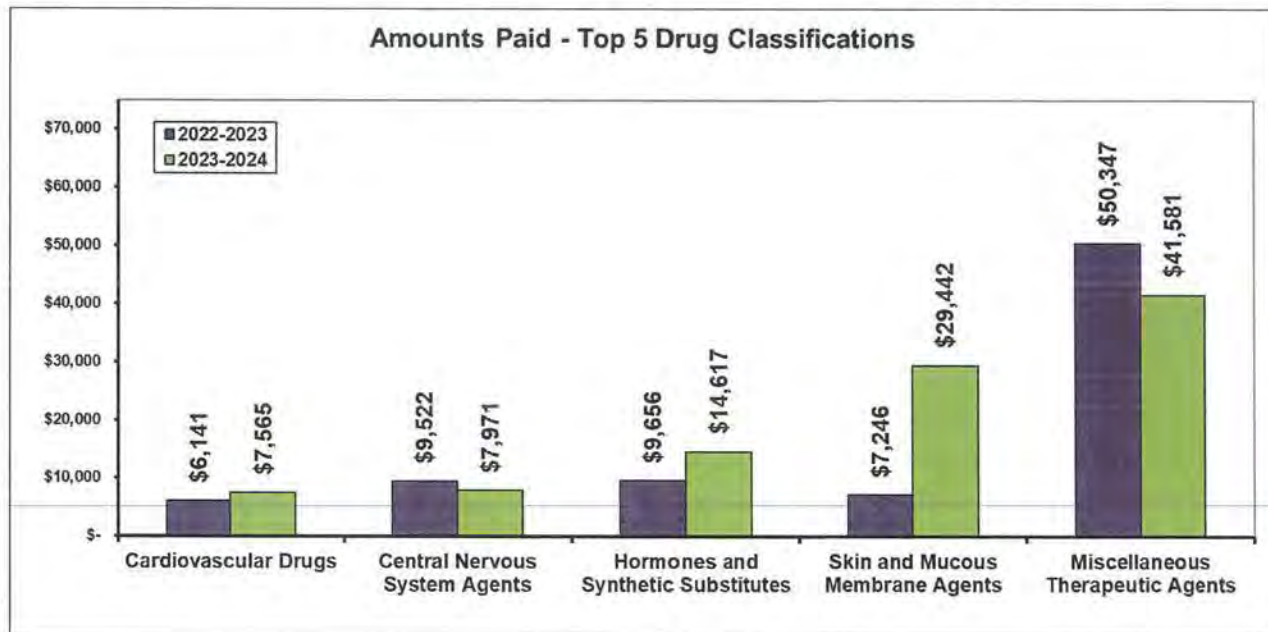
A review of the classifications of the drugs that were paid under the Township Of Essa drug plan indicates that the classification for which the highest amount was paid in the 2023-2024 Policy Year was Miscellaneous Therapeutic Agents. This classification represented approximately 34% of the total paid drug claims in the 2023-2024 Policy Year.

The classification that was the second highest in the 2023-2024 Policy Year was Skin and Mucous Membrane Agents.

The top 10 Drug Classifications for the 2023-2024 Policy Year are outlined below:

Drug Classification	2022-2023 Policy Year				2023-2024 Policy Year				One Year Percentage Change
	Amount Paid	Percent	Rank	Number Of Claims	Amount Paid	Percent	Rank	Number Of Claims	
Miscellaneous Therapeutic Agents	\$ 50,347.29	48.4%	1	49	\$ 41,580.66	34.1%	1	52	-17.4%
Skin and Mucous Membrane Agents	7,245.65	7.0%	4	52	29,441.81	24.2%	2	43	306.3%
Hormones and Synthetic Substitutes	9,655.50	9.3%	2	187	14,617.41	12.0%	3	206	51.4%
Central Nervous System Agents	9,522.09	9.2%	3	326	7,971.14	6.5%	4	166	-16.3%
Cardiovascular Drugs	6,140.74	5.9%	6	135	7,565.38	6.2%	5	180	23.2%
Diagnostic Agents/Pharmaceutical Devices	6,285.04	6.0%	5	36	7,300.74	6.0%	6	35	16.2%
Eye, Ear, Nose and Throat Preparations	4,699.23	4.5%	7	28	5,694.80	4.7%	7	35	21.2%
Anti-Infectives	1,900.71	1.8%	10	75	2,145.94	1.8%	8	101	12.9%
Gastrointestinal Drugs	2,584.19	2.5%	9	58	1,989.74	1.6%	9	51	-23.0%
Autonomic Drugs	775.15	0.7%	11	41	1,382.56	1.1%	10	39	78.4%

Amounts Paid - Top 5 Drug Classifications



The top 10 Drug Classifications represented approximately 98% of the total paid drug claims in the 2023-2024 Policy Year.



Specific Drugs

The chart on page 25 indicates the top 15 drugs under the plan, based on the amount paid during the 2023-2024 Policy Year. The drug for which the highest claim amount was paid in the 2023-2024 Policy Year is Dupixent Injection, a drug used in the treatment of moderate-to-severe atopic dermatitis (eczema) and certain severe forms of asthma (eosinophilic asthma).

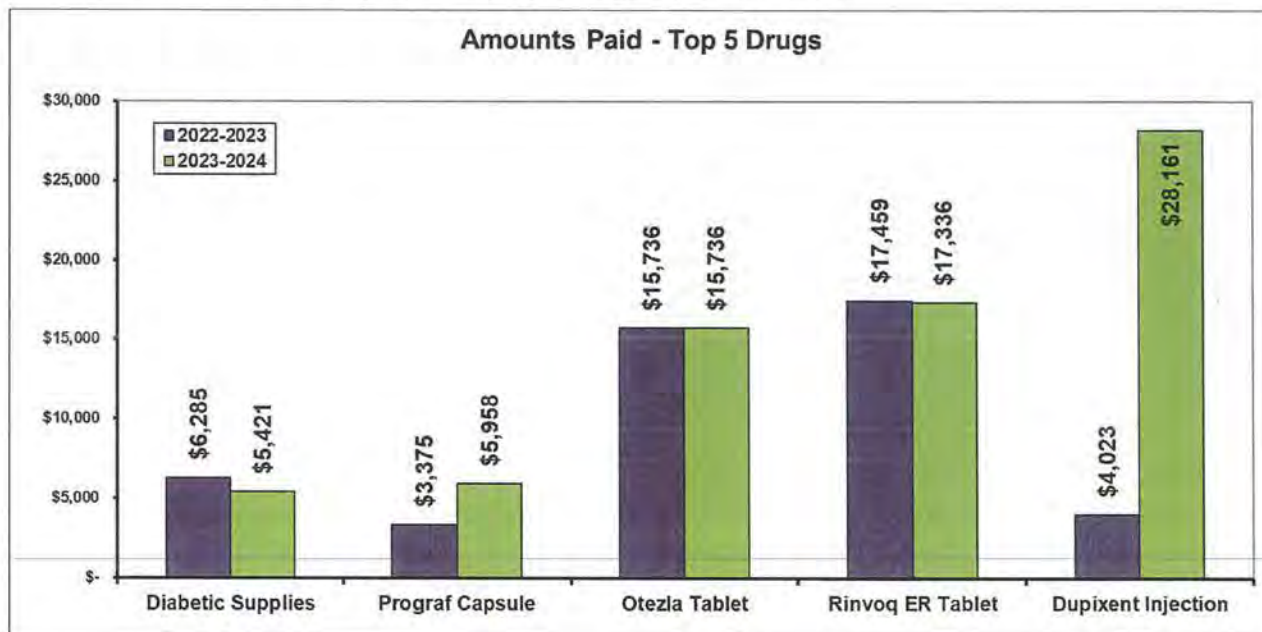
The top 5 drugs include the following:

