



# **EMPLOYEE BENEFIT PROGRAM**

The RMA Trade Division is proudly offering municipalities and all public sector entities in Alberta a unique employee benefits program. By partnering with Lane Quinn as a service provider, RMA is providing a new outlet for organizations to customize individual benefit programs which fit their employees' needs and financial parameters. Visit RMAlberta.com for more information.

### WHAT IS THE RMA DIFFERENCE?

### **Independent Advice and Innovative Service**

Our approach is fully independent and is designed to understand and meet your employee benefit needs. We have experienced consultants who provide unbiased advice on plan design and financials. Our team of dedicated account managers are focused on providing industry leading service to every member regardless of their size.

#### Value for You and Your Employees

The RMA Employee Benefit Program value proposition is to design and manage group benefit programs and group retirement savings plans that properly address each member's unique needs and objectives. We understand the need for programs aimed at attracting and retaining staff, while keeping the bottom line in mind. As one of the largest and fastest growing benefit consulting firms in Western Canada, Lane Quinn is able to leverage its entire block of business in order to provide RMA Members with the most competitive pricing in the marketplace.

### We Work For You

Our team members act as an extension of your human resources, payroll and finance departments. We are here to assist you in all areas of plan design, funding arrangements, and effective communication to employees. Our independent model provides you with unbiased access to all major insurance carriers that provide benefit services in Canada.

#### **Benefit Consulting and Financial Services**

- Consulting advice in all areas of group plan design and funding fully insured, refund accounting, and administrative services only (ASO).
- Annual in-depth renewal analysis and negotiations on your behalf.
- Benefit plan marketing audits to ensure rates are always market competitive.
- Quarterly reporting of Health Care, Dental and Short Term Disability claims utilization to keep you apprised of the financial performance of your program
- Industry benchmark studies to ensure that you group plan design remains competitive in your industry and region.

### **Dedicated Account Manager Services**

- One point of contact for ongoing day to day service support for all aspects of benefit plan administration.
- Assistance with any administration challenges such as escalated claims issues, insurance carrier service issues, billing discrepancies, etc.
- Conduct employee information sessions as required.
- Design and conduct employee satisfaction surveys.
- Coordinate all group policy amendments and prepare employee announcement memos regarding benefit plan changes.

## **SCOPE OF SERVICES**

#### **New Plan Implementation**

- Coordinate the entire process with the newly appointed insurer
- Assist with the collection and review of employee enrollments
- Review all employee materials and contract documents prior to delivery to the client
- Create customized benefit information packages for all employees, inclusive of insurance company deliverables (booklets, ID cards, etc.)
- Conduct employee information meetings
- Assist with training on insurance carrier on-line administration tools

### **Other Corporate Services**

- Updates on any legislative changes impacting employee benefits
- Health Care Spending Accounts (HCSA)
- Health and wellness programs
- Contractor, Council and director coverage
- Travel insurance group and individual coverage
- Employee & Family Assistance Programs (EFAP)
- Guaranteed Standard Issue Critical Illness policies
- Best Doctor's Elite Diagnostic Imaging Services immediate access to MRI and CT scan imaging
- Global medical access insurance coverage available for groups or individuals; providing access to the best medical care anywhere in the world. Coverage can be retained and used as an emergency travel insurance policy for retirees

# CONTACT

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