

# Report to Municipal Council



<b>Meeting Date:</b> March 19, 2025	<b>Report Date:</b> March 10, 2025
<b>Reason Before Council:</b> For Information Only	<b>Priority:</b> Normal
<b>Department:</b> General Government	<b>Type of Meeting:</b> Regular Meeting

**Report Title:** Update on Benefit Plan for Non-Union Staff

## **Recommended Resolution:**

That the Non-Union Staff's benefit plan remains with Mosey & Mosey / Sun Life.

## **Analysis & Background:**

Following direction from Council at a previous meeting to switch the non-union Health Benefit Plan to the Canoe Broker (LAS), staff proceeded with the necessary notice to Sun Life to terminate the plan.

This notice to Sun Life initiated additional discussions with Mosey & Mosey, and multiple emails and phone calls explaining our reasons were made. We even shared the Union member plan details as a comparison and reason for our decisions.

Sun Life came back with a retention offer with a 20.3% reduction in the rate.

Canoe Offer                      \$3,844 per month (+tax)

Sun Life original offer        \$4,162 per month (+tax)

Sun Life retention offer       \$3,318 per month (+tax) Total \$3,583 with  
tax. Price effective April 1, 2025 and valid until **November 1, 2026**

With the obvious price difference, I rescinded our direction to terminate the plan with Sun Life.



I also reached out to the Canoe representative with the results of the counteroffer. They were not able to match the counteroffer. They did provide some advice / caution as follows:

- They believe that the 20% reduction may not be sustainable and that we may be looking at increases at renewal. They remain open for discussion if we wish to change plans in the future.
- The Sun Life Plan does not offer an HR consultant benefit.
- They had some high-cost drug price protection in their plan where the Sun Life Plan does not.
- They did admit that a 20% rate reduction is not normally seen, the actual words used were "it's unheard of".

From Mosey & Mosey,

*"Hi Denis,*

*Thank you for the email and message below.*

*We are happy to hear that the Municipality has decided to remain with Sun Life and that we will continue to partner together.*

*We will inform Sun Life of the decision and have them adjust the rates as of April 1, 2025, these rates will be guaranteed until November 1, 2026.*

*Looking ahead, it is difficult to determine rates as we will need to review claims experience at that time for both your Municipality and the LAS Consortium. We will continue to provide renewal projections which will include information in regards to future rates.*

*Looking back at the premium/rate history;*

*November 2020; savings of 24.6%*

*November 2021; no change to rates*

*November 2022; reduction of 1.8%*

*November 2023; reduction of 1.0%*

*November 2024; reduction of 1.5%*

*April 2025; reduction of 20.3%*



*We will continue to negotiate the best rate possible and provide the service required to ensure that you and the Municipality see value from us here at Mosey & Mosey.*

*Best Regards,  
DJ*

Please note at anytime, with 30 days notice, we can withdraw from the benefit plan.

**Attachments:**

- Offer from Sun Life

**Prepared By:** Denis Turcot, CAO