



2023 Annual Report





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CSBT operates from Coast to Coast to Coast. We acknowledge that we live, work, meet and travel on the traditional territories of Indigenous Peoples that have cared for this land, now called Canada, since time immemorial. These lands are either subject to First Nations self-government under modern treaty, unceded and un-surrendered territories, or traditional territories from which First Nations, Métis and Inuit Peoples have been displaced. We reaffirm our commitment to reconciliation with continued education and developing relationships with Indigenous communities.

Message from the CSBT Board Chair

Fellow Members of Community Services Benefits Trust,

It is so gratifying to bring our Annual Report to cover 2023. We've completed 21 years of best quality benefits to Canadians working in community services. We've done that while insuring real long-term sustainability to employers. Those are realities of which I, along with our volunteer Board of Trustees, am very proud.

In this, our second ever Annual Report, you will find information intended to detail the work of this not-for-profit benefits trust. I hope the extensive information provided will further enhance your trust in CSBT and confirm the wisdom of your decision to join us. You'll see our commitment to being the premier provider of employee benefits to community services continues.

During 2023 our Board of Trustees focused on 4 key areas. These include: efforts to link with our owners; monitoring the work of our administrator, GroupHEALTH Benefits Solutions; further work in Policy Governance and refining our Policies; and beginning new work around Accessibility, Diversity, Equity, and Inclusion.

As you know, Our Board of Trustees is a Policy Governance Board. As such, we are accountable to our moral owners whom we define community service organizations. Therefore, it is imperative that we know what our owners think about employee benefits, what they want to provide and the limits of their abilities. We have formal and informal methods of learning these. For instance, we meet with our owners at conferences and trade shows, that's informal. More formally, we provide opportunity to teach us through an annual survey. In 2023 our Ownership Linkage committee, with the guidance of its chair, Barb Cox-Lloyd, put together a comprehensive Ownership Linkage plan that will, over the next few years, bring together groups of owners so we can learn directly from them in focus groups. If/when you're invited to one of these groups, I hope you'll say yes. I know your time is valuable. I also know that your input is crucial for CSBT to be all it can be for our members.

Of course, writing a set of policies and forgetting about them would never work. So, we regularly work with the folks at "The Governance Coach" to refine our own knowledge and to update our policies.

During 2023 we met with Jannice Moore and significantly updated our ENDS, Executive Limitations and Governance Process policies.

The fourth major area for us in 2023 was Accessibility, Diversity, Equity, and Inclusion. We have been working quietly with our administrator on ADEI for some time. An accomplishment is that there is now a Downie Wenjack Fund - Legacy Space at GroupHEALTH that provides opportunity for both staff and visitors to learn more about and further commit to reconciliation. In our discussions we have become more and more aware that ADEI needs to be a more central consideration in all we do. To that end, prior to working with the Governance Coach on our policies, we engaged an outside expert to review all of them through the ADEI lens. This resulted in creation of new policies which we are being diligent about. These efforts are also leading us to commit that in 2024 our annual retreat will focus on our own growth in this area. We trust this will result in a better ability to serve/support our many and diverse owners.

While those four are major areas of focus for our Board in 2023, our most important concern is, and will always be, the benefits programs and service made available to our members and owners. Through the rest of this report, you will find extensive information regarding this. I expect you will find this useful. As always, if you have questions or concerns, please do not hesitate to contact me.

Thank you All.



Paul Wheeler
Chair, CSBT Board
of Trustees

Message from the CEO

Leading GroupHEALTH, one of Canada's largest independent employee benefits providers, alongside the Community Services Benefit Trust (CSBT), is a privilege. CSBT has been dedicated to providing top-notch support to community services organizations across Canada for over 21 years. Reflecting on the impactful journey we've had over the past year, our dedication to empowering individuals and families has never been stronger.

Our commitment to community services has been unwavering. Through strategic partnerships, we have extended our reach and made a tangible difference in the lives of those we serve. Whether it's supporting local food banks, organizing educational workshops, or participating in environmental clean-up efforts, our team has exemplified the spirit of compassion and generosity.

From educational initiatives to health and wellness programs, our mission is to empower individuals to achieve their full potential, thereby bolstering support for community service organizations. We firmly believe that CSBT serves as a crucial resource for overcoming health and wellness obstacles, paving the way for a brighter future for both individuals and communities.

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:

- **Offering 24/7 online access to medical professionals** with Telus Health Virtual Care for navigating life's challenges wherever and whenever the member may need it.
- **Controlling disability costs through Early Intervention** by partnering with Disability Management Institute to support a quick and safe return to work.
- **Providing enhanced insurance alternatives** such as Accident and Serious Illness coverage, Hospital Indemnity benefit, or Medical Second Opinion.

