



Canadian Massage Therapist Association  
Association Canadienne de Massothérapeutes

Canadian Registered Massage Therapy Association  
All Registered Canadian Massage Therapists  
Group Benefits Program

## Insights into the CMTA Member Benefits Program: April 2024 Update

In January 2023, the CMTA introduced a flexible member benefit program for registered massage therapists, aiming to offer financial protection and well-being tailored to each member's health needs.

The program saw significant usage in 2023, indicating its popularity among enrolled CMTA members. With that being said, changes were made to the benefits offered, along with larger than usual premium increases at renewal and unfortunately, some members were unable to continue with the plan after renewal.

Perlinger Group Benefits is committed to safeguarding the longevity and value of the plan, ensuring it remains accessible and beneficial to all CMTA members in the long term. Our aim is to offer an exceptional plan with competitive options and pricing, supporting the sustainability of the program for years to come.

As we approach the upcoming benefit year, Perlinger Group Benefits is eager to extend support to the CMTA and its members in every possible manner. Our focus remains on providing comprehensive coverage while maintaining affordability and value.

To foster transparency and understanding among CMTA members, Perlinger Group Benefits recognizes the importance of offering further details on the program changes effective April 1st, 2024. We are committed to providing additional insights on how benefit plans are administered and rated, ensuring clarity and confidence for the future.

### **Re-Enrollment Protocol Following Termination**

Upon termination from the plan, a two-year waiting period commences from the termination date before a member can re-enroll. Additionally, both the member and their dependents must provide medical evidence for consideration at re-enrollment. Equitable Life will evaluate the submitted information, and if approved, members will be eligible for re-enrollment at that time. \*There will be a \$250/insured maximum for all dental services for 12 consecutive months following plan re-enrollment. Should a member terminate for a second time, re-enrollment onto the plan will not be permitted under any circumstances.

These re-enrollment regulations are implemented to safeguard the plan's sustainability and prevent any potential misuse. Group benefit plans are designed to provide long-term coverage for unforeseen health expenses. Thus, to preserve the plan and uphold the interests of current enrolled members, these re-enrollment guidelines have been established.

### **Group Benefits: Understanding the Rating Process**

Annually, benefit plans undergo assessment, factoring in the historical utilization of the program. At this time, insurers conduct a thorough review of the benefit program to verify that they are collecting adequate premiums to cover the expenses incurred from the claims they are fulfilling. This premium is determined by evaluating the level of risk assumed by the insurance company, taking into account various factors such as the average age and gender distribution of the workforce, the industry sector, and most importantly, past claims history. These elements collectively influence the calculation of monthly premiums upon renewal.

Allowing members to re-enroll every 12 months could lead to misuse, as individuals might join the program for short periods, exhaust their annual maximums, then terminate, only to rejoin the following year. This practice would significantly inflate program utilization, unfairly disadvantaging those who maintain continuous membership and regularly contribute premiums. Moreover, it could lead to higher plan ratings at renewal and jeopardize the plan's long-term viability.

Perlinger Group Benefits is making every effort to ensure the continuation of the plan for CMTA members and has made the above changes in order to protect the sustainability of the plan for the foreseeable future.

### **Need more information?**

Perlinger Group Benefits welcomes the opportunity to offer further information or clarification regarding the above. Should you have any additional questions, please don't hesitate to contact Perlinger Group Benefits directly. We sincerely appreciate your ongoing interest in the CMTA member benefits program.

Sincerely,



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### Questions?

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