



2022 Annual Report





Table of contents

4 **Message from the CSBT Board Chair**

5 **Message from the CEO**

6 **About CSBT**

9 **Governance**

10 **Board Education**

10 **Members We Serve**

12 **CSBT Associations & Strategic Partners**

13 **Member Wellness**

15 **Disability Management Services**

18 **Claims Overview**

20 **Annual Survey Results**

Message from the CSBT Board Chair

Fellow Members of Community Services Benefits Trust,

Welcome to our first ever Annual Report to our Members. We expect this will be the first of many. I trust the information within will deepen your understanding of the activities of this not-for-profit benefits trust to which you belong. I also hope the extensive information provided will further enhance your trust in CSBT and confirm the wisdom of your decision to join us in our commitment to be the premier provider of employee benefits in the community services sector in Canada.

CSBT launched in British Columbia in January 2002. We started with 8 Community Living agencies. We came together believing we could do a better job of ensuring our employees had the best benefits while we experienced long-term cost containment. We didn't dream of how far things would go over the next 21 years. We are now active in every province and territory. We have over 1,900 member agencies/organizations. There are over 44,000 individual employee lives covered in our program and that, with family members, equates to over 100,000 people enjoying superior employee benefits.

Currently, as you'll see elsewhere in this report, we have over \$170 million in premium under management. In the midst of all the growth we've worked with our administrator, GroupHEALTH Benefits Solutions, to develop extensive value-added features that, if used, provide a true long-term reduction in the slope of cost increases. This means sustainability for the employer. So, while we've grown, we believe our volunteer Board of Trustees is fulfilling the mandate to which we committed.

Our membership base now includes every type of community social service organization. Members include not for profit and for-profit agencies. Many are unionized while many others are not. Some are very large while many are small. Our membership is as broad as community services get in Canada and ranges from Day Care/Early Education providers, through every kind of social service for adults

and children. We provide benefits for museums and private schools, long term care providers, criminal justice agencies, women's services, and so many more.

We're proud that, through GroupHEALTH we are reaching out to every type of service provider and proving that it is possible that employees in our sector can experience quality health and welfare benefits. We know that as we work with you and your employees, we also participate in the stellar work each of you do on behalf of Canadians. We know Canada is a better place because you're there and we're proud to be part of your efforts.

I want to tell you how thankful we are that we chose GroupHEALTH to be our Administrator. None of what we do would be possible without them. GroupHEALTH is completely committed to community services and seeks to serve all of us by asking why things can't be different and better than what we've experienced over the last 70 years. We appreciate all that their efforts do for CSBT, so we thank them and all their Partner Advisors across the country. And, of course, our gratitude goes to Janet Andrews. Janet is GroupHEALTH's VP of Associations and is the person who directly supports the work of our Board of Trustees. You will see her handiwork throughout this report.

Finally, while thanking our Board members for their service and commitment, I want to thank each of you, our members. You put your trust in us. We appreciate that trust and promise we will continue to do all in our power to deserve it.

Thank you All.



Paul Wheeler
Chair, CSBT Board
of Trustees

Message from the CEO

It's a privilege to be leading GroupHEALTH, one of Canada's largest independent employee benefits providers, alongside the Community Services Benefit Trust (CSBT), who for the past 21 years has continued to provide best-in-class support to community services organizations across Canada.

In today's fast-paced world, where stress levels are high and work-life balance seems elusive, we understand that taking care of one's health – mentally and physically – has become more important than ever. It's essential to recognize the value of employee health and wellness, not just for their personal well-being but also for the organization's success.

As we reflect on the past year, we are humbled by the impact that the Community Services Benefit Trust (CSBT) has had in our communities. Our commitment to empowering and supporting individuals and families has never been stronger, and we are proud to report that our efforts are making a real difference.