As we look ahead to the future, we do so with optimism and determination. We remain committed to our values of integrity, transparency, and accountability, guiding our decisions and actions every step of the way. With a clear vision and a dedicated team, I am confident that the Community Service Benefit Trust will continue to make a meaningful impact in the years to come.

I would like to extend my heartfelt gratitude to the board members of CSBT, our employees, Advisor Partners, and stakeholders for their unwavering support and devotion. It is through your collective efforts that we can make a difference and create positive change in our communities.

Thank you,



Matt Hendrick
CEO, GroupHEALTH Family
of Companies

**Contents of this report are from
January 2023 to December 2023.**

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 community 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 2000 agencies across Canada and represents more than 47,000 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



Krista MacNeil,
Trustee

Structure



Owners

The Board connects its authority and accountability to those who morally own the organization – in the case of CSBT, the moral owners are community service organizations.



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,
TELUS Health, 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



2023 Governance

- CSBT Board met in April to review their governance policies and underwent a 1-day training provided by the Governance Coach, where existing ownership linkage policies were reviewed, revised and re-written.
- The Ownership Linkage committee formed in 2022 continued the strategic framework of how the board will expand its outreach to the moral owners of the trust.
- Accessibility, Equity, Diversity & Inclusion: Review of existing policies to ensure they meet current accessibility, 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).

2023 Education

- Canadian Health & Wellness Institute Virtual Conference
- International Foundation of Employee Benefit Plans – 56th Annual Conference
- Advanced Trust Management Standards ATMS – Session B
- Accessibility, Equity, Diversity & Inclusion Workshop
- Ownership Linkage – Governance Reflections for Continuous Improvement

Ownership Linkage

What is Ownership Linkage?

Ownership linkage involves intentional and constructive dialogue and deliberation between the moral owners and the CSBT Board, who hold the organization in Trust.

Who are the moral owners? The CSBT board connects its authority and accountability to those who morally own the organization. The moral owners of the CSBT are defined as community service organizations. The Board shall be accountable for the organization to its owners as a whole. The Board shall act on behalf of the owners as a whole, rather than being advocates for specific participating organizations.

The CSBT Board serves the owners by defining beneficiaries, benefits, and the worth of producing the benefits on their behalf. By engaging in such linkage, the board gains insight into ownership values.

Understanding who the moral owners are and their beliefs about what the organization should achieve in terms of impact, prudence, ethics, and equity is fundamental to excellent governance.

Ownership linkage is not about service offerings, public relations, or advocacy conversations, but is about collecting critical data to shape the future direction of the Trust.

How does CSBT Connect with Moral Owners?

CSBT is very active in connecting with moral owners through a variety of means annually, including webinars, tradeshow, surveys, and participation at events to name a few.

In 2023, CSBT established a Board committee consisting of the Vice-Chair and two Trustees to oversee the ownership linkage plan. The detailed ownership linkage plan outlines the actions, accountability, target dates, participants

and expected results for connecting with the participants on the CSBT benefit plan (moral owners) to garner their feedback. In particular, the committee is focused on the area of accessibility, diversity, equity, and inclusion. The moral owners insight, comments and participation will assist the CSBT Board to shape stronger policies that will benefit all participants in the future.

How Can You Help?

The CSBT Board is very focused on Accessibility, Diversity, Equity, and Inclusion (ADEI) within the benefit platform and are seeking input on whether the current Ends policies require modification to better address ADEI for your organization. CSBT members will be randomly contacted to participate through a series of surveys, meetings and focus groups. Your insight, feedback, and participation in helping us shape stronger ADEI policies that will benefit all CSBT members. If you would like to be included in this ownership linkage campaign, please let us know.

In 2023 CSBT supported the designation of the Gord Downie & Chanie Wenjack Fund- Legacy Space at the corporate office of our administrator, GroupHEALTH Benefit Solutions.

Inspired by Chanie's story and Gord's call to build a better Canada, the Gord Downie & Chanie Wenjack Fund aims to build cultural understanding and create a path toward reconciliation between Indigenous and non-Indigenous peoples.

This continues the work we have committed towards ADEI and provides an opportunity for staff and visitors to learn more about and further commit to reconciliation.