- 2 drugs used in the treatment of various autoimmune diseases (plaque psoriasis, rheumatoid arthritis, psoriatic arthritis, ankylosing spondylitis, Crohn's disease and atopic dermatitis) (Rinvoq ER Tablet and Otezla Tablet).
- 1 drug used in the treatment of atopic dermatitis (eczema) and certain severe forms of asthma (Dupixent Injection).
- 1 drug used in the prevention of the body's rejection of a transplanted kidney, liver, or heart (Prograf Capsule).
- Diabetic Supplies.

The top 5 drugs, by amount paid, represented approximately 60% of the total paid drug claims during the 2023-2024 Policy Year.

We note, of the top 15 drugs, by amount paid, three were generic drugs.

A comparison of the amounts paid for the top 5 drugs is provided below.



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TOP 15 DRUGS, BY AMOUNT PAID, IN THE 2023-2024 POLICY YEAR, IN RANKING ORDER

Drug	Drug Classification	Source	2022-2023 Policy Year				2023-2024 Policy Year				One Year Percentage Change
			Amount Paid	Percent	Rank	Number Of Claims	Amount Paid	Percent	Rank	Number Of Claims	
Dupixent Injection	Skin and Mucous Membrane Agents	Single Source	\$ 4,022.98	3.9%	5	3	\$ 28,160.86	23.1%	1	15	+600.0%
Rinvoq ER Tablet	Miscellaneous Therapeutic Agents	Single Source	17,458.91	16.8%	1	9	17,335.50	14.2%	2	12	-0.7%
Otezla Tablet	Miscellaneous Therapeutic Agents	Brand Name	15,735.85	15.1%	2	11	15,735.83	12.9%	3	11	+0.0%
Prograf Capsule	Miscellaneous Therapeutic Agents	Brand Name	3,375.24	3.2%	7	4	5,958.47	4.9%	4	8	+76.5%
Diabetic Supplies	Diagnostic Agents/Pharmaceutical Devices	Single Source	6,285.04	6.0%	4	36	5,420.74	4.4%	7	33	-13.8%
Saxenda Injection	Hormones and Synthetic Substitutes	Single Source	1,055.66	1.0%	13	3	5,336.28	4.4%	5	11	+405.5%
Eylea Injection	Eye, Ear, Nose and Throat Preparations	Single Source	3,947.43	3.8%	6	5	4,566.27	3.7%	6	3	+15.7%
Durolane Injection	Pharmaceutical Devices	Single Source					1,880.00	1.5%	8	2	
Vyvanse Capsule	Central Nervous System Agents	Brand Name					1,816.90	1.5%	9	13	
Jardiance Tablet	Hormones and Synthetic Substitutes	Single Source	1,080.48	1.0%	12	4	1,575.55	1.3%	10	7	+45.8%
Insulin	Hormones and Synthetic Substitutes	Single Source	876.75	0.8%	14	12	1,161.08	1.0%	11	21	+32.4%
Omniaris Nasal Spray	Eye, Ear, Nose and Throat Preparations	Single Source					404.10	0.3%	12	11	
Oxycocet Tablet	Central Nervous System Agents	Generic	346.67	0.3%	17	13	352.61	0.3%	13	13	+1.7%
Propranolol Tablet	Cardiovascular Drugs	Generic					275.10	0.2%	14	12	
Amlodipine Tablet	Cardiovascular Drugs	Generic					207.99	0.2%	15	11	

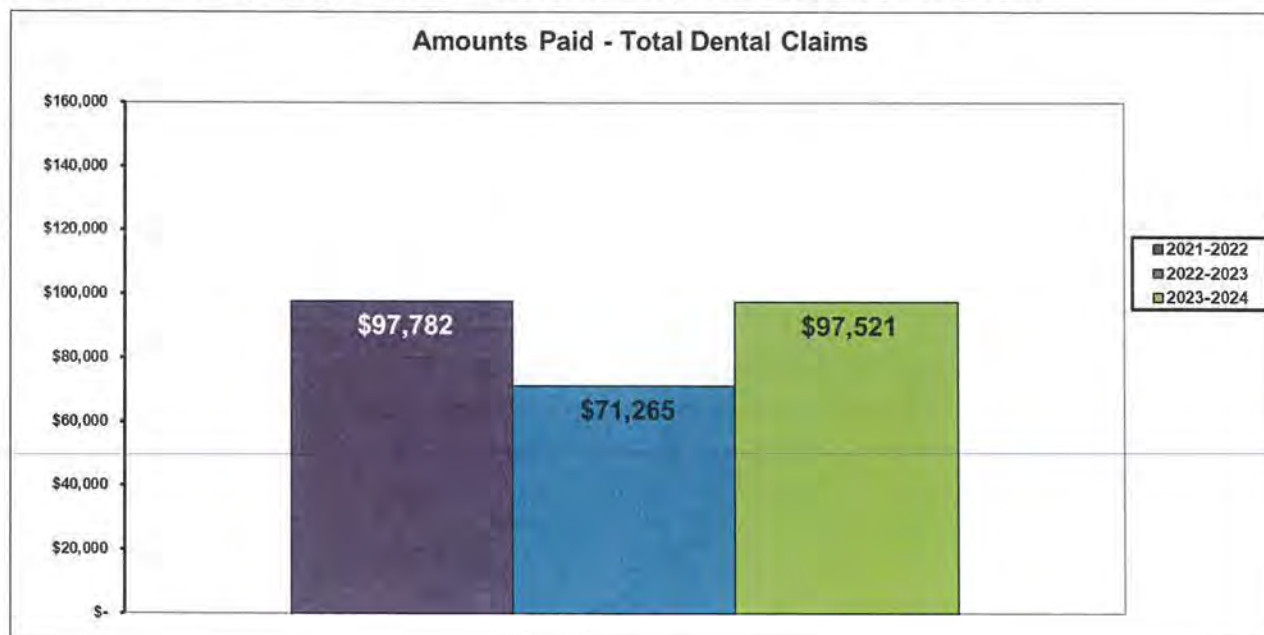
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A summary of the uses for the top 15 drugs in the 2023-2024 Policy Year is provided below.

