

Expanding Health Benefits for Toronto City Staff

Date: August 27, 2025

To: General Government Committee

From: Executive Director, Finance Shared Services

Wards: All

SUMMARY

This report provides information on the status of the inclusion of gender-affirming care within the City's employee benefits plans.

On March 21, 2024, City Council adopted Member Motion [MM16.21](#) – "Trans-Inclusive Benefits: Expanding Health Benefits for Toronto Employees to Include Gender-Affirming Care". Council directed the Executive Director, Pension, Payroll and Employee Benefits (PPEB) to review options for incorporating gender-affirming health care benefits not covered by the Ontario Health Insurance Plan into City employee benefits plans and provide an update to the General Government Committee and the Two-Spirit, Lesbian, Gay, Bisexual, Transgender and Queer Advisory Committee by the third quarter of 2025.

The Pension Payroll and Employee Benefits (PPEB) team was tasked with reviewing options and reporting back by Q3 2025. City staff carefully review our benefits plans to ensure they continue to meet the health, and wellness needs of both employees and Council members. This process enables the City to maintain a strong, comprehensive coverage that reflects the changing needs of our workforce.

The City's employee complement comprises unionized and non-unionized employees. Changes to the City employees' benefits plans follow a defined approval process. Changes to the benefits plan for unionized employees are a result of collective bargaining and require City Council approval. For non-unionized employees, changes are recommended by staff and typically align with Canadian Union of Public Employees (CUPE) Local 79 ratified benefits changes, before being presented to Council for approval.

This report provides information on the status of the inclusion of gender-affirming benefits under the City's benefit provider, Green Shield.

Following City Council's ratification of collective agreements in December 2024 and March 2025, both the Toronto Civic Employees Union (TCEU) Local 416 and CUPE Local 79 now include gender affirmation benefits not covered by the Ontario Health Insurance Plan (OHIP).

Inclusion of gender-affirming benefits within the Toronto Professional Firefighters' Association (TPFFA) Local 3888 is pending the outcome of Interest Arbitration.

The Association of Community Centres (AOCC) and CUPE Local 2998 are currently engaged in collective bargaining. Monetary items, including gender-affirming benefits, have not yet been discussed.

Changes to the City's benefits plan for non-union employees, including expanding health care benefits along with the transfer of funding provisions held in the City's Corporate Accounts to Divisions and Agencies consistent with impacts associated with approved collective agreements, will be considered as part of the Operating Variance Report for the Six Months Ended June 30, 2025, proceeding to the Executive Committee meeting on September 29, 2025.

RECOMMENDATIONS

The Executive Director, Finance Shared Services recommends that:

1. The General Government Committee receive this report for information.

FINANCIAL IMPACT

Based on market analysis of anticipated utilization, the estimated cost to implement this benefit is approximately \$417,700.

The Chief Financial Officer and Treasurer has reviewed this report and agrees with the financial implications as identified in the Financial Impact section.

DECISION HISTORY

At its meeting held on March 26 and March 27, 2025, City Council ratified and approved the four Memoranda of Settlement between the City of Toronto and CUPE Local 79, in Confidential Attachments 3, 4, 5 and 6 to the report from the City Management and the Chief People Officer.

[Agenda Item History - 2025.CC28.3](#)

At its meeting held on December 20, 2024, City Council ratified and approved the Memoranda of Settlement between the City of Toronto and the Toronto Civic Employees Union Local 416 - Main Unit in Confidential Attachment 3 to the report from the City Management and the Chief People Officer.

[Agenda Item History - 2024.CC25.1](#)

At its meeting held on March 20 and 21, 2024, City Council adopted Member Motion MM16.21 entitled “Trans-Inclusive Benefits: Expanding Health Benefits for Toronto Employees to Include Gender-Affirming Care”, directing the Executive Director, Pension, Payroll and Employee Benefits to review options for incorporating gender-affirming health care benefits not covered by OHIP into City employee benefits plans and provide an update to the General Government Committee and the Two-Spirit, Lesbian, Gay, Bisexual, Transgender and Queer Advisory Committee by the third quarter of 2025.

[Agenda Item History - 2024 MM16.21](#)

COMMENTS

The Province, via OHIP, covers Gender Confirming Surgery (reference Appendix 1), for those who meet the eligibility guidelines. This provincial benefit funds two types of gender-confirming surgery: genital and chest.

While the OHIP Gender Confirming Surgery covers the physical gender reassignment for genital and chest surgeries, the City’s benefits provider (GreenShield) provides coverage for core surgeries as well as surgical enhancements that assist in the physical alignment and feature enhancement of the individual's transitioned gender.

GreenShield offers a Gender Affirmation Benefit (reference Appendix 2) designed to address surgeries not included within the OHIP Gender Confirming Surgery coverage. It is available at a cost and remains limited to a lifetime maximum per eligible employee enrolled within the City’s Extended Health Care benefit plan.