Members We Serve

Our Members at a Glance

Province	Insured Lives	# Organizations Served	Percentage of Total (%)
BC	20,459	945	45.5
ON	14,172	672	30.2
AB	5,636	265	11.7
NS	1,772	94	3.8
MB	1,628	97	3.4
SK	1,200	77	2.7
NB	500	51	1.0
YT	276	27	0.6
NL	211	26	0.5
QC	171	61	0.4
PE	72	15	0.2
NU	30	3	0.1
NT	22	6	0.0
TOTAL	46,149	2,339	100%



Members, Spouses & Dependents – Historical Five-Year Overview

Historical CSBT Yearly View

Year	# Organizations Served	Insured Lives	Spouses	Dependents	Combined Total
2023	2051	46,846	28,169	39,977	114,992
2022	1874	43,074	26,437	37,603	107,224
2021	1614	38,998	24,339	34,478	97,815
2020	1422	35,394	22,355	31,808	89,557
2019	1225	31,769	20,298	29,260	81,327

2023 Total Premium Under Management (PUM)

\$192,760,200

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 Community Service Sectors Served by North American Industry Classification System (NAICS)

Rank	NAICS Description	% of Block
1.	Community & Social Assistance	67.24%
2.	Nursing & Residential Care Facilities	17.56%
3.	Religious, Grantmaking, Civic Organizations and Similar Organizations	6.49%
4.	Other (Immigration Services, Relief Foundations etc.)	4.56%
5.	Ambulatory Health Care Services	1.29%
6.	Real Estate	0.77%
7.	Administrative and Support Services	0.48%
8.	Amusement, Gambling, and Recreation Industries	0.41%
9.	Museums, Historical Sites, and Similar Institutions	0.39%
10.	Performing Arts, Spectator Sports, and Related Industries	0.20%
<i>All other miscellaneous NAICS codes combined (Hospitals, Retailers, Laundry Services, Food & Beverages, Publishing, Agriculture, Printing, Accommodation, Telecommunications, Merchants etc.) totalling 0.60% of entire CSBT client block.</i>		0.60%

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 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 School
- Impact Organizations of Nova Scotia

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 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 service agencies across Canada.

“The CSBT symposium in Toronto was a very well thought out and extremely organized event.”

“Thank you for the opportunity to learn, this was a great event.”





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.

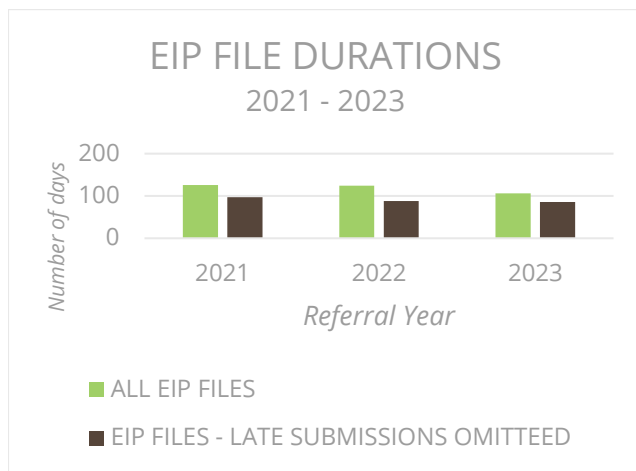
Here is how DMI and their team of experts truly embody the CSBT motto of *Healthy Employees at Work!*

As we reflect on 2023 DMI is proud to share the positive outcomes our team has achieved, as well as the proactive and innovative approach we are taking to continue to support our clients in the Community Services Sector.

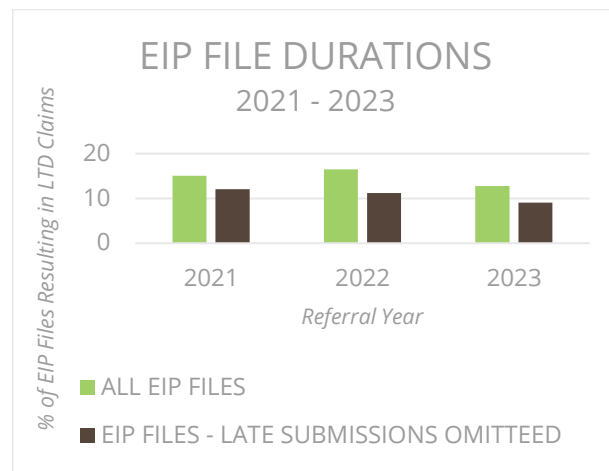
As an organization, DMI focuses on 4 pillars that we believe are key to our success: People, Performance, Quality, and Innovation.

2023 saw us make significant investments across all these areas to further our commitment to providing best-in-class disability management services.

