



THE LUMBER AND BUILDING MATERIALS ASSOCIATION OF ONTARIO



Group Benefits Program

The power of a larger pool

The success of any organization depends largely on the quality of its staff. Smaller employers find it difficult to compete for good staff because these individuals often prefer the security and benefits offered by larger employers.

As a member service, the LBMAO offers a group benefits package through our insurance partner Morneau Shepell. This provides the combined volume power of our membership, and thus provides significant savings.

In addition, the LBMAO program offers a wide selection of benefits that would not otherwise be available to our members. Whether your employee is a young single individual or has a mature family, the LBMAO program has the flexibility to meet any specific needs.

The group insurance program is underwritten by Great West Life for Life, Dependent Life, and Disability, ACE INA for Accidental Death & Dismemberment and Green Shield for Extended Health and Dental benefits. An EAP program provided by Shepell is also included as part of the Extended Health benefit.

If you do not have a current group benefits program and cost is a deciding factor for you, we encourage you to contact our partners Morneau Shepell for a free no obligation quote for your organization.

If you currently have a benefits program through a different carrier; this might be a good opportunity to get a second opinion on the strength of your current plan. As our insurance partner, Morneau Shepell will evaluate your current plan and see if they can provide you with savings by incorporating you into the LBMAO program. Even if you were a member in the past and left; there has been changes to the plan that has increased in savings for our members and we encourage you to explore this option.

How it works

The group benefits plan is designed on a building-block approach. Each employer can choose the plan, which is best suited to the needs of its staff. Options are:

Basic – includes Life Insurance, Accidental Death & Dismemberment and Extended Health Care

Enhanced Basic – includes everything in Basic plus Long-Term Disability

Standard – includes everything in Enhanced Basic plus Dental Care

Enhanced Standard – includes everything in Standard plus Short-Term Disability

			Short-Term Disability
		Dental Care	Dental Care
	Long-Term Disability	Long-Term Disability	Long-Term Disability
Extended Health Care	Extended Health Care	Extended Health Care	Extended Health Care
AD&D	AD&D	AD&D	AD&D
Life Insurance	Life Insurance	Life Insurance	Life Insurance
Basic	Enhanced Basic	Standard	Enhanced Standard



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Please note, we would be happy to provide a custom quote if you already have a benefits program. Please contact Morneau Shepell directly at sfarooqi@morneaushepell.com.

Implementing a benefits program

The program is available to all members of LBMAO. There is no minimum size: any member with one or more eligible employees may join the program. To establish a plan, the employer needs to answer four questions:

- 1. Which of the four plans to provide to its staff?**
The Standard plan is the most common choice, with Basic or Enhanced Basic being offered to staff in smaller association head offices.
- 2. Whether to pay premiums quarterly in advance, or by monthly pre-authorized cheques?**
Most organizations find it is easier to budget for a monthly cost
- 3. Whether to pay the entire cost of the plan, or share part of the cost with employees?**
Most employers pay the entire cost of benefits for their staff. If costs are shared, employees are often asked to pay the entire cost of their long-term disability coverage or half of the cost of their health and dental benefits, and the employer pays the rest of the cost.
- 4. When should the benefit plan take effect?**
Most employers make coverage effective on the 1st of the month following approval by the Board of Directors. All eligible employees are automatically insured as of that date if they are approved medically.

Eligibility for benefits

Employees are eligible for benefits if they are under age 65, work at least 20 hours per week and have been actively employed for 90 consecutive days. Eligible dependents include the employee's spouse (legally married or common-law) and children up to age 21, or age 25 if a full-time student.

Follow these steps to apply for coverage under the LBMAO group insurance program:

1. Complete the "Group Insurance Quotation" form
2. You will receive a group insurance quotation from Morneau Shepell and all material required to apply.
3. The employer completes a one-page "Application for Group Coverage" form to select a plan design for the group.
4. Each employee completes a one page "Employee Application for Group Insurance" form to select the level of coverage required, and an "Evidence of Insurability" form.
5. Send all completed application forms to:

Dave Campbell
#112 - 120 Traders Blvd East,
Mississauga, ON, L4Z 2H7
or at dwcampbell@lbmao.on.ca.

Please keep a copy of all application forms for your files. No binder cheque is required.