



A benefits program exclusive to members of the Canadian Home Builders' Association

Your program offers comprehensive and customized benefit options as well as value-added services that suit your specific needs and budget.



CHBA's health and dental plan offers members coverage for members and their families



What it offers

Employee health & dental benefit plans designed exclusively for the members who own businesses and are members of CHBA

Comprehensive benefit options that fit your needs and budget



Why provide benefits to your employees?

Attract and retain quality employees for your business

Health & dental premiums are a deductible business expense and a taxfree benefit for your employees

Build and maintain morale and loyalty



What's available

Health: Prescription drugs, Health Spending Accounts medical supplies, massage, chiro, physio etc.

Dental: Cleanings and check ups, x-rays

Life Insurance FAP



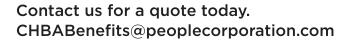
Why choose the CHBA program?

Save money on your current benefits program

Fully pooled plan that ensures sustainable premiums

Quick set up, claim through your mobile app, 48 hour claims processing

Exclusive for CHBA members



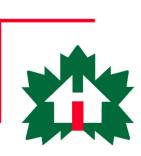




CHBA Benefits Program Mandatory benefits

Entire firm has to choose the same option for all employees





	Bronze	Silver	Gold
Participation rule for individuals & 2-life groups	Eligible without medical evidence	Eligible without medical evidence	Eligible without medical evidence
Life and AD&D Insurance			
Schedule	Flat \$25,000	Flat \$25,000	Flat \$25,000
Reduction	50% at age 65	50% at age 65	50% at age 65
Termination	Plan anniversary following attained age 70	Plan anniversary following attained age 70	Plan anniversary following attained age 70
Extended Health Care			
Drug			
Deductible	Nil	Nil	Nil
Reimbursement	70% reimbursed	80% reimbursed	100% reimbursed
Maximum	\$1,000 / calendar year	\$5,000 / calendar year	\$15,000 / calendar year
Definition	Generic substitution	Generic substitution	Generic substitution
Travel	\$5 million for employees under age 70 \$1 million for employees age 70 or more	\$5 million for employees under age 70 \$1 million for employees age 70 or more	\$5 million for employees under age 70 \$1 million for employees age 70 or more
Hospital	No coverage	Semi-private, 100%	Semi-private, 100%
All other Healthcare	70%	80%	100%
Paramedicals			
Acupuncturist	\$300 / person / year	\$400 / person / year	\$500 / person / year
Physiotherapist	\$300 / person / year	\$400 / person / year	\$500 / person / year
Chiropractor	\$300 / person / year	\$400 / person / year	\$500 / person / year
Naturopath/Homeopath	\$300 / person / year	\$400 / person / year	\$500 / person / year
Podiatrist/Chiropodist	\$300 / person / year	\$400 / person / year	\$500 / person / year
Osteopath	\$300 / person / year	\$400 / person / year	\$500 / person / year
Massage Therapist	\$300 / person / year	\$400 / person / year	\$500 / person / year
Psychologist	\$300 / person / year	\$400 / person / year	\$500 / person / year
Speech Therapist	\$300 / person / year	\$400 / person / year	\$500 / person / year
Medical equipment & supplies	Standard offering	Standard offering	Standard offering
Heating Aids	\$500 / 5 years	\$500 / 5 years	\$500 / 5 years
Eye Exams	\$75 / 24 for adults; / 12 months for children	\$75 / 24 for adults; / 12 months for children	\$75 / 24 for adults; / 12 months for children
Glasses/contacts	No coverage	\$150 / 24 for adults; / 12 months for children	\$250 / 24 for adults; / 12 months for children
Dental			
Annual Deductible	Nil	Nil	Nil
Basic & Comprehensive	70%	80%	100%
Major	No coverage	No coverage	50% reimbursed
Maximum	\$750 per person per year	\$1,000 per person per year	\$1,500 per person per year
Recall exam	Once every 9 months	Once every 9 months	Once every 9 months
Cost per month			
Single	\$119.73	\$147.42	\$211.61
Employees with dependents	\$305.47	\$380.20	\$553.54

September 2023



