



## Staff Report

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**Report To:** Council Meeting  
**From:** Robin Greenall, Chief Administrative Officer  
**Date:** 2026-04-23  
**Subject:** Corporate Group Benefits

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### **Recommendation:**

That West Elgin Council hereby receives the report from R. Greenall, CAO regarding the corporate group benefits program, and

That Council approve a contract with Desjardin Insurance as the selected provider of their Corporate Group Benefits Program, and

That Council approve a contract with AIG as the selected provider of the AD&D Insurance benefits.

### **Purpose:**

The Corporation of the County of Elgin conducted an RFP for the services of a group benefits provider. This RFP included the following three (3) agencies (“consortium members”):

- County of Elgin
- Municipality of West Elgin
- Township of Southwold

The goal of the RFP was to find a group benefits provider who could effectively and competently manage the employee group benefits plan for the consortium members and ensure a high level of customer service for both the employers and their members.

The County’s procurement team worked in tandem with the People Corporation consulting team to ensure procurement guidelines were enforced and the necessary benefits knowledge was accessed as needed throughout the process.

### **Background:**

The consortium members were previously part of a larger consortium with Manulife since 1978; this included basic life, long term disability, health and dental insurance. All benefits under Manulife are fully insured. AIG is the current provider for Accidental Death & Dismemberment (AD&D) insurance for the County and Southwold. West Elgin’s AD&D insurance is under Manulife.

It is unknown the last time the group benefits contracts were marketed. As such, it was prudent to survey the market for a provider that could meet evolving needs and investigate what the benefits

marketplace can offer in terms of benefits fraud prevention, improved customer service for employees and employer alike and alternate benefit options.

As a result of the recent benefits consultant RFP, the consortium split and West Elgin and Southwold joined with the County to market for a benefits provider.

The RFP was released on January 30, 2026, with a closing date of February 27, 2026. Providers were allowed to quote on either Part 1, which included basic life, long term disability, health and dental insurance, or Part 2, which was specific to AD&D insurance only.

There were 10 providers who were granted secure access to the required RFP documents. Of those, three (3) submitted for both Parts 1 and 2 and two (2) submitted for Part 2 only.

People Corporation assisted with assessment of the qualitative and quantitative review of the RFP. The scoring criteria were as follows:

### Part 1:

Item	Total
Company Experience & Profile	10.00
Service Questionnaire	25.00
Financial Questionnaire	20.00
Transition Questionnaire	15.00
Pricing	30.00
<b>Total Points</b>	<b>100.00</b>

The service, financial and transition questionnaires included a combined 93 questions related to key areas that impact on the ongoing insurance contract with the selected provider, including renewal methodology, service standards and commitments, disability management services, rate guarantees and transition services.

The qualitative score summary is noted below for providers that submitted for Part 1:

Item	IA	Manulife	Desjardins
Company Experience & Profile	7.00	9.00	7.00
Service Questionnaire	17.35	18.10	19.38
Financial Questionnaire	13.64	12.64	15.79
Transition Questionnaire	10.00	10.00	10.79
<b>Total Points</b>	<b>47.99</b>	<b>49.74</b>	<b>52.95</b>

Desjardins stood out in the service questionnaire, which highlighted their customer service standards, clear disability management protocols, including detailed disability claims appeals procedures, fulsome mobile and web-based member and plan sponsor tools for ease of administration.

In the financial questionnaire, Desjardins stood out due to the extended rate guarantee periods, maximum renewal adjustments for two (2) consecutive renewal periods, and no up-front binder payment requirement.

**Part 2:**

Item	Total
AD&D Questionnaire	50.00
Pricing	50.00
<b>Total Points</b>	<b>100.00</b>

Note that Part 2, AD&D insurance, is considered a “commodity insurance product”. As AD&D claims are generally rare in frequency, there are generally little day-to-day service requirements, which therefore eliminates the need to assess the quotes to the same detailed level as Part 1 benefits. AD&D insurance awards are generally based on matching plan design and/or enhancing existing coverage and best pricing.

Qualitative score summary is noted below for providers that submitted for Part 2:

Item	IA	Manulife	Desjardins	AIG	Beneva
AD&D Questionnaire	37.94	30.00	32.65	42.06	22.65
<b>Total Points</b>	37.94	30.00	32.65	42.06	22.65

As the incumbent provider, AIG was able to match the existing plan design; in addition, they enhanced the plan by adding additional benefits including carjacking, criminal assault and cosmetic disfigurement. Other providers could not 100% match the existing benefits for all member organizations and did not offer any further enhancements in coverage.

**Financial Implications:**

See attached file for pricing summary specific to the Municipality:

**Part 1:**

Pricing was worth 30 points; for the Municipality's overall the estimated cost for each provider is noted below. Costs below consider extended rate guarantees, maximum ceilings on renewals and market discounts. The projected 5-year cost for the Municipality is:

Part 1 (5 year costs)	iA	Manulife	Desjardins
<b>Basic Life Insurance</b>	\$ 28,844.53	\$ 42,006.60	\$ 22,647.96
<b>Long Term Disability (Taxable)</b>	\$ 132,076.53	\$ 115,820.73	\$ 113,817.34
<b>Health</b>	\$ 175,554.00	\$ 237,135.60	\$ 188,179.20
<b>Dental</b>	\$ 136,573.20	\$ 178,743.60	\$ 136,359.00
<b>TOTAL COMBINED</b>	<b>\$ 473,048.26</b>	<b>\$ 573,706.53</b>	<b>\$ 461,003.50</b>

**Part 2:**

For Part 2, AD&D insurance, the financials were worth 50 points; for the Municipality overall the estimated cost for each provider is noted below. Costs below consider extended rate guarantees, maximum ceilings on renewals and marketing discounts. The projected 5-year cost for the Municipality is:

Part 2 (5 year costs)	iA	Manulife	Desjardins	AIG	Beneva
AD&D	\$ 3,578.34	\$ 6,223.20	\$ 5,127.84	\$ 3,889.50	\$ 4,356.24

**Final Scores:**

Part 1 combined qualitative and pricing scores for each provider are noted below:

Item	IA	Manulife	Desjardins
Company Experience & Profile	7.00	9.00	7.00
Service Questionnaire	17.35	18.10	19.38
Financial Questionnaire	13.64	12.64	15.79
Transition Questionnaire	10.00	10.00	10.79
Pricing	29.70	26.30	30.00
<b>Total Points</b>	<b>77.69</b>	<b>76.04</b>	<b>82.95</b>

In addition to the scoring above, all providers presented to the consortium members. After reviewing proposals, pricing and presentations, we recommend a change in benefits provider to Desjardins Insurance.

For Part 2, AD&D insurance, the final scores are noted below:

Item	IA	Manulife	Desjardins	AG	Beneva
AD&D Questionnaire	37.94	30.00	32.65	42.06	22.65
Pricing	50.00	28.83	33.00	46.00	47.67
<b>Total Points</b>	87.94	58.83	65.65	88.06	70.31

We recommend the AD&D insurance transition to AIG.

**Policies/Legislation:**

**Alignment with Strategic Priorities:**

Infrastructure Improvement	Recreation	Economic Development	Community Engagement
<input type="checkbox"/> To improve West Elgin's infrastructure to support long-term growth.	<input type="checkbox"/> To provide recreation and leisure activities to attract and retain residents.	<input type="checkbox"/> To ensure a strong economy that supports growth and maintains a lower cost of living.	<input type="checkbox"/> To enhance communication with residents.

Respectfully submitted by,

Robin Greenall.  
Chief Administrative Officer