

2025 Plan Amendments – NU Plus

Item	Current	Proposed	Cost	Rationale
Health Care Spending Account	\$1,000	\$1,250	\$124,000	<ul style="list-style-type: none"> The survey indicated that \$1,000 is not sufficient for employees that have family coverage. Data as of September 2024 suggests that 40% of employees with family coverage rely solely on the City's plan.
Drug Dispensing Fee	\$7	\$10	\$9,169	<ul style="list-style-type: none"> To reduce the out-of-pocket drug expense. Manulife standard is R&C which is currently \$11.99 in Ontario.
Mental Health Benefit	\$1,500	\$3,000	\$14,669	<ul style="list-style-type: none"> Manulife R&C is \$250 per session. Annual maximum of \$3,000 will allow for at least one visit per month. 2023 Manulife Insight stats show that 46% of mental health claimants are using therapy only and 14% are using therapy and drugs. Where these claimants are employees, they could transition to future LTD claims if the right resources aren't provided.
Prescription Glasses	\$400/24 months	\$500/ 24 months	\$9,134	<ul style="list-style-type: none"> Manulife has confirmed a large range of coverage depending on industry. They typically see between \$100 to \$600 per 24 months. Survey mentioned a low vision benefit.
Dental Fee Guide	1 year prior to the Current Fee Guide	Current Fee Guide	\$16,894	<ul style="list-style-type: none"> Survey indicated a lot of dissatisfaction with the dental changes especially for those employees that had family coverage. This will reduce the out-of-pocket expense while maintaining the 80% coinsurance on supplementary basic services. Employees expressed frustration with the increased administration required to be reimbursed from the HCSA.
Orthodontic Services (Dependents under 18)	\$2,500/lifetime	\$4,000/lifetime	\$2,862	<ul style="list-style-type: none"> Treatment will continue to be covered at 50%. Average cost of treatment is \$6,500 to \$7,500 and can be higher or lower depending on the treatment plan. Added supports for members with greater number of dependents.

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Virtual Health Care	Not Covered	Covered	\$21,000	<ul style="list-style-type: none"> This was ranked #2 for the items not currently covered by the plan. \$3.55 per month per certificate for the first year and the cost is driven by utilization and is subject to change year over year.
Dietician Services/ Health Consulting	Not covered	Covered	\$3,252	<ul style="list-style-type: none"> Ranked #1 in importance of services that employees would like to have access too. Costing is based on Manulife's block of business. \$1,500 per year combined for all services. Each practitioner is limited to a maximum of \$500. Covered practitioners: chiropractor, massage therapist, speech pathologist, naturopath, osteopath, podiatrist/chiropracist and dietician services.
Fertility Treatment	Not covered	\$15,000 lifetime maximum per certificate	\$11,071	<ul style="list-style-type: none"> Ranked #4 in importance of services that employees would like to have access to. Manulife's standard benefit is to offer \$15,000 lifetime maximum per certificate not claimant. Costing is based on Manulife's block of business. We currently cover the drugs but not the treatment.
Total			\$212,181*	

* Monthly premiums related to health and dental costs are charged directly to the department The 2025 budget recommendation for benefits as already been provided to Finance. The addition of these amendments will not impact the recommended budget.