Drug	Common Use
Amlodipine Tablet	treatment of high blood pressure and angina
Dupixent Injection	treatment of moderate-to-severe atopic dermatitis (eczema) and certain severe forms of asthma (eosinophilic asthma)
Durolane Injection	treatment for osteoarthritis pain
Eylea Injection	treatment of neovascular (wet) age-related macular degeneration (AMD)
Jardiance Tablet	treatment of type 2 diabetes
Omnaris Nasal Spray	treatment of seasonal and perennial (year-round) allergic rhinitis
Otezla Tablet	treatment of moderate-to-severe plaque psoriasis
Oxycocet Tablet	treatment of moderate to moderately severe pain, and of fever
Prograf Capsule	prevention of the body's rejection of a transplanted kidney, liver, or heart
Propranolol Tablet	treatment of high blood pressure and angina
Rinvoq ER Tablet	treatment of active rheumatoid arthritis, active psoriatic arthritis, ankylosing spondylitis, and atopic dermatitis
Saxenda Injection	chronic (long-term) management of body weight
Vyvanse Capsule	treatment of attention deficit hyperactivity disorder (ADHD)

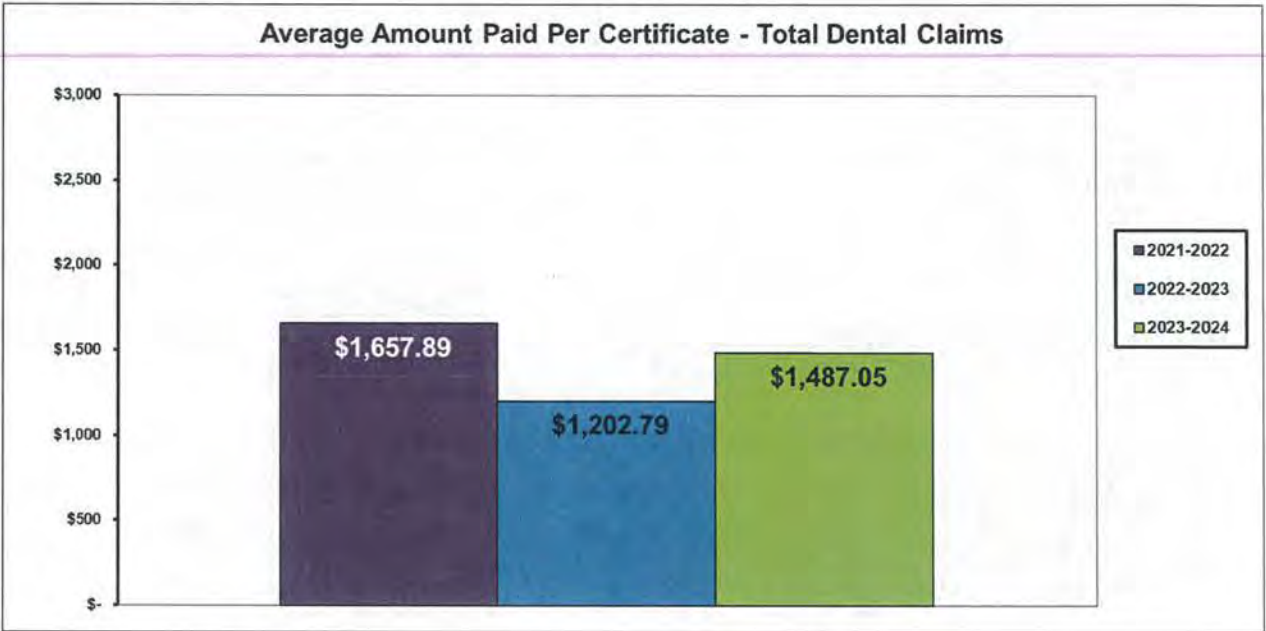
Dental

The aggregate Dental claims for the Township Of Essa increased by approximately 37% in the 2023-2024 Policy Year, when compared to the claims level exhibited in the 2022-2023 Policy Year.

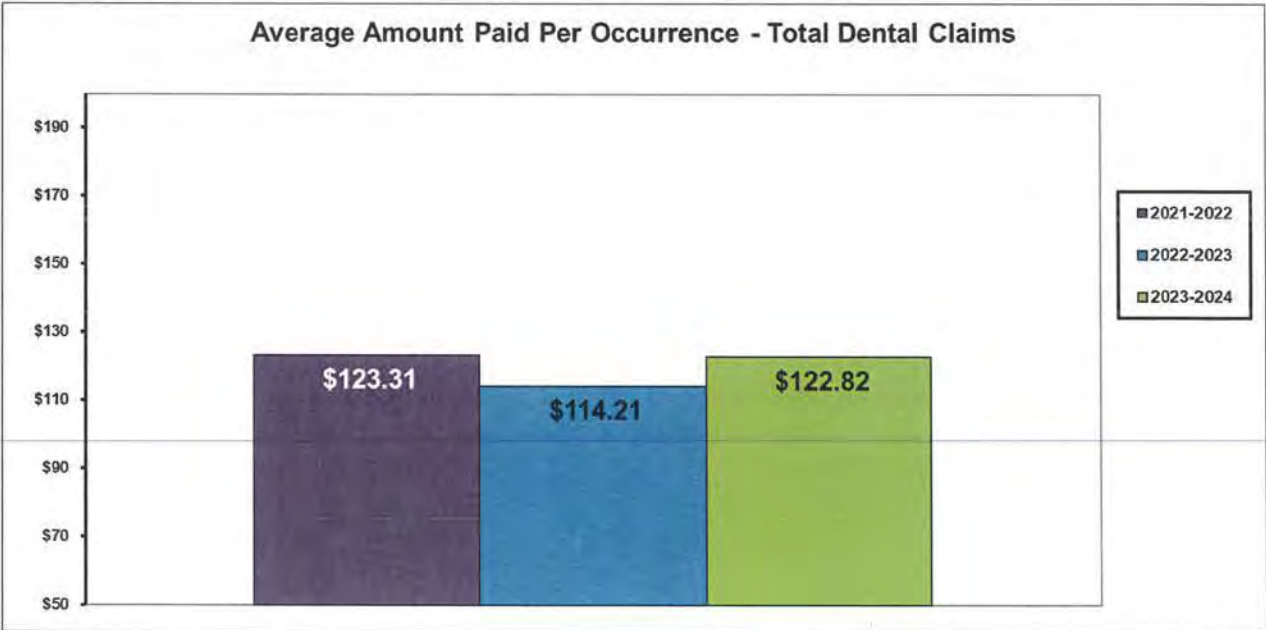


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The average amount paid per certificate for the Dental claims increased by approximately 24% in the 2023-2024 Policy Year from the level exhibited in the 2022-2023 Policy Year.

