



# CHBA Benefits Program

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 tax-free 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  
EAP



### 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

Contact us for a quote today.  
[CHBABenefits@peoplecorporation.com](mailto:CHBABenefits@peoplecorporation.com)

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## Mandatory benefits

Entire firm has to choose the same option for all employees

Canadian  
Home Builders'  
Association



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

September 2023

Contact us for a quote today.  
CHBABenefits.com@peoplecorporation.com

**people**  
CORPORATION®  
Experience the Benefits of People

**Blueprint**  
INSURANCE SERVICES INC.