As the business landscape continues to evolve, our community organizations increasingly turn to innovative solutions to protect their biggest asset, their employees. Throughout the year, we have continued to provide essential services and resources to our valued members including:

- **Returning employees to work safely and quickly** by partnering with Disability Management Institute to assist with disability claims.
- **Providing 24/7 access to certified counselling & support through life's challenges** with our Employee & Family Assistance Program & online, on-demand access to medical service providers with TELUS Health Virtual Care.
- **Serious Illness & Critical Disease Coverage**, so that members are protected with a tax-free lump sum benefit in the event of a serious illness like cancer, heart attack, stroke, or kidney failure.

From education and job training to health and wellness programs, our mission is to enable people to reach their full potential so that they can continue

to support our social and community service organizations and those in need. We strongly believe that the CSBT is a vital pillar for individuals and families to help them overcome their health and wellness obstacles which in turn helps build a better future for themselves and our communities.

Using GroupHEALTH's expertise in building and supporting industry-leading employee benefits plans and harnessing the CSBT board's 150+ years of combined experience running community social services agencies, both organizations have only grown stronger together.

As we look ahead, we are excited to build on our successes and continue to make a positive impact on our communities. Thank you for your ongoing support of the CSBT. Together, we can create a brighter, more equitable future for us all.

Thank you,



Matt Hendrick
CEO, GroupHEALTH Family
of Companies

**Contents of this report are from
January 2022 to December 2022.**

About CSBT

The CSBT is a non-profit trust that was formed in January 2002 by a group of not-for-profit community service organizations. Working together, these organizations created the Trust to provide fully insured, locally accessible benefits to social service organizations.

In 2002, CSBT entered into a strategic partnership with GroupHEALTH Benefit Solutions. Using GroupHEALTH's expertise in building and supporting industry-leading employee benefits plans and harnessing the

CSBT Boards 150+ years of combined experience running community social services agencies, CSBT has grown to over 1400 agencies across Canada and represents more than 43,000 employees.

Administered by GroupHEALTH Benefit Solutions, the CSBT plan is delivered through a national network of Advisor Partners, providing solutions that meet the needs of each organization.

CSBT Board of Trustees



Paul Wheeler,
Board Chair



Barb Cox-Lloyd,
Vice-Chair



Bill Fildes,
Trustee



Sue Talmey,
Trustee



**Darlys
Carlson McDonald,**
Trustee



Liz Barnett,
Trustee



Marilyn Lissimore,
Trustee

Structure



Owners

The Board connects its authority and accountability to those who morally own the organization – in the case of CSBT it is the participating agencies on the benefit plan who are deemed the owners



CSBT Board of Trustees

CSBT contracts with GroupHEALTH to administer the entire CSBT package of benefits



GroupHEALTH Benefit Solutions

GroupHEALTH contracts with the service providers, insurers, and advisors as the administrator of the CSBT benefit program

Insurance providers, DMI,
LifeWorks, etc



Advisor Partners



Participating Agencies

Advisors contract with participating agencies to provide the CSBT benefit program



Employees & Beneficiaries

Vision

CSBT will be the premier purveyor of quality health and welfare products to Community Services in Canada.

Values

The CSBT Board of Trustees value integrity, honesty, openness, excellence, creativity, critical thinking, continual improvement, and mutual respect.

- We are committed and hold ourselves accountable to our participating organizations and to our provider and distribution partners.
 - We have a passion for quality health & welfare products that keep people healthy and on the job.
 - We accomplish our vision by honouring our commitments, providing results, and striving for the optimum experience for our participating organizations.
-

Service Principles

CSBT Trustees and our provider and distribution partners will adhere to the following principles while providing health and welfare products to our participating organizations. We will:

- Start by listening to who you are
 - Treat you in a manner that makes you feel welcomed, valued, and respected
 - Only exist to serve your health and welfare needs
 - We will seek to improve your health and welfare benefits experience
 - We will be a valuable asset in helping you develop and fulfill your health and welfare benefit objectives
-

Key Principles

- 1. All plans must be available to members on a fully insured basis.**
Member organization which choose the fully insured option have no financial liability associated with the plan's financial successes or challenges. These member agencies only financial requirements are to pay their monthly premiums.
- 2. The program engages and consults with participating agencies.**
The CSBT has regular communication with member agencies and provides participating organization with opportunities to provide feedback.
- 3. The program has no operational requirements.**
As a non-profit trust, the CSBT does not directly employ staff or own buildings. To meet this mandate, the CSBT has outsourced the delivery of the plan to GroupHEALTH and their national network of Advisor Partners.
- 4. All CSBT benefit plans shall be delivered through CSBT Board certified insurance experts.**
The CSBT utilizes the GroupHEALTH network of Advisor Partners to deliver person-centered services to community service organizations across Canada.