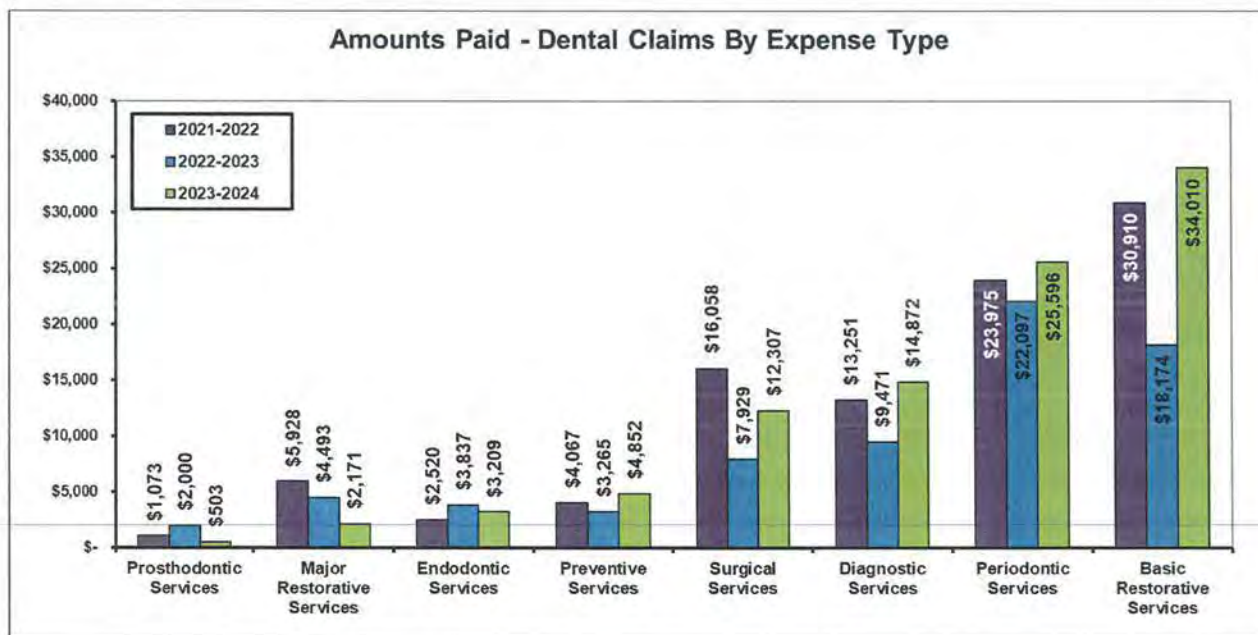
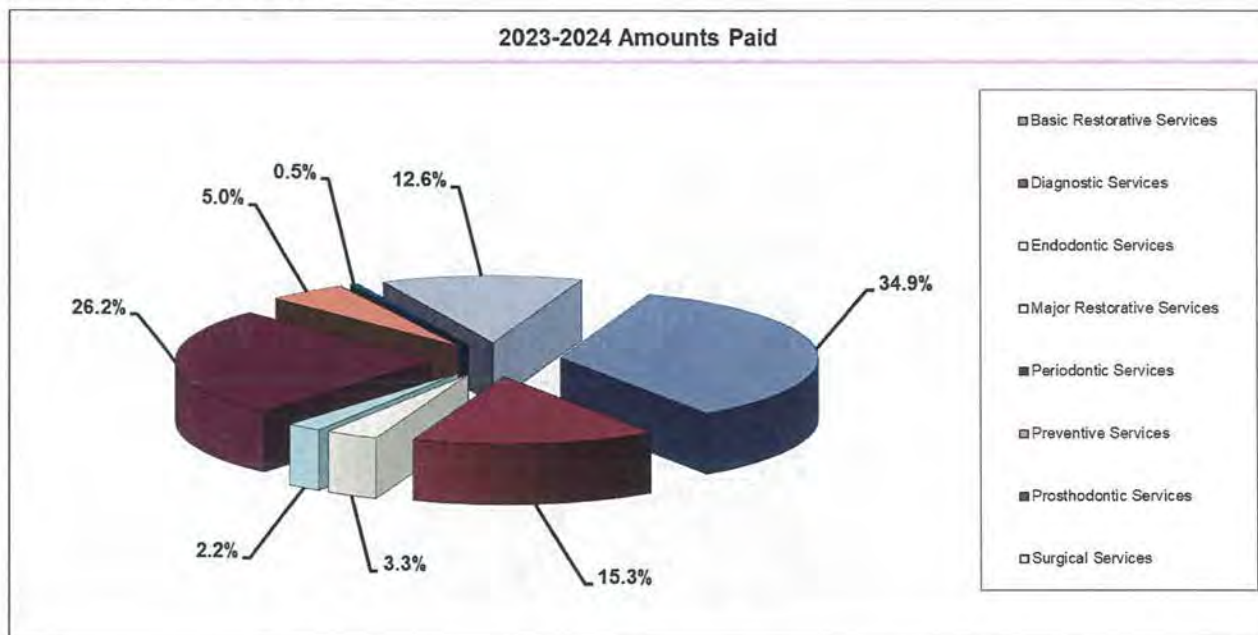


The average amount paid per occurrence for the Dental claims increased by approximately 8% during the 2023-2024 Policy Year.



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A breakdown of the Dental claims by expense type in the 2023-2024 Policy Year and the two preceding periods, is provided below.

