

Group Benefits Frequently Asked Questions

Is my municipality too small to be involved in this LAS program?

No – the LAS program can provide group benefits quotations for municipalities with as few as 3 full-time staff. The LAS program is specifically targeted towards small and medium-sized municipalities, as we can provide competitive costs and flexible benefits coverage not always available to organizations of this size.

Why does LAS offer a group benefits program?

It is consistent with our mandate of providing unique programs and services to Ontario municipalities that provide cost savings through economies of scale purchasing and reduced overall administration. This LAS program allows municipalities to obtain volume discounts, higher group life and long-term disability non-medical evidence maximums, and reduced overall administrative costs.

Who is Mosey & Mosey?

Mosey & Mosey has been LAS' group benefits program partner since 2009. They were selected after a comprehensive review process. Mosey & Mosey are employee benefit consultants to over 200 public sector employers across Ontario including more than 150 municipalities (more than any other agent, broker or consultant firm in Ontario).

Who provides the insurance quotes obtained through the LAS program?

Expressions of interest for quotations are always submitted to LAS, but the quotation process is facilitated by Mosey & Mosey, with all quotations being underwritten by Sun Life Financial.

What are the 'typical' savings for municipalities compared to a stand-alone plan?

Savings have been as high as 25% annually but typical annual savings for program members have been 13% at time of enrollment with LAS.

What is the process for my municipality to get a quote? Are we obligated to enroll?

A quotation can be obtained by completing the Expression of Interest on the LAS website. Quotations are provided to members at no-charge and there is no obligation to enroll.

What is the turnaround time for a quotation through the LAS program?

The turnaround time for quotations varies according to a number of factors: size of your organization, work involved in matching your current benefits, and the availability of municipal staff to provide required information. Mosey & Mosey will endeavor to present you with a quotation in 3-4 weeks from the receipt of all information.

What information do I have to provide to LAS and Mosey & Mosey to receive a quotation?

To obtain a quote you will be asked to provide the following information to Mosey & Mosey, or Mosey & Mosey can gather this information from your current carrier with a letter of authorization from your municipality.

- Employee Data – personal and salary information, employee class and current benefits (i.e. single/family and standard/extended health and dental)
- Copy of current Schedule of Benefits
- Three years of rating history and claims experience from current insurance carrier

The municipality is already a Mosey & Mosey client, are there any additional benefits of the LAS program?

If you are within the LAS target market – i.e. small to medium-sized municipality, and not participating in a large consortium plan with Mosey & Mosey, then the LAS program could provide value to your municipality.

We are currently insured with Sun Life, is there any additional benefit of the LAS program?

If you are currently insured independently (i.e. outside of a large volume consortium arrangement) then the LAS program may be an attractive option for your organization because of the volume discounts and reduced administration costs that can be realized.

My municipality currently has an active benefits contract; can I still inquire about the LAS program and when can I enroll?

You can obtain a quotation through the LAS program at any time, even if you have a group benefits plan currently in place. Enrollments can also occur at any point in the year. You can terminate any group insurance program at any time, not just at renewal. Most providers require that clients provide 30 days notice when terminating.

Is my municipality guaranteed competitive rates at renewal through the LAS program?

LAS program members will enjoy competitively priced group insurance products at every renewal with savings achieved through program-wide volume purchasing and reduced administration costs. All renewal rates will be calculated utilizing a number of factors including experience of the member municipality, experience of the larger LAS pool, as well as a savings factor for the reduced administration costs achieved by the LAS program.

What is the added value of an LAS Benefits User Committee? Why would I want to participate?

The LAS Benefits User Committee provides participants with an opportunity to suggest modifications to the current program from an administrative perspective, as well as to provide input as to how the program can be improved. This committee will also steer the educational offerings that LAS and Mosey & Mosey offer to program members.

If my municipality signs up with the LAS program will Mosey & Mosey be the consultant or do we retain our previous consulting firm?

Mosey & Mosey is the group benefit consulting firm LAS has chosen to partner with to represent each municipality that signs up for the LAS program. Your consultant would change. Mosey & Mosey will be responsible for the financial management of each individual contract within the larger LAS program, as well as the joint administration of the overall program with LAS.

If I enroll in the LAS program, what process/steps can I expect in changing to a new insurer?

Mosey & Mosey will provide guidance and assistance during the transfer of your group program from your current insurer to Sun Life Financial, if applicable. All necessary forms, instructions, etc., will be provided to you by Mosey & Mosey to ensure a seamless transition in carriers. They will also provide the documentation necessary to terminate your current group program in a timely fashion.