Governance

Since inception, the CSBT Board of Trustees have followed the Carver Governance Model and annually update their policy governance best practices through the Governance Coach.

Policy governance principles form a complete governance system which enables the CSBT Board to provide strategic leadership in shaping the future of the trust. This governance provides role clarity necessary to ensure accountability of the Board to those on whose behalf it governs as well as the CEO to the CSBT Board.

Policy governance sets the stage for the Board to use their time effectively, while ensuring they are shaping a future that's meaningful for those they serve.

Starting with the recognition of the fundamental reasons that boards exist and the nature of board authority, policy governance integrates a number of unique principles designed to enable accountable board leadership.

The Carver Governance Model is a complete operating system made up of a set of internally consistent principles focused on:

- **Role Clarity** with a clear definition of where governance stops and management starts.
- **Strategic Leadership** that allows the CSBT Board to exercise strategic foresight by clearly defining on behalf of the owners, what needs are to be met, for whom and at what worth.
- **Accountability to Owners** and ensuring the board is accountable to the “moral owners” of the trust.
- **Empowerment with Accountability** which defines expected organizational results and setting parameters in which management has creative freedom but is held accountable to the board



2022 Governance

- CSBT Board met in April to review their governance policies and underwent a 2-day full training provided by the Governance Coach, where existing policies were reviewed, revised and re-written.
- Formed an Ownership Linkage committee to build a strategic framework of how the board will continue its outreach to the moral owners of the trust.
- Hired outside consultation to review entire policy governance manual to ensure all language and existing policies meet current with diversity, equity, and inclusion standards.

Board Education

In addition to governing with excellence, the CSBT Board recognizes that continual updating of skills and awareness of new issues are vital to a Trustee's contribution to the Board.

Trustee Educational Requirements

- New Trustees receive a complete orientation to ensure familiarity with the organization's issues and structure, as well as the Board's policies.
- All Trustees annually participate in Policy Governance training.
- At a minimum, all Trustees are expected to successfully complete Advanced Trustee Management Standards Certification through the International Foundation of Employee Benefit Plans (IFEFP).

2022 Education

- Canadian Health & Wellness Institute Virtual Conference
- International Foundation of Employee Benefit Plans Annual Conference
- Foundation Trust Management Standards ATMS – Session A

Members We Serve

Our Members at a Glance

Province	Insured Lives	# Organizations Served	Percentage of Total (%)
BC	20,171	862	45.35
ON	13,884	565	29.69
AB	5,253	200	10.51
NS	1,570	69	3.63
MB	1,232	72	3.78
SK	1,156	45	2.36
NB	343	34	1.79
YT	140	18	0.95
NL	136	14	0.74
QC	77	14	0.74
PE	55	6	0.32
NT	8	2	0.11
NU	5	1	0.05
TOTAL	44,039	1,903	100%

Members, Spouses & Dependents – Historical Five-Year Overview

Historical CSBT Yearly View

Year	# Organizations Served	Insured Lives	Spouses	Dependents	Combined Total
2022	1874	43,074	26,086	36,882	106,042
2021	1614	38,998	24,141	33,971	97,110
2020	1422	35,394	22,224	31,446	89,064
2019	1225	31,769	20,212	28,993	80,974
2018	1191	30,326	18,991	27,573	76,890

2022 Total Premium Under Management (PUM)

\$170,410,822

CSBT defines a community service organization as any society, agency, organization, trust, group or entity in Canada, whether not-for-profit or for-profit, designed to enhance the social well-being and strength of the community, while promoting equality and opportunity.