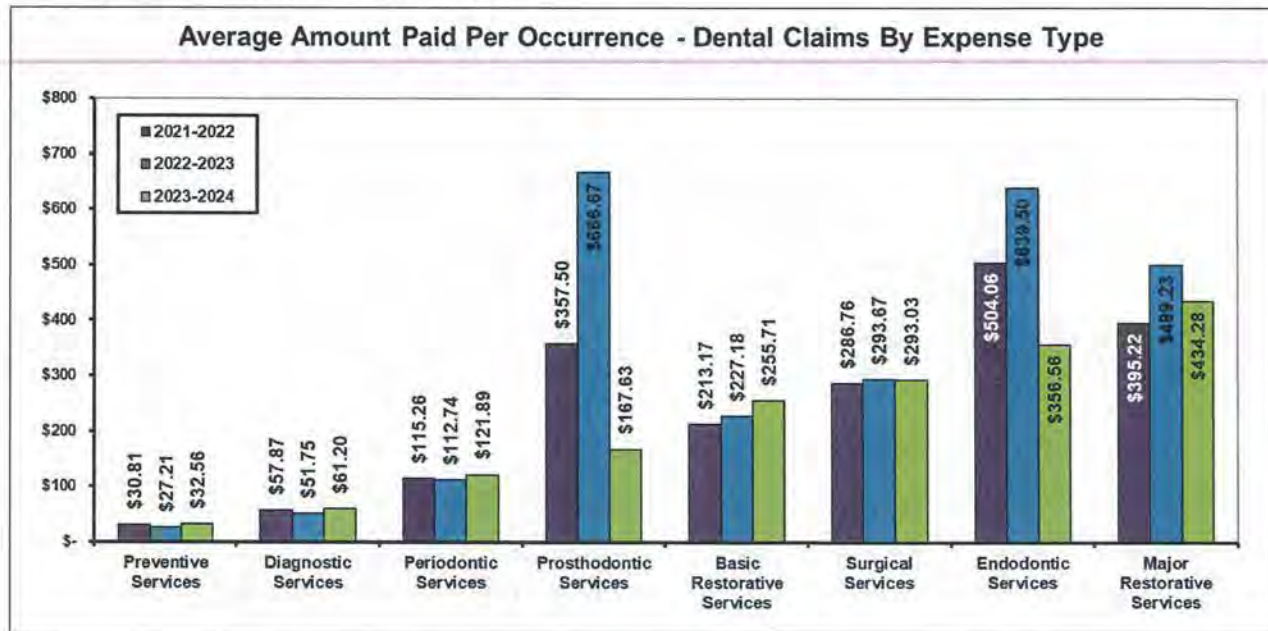


Basic Restorative Services is the claims expense type for which the highest total claims are paid, followed by Periodontic Services.

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A comparison of the average amount paid per occurrence during the 2023-2024 Policy Year and the two preceding periods, by expense type, is provided below:



The overall level of the Dental claims increased by approximately 37% in the 2023-2024 Policy Year as previously noted. There were increases under the following Dental benefit claim types during the 2023-2024 Policy Year:

1. **Basic Restorative Services.** The total paid claims for Basic Restorative Services increased by approximately 87% in the 2023-2024 Policy Year, when compared to the previous year. This higher paid claims level was due to a combination of a greater number of claims (approximately 66% more claims than in the previous year) and a higher average amount paid per claim (approximately 13% higher).
2. **Diagnostic Services.** The level of these claims increased by approximately 57% in the 2023-2024 Policy Year. This increased claims level was due to a combination of a greater number of claims for these services (approximately 33% more claims) and an increase in the average amount paid per claim (approximately 18% higher than in the 2022-2023 Policy Year).
3. **Surgical Services.** The level of these claims increased by approximately 55% in the 2023-2024 Policy Year. The higher paid claims level was entirely the result of higher claims for these services (approximately 56% more claims than the previous year) while the average amount paid per claim remained relatively unchanged.
4. **Periodontic Services.** These claims increased by approximately 16% in the 2023-2024 Policy Year, when compared to the 2022-2023 Policy Year. The higher claims level in the 2023-2024 Policy Year was due to a combination of higher average amount paid per claim (approximately 8% higher than in the preceding year) and a greater number of claims (approximately 7% more claims).
5. **Preventive Services.** The paid claims for Preventive Services increased by approximately 49% in the 2022-2023 Policy Year. The lower claims level was due to a combination of greater claims for these services in the 2023-2024 Policy Year (approximately 24% more claims than the previous year) and an increase in the average amount paid per claim (approximately 20% higher than the preceding year).



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These reduced paid claims levels were partially offset by increases in the paid claims for the following:

1. Major Restorative Services. The paid claims for Major Restorative Services reduced by approximately 52% in the 2023-2024 Policy Year. The reduced claims level was due to a combination of a lower number of claims for these services (approximately 44% fewer claims than in the previous year) and a reduced average amount paid per claim (approximately 13% lower).
2. Prosthodontic Services. The paid claims for Prosthodontic Services decreased by approximately 75% in the 2023-2024 Policy Year. The reduced claims level in the 2023-2024 Policy Year was due entirely to a lower average amount paid per claim (approximately 75% lower than the previous year) while the number of claims remained unchanged.
3. Endodontic Services. The paid claims for Endodontic Services reduced by approximately 16% in the 2023-2024 Policy Year. The decreased claims level in the 2023-2024 Policy Year was due entirely to a lower average amount paid per claim (approximately 44% lower than in the preceding year) while the number of claims increased by approximately 50%.

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

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5 Comparison Of Current Costs And Quoted Costs (Consortium)

THE COUNTY OF SIMCOE, CONSORTIUM PROGRAM

The Township Of Essa - Policy 100914

Comparison Of Current And Quoted Costs
Renewal-Marketing Effective April 1, 2025

Benefit	Current Cost			Sun Life Quoted Cost			Manulife Financial Quoted Cost		
	Volume	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Adjustment	Unit Rate	Monthly Premium	Adjustment
Basic Life Insurance	4,108,000	\$ 0.192	\$ 788.74	\$ 0.154	\$ 632.63	-19.8%	\$ 0.147	\$ 603.88	-23.4%
Dependent Life Insurance	43	2.62	112.66	2.09	89.87	-20.2%	2.01	86.43	-23.3%
Long Term Disability Insurance	219,386	2.167	4,754.09	1.929	4,231.96	-11.0%	1.958	4,295.58	-9.6%
Weekly Indemnity Insurance	60,365	0.645	3,893.54	0.492	2,969.96	-23.7%	0.471	2,843.19	-27.0%
Extended Health Care									
Active Employees & Council Members									
Single	20	112.54	2,250.80	108.05	2,161.00		107.29	2,145.80	
Family	43	381.08	16,386.44	365.86	15,731.98	-4.0%	363.30	15,621.90	-4.7%
Retired Employees									
Single	-	109.76	-	105.38	-		104.64	-	
Family	2	375.53	751.06	360.53	721.06	-4.0%	358.00	716.00	-4.7%
Dental									
Single	20	62.22	1,244.40	78.48	1,569.60		77.93	1,558.60	
Family	43	152.11	6,540.73	191.86	8,249.98	26.1%	190.52	8,192.36	25.3%
TOTAL MONTHLY PREMIUM - ALL BENEFITS		\$	36,722.46	\$	36,358.04		\$	36,063.74	
TOTAL ANNUAL PREMIUM - ALL BENEFITS		\$	440,669.52	\$	436,296.48		\$	432,764.88	
Variance To Current Cost				\$	(4,373.04)	-1.0%	\$	(7,904.64)	-1.8%

