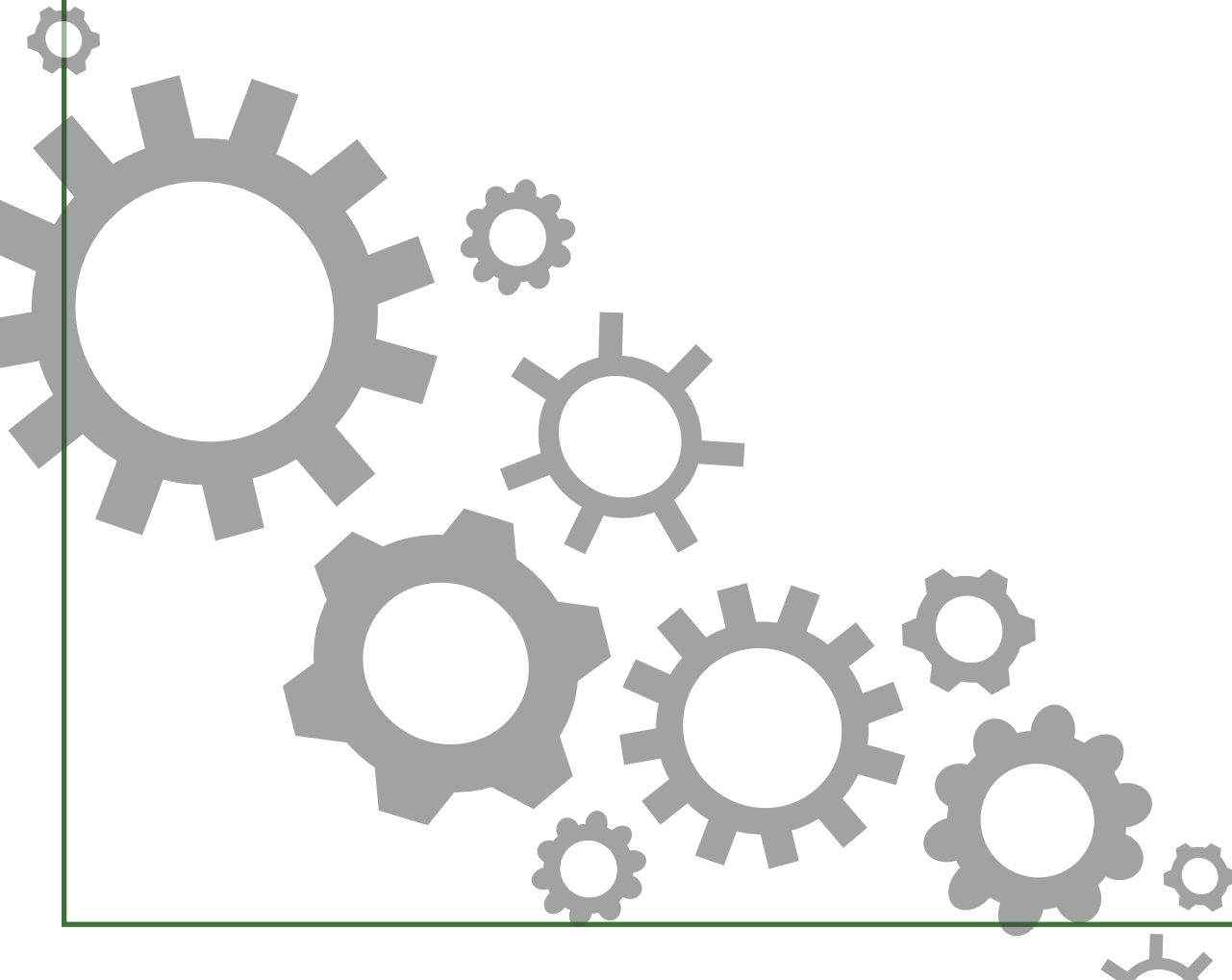




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GROUP INSURANCE & RETIREMENT BENEFITS SURVEY REPORT **2026**



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502 - 595 Howe Street
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Percent of Organizations			
Executive	Mgmt./Sup.	Prof. & Tech.	Clerical/ Admin.

