



Report to Committee of the Whole

From: Holly Hurley, Director of People and Culture
Mike Hoogstra, Manager of Procurement and Risk

Date: April 14, 2026

Subject: PAC 26-02 Benefits Provider RFP

Recommendation(s):

THAT Desjardins Insurance be selected as Group Benefits Provider for the County of Elgin, RFP No. 26-P03, effective July 1, 2026; and

THAT County Council approve the renewal coverage with AIG Insurance for AD&D coverage, effective July 1, 2026; and

THAT the Warden and Chief Administrative Officer be authorized to execute all contracts and related documentation.

Introduction:

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:

- 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 ensuring a high level of customer service for both the employers and their members.

The County of Elgin has engaged the services of our consultant People Corporation in an advisory capacity to this Request for Proposal.

Background and Discussion:

The above noted agencies were previously part of a larger insurance consortium with Manulife since 1978. AIG is the current provider for 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 our evolving needs. 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 was broken down 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
Total Points	100.00

Once the proposals for Part 1 were reviewed and evaluated based on the criteria noted above, Desjardins was the highest scoring firm.

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
Total Points	100.00

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

Once the proposals for Part 2 were reviewed and evaluated based on the criteria noted above, AIG was the highest scoring firm.

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 were not able to 100% match the existing benefits for all member organizations and did not offer any further enhancements in coverage.

In addition to the evaluation process, all providers presented to the County on March 31. After reviewing proposals, pricing and presentations, we recommend a change in benefits provider to Desjardins Insurance.

We recommend the AD&D insurance remain with AIG; with this, there is no carrier transition required.

Financial Implications:

Part 1:

Financials were worth 30 points; for the County overall the annual estimated cost for Desjardins is noted below:

Part 1 (5 year costs)	Desjardins
Basic Life Insurance	\$ 357,525.84
Long Term Disability (Taxable)	\$ 2,194,001.61
Health	\$ 4,087,462.80
Dental	\$ 1,811,944.80
TOTAL COMBINED	\$ 8,450,935.05

The total combined cost for Desjardin represents the lowest cost proposal.

Part 2:

Financials were worth 50 points; for the County overall the annual estimated cost for AIG is noted below:

Part 2 (5 year costs)	AIG
AD&D	\$ 24,230.25

Advancement of the Strategic Plan:

This initiative supports the strategy for Organizational Culture and Workforce Development with a focus to develop competitive employment packages. It also contributes to a respectful, productive workplace culture by promoting staff wellness and development, enabling the County to continue delivering high-quality public services. It

also aligns with the County's values of respect, integrity, and service focus, fostering a positive organizational environment.

Local Municipal Partner Impact:

The County will work closely with Southwold and West Elgin if the proposed changes are approved Council. Participants from each Municipality were included on the presentations by the carriers.

Communication Requirements:

The People and Culture Team will work with the implementation team with Desjardin and the communications team to ensure a seamless transition to the new provider.

Conclusion:

All of which is Respectfully Submitted

Approved for Submission

Holly Hurley
Director, People and Culture
Mike Hoogstra
Manager of Procurement and Risk

Blaine Parkin
Chief Administrative Officer/Clerk