Looking at our Key Performance Indicators in 2023 DMI saw gains across multiple domains. In our 2022 report we spoke about the impact that timely Early Intervention referrals have on claim outcomes and in 2023 launched a campaign to work directly with agencies struggling to refer on time to help improve their workflows. As a result, we saw late referrals decrease by more than 20% translating into improved case outcomes, with both case durations and the rate of cases transitioning to Long-Term Disability decreasing significantly.



*Early Intervention Program (EIP)



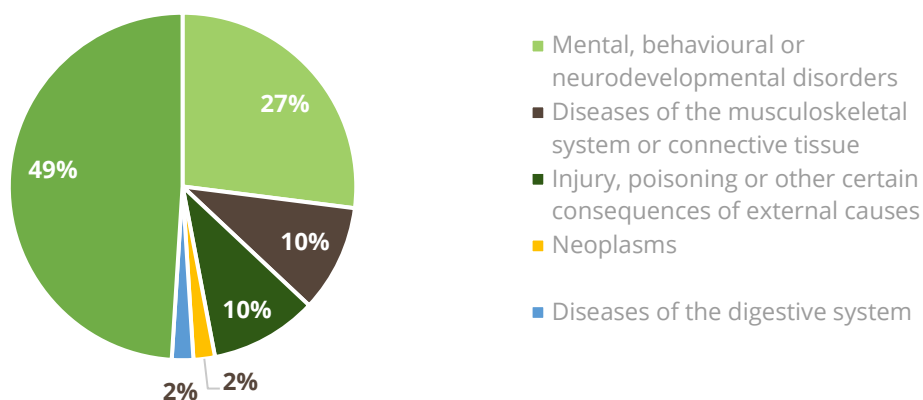
*Early Intervention Program (EIP)

One of the key challenges we continue to see in the disability management landscape is lack of access to timely and high-quality medical care, and it continues to be a priority for DMI to seek opportunities to mitigate these delays. Across Canada, an estimated 1 in 5 people does not have a family doctor, and of those that do, more than 50% struggle to get in for timely appointments. Current wait times for specialists are even more dire, with current psychiatric wait times averaging above 300 days,

and orthopedic wait times even higher, averaging more than 800 days.

DMI is committed to taking action to mitigate the impact of these delays and in 2023 we took multiple measures to combat this and expedite services. As in 2022, mental health claims continue to be the primary driver of disability claims within the Community Services sector and a key priority to address.

PRIMARY DIAGNOSTIC CATEGORIES EARLY INTERVENTION



Our 2022 report highlighted the positive impacts of our Early Rehabilitation initiatives, and this continues to be a key focus for DMI, as it provides the opportunity to help bridge the gaps in the healthcare system for those cases where more support is required. Between 2022 and 2023 the number of Short-Term Disability claims where DMI provided rehabilitation services more than doubled, and we continued to see high engagement with rehabilitation in both Early Intervention and Long-Term Disability as well. We are particularly proud of the positive results we have seen by engaging rehabilitation services early on in our files, with over 84% of Early Intervention files with rehab services resolving successfully.

On the people side, DMI remains committed to providing exceptional client service and being an employer of choice in the industry. We are proud of our strong organizational culture and employee engagement initiatives that have allowed us to recruit and retain highly experienced and qualified employees. DMI continues to grow, scaling front line resources to ensure we provide a customized service our plan members deserve. We now have more than 160 employees, located in all 10 provinces. DMI introduced a formal role focused exclusively on Client Experience and we have been working on several initiatives to streamline our processes and make it easier for our clients to navigate through all our services.

DMI is eager to collaborate with our clients to customize tailored solutions to meet their needs. In 2023 we partnered with Community Living Ontario to deliver a training session on the Duty to Accommodate, and several agencies to deliver back care training for their employees.

As we move into 2024, DMI is focused on building strategic partners with vendors throughout the country, particularly those who are innovating in the sector. Where we identify gaps in the market, we are also working with our strategic partners to build out new products and services. DMI is thrilled to announce that in 2024 we will be launching an innovative new RTW (Return to Work) Focused Counselling program as well as a Workplace Facilitation program to provide better support in those cases where workplace challenges intersect with disability. We look forward to the year ahead and to continuing to support you and your employees.



For more information on Disability Management Services, contact:

Lisa Paterson

Vice President, Operations &
Pre-Claim Intervention
604-542-3858

Lisa.Paterson@mydmi.ca

Annual Claims Overview 2023

All CSBT member
groups combined

Top Five Long-Term Disability Claims

- 38% Mental Health*
 - 48% Depression Related
 - 27% Anxiety Related
 - 7% Stress Related
- 11% Musculoskeletal
- 7% Movement & Nervous System Issues
- 16% Cancer
- 8% External Causes (accidents, surgical complications etc.)