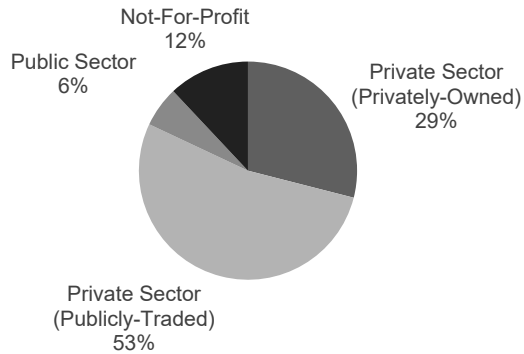
Vision Care

1 Vision care covered in extended health plan				
Yes	91.4	91.2	90.4	90.2
No	8.6	8.8	9.6	9.8
2 Reimbursement level for vision care claims				
100% up to the vision care dollar maximum	78.5	76.8	76.8	75.4
90% up to the vision care dollar maximum	1.3	1.3	1.4	1.4
80% up to the vision care dollar maximum	19.6	20.6	21.1	22.5
Less than 80% up to the vision care dollar maximum	0.6	1.3	0.7	0.7
3 Lenses/frames/contacts				
a. Covered under plan				
Yes	89.5	91.0	90.1	89.9
No	10.5	9.0	9.9	10.1
b. Maximum dollar amount per covered individual				
Average	\$321	\$317	\$313	\$310
Median	\$300	\$300	\$300	\$300
c. Term maximum is based on				
24 months for all covered individuals	87.1	82.5	83.7	83.2
12 months for all covered individuals	1.4	1.4	1.6	1.6
24 months for adults and 12 months for dependent children	11.6	16.1	14.7	15.2
4 Eye exams				
a. Covered under plan				
Yes	97.5	98.7	98.6	98.5
No	2.5	1.3	1.4	1.5
b. Maximum combined with lenses/frames/contacts				
Combined with vision care maximum for lenses/frames/contacts	15.4	16.3	14.5	15.7
Separate from vision care maximum for lenses/frames/contacts or plan only covers eye exams	84.6	83.7	85.5	84.3
c. Maximum dollar amount per covered individual				
Maximum	57.6	56.3	55.9	58.4
Only "reasonable and customary" applies	42.4	43.8	44.1	41.6
d. Maximum dollar amount per covered individual (excluding "reasonable & customary" amounts)				
Average	\$102	\$103	\$103	\$104
Median	\$100	\$100	\$100	\$100
e. Term maximum is based on				
24 months for all covered individuals	70.9	65.7	66.0	63.9
12 months for all covered individuals	10.0	10.2	11.0	11.3
24 months for adults and 12 months for dependent children	19.1	24.1	23.0	24.7
5 Laser eye surgery				
a. Covered under plan				
Yes	58.6	58.5	60.9	58.5
No	41.4	41.5	39.1	41.5
b. Maximum combined with lenses/frames/contacts				
Combined with vision care maximum for lenses/frames/contacts	95.5	93.0	92.6	92.1
Separate from vision care maximum for lenses/frames/contacts	4.5	7.0	7.4	7.9
c. Maximum dollar amount per covered individual				
Average	\$1,500	\$1,280	\$1,280	\$1,280
Median	\$1,250	\$1,000	\$1,000	\$1,000

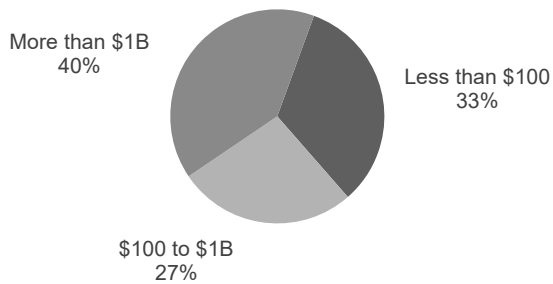
SECTION 4: SURVEY PARTICIPANTS

A total of 424 organizations provided data for this survey. The participants are broken down below by economic sector, annual revenues, number of employees and type of business.

