

Town feels the bite of increased insurance claims

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Staff Writer

The Town of Halton Hills should implement a “start brushing your teeth” program for its employees, Councillor Jane Fogal joked, after learning that insurance claims increased in 2006.

The Town provides benefit coverage through Great West Life for full-time staff, retirees and for councillors (upon request). In 2006, the premium was \$845,664— based upon statistics generated to compare the claims paid to the premium paid. This year the amount of claims paid in both the Extended Health Care and Dental packages surpassed the normal percentages compared to the premiums— Vision Care and Long Term Disability premiums did not change and the Life Benefit premium decreased as a result of the statistics.

According to Manager of Human Resources Jacqueline Kerr, claims increased by just over 30 per cent compared to the about 10 per cent used to generate the premiums. She said it's a combination of escalating medical care and prescription costs and peak usage.

As a result of the number of claims, Great West Life wanted a 14 per cent premium increase but Town staff negotiated that to a 9.6 per cent or \$81,000 increase.

Human Resources have reviewed the claims to see if one work group or a particular employee could be the cause of the increase, but found nothing unusual. The review will be done quarterly in 2007 to determine if the trend is continuing and adjustments in benefits may be necessary if costs in comparison to premiums continue to stay high.

Fogal suggested the ‘brushing your teeth’ program after asking if premiums would come down if claims are reduced, and Kerr replied, “most definitely.”

Info session Jan. 24

The Halton Healthy Community Fund (HHCF) is now accepting funding proposals for 2007.

The HHCF is made up of a group of funding partners that come together to fund worthwhile, community-based projects that make Halton a healthier community. An information session has been planned for Halton Hills for Wednesday, Jan. 24 from 6:30-8:30 p.m. at the Halton Hills Civic Centre.

To register for an information session, or to obtain a copy of the 2007 guidelines call 905-825-6000, ext. 7901. If long distance charges apply, call toll-free 1-866-4HALTON (1-866-442-5866). Information is also available on www.halton.ca.

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