6 Comparison Of Current Costs And Quoted Costs (Stand-Alone)

THE COUNTY OF SIMCOE, CONSORTIUM PROGRAM

The Township Of Essa - Policy 100914

Comparison Of Quoted Costs Stand-Alone Marketing (March 2025)

Benefit	Volume	Sun Life Quoted Cost Consortium Marketing		Sun Life Quoted Cost Stand-Alone Marketing			Canada Life Quoted Cost Stand-Alone Marketing		
		Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Adjustment	Unit Rate	Monthly Premium	Adjustment
Basic Life Insurance	4,108,000	\$ 0.154	\$ 632.63	\$ 0.224	\$ 920.19	45.5%	\$ 0.235	\$ 965.38	52.6%
Dependent Life Insurance	43	2.09	89.87	2.85	122.55	36.4%	2.46	105.78	17.7%
Long Term Disability Insurance	219,386	1.929	4,231.96	2.905	6,373.16	50.6%	3.035	6,658.37	57.3%
Weekly Indemnity Insurance	60,365	0.492	2,969.96	0.581	3,507.21	18.1%	0.518	3,126.91	5.3%
Extended Health Care									
Active Employees & Council Members									
Single	20	108.05	2,161.00	122.33	2,446.60		126.72	2,534.40	
Family	43	365.86	15,731.98	414.23	17,811.89	13.2%	420.72	18,090.96	15.3%
Retired Employees									
Single	-	105.38	-	119.31	-		123.67	-	
Family	2	360.53	721.06	408.20	816.40	13.2%	414.65	829.30	15.0%
Dental									
Single	20	78.48	1,569.60	88.29	1,765.80		78.53	1,570.60	
Family	43	191.86	8,249.98	215.84	9,281.12	12.5%	191.99	8,255.57	0.1%
TOTAL MONTHLY PREMIUM - ALL BENEFITS		\$ 36,358.04		\$ 43,044.92			\$ 42,137.27		
TOTAL ANNUAL PREMIUM - ALL BENEFITS		\$ 436,296.48		\$ 516,539.04			\$ 505,647.24		
Variance To Current Cost				\$ 80,242.56			\$ 69,350.76		
				18.4%			15.9%		

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THE COUNTY OF SIMCOE, CONSORTIUM PROGRAM

The Township Of Essa - Policy 100914

Comparison Of Quoted Costs
Stand-Alone Marketing (March 2025)

Benefit	Volume	Desjardins Insurance Quoted Cost Stand-Alone Marketing			Industrial-Alliance Quoted Cost Stand-Alone Marketing			Medavie Blue Cross Quoted Cost Stand-Alone Marketing		
		Unit Rate	Monthly Premium	Adjustment	Unit Rate	Monthly Premium	Adjustment	Unit Rate	Monthly Premium	Adjustment
Basic Life Insurance	4,108,000	\$ 0.267	\$ 1,096.84	73.4%	\$ 0.294	\$ 1,207.75	90.9%	\$ 0.229	\$ 940.73	48.7%
Dependent Life Insurance	43	3.07	132.01	46.9%	2.56	110.08	22.5%	2.21	95.03	5.7%
Long Term Disability Insurance	219,386	2.176	4,773.84	12.8%	2.422	5,313.53	25.6%	2.176	4,773.84	12.8%
Weekly Indemnity Insurance	60,365	0.627	3,784.89	27.4%	0.608	3,670.19	23.6%	0.648	3,911.65	31.7%
Extended Health Care										
Active Employees & Council Members										
Single	20	108.68	2,173.60		106.43	2,128.60		107.32	2,146.40	
Family	43	368.00	15,824.00	0.6%	360.37	15,495.91	-1.5%	363.40	15,626.20	-0.7%
Retired Employees										
Single	-	106.00	-		103.80	-		107.32	-	
Family	2	362.66	725.32	0.6%	355.12	710.24	-1.5%	363.40	726.80	0.8%
Dental										
Single	20	78.46	1,569.20		77.70	1,554.00		76.25	1,525.00	
Family	43	191.79	8,246.97	0.0%	189.94	8,167.42	-1.0%	186.40	8,015.20	-2.8%
TOTAL MONTHLY PREMIUM - ALL BENEFITS		\$ 38,326.67			\$ 38,357.72			\$ 37,760.85		
TOTAL ANNUAL PREMIUM - ALL BENEFITS		\$ 459,920.04			\$ 460,292.64			\$ 453,130.20		
Variance To Current Cost		\$ 23,623.56 5.4%			\$ 23,996.16 5.5%			\$ 16,833.72 3.9%		

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Comparison Of Quoted Costs
Stand-Alone Marketing (March 2025)

Benefit		RBC Insurance Quoted Cost Stand-Alone Marketing			Wawanesa/Green Shield Quoted Cost Stand-Alone Marketing					
	Volume	Unit Rate	Monthly Premium	Adjustment	Unit Rate	Monthly Premium	Adjustment	Unit Rate	Monthly Premium	Adjustment
Basic Life Insurance	4,108,000	\$ 0.354	\$ 1,454.23	129.9%	\$ 0.184	\$ 755.87	19.5%	\$ -	\$ -	-100.0%
Dependent Life Insurance	43	2.60	111.80	24.4%	1.88	80.84	-10.0%	-	-	-100.0%
Long Term Disability Insurance	219,386	2.698	5,919.03	39.9%	2.542	5,576.79	31.8%	-	-	-100.0%
Weekly Indemnity Insurance	60,365	0.626	3,778.85	27.2%	0.727	4,388.54	47.8%	-	-	-100.0%
Extended Health Care										
Active Employees & Council Members										
Single	20	102.52	2,050.40		109.82	2,196.40		-	-	
Family	43	347.14	14,927.02	-5.1%	366.84	15,774.12	0.4%	-	-	-100.0%
Retired Employees										
Single	-	99.99	-		136.15	-		-	-	
Family	2	342.09	684.18	-5.1%	419.53	839.06	16.4%	-	-	-100.0%
Dental										
Single	20	62.89	1,257.80		79.49	1,589.80		-	-	
Family	43	153.74	6,610.82	-19.9%	193.50	8,320.50	0.9%	-	-	-100.0%
TOTAL MONTHLY PREMIUM - ALL BENEFITS		\$ 36,794.13			\$ 39,521.92			\$ -		
TOTAL ANNUAL PREMIUM - ALL BENEFITS		\$ 441,529.56			\$ 474,263.04			\$ -		
Variance To Current Cost		\$ 5,233.08			\$ 37,966.56			\$ -		
		1.2%			8.7%			0.0%		