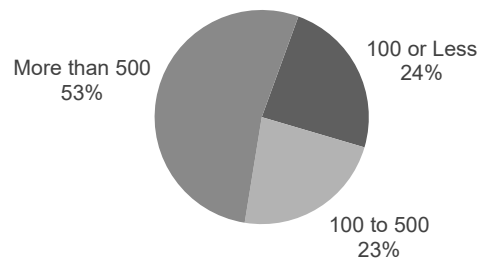
Sector of Economy



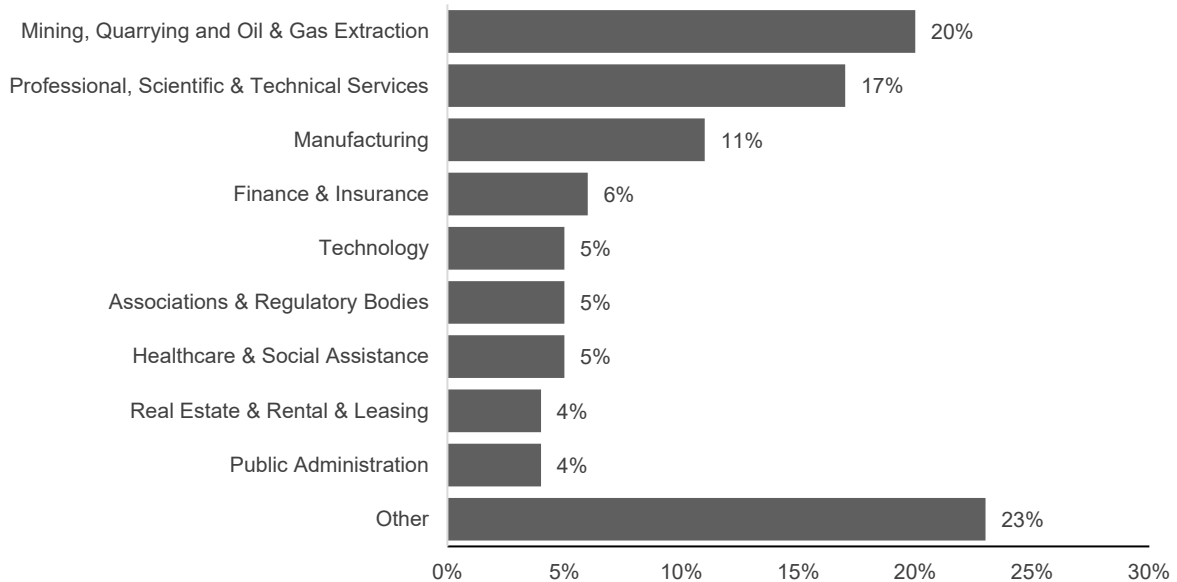
Annual Revenues (in \$Million)



Total Number of Employees



Business Classification



List of Participants

360 Engineering & Environmental Consulting Ltd. - Canada
4AG Robotics Inc.
5N Plus Inc.

Acadian Timber Corp.
Adelantar Consulting
Advantage Energy Ltd.
Aecon Group Inc.
Aegis Brands Inc.
Ag Growth International Inc.
Agnico Eagle Mines Limited
Aimia Inc.
Air Canada
Alamos Gold Inc.
Alberta Medical Association
Algoma Central Corporation
Algonquin Power & Utilities Corp.
All Weather Windows Ltd.
Allied Properties Real Estate Investment Trust
Allnorth Consultants Limited
AltaGas Ltd.
Al-Terra Group Ltd.
AMGAS Service Inc.
Amnesty International Canada
Apex Distribution Inc.
Apex Oilfield Services (2000) Inc.
ARC Resources Ltd.
Aritzia Inc.
Associated Engineering Group Ltd.
ATCO Ltd.
Athabasca Oil Corporation
AtkinsR&A Group Inc.
Atlantic Lottery Corporation Inc.
ATS Corporation
AutoCanada Inc.

