

MLA Member Group Life and Long-Term Disability Insurance Survey

June 16, 2021

MLA is considering creating a consortium or buying pool through National Insurance Services, for member libraries to purchase employer-paid group life and long-term disability (LTD) insurance.

To accomplish this, we would need interest and commitment from enough libraries to meet a minimum number of covered employee lives. This survey is to gauge interest amongst our member libraries to decide if we should take any next steps.

If established, this group life and LTD consortium would have the following advantages:

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Part of a consortium with thousands of other public sector employers across the country

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Rate stability as part of that large purchasing group – year after year, over 95% of groups get no increase or a decrease in rates

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Benefit flexibility to match existing policies, or design a new program to meet your needs and budget

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[Employee Assistance Program \(EAP\)](#) included at no additional cost

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[ID theft assistance and restoration services at no additional cost](#)

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Anticipated initial savings of 15% over in-force rates, and large group discounted pricing for libraries with no current coverage in-force

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Available to employees working as little as 20 hours/week

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Three-year initial rate guarantees

Please complete the survey to share if your library would be interested and able to commit to participating by Friday, June 25.

[Learn more about National Insurance Services \(pdf\).](#)

[Take the Survey](#)