The City’s health care benefits plans are carefully reviewed to ensure they continue to meet the health and wellness needs of both employees and elected officials. This process helps the City maintain strong, comprehensive coverage that reflects the changing needs of our workforce and community leaders.

The City’s employee complement comprises unionized and non-unionized employees. Changes to the City’s benefits plans follow a defined approval process. Changes to the benefits plan for unionized employees are a result of collective bargaining for City Council review and approval. For management/non-union employees, benefit plan changes are recommended by staff for City Council review and approval, and typically align with Canadian Union of Public Employees (CUPE) Local 79 ratified benefits changes.

Following City Council’s ratification of TCEU Local 416 and CUPE Local 79 collective agreements in December 2024 and March 2025, both now include gender affirmation benefits not covered by the Ontario Health Insurance Plan (OHIP). TCEU Local 416 coverage was effective January 1, 2025, while CUPE Local 79 coverage went into effect on March 26, 2025.

Inclusion of Gender Affirming benefits within the Toronto Professional Fire Fighters Association (TPFFA) Local 3888 is pending the outcome of Interest Arbitration.

CUPE Local 2998 and the AOCC are currently in collective bargaining. Monetary items, including gender-affirming benefits, have not yet been discussed. Historically, the same employee benefit plans provided to CUPE Local 79 are negotiated for the full-time AOCC employees, and as such, these benefits are likely to be part of the discussion at the bargaining table.

Changes to the City's benefits plan for non-union employees, including expanding health care benefits, are subject to Council approval and will be considered as part of the Operating Variance Report for the Six Months Ended June 30, 2025, proceeding to the September 29, 2025 Executive Committee meeting.

CONTACT

Michelle Gordon, Director, Pension, Payroll & Employee Benefits
Phone: 416-397-2122, email: michelle.gordon@toronto.ca

La-Verne Georgiadis, Manager, Policy and Program Management
Phone: 416-392-3901, email: la-verne.georgiadis@toronto.ca

SIGNATURE

David Mclsaac
Executive Director, Finance Shared Services

ATTACHMENTS

Appendix 1 - OHIP Gender Confirming Surgery
Appendix 2 - Summary of GreenShield Gender Affirmation Benefit

Appendix 1 - OHIP Gender Confirming Surgery

Ontario funds two types of gender-confirming surgery: genital and chest.	
To qualify for surgery the individual MUST: <ul style="list-style-type: none">• be assessed and recommended for surgery by either one or two healthcare providers (e.g. a qualified doctor, nurse practitioner, registered nurse, psychologist or registered social worker)• have a referral for surgery completed and submitted to the Ministry of Health and Long-Term Care by a physician or nurse practitioner; and• have the surgery approved by the Ministry of Health and Long-Term Care before the surgery takes place.	
Approval for genital surgery requires: <ul style="list-style-type: none">• assessment and recommendation for surgery by either one or two healthcare providers (e.g. a qualified doctor, nurse practitioner, registered nurse, psychologist or registered social worker)• a referral for surgery completed and submitted to the Ministry of Health and Long-Term Care by a physician or nurse practitioner; and• the surgery approved by the Ministry of Health and Long-Term Care before the surgery takes place.	Approval for chest surgery requires: <ul style="list-style-type: none">• one assessment recommending surgery from a qualified doctor or nurse practitioner that confirms the individual has:<ul style="list-style-type: none">• a diagnosis of persistent gender dysphoria, and• completed 12 months of continuous hormone therapy with no breast enlargement (unless hormones are not recommended) if seeking breast augmentation.
Application for Surgery <p>To apply for gender confirming surgery, the individual's doctor or nurse practitioner needs to fill out and submit the application along with the assessments and recommendations for surgery, to the Ministry of Health and Long-Term Care.</p> <p>The application is for patients seeking services in Ontario, out of province but within Canada or outside of the country.</p> <p>The individual's doctor or nurse practitioner will let them know if their application is approved.</p>	

Appendix 2 – Summary of GreenShield Gender Affirmation Benefit

Foundation	Focused	Coverage
Reimbursement for core surgeries and services assisting in physical alignment of the individual's transitioned gender.	Reimbursement for surgical enhancement of features following the accepted gender ideal.	Provides a lifetime maximum for core surgeries and services assisting in physical alignment of the individual's transitioned gender.
Covered core surgeries and services: <ul style="list-style-type: none"> • Vocal surgery • Laser hair removal • Chest contouring/breast construction • Tracheal shave • Facial feminization • Vaginal dilators 	Covered surgical enhancements: <ul style="list-style-type: none"> • Face/eyelid lift • Lip/cheek fillers • Hair transplant/implants • Nose surgery • Gluteal lift/implants • Liposuction/lipofilling 	
Reimbursement of eligible expenses is subject to a diagnosis of gender dysphoria from a medical doctor or nurse practitioner, in addition to a reasonable and customary (R&C) fee per claim.		