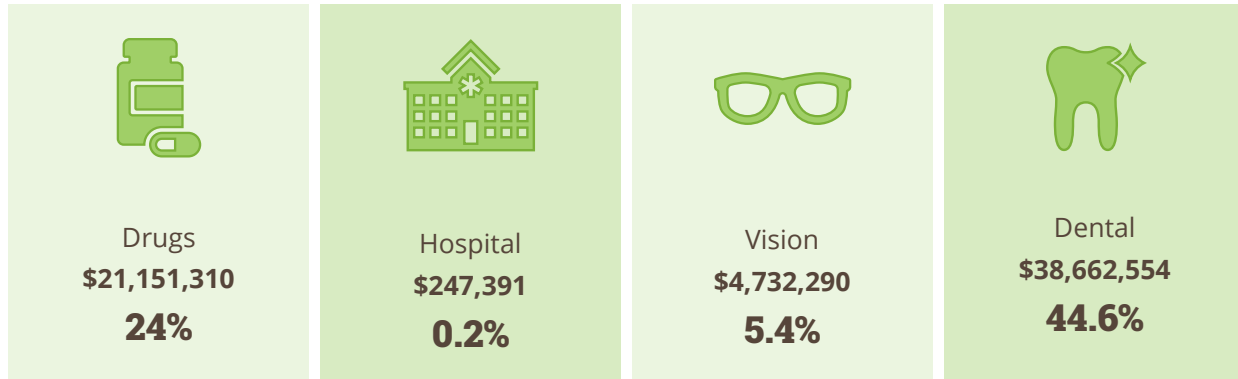
**in line with industry average according to the Mental Health Commission of Canada*

Disability claims stats

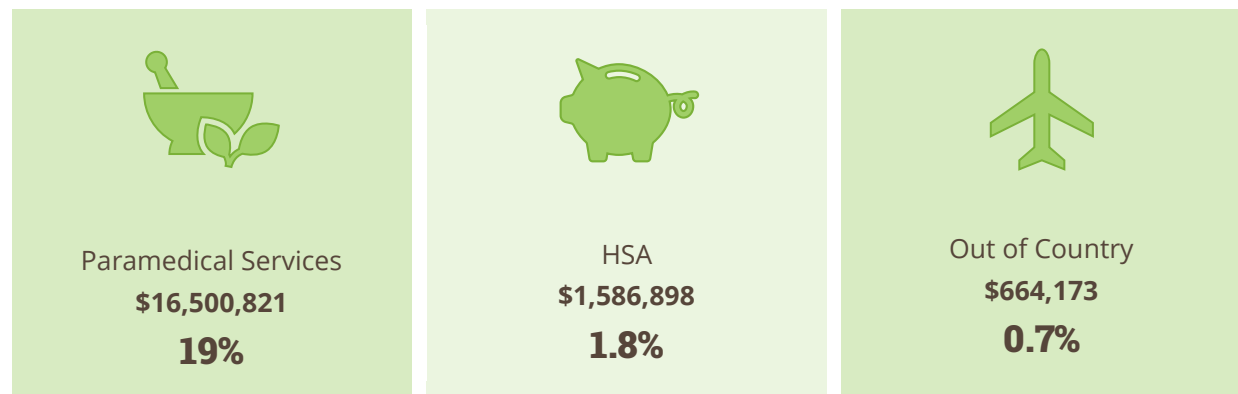
- 356 of claims cases closed
- 128 individuals returned to work from a disability absence
- Pre-intervention: 89% success rate at preventing 215 disability cases



Health & Dental Overview



Total of \$86,683,655 in paid claims



Rate History*

Renewal Year	Health (%)	Dental (%)	LTD (%)	Life (%)	STD (%)	Total (%)
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
2023	6.9	9.0	1.5	1.0	4.1	5.5
5-year average	4.5	4.5	5.5	2.6	1.6	4.5

*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
- Comprehensive benefit plans to suit our needs
- Dedicated client service associates

82%

of respondents would recommend CSBT

What our clients are saying:

"The support provided by CSBT allow for professional as well as personal (professional!) growth and management."

– Kim S.

"A very knowledgeable and caring group of individuals with a passion to help others."

– Connie M.

I love that CSBT gives back to the sector and develops partnerships with providers that can provide holistic benefits that are sustainable and affordable." – Elizabeth F

The staff are knowledgeable – the benefit programs are great – I have great representation from my advisor." – Wendy M.

"Great benefit provider. Always there to help."



Healthy employees at work.



Contact us

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csbt.ca