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7 Plan Summaries



AB

The Corporation of the Township of Essa
Regular Employees - Schedule of Benefits

BENEFIT	
LIFE INSURANCE	Sun Life Contract 100914, Class A
Benefit amount	1 x annual earnings, rounded to the next highest \$1,000
Maximum	\$500,000
Non Evidence Maximum	\$500,000
Reduction	Age 65, \$2,000 maximum
Termination age	75, or earlier of retirement
AD&D	Industrial Alliance, Policy 119-3831
Benefit amount	1 x annual earnings, rounded to the next highest \$1,000
Maximum	\$200,000
Reduction	Age 65, \$2,000 maximum
Termination age	75, or earlier of retirement
Dependent Life	Sun Life Contract 100914, Class A
Spousal	\$5,000
Per Child	\$2,500
Termination age	75, or earlier of retirement
Weekly Indemnity	Sun Life Contract 100914, Class A
Benefit Amount	75% of weekly salary
Maximum	\$1,500
Non Evidence Maximum	N/A
Elimination Period	Accident/Hospitalization - 0 days; Sickness - 3 days
Maximum Benefit Period	17 weeks
Termination age	75, or earlier of retirement
LONG TERM DISABILITY	Sun Life Contract 100914, Class A
Benefit Amount	67% of monthly earnings
Maximum	\$9,000
Non Evidence Maximum	\$9,000
Elimination Period	119 days
Maximum Benefit Period	Age 65
Definition of Disability	2 year Own Occupation
Pre-Existing Condition Clause	Yes
Taxability	Taxable
Termination age	65, or earlier of retirement
EXTENDED HEALTH CARE	Sun Life Contract 100914, Class A
Deductible	\$10 Single/Family per benefit year; excluding drugs, hospital & vision
Reimbursement	100%
Overall Maximum	Unlimited
Waiting Period	3 months
Dependent Eligibility	22; 25 if in full time attendance at school
Survivor Benefit	12 months
Termination age	75, or earlier of retirement
Vision Care	\$300 every 24 consecutive months, not subj. to ded.
Eye Examinations	\$75 every 24 consecutive months
Hospital	Semi-private; not subj. to ded.
Convalescent Hospital	100 days maximum per disability



The Corporation of the Township of Essa
Regular Employees - Schedule of Benefits

BENEFIT	
EXTENDED HEALTH CARE (Continued)	Sun Life Contract 100914, Class A
Drugs	
- Type	Prescription requiring
- Drug Card	Yes
- Capped Dispensing Fee	N/A
- Deductible	Nil
- Co-payment	100%
- Fertility Drugs	Not a Benefit
- Smoking Cessation	Not a Benefit
- Anti-obesity	\$3,500 per lifetime
-Erectile Dysfunction	Not a Benefit
Private Duty Nursing	\$10,000 per benefit year
Chiropractor	\$300 per benefit year, subj. to a \$350 ded. per cal. yr.
Osteopath	\$300 per benefit year
Podiatrist and/or Chiropodist	\$300 per benefit year
Naturopath	\$300 per benefit year
Speech Pathologist	\$200 per benefit year
Clinical Psychologist	\$20 per visit; \$250 maximum per benefit year
Physiotherapist or Occupational Therapist	\$200 per benefit year
Massage	\$100 per benefit year
Orthopedic Shoes or Boots	\$200 per benefit year
Custom-Molded Orthotics	\$500 per benefit year
Hearing Aids	\$250 every 24 consecutive months
Ambulance	Reasonable & Customary
Medical Equip. & Supplies	Covered
TRAVEL	
Benefit Maximum	\$3,000,000 per lifetime
Trip Duration	60 days
Referral Services	80%
24 Hour Emergency Assistance	Allianz Global Assistance
Termination age	75, or earlier of retirement
DENTAL	Sun Life Contract 100914, Class A
Benefit	100% Basic Services; 50% Major Services
Deductible	Nil
Maximums	Basic - Unlimited
ODA Fee Schedule	Major Services - \$2,000 per benefit year
Recall Frequency	Current
Termination age	9 months
Survivor Benefit	75, or earlier of retirement
	12 months



AB

The Corporation of the Township of Essa
Council Members - Schedule of Benefits

BENEFIT	
LIFE INSURANCE	Sun Life Contract 100914, Class B
Benefit amount	\$10,000
Maximum	\$10,000
Non Evidence Maximum	N/A
Reduction	N/A
Termination age	75, or earlier of end of term of office
AD&D	Industrial Alliance, Policy 119-3831
Benefit amount	Equal to Basic Life
Maximum	\$10,000
Reduction	N/A
Termination age	75, or earlier of end of term of office
Dependent Life	Sun Life Contract 100914, Class B
Spousal	\$5,000
Per Child	\$2,500
Termination age	75, or earlier of end of term of office
EXTENDED HEALTH CARE	Sun Life Contract 100914, Class B
Deductible	\$10 Single/Family per benefit year; excluding drugs, hospital & vision
Reimbursement	100%
Overall Maximum	Unlimited
Waiting Period	3 months
Dependent Eligibility	22; 25 if in full time attendance at school
Survivor Benefit	12 months
Termination age	75, or earlier of end of term of office
Vision Care	\$300 every 24 consecutive months, not subj. to ded.
Eye Examinations	\$75 every 24 consecutive months
Hospital	Semi-private; not subj. to ded.
Convalescent Hospital	100 days maximum per disability
Drugs	
- Type	Prescription requiring
- Drug Card	Yes
- Capped Dispensing Fee	N/A
- Deductible	Nil
- Co-payment	100%
- Fertility Drugs	Not a Benefit
- Smoking Cessation	Not a Benefit
- Anti-obesity	\$3,500 per lifetime
-Erectile Dysfunction	Not a Benefit
Private Duty Nursing	\$10,000 per benefit year
Chiropractor	\$300 per benefit year, subj. to a \$350 ded. per cal. yr.
Osteopath	\$300 per benefit year
Podiatrist and/or Chiropodist	\$300 per benefit year
Naturopath	\$300 per benefit year
Speech Pathologist	\$200 per benefit year
Clinical Psychologist	\$20 per visit; \$250 maximum per benefit year
Physiotherapist or Occupational Therapist	\$200 per benefit year
Massage	\$100 per benefit year

