



GROUP BENEFITS PLAN SUBSIDY

A Description

CBOQ offers a Group Benefits Plan Subsidy to help offset the cost of providing group benefits to your pastor(s).

Church's Responsibility

It is the responsibility of the church to apply to participate in this program each year. If you anticipate that your church will again require this type of assistance for the coming year, it is now time for your church to apply for a place in the program. To receive financial assistance, your church will need to complete the attached subsidy application and meet the program criteria.

Subsidy Criteria

- Churches that apply for benefits subsidy are required to complete a Basic Group Benefits Subsidy Request Form, submitted together with the prior three (3) fiscal years financial statements and a report on all reserve funds held.
- Churches that apply for benefits subsidy should provide reasons to support the application.
- Basic Group Benefits Subsidy is normally limited to churches with gross annual revenue of less than \$125,000.
- Subsidy provided to a church may not exceed the church's annual benefit premium minus the church's average net income over their last three fiscal years.
- Subsidy is granted either in partial or full amount.
- Applications for subsidy must be submitted to the CBOQ each year for consideration and approval granted annually.

If you require any assistance, please contact Ivy Liu at iliu@baptist.ca or 416-620-2938.

Applications may be submitted by email to iliu@baptist.ca or mailed to our office:

Canadian Baptists of Ontario and Quebec
5 International Blvd.
Etobicoke ON M9W 6H3

The application deadline for the 2026 subsidy is February 13, 2026.