Top 10 Social & Community Service Sectors Served

1.	Social Assistance	36.75%
2.	Nursing & Residential Care Facilities	10.05%
3.	Religious, Grantmaking, Civic	4.67%
4.	Ambulatory Health Care Services	1.93%
5.	Other	1.65%
6.	Educational Services	1.19%
7.	Real Estate	0.64%
8.	Administrative & Support Services	0.26%
9.	Professional, Scientific & Technical Services	0.26%
10.	Hospitals	0.26%

CSBT Associations

CSBT is proud to recognize our Association Members

- Association of Service Providers for Employability and Career Training (ASPECT)
- Ontario Coalition for Better Child Care (OCBCC)
- VIASPORT British Columbia
- Affiliation of Multicultural Societies and Service Agencies (AMSSA)

CSBT Strategic Partners

CSBT recognizes and welcomes like-minded strategic partners with similar visions and values to provide additional support and resources to community and social service agencies across Canada. Our current strategic partners are:

- Community Living Ontario
- Nursing Homes Nova Scotia Association
- Ontario Disability Employment Network
- Ontario Federation of Independent Schools

**Our buying power lets you focus on your organization—
not your benefit costs.**

Member Wellness

Our Commitment to Healthy Employees at Work:

Encourage healthy lifestyles for an engaged and productive workforce.

Why Employee Wellness Matters

The physical and mental well-being of your employees is the number one factor in determining your claims experience – and therefore your costs. A well-built wellness program can give your business' productivity a boost, reduce your benefits cost, and improve the engagement of your employees.



Employee & Family Assistance Program

CSBT's partnership with TELUS Health, a leading employee and family assistance program, gives employees access to the support they need for critical health issues.



Virtual Healthcare

CSBT's partnership with TELUS Health Virtual Care, one of Canada's leading virtual healthcare providers, gives employees access to anytime, anywhere healthcare using a phone, tablet, or computer. This remote access is secure and confidential.



LIFT Session Physical Fitness Training

LIFT sessions are automated fitness journeys and customized workout programs that allow plan members to create a personal fitness program on their phone or tablet. This is a great way for users to get comfortable with personal training.



Health Wellness Account

A unique addition to a benefits plan, employees can access wellness practitioners and services through a benefits account.



Member Wellness Information

Your employees receive practical information about how to maintain a balanced and healthy lifestyle, delivered right to their inbox.



Wellness Webinars

CSBT has partnered with TELUS Health to deliver meaningful wellness webinars available to any community and social service agency across Canada.



Gender Affirmation Coverage*

In late 2022, CSBT's administrator GroupHEALTH Benefit Solutions included Gender Affirmation coverage into standard extended healthcare benefits plans. This benefit helps plan members through the medical transition of their gender-affirming journey and support you in the adoption of diverse and inclusive benefits.

**where applicable by adherence to select collective agreements*



Regional Health & Wellness Events

CSBT is proud to deliver informative in-person full day sessions on topics that matter to community and social service agencies across Canada.



“Thank you for hosting such an informative and encouraging event!”

“The speakers were fantastic! I found the content to be so relatable and current.”

“Great team of people from the very first welcome to your hospitality throughout the day.”



Disability Management Services

CSBT is proud of our years long partnership with the Disability Management Institute (DMI). DMI is the trusted provider of CSBT's disability management benefit and their program has assisted thousands of employees from hundreds of agencies with successful return-to-work plans and resolved disability files.

Here is how DMI and their team of experts truly embody the CSBT motto of *Healthy Employees at Work!*

