



\* Did you know...

# MCCA HAS A COMMITTEE THAT REVIEWS ALL OF IT'S INSURANCE PROGRAMS?

Decisions about group benefits are made by MCCA members for MCCA members.



## Strength & Protection.

With over 1000 people in the program, there is a collective buying power that protects the plan and reduces unexpected and unaffordable rate increases.

That means low prices and the best coverage.



## The plan offers Value & Stability.

Over the last 7 years, total premiums have decreased by 2.9% (2019-2026). That's the power of a large association plan protecting affordability.

### For context:

In 2021, a 45-minute massage averaged \$65.  
In 2025, it was an average of \$85. That is a 30% increase to cost of massage.  
Yet, insurance premiums are down 1.3% within the same time period (2021-2025).



What sets the MCCA plan apart from others?

Unlimited physio coverage

Retiree Benefit Category

Canada Life - Health and Wellness Centre

Dedicated MCCA Child Care Benefits Committee



## Considering Other Options?

### Read This Member Testimonial First...

Our centre left the MCCA benefit plan over 20 years ago when an insurance broker offered us better benefits at a lower cost.

I stayed with that broker for many years because he consistently worked hard to maintain comparable benefits, though we did move between carriers as rates would start low and then increase after a year or two. Our last plan was with a carrier, which attempted a 24% increase in one year, clearly unreasonable.

While the broker searched for alternatives, I also contacted the MCCA provider (Health Source Plus at the time). **When I shared the plan options and rates with my broker, he advised me to switch to the MCCA plan, as he couldn't find anything comparable in terms of benefits and cost.**

**We switched back to the MCCA plan and have stayed since.**

While outside providers may offer short-term savings, rates inevitably rise, leading to frequent plan changes and added administrative burden.

**The stability of the MCCA plan is its strongest advantage.**

Executive Director & Long Standing MCCA Member

## Not a plan member and want to learn more?

Please contact Steve Mansbridge at [steve.mansbridge@hubinternational.com](mailto:steve.mansbridge@hubinternational.com)