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The Corporation of the Township of Essa
Council Members - Schedule of Benefits

BENEFIT

EXTENDED HEALTH CARE (Continued)

Orthopedic Shoes or Boots
Custom-Molded Orthotics
Hearing Aids
Ambulance
Medical Equip. & Supplies

Sun Life Contract 100914, Class B

\$200 per benefit year
\$500 per benefit year
\$250 every 24 consecutive months
Reasonable & Customary
Covered

TRAVEL

Benefit Maximum
Trip Duration
Referral Services
24 Hour Emergency Assistance
Termination age

\$3,000,000 per lifetime
60 days
80%
Allianz Global Assistance
75, or earlier of end of term of office

DENTAL

Benefit
Deductible
Maximums

ODA Fee Schedule
Recall Frequency
Termination age
Survivor Benefit

Sun Life Contract 100914, Class B

100% Basic Services; 50% Major Services
Nil
Basic - Unlimited
Major Services - \$2,000 per benefit year
Current
9 months
75, or end of term of office
12 months



As

The Corporation of the Township of Essa

Early Retirees - Schedule of Benefits

BENEFIT	
EXTENDED HEALTH CARE	Sun Life Contract 100914, Class C
Deductible	\$10 Single/Family per benefit year; excluding drugs, hospital & vision
Reimbursement	100%
Overall Maximum	Unlimited
Waiting Period	N/A
Dependent Eligibility	22; 25 if in full time attendance at school
Survivor Benefit	12 months
Termination age	65, or earlier of 5 years from date of retirement
Vision Care	\$300 every 24 consecutive months, not subj. to ded.
Eye Examinations	\$75 every 24 consecutive months
Hospital	Semi-private; not subj. to ded.
Convalescent Hospital	100 days maximum per disability
Drugs	
- Type	Prescription requiring
- Drug Card	Yes
- Capped Dispensing Fee	N/A
- Deductible	Nil
- Co-payment	100%
- Fertility Drugs	Not a Benefit
- Smoking Cessation	Not a Benefit
- Anti-obesity	\$3,500 per lifetime
-Erectile Dysfunction	Not a Benefit
Private Duty Nursing	\$10,000 per benefit year
Chiropractor	\$300 per benefit year, subj. to a \$350 ded. per cal. yr.
Osteopath	\$300 per benefit year
Podiatrist and/or Chiropodist	\$300 per benefit year
Naturopath	\$300 per benefit year
Speech Pathologist	\$200 per benefit year
Clinical Psychologist	\$20 per visit; \$250 maximum per benefit year
Physiotherapist or Occupational Therapist	\$200 per benefit year
Massage	\$100 per benefit year
Orthopedic Shoes or Boots	\$200 per benefit year
Custom-Molded Orthotics	\$500 per benefit year
Hearing Aids	\$250 every 24 consecutive months
Ambulance	Reasonable & Customary
Medical Equip. & Supplies	Covered
TRAVEL	
Benefit Maximum	\$1,000,000 per lifetime
Trip Duration	60 days
Referral Services	80%
24 Hour Emergency Assistance	Allianz Global Assistance
Termination age	65, or earlier of 5 years from date of retirement
DENTAL	
	Not a Benefit

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8 EP3 Statement

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INTER-COMPANY EP3 STATEMENT

This Inter-Company EP3 Statement confirms that, as of April 1, 2025, you are covered by Sun Life's Extended Health Policy Protection Plan (EP3), which meets the Canadian Drug Insurance Pooling Corporation's (the "Corporation") EP3 minimum standards for drug insurance.

Please note that should any provision of your insurer's EP3 conflict with any provision contained in any provincial drug insurance pooling legislation, such legislation takes precedence over your insurer's EP3. In addition, any exclusions from your insurer's EP3 apply for the purposes of the CDIPC pooling agreement only.

Statement Issuance date: January 15, 2025

Contract Holder: SIMCOE-COUNTY WIDE CONSORTIUM

Contract Number: 100912 100914 100915 100916 100917 100918 100947
100948 100949 100950 100951 100952

Pooling Level per individual: \$20,000

Are any Eligible Certificates subject to any form of pre-existing exclusion?

Yes ____

No X

To Be Determined ____

Are any Eligible Certificates subject to EP3 drug plan cap related rules?

Type of capped plan: No plan cap



Value of the Extended Health Policy Protection Plan (EP3)

Your Extended Health Policy Protection Plan spreads the risk of high cost Drug Claim Payments across many Eligible Group Policies mitigating the impact of high Drug Claim Payments on the pricing of any one group.

The EP3 addresses the key principles of affordability, availability and transferability of coverage.

Affordability: All fully insured groups should be able to purchase group extended healthcare coverage at a reasonable price. A plan sponsor should not see unaffordable rate increases due to the incidence of a large recurring drug claim from one of its members or their dependents.

- Sun Life will not set your pool charges based on your group's eligible drug claims experience above the pooling level. We may, however, from time to time change the pool charges based on the experience of the whole EP3 Pool to which you belong.

Availability: All fully insured groups in Canada should be able to continue to purchase group extended healthcare coverage from an insurer designed to meet their specific needs.

- Sun Life will not cancel your EP3, provided your plan design and funding type remain eligible and your contract with Sun Life remains active.

Transferability: All fully insured groups should be able to select the participating insurer of their choice and not be tied to their current participating insurer in the presence of a large recurring drug claim.

- If you continue to meet the definition of an eligible group and are transferring your policy to a new insurance company with membership in the Canadian Drug Insurance Pooling Corporation, your new carrier is required to cover you by their EP3 which meets the Corporation's minimum standards. The new carrier will then provide you with a new Inter-Company EP3 Statement upon receipt of this valid Inter-Company EP3 Statement.



April 7, 2025

Re: Foodbank purchase of trailer for office space.

Dear Mayor and Council

As Angus grows, and with the downturn in the economy, the Angus foodbank is seeing a surge in demand for food. However, we are in dire need of extra space to store food. One solution is to purchase a trailer that will allow us to relocate our office. This will free up much needed space for food and provide clients with the privacy that is expected, but not possible in our small portable.

The trailer will be located on the South side of the building as seen in the attached picture. It is a 10x20 ft trailer and the maximum space available is 19x 26 ft.

We would appreciate it if you could please visit and assess the space on our lot for approval to place a trailer here.

Sincerely,

Board of Directors:

Heather Morgan, President
 Pauline Saunders, Vice President
 Brenda Thiessen, Secretary
 Linda Knight, Treasurer
 Elizabeth Mota-Kenney, Public Relations