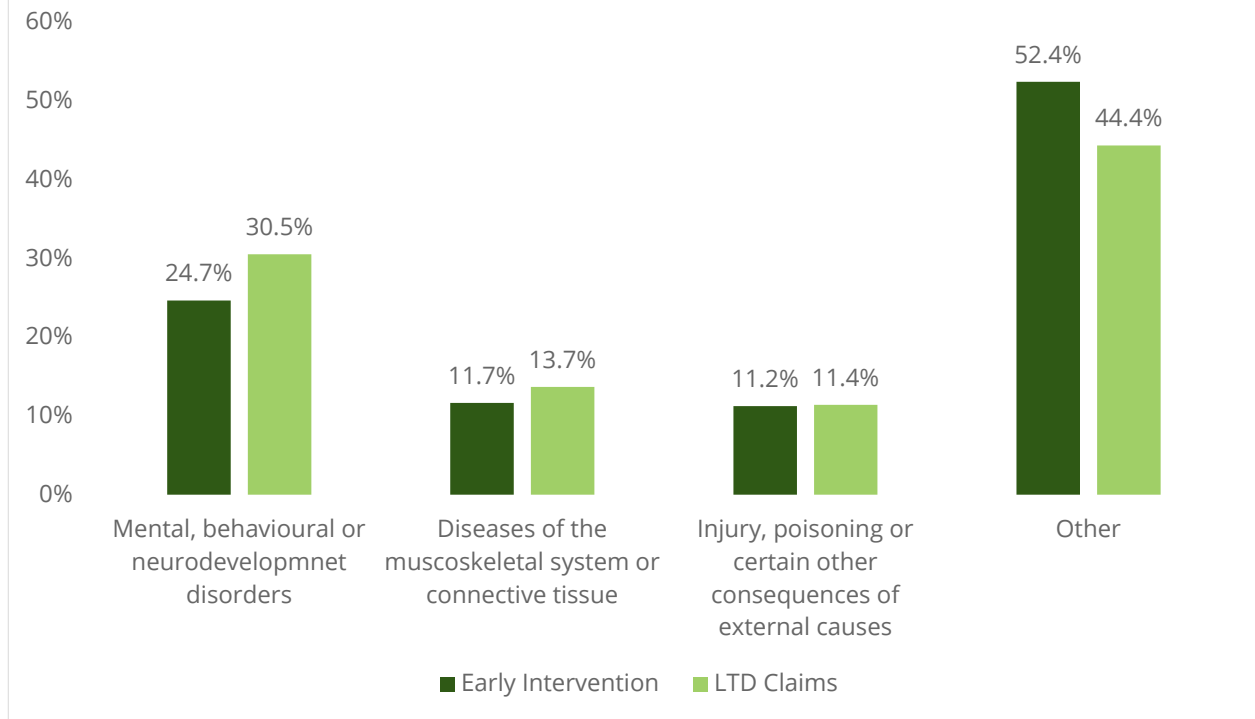
DMI's pre-claim rehabilitation services include:

- Complex case management support
- Coordination of community-based resources
- Coordination of payment for additional treatment

- Support with accommodations
- Partnering with treatment team members to develop return-to-work plans
- Coordinating and funding specialized assessments

As we reflect on 2022, many of us will remember this as the year where we started to emerge from the depths of the COVID-19 pandemic and the world began to regain some degree of normalcy. However, the impacts of the pandemic have been wide-ranging and will be felt for years to come and this, combined with the ongoing healthcare crisis in Canada, have had a significant influence on the disability experience of individuals in Canada.

Top Diagnosis of Files Referred in 2022 Early Intervention vs Long-Term Disability (LTD) Claims



Unsurprisingly, when we look at the cases referred to our office in 2022, mental health disorders were by far the most prevalent category, reflecting 29% of Early Intervention files and just under 25% of LTD claims.

Our teams reported seeing more complex mental health cases than ever before with industry-wide challenges of short-staffing leading to vicious cycles of burnout and increasing disability claims. We heard from many plan members who shared with us the difficulties they had faced in accessing timely and appropriate medical care. This aligns with an Angus Reid study published in September 2022 showing that over 40% of Canadians had experienced significant challenges in accessing required treatment over the previous 6 months (<https://angusreid.org/canada-health-care-issues/>).

