CB Benefits

Your CBBP at-a-glance

The Canadian Baptist Benefits Plan (CBBP) is a flexible benefits program, giving you the opportunity to choose benefits coverage that meets your unique personal needs and circumstances.

- You automatically receive foundational **CORE** benefits once your application is approved.
- You can choose one of three options that each include both Health and Dental coverage – **STANDARD**, **ENHANCED**, or **PREMIUM**.
- The STANDARD option is provided at no cost to the member; the costs of the ENHANCED and PREMIUM options are shared between you and your employer (see the Benefits Rate Sheet for details).
- Choices are in place until the next bi-annual re-enrollment (unless you have a qualifying life event).

YOUR CORE BENEFITS

COVERAGE	DETAILS
Basic Life Insurance	• Employee: $40,000
Dependent Life Insurance	• Spouse: $20,000; Child(ren): $8,000
Long Term Disability (LTD)	• 67% of monthly earnings up to a maximum benefit of $5,000 • Payable after 189 days (27 weeks) of disability • Benefits are integrated with any disability benefits payable to you under the Canada Pension Plan • Benefit payments are taxable as income
Accidental Death and Dismemberment (AD&D)	• Provides a lump-sum cash benefit of up to $25,000 if you suffer a serious injury or die because of an accident
Healthcare Online by Consult+	• Consult+ provides you and your family with unlimited 24/7 secure online access to Canadian healthcare professionals—when and where you need it • Includes: diagnoses and advice; prescriptions (new and renewals); lab and imaging orders; and specialist referrals
Employee Assistance Program (EAP)	• Provides you and your dependents with access to confidential counselling and information services
Teladoc	• Provides you and your dependents with access to a network of medical specialists if you are diagnosed with a serious illness • Allows you to get a complete explanation of your medical condition, verify a diagnosis, and confirm best treatment options

HEALTH AND DENTAL OPTIONS

	OPTIONS		
	STANDARD	**ENHANCED ($)**	**PREMIUM ($$)**
HEALTH			
Prescription Drugs			
All options: • Includes a Dispensing Fee cap of $5, and a Drug Card to be used at the point of sale • Out of pocket maximum of $5,000 per person, per year, all additional eligible expenses are reimbursed at 100% • Covers preventive vaccines; covers continuous glucose monitors up to $4,000 per person per calendar year			
Prescription Drug Reimbursement			
• Formulary drugs	**75%**	**80%**	**90%**
• Non-formulary drugs	**50%**	**60%**	**70%**
Other Health coverage expenses are reimbursed based on the percentage below, up to the maximums listed (per person, per year)			
Reimbursement	**75%**	**80%**	**90%**
Paramedical			
• Speech Therapist	$1,500 per year	$1,500 per year	$1,500 per year
• Psychologist • Social Worker	Up to $1,500 per year combined	Up to $1,500 per year combined	Up to $1,500 per year combined

HEALTH AND DENTAL OPTIONS (continued)

	OPTIONS		
	STANDARD	ENHANCED ($)	PREMIUM ($$)
Paramedical			
• Psychotherapist • Certified Counsellor	Up to $1,500 per year combined	Up to $1,500 per year combined	Up to $1,500 per year combined
• Physiotherapist • Registered Massage Therapist (RMT) • Osteopath • Chiropractor • Podiatrist / Chiropodist • Naturopath • Acupuncturist	Up to $500 per year for each service. There is a combined annual maximum of $1,000 in addition to the specific per practitioner maximum indicated above	Up to $500 per year for each service. There is a combined annual maximum of $1,250 in addition to the specific per practitioner maximum indicated above	Up to $750 per year for each service. There is a combined annual maximum of $1,500 in addition to the specific per practitioner maximum indicated above
• Homeopath	n/a	n/a	
• Occupational Therapist	n/a	n/a	
Travel insurance			
Under all three options, emergency out-of-country medical insurance is covered up to $1,000,000 per person per emergency.			
Vision Care			
• Eye exams	n/a	Up to $50 every 2 years	Up to $100 every 2 years
• Frames and lenses, contact lenses	n/a	Up to $150 every 2 years (every year for eligible child[ren]	Up to $200 every 2 years (up to $150 every year for eligible child[ren]
Medical services and supplies			
All three options include coverage for the services of an ambulance (including air ambulance).			
• Private-duty nursing	Up to $5,000 every 3 years	Up to $5,000 every 3 years	Up to $10,000 every 3 years
• Orthotics and orthopedic shoes	Up to $300 per year	Up to $300 per year	Up to $300 per year
• Hearing aids	Up to $300 every 4 years	Up to $300 every 4 years	Up to $600 every 5 years
DENTAL			
• Annual maximum	$500 per calendar year	Up to $1,500 per year	Up to $2,000 per year for Basic and Major combined
• Basic services (e.g., routine, preventive, endodontic, periodontic)	**75%**	**80%**	**80%**
• Frequency of Recall exams	Once every 12 months (every 6 months for eligible child[ren])	Once every 12 months (every 6 months for eligible child[ren])	Once every 12 months (every 6 months for eligible child[ren])
• Major restorative services (e.g., crowns, onlays, bridges, and dentures)	n/a	n/a	**50%**
• Orthodontia	n/a	n/a	**50%** (to a lifetime maximum of $2,000 per person)
HEALTHCARE SPENDING ACCOUNT (HCSA): ANNUAL DEPOSIT			
Member only	$250	$125	n/a (no HCSA under this option)
Member + 1 dependent	$500	$250	
Member + 2 or more dependents	$750	$375	

OPTIONAL INSURANCE

Beginning February 1, 2026, Optional Life and Critical Illness insurance coverages are available through Canada Life's Freedom To Choose insurance (FTCi) program. You can learn more about FTCi **here**. For premium rates and to apply for coverage, log in to **My Canada Life at Work**.

If you purchased Optional Life, Spousal Life, Dependent Life, and/or Optional Critical Illness insurance *before January 1, 2026*, or would like to learn about Optional Accidental Death & Dismemberment (AD&D) Insurance available through CHUBB, see the Benefits Rate Sheet and Election Guide for relevant details.