B2Gold Corp.
Badger Infrastructure Solutions Ltd.
Ballard Power Systems Inc.
Bank of Montreal
Bank of Nova Scotia
Bantrel Co.
Barron Base Oil Corporation
Bausch Health Companies Inc.
Baytex Energy Corp.
BC College of Nurses & Midwives
BC College of Oral Health Professionals
BC Institute of Technology
BC Lottery Corporation
BCE Inc.
BCL Engineering Ltd.
BCNET
Beacon Community Services
Beedie Development Group
BGC Engineering Inc.
Big Rock Brewery Inc.
Birchcliff Energy Ltd.
Bird Construction Inc.
BJ Energy Solutions Canada, ULC
BKL Consultants Ltd.
BlackBerry Limited
Blackstone Drilling Fluids Limited
BMTC Group Inc.

Boardwalk REIT
Bombardier Inc.
Bonterra Energy Corp.
Boralex Inc.
Bosa Properties Inc.
Boyd Group Services Inc.
Bri-Chem Corp.
Brookfield Corporation
Brown and Caldwell Inc.
BRP Inc.

CAE Inc.
Calfrac Well Services Ltd.
Calgary Co-operative Association Limited
Cameco Corporation
Camosun College
Canada Goose Holdings Inc.
Canada Lands Company Limited
Canadian Apartment REIT
Canadian Imperial Bank of Commerce
Canadian National Railway Company
Canadian Natural Resources Limited
Canadian Pacific Kansas City Limited
Canadian Tire Corporation, Limited
Canadian Utilities Limited
Canarie
Canfor Corporation
Canterbury Coffee Corporation
Capilano University
Capital City Shopping Centre Ltd.
Capital Power Corp.
Capital Regional District
Capstone Copper Corp.
CARE Canada
CargoJet Inc.
Cariboo Regional District
Carrier Sekani Tribal Council
Cascades Inc.
Catterall & Wright Consulting Engineers
CCL Industries Inc.
Celestica Inc.
Cenovus Energy Inc.
Centerra Gold Inc.
CES Energy Solutions Corp.
CGI Inc.
ChampionX Corporation
Chartwell Retirement Residences
Chemtrade Logistics Income Fund
Children Believe
Choice Properties REIT
Chorus Aviation Inc.
CIMA+
Cineplex Inc.
City of Burnaby
City of Coquitlam
City of Kelowna
City of New Westminster
City of Penticton
City of Surrey
City of Vancouver
City of Victoria
Clarke Inc.
Clifton Engineering Group Inc.

Cogeco Communications Inc.
 College of Nurses of Ontario
 College of Physicians & Surgeons of Alberta
 College of Physicians & Surgeons of BC
 College of Physiotherapists of Alberta
 College of Registered Nurses of Manitoba
 College of Registered Nurses of Saskatchewan
 Colliers
 Computer Modelling Group Ltd.
 Constellation Software Inc.
 Consumer Protection BC
 Continuing Legal Education Society of BC
 Corby Spirit and Wine Limited
 CORE Linepipe Inc.
 Corix Group of Companies
 Corrpro Canada, Inc.
 Corus Entertainment Inc.
 Corvus Energy Inc.
 Covenant House Vancouver
 COWI North America, Ltd.
 Crombie REIT
 Crosier Kilgour & Partners Ltd.
 CTM Design Services Ltd.
 CTQ Consultants Ltd.
 Cybera Inc.