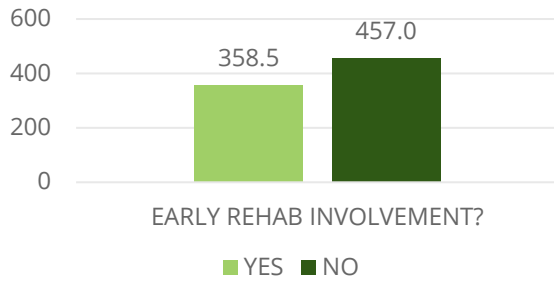
When we look at cases referred for Early Intervention, we see a direct correlation

between timely engagement and both improved outcomes and reduced absence durations.

When we isolate files that were referred to DMI in the first 30 days of absence, we had a successful recovery rate of 86%.

However, when we look at cases referred on day 31 or later, we saw over 40% of those cases transition to Long-Term Disability. In 2022 18% of Early Intervention cases were referred to DMI after Day 31, with the bulk of these coming from agencies outside of BC. DMI conducted an extensive outreach program with these agencies to collaborate on the benefits of engaging DMI early to help impact overall outcomes.

Average of Disability Duration



Despite some of these industry challenges, DMI continues to demonstrate strong outcomes through a combination of proactive case management and deployment of innovative products and services at all stages of the disability.

We stand by our philosophy of early intervention with utilization of rehabilitation interventions on 25% of our STD & LTD claims; at least 7-15% higher than industry average. Even more of a differentiator for DMI is the involvement of rehabilitation on **Early Intervention (13%) by day 30-60 of an absence, versus day 350, and the resulting impact on lowering the transition to LTD claim and increasing durability and sustainable return to work.**

Early results further showed that LTD claims resolved approximately 21% sooner than when no rehabilitation interventions were provided during the Pre-Claim period.

The services provided through our rehabilitation programs vary from complex claims management to intensive treatment programs. In 2022, we invested in developing more options to meet the growing need for mental health services, including bringing on an in-house

provider to administer Cognitive Abilities Evaluations, significantly reducing the waiting time for these valuable assessments. DMI has also established partnerships with a select network of vendors throughout the country including The Newly Institute, EHN Canada, and Medaca.

As we look to 2023, DMI will continue to focus on providing timely and customized solutions to support our clients. We will also be investing in technology and looking to launch additional services, including Early Intervention, onto our secure client portal. This portal will allow agencies to view and submit file data, and to run customized reporting, leading to an enhanced client experience.



For more information on Disability Management Services, contact:

Lisa Paterson

Director, Pre-Claim Intervention

604-542-3858

Lisa.Paterson@mydmi.ca

Annual Claims Overview 2022

All CSBT member
groups combined

Top Five Long-Term Disability Claims

- 31% Mental Health*
 - 45% Depression Related
 - 21% Anxiety Related
 - 6% Stress Related
- 15% Musculoskeletal
- 11% Movement & Nervous System Issues
- 9% Cancer
- 8% External Causes (accidents, surgical complications etc.)

**in line with industry average according to the Mental Health Commission of Canada*

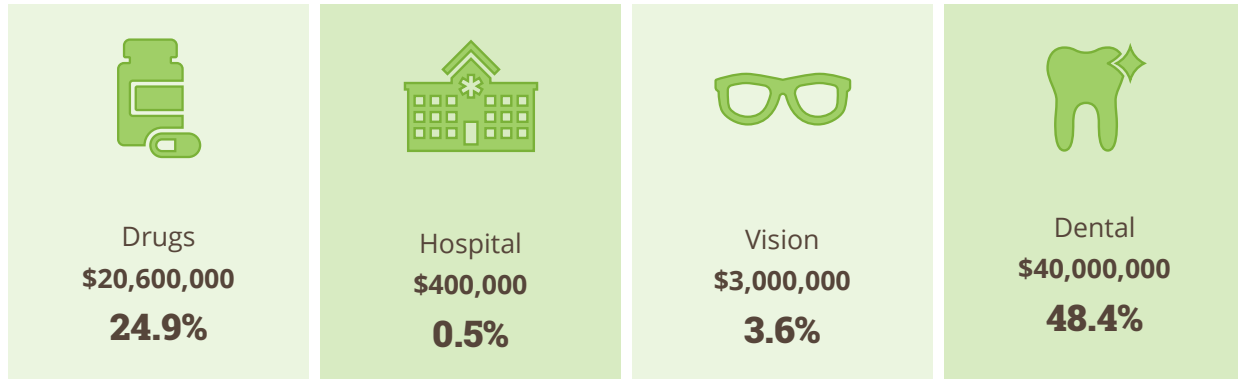
Mental health stats

- 79 mental health claims closed
- 41 cases of individuals returned to work
- 14 claims prevented via pre-claim intervention

