

## LAW &amp; POLICY GROUP

**GRIST****ONTARIO'S 2019 BUDGET INCLUDES  
BENEFIT, EMPLOYMENT CHANGES**

By Mercer's *Diana Woodhead, Stephanie Rosseau and Fiona Webster*  
25 Apr 2019

Ontario's [2019 provincial budget](#), presented 11 Apr 2019 by the Minister of Finance, includes employee benefit and employment changes. The budget measures aim to reduce taxes and spending, increase efficiencies, and ensure sustainable delivery of core services like healthcare and education.

**KEY BENEFIT AND EMPLOYMENT INITIATIVES**

Highlights of the benefit and employment changes include:

- **Dental benefits for low-income seniors without private plan coverage.** Ontarians aged 65 or older with annual income less than \$19,300 — or joint annual income less than \$32,300 for senior couples — could receive dental benefits in public health units, community health centres and Aboriginal Health Access Centres.
- **Mental health, drug programs.** The budget calls for expanding mental health supports and reforming drug programs for efficiency and sustainability.
- **Electronic benefit communications.** Amendments to the Pensions Benefits Act would allow electronic communications as the default method, with certain safeguards. Other amendments to the Insurance Act would clarify that insurers can accept electronic beneficiary designations.
- **Expansion of target benefit plans.** The budget proposes legislative changes to make target benefit pension plans an option for nonunion multi-employer plans.
- **Workforce training.** A variety of new measures would help train, reskill and build the future workforce.

A budget bill has been introduced but not yet passed. Mercer's [response](#) offers further insights on the potential implications.

## RELATED RESOURCES

### **Non-Mercer Resources**

- [2019 Ontario Budget](#) (Ontario Ministry of Finance, 11 Apr 2019)

### **Other Mercer Resources**

- [Mercer's Response: 2019 Ontario Budget](#) (12 Apr 2019)

*Note: Mercer is not engaged in the practice of law, accounting or medicine. Any commentary in this article does not constitute and is not a substitute for legal, tax or medical advice. Readers of this article should consult a legal, tax or medical expert for advice on those matters.*