D2L Inc.
 Daiya Foods Inc.
 Definity Financial Corporation
 Descartes Systems Group Inc.
 Destination Vancouver
 DIALOG
 Dillon Consulting Limited
 District of Central Saanich
 District of North Saanich
 District of Port Hardy
 Dollarama Inc.
 Dorel Industries Inc.
 Douglas College
 Dream Office REIT
 Dream Unlimited Corp.
 Dundee Corporation

Eldorado Gold Corporation
 Element Fleet Management Corp.
 Emera Incorporated
 Emily Carr University of Art & Design
 Eminence Organic Skin Care
 Enbridge Inc.
 Enerflex Ltd.
 ENGCOMP Engineering & Computing Professionals Inc.
 Enghouse Systems Ltd.
 Ensign Energy Services Inc.
 EQB Inc.
 Equilibrium Engineering
 Exchange Income Corporation
 Exchanger Industries Ltd.
 Extendicare Inc.

Fairfax Financial Holdings Ltd.
 Falkirk Environmental Consultants Ltd.
 Fast + Epp
 Federated Co-operatives Limited
 Finning International Inc.
 First Light Energy Solutions
 First Majestic Silver Corp.

First Nations Health Authority
 FirstService Corporation
 FLINT Corp.
 Food for the Hungry Canada
 Fortis Inc.
 FP Newspapers Inc.
 Franco-Nevada Corp.
 Freehold Royalties Ltd.

Galiano Gold Inc.
 Gateway Tubulars Inc.
 George Weston Limited
 Gibson Energy Inc.
 Gildan Activewear Inc.
 Glotman-Simpson Consulting Engineers
 Goodfellow Inc.
 Gran Tierra Energy Inc.
 Greater Vancouver Food Bank Society
 Greater Victoria Harbour Authority
 Great-West Lifeco Inc.
 Groupe BBA Inc.

H&R Real Estate Investment Trust
 H.H. Angus & Associates Limited
 Halliburton Company
 Hatfield Consultants
 Hedgehog Technologies Inc.
 High Liner Foods Incorporated
 HTEC
 Hudbay Minerals Inc.
 Humane Canada
 Hybrid Chemical Technologies, Ltd.
 Hydro One Ltd.

iA Financial Corporation Inc.
 IFD Technologies Inc.
 IGM Financial Inc.
 IMAGOLD Corporation
 Imperial Oil Limited
 Intact Financial Corporation
 Integrated Sustainability
 InterCAD Services Ltd.
 Interfor Corporation
 ISL Engineering and Land Services Ltd.
 IWA Forest Industry Pension & LTD Plans

Jamieson Wellness Inc.
 JRS Engineering Ltd.

K-Bro Linen Inc.
 Kelso Technologies Inc.
 Kelt Exploration Ltd.
 Kerr Wood Leidal Associates Ltd.
 Keyera Corp.
 KGS Group
 Killam Apartment REIT
 Kinaxis Inc.
 Kinetic Construction Ltd.
 Kinross Gold Corporation
 Kinvia
 Knight Therapeutics Inc.

Land Title and Survey Authority of BC
 Lassonde Industries Inc.
 Laurentian Bank of Canada
 Law Society of Alberta

Law Society of BC
 Layfield Group Ltd.
 Leon's Furniture Limited
 Leukemia & Lymphoma Society of Canada
 Lezare Canada Ltd.
 LEX3 Engineering
 Liberty Energy, Inc.
 Lifting Solutions Inc.
 Lightspeed Commerce Inc.
 Loblaw Companies Limited
 Lucara Diamond Corp.
 Lundin Mining Corporation
 Lydium Technical Services

M2 Engineering
 Magellan Aerospace Corporation
 Magnum Cementing Services Ltd.
 MakeWay
 Manitoba Liquor & Lotteries Corporation
 Manulife Financial Corporation
 Maple Leaf Foods Inc.
 Martinrea International Inc.
 Mattr Corp.
 Maxim Power Corp.
 McElhanney Consulting Services Ltd.
 Methanex Corporation
 Metis Nation BC
 Metro Inc.
 Michael Smith Health Research BC
 Miller Titerle Law Corporation
 Morguard Corporation
 Mullen Group Ltd.
 Municipal Insurance Association of BC
 My Mutual Insurance

National Bank of Canada
 Netskrt Systems Inc.
 NFI Group Inc.
 Northern Savings Credit Union
 Northland Power Inc.
 NOV Canada ULC
 Novacom Building Partners Ltd.

Obsidian Energy Ltd.
 OceanaGold Corporation
 Olympic International Sales Ltd.
 Onsite Engineering Ltd.
 Ontario Real Estate Association
 OR Royalties Inc.
 Ovintiv Inc.

Pacesetter Directional Drilling Limited Partnership
 Pan American Silver Corp.
 Paramount Resources Ltd.
 Parex Resources Inc.
 PBX Engineering Ltd.
 Peaskie Minerals Inc.
 Pembina Pipeline Corporation
 Penta Completions Supply & Services Ltd.
 Pet Valu Holdings Ltd.
 Peyto Exploration & Development Corp.
 Pinchin Ltd.
 Pollard Banknote Limited
 Postmedia Network Canada Corp.
 Power Corporation of Canada
 PrairieSky Royalty Ltd.

Precision Drilling Corporation
 Premium Brands Holdings Corporation
 PRI Engineering
 Product Care Association
 PTW Energy Services Ltd.

Qualico Developments West Ltd.
 Quebecor Inc.

R.V. Anderson Associates Limited
 RAM Consulting Group
 RDH Building Science Inc.
 Restaurant Brands International Inc.
 RFA Financial
 Richelieu Hardware Ltd.
 RioCan Real Estate Investment Trust
 RJC Engineers
 Robinson Consultants Inc.
 Rogers Communications Inc.
 Rogers Sugar Inc.
 Roska DBO Inc.
 Rowan Williams Davies and Irwin Inc.
 Royal Bank of Canada
 Royal College of Dental Surgeons of Ontario
 Russel Metals Inc.

Sangoma Technologies Corporation
 Sanjel Energy Services Inc.
 Saskatchewan First Nations Family & Community Institute Inc.
 Savaria Corporation
 Science World BC
 Secure Waste Infrastructure Corp.
 Shopify Inc.
 Sienna Senior Living Inc.
 Sinclair Group Forest Products Ltd.
 Singleton Urquhart Reynolds Vogel LLP
 Site Power Engineering Consultants Ltd.
 SLB Limited
 SmartCentres REIT
 SRK Consulting (Canada) Inc.
 SSR Mining Inc.
 Stahl Peterbilt Inc.
 Steelhaus Technologies Inc.
 Stella-Jones Inc.
 STEP Energy Services Ltd.
 StoneCroft Engineering Ltd
 StorageVault Canada Inc.
 Straiton Engineering Ltd.
 Strata Engineering Inc.
 Stream-Flo Industries Ltd.
 Strike Group Limited Partnership
 Sun Life Financial Inc.
 Suncor Energy Inc.
 Superior Plus Corp.
 Surepoint Technologies Group Ltd.
 Surge Energy Inc.
 Swiss Water Decaffeinated Coffee Inc.
 SYLVIS Environmental Services Inc.
 Synergy Partners Consulting Ltd.

Taiga Building Products Ltd.
 Tatham Engineering Limited
 TC Energy Corporation
 Teck Resources Limited
 TELUS Corporation

TerraLink Horticulture Inc.
Tetra Tech Canada Inc.
TFI International Inc.
The AME Consulting Group Ltd.
The Great Little Box Company Ltd.
The North West Company Inc.
The Toronto-Dominion Bank
Thomson Reuters Corporation
Thorsteinssons LLP
Thurber Engineering Ltd.
Tiger Calcium Services Inc.
TMX Group Limited
Torex Gold Resources Inc.
Toromont Industries Ltd.
Total Energy Services Inc.
Tourmaline Oil Corp.
TransAlta Corporation
Transat A.T. Inc.
Transcontinental Inc.
TransLink
Tree Island Steel Ltd.
Trican Well Service Ltd.
Triton Environmental Consultants Ltd.
TVA Group Inc.
TYCROP Manufacturing Ltd.