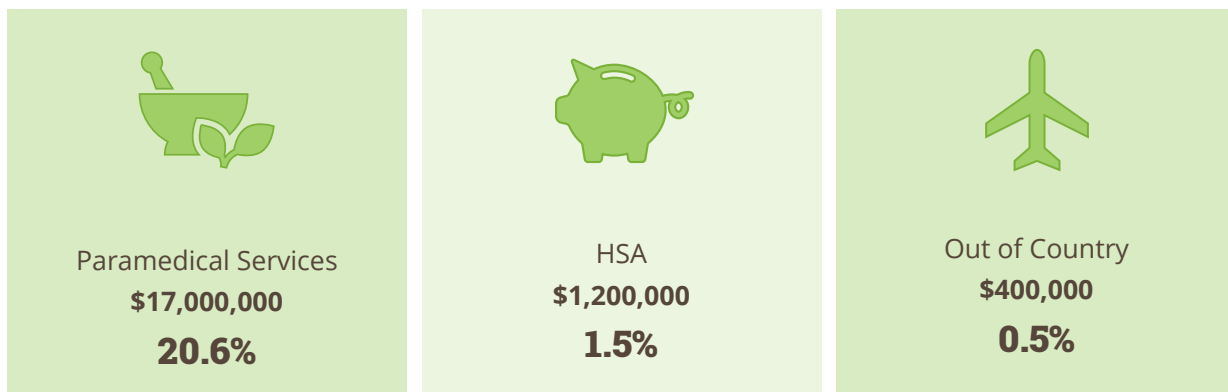
Disability claims stats

- 205 cases closed
- 99 individuals returned to work from a disability absence
- Pre-intervention: 60% success rate at preventing 161 disability cases

Health & Dental Overview



Total of \$82,600,000 in paid claims



Rate History*

Renewal Year	Health (%)	Dental (%)	LTD (%)	Life (%)	STD (%)	Total (%)
2018	4.7	4.5	4.4	5.0	-0.1	4.5
2019	3.0	2.6	9.6	5.3	0.7	4.5
2020	3.8	3.0	2.2	3.2	0.6	3.1
2021	4.2	2.2	7.9	1.7	-0.1	4.3
2022	4.7	5.6	6.4	1.6	2.6	5.2
5-year average	4.1	6.1	6.1	3.3	0.7	4.3

*The numbers illustrated above are based on a national average of all groups under the CSBT Block. Note that there are several different pricing models under the CSBT umbrella which may be incomparable against individual groups' past renewal rate changes. Individual CSBT groups' overall renewal impacts will also vary depending on benefits chosen, the proportion of premium in each benefit, as well as the number of years with the CSBT.

Annual Survey Results

As part of our continuous improvement efforts CSBT conducts an annual client survey. The purpose is to gather honest client feedback and opinions that can be used to improve operations, uncover product development opportunities while increasing the overall client experience.

Survey stats:

Survey respondents considered our top 3 attributes as:

- WEBS
- Dedicated client service rep
- Comprehensive benefit plans

82% of respondents would recommend CSBT

84% of respondents love our WEBS administration system

81% of respondents believe that our EFAP is a value-added benefit

What our clients are saying:

"Anytime I have needed to contact a representative, they have responded promptly and been very helpful."

"Our rep is fantastic! Quick to answer questions and very clear in his replies."

"WEBS is a wonderful administrative system."

"Great team of people!"

"A wide range of services offered."



Healthy employees at work.



Contact us

1.844.542.4195

info@csbt.ca

400 – 15315 31st Ave
Surrey, BC V3Z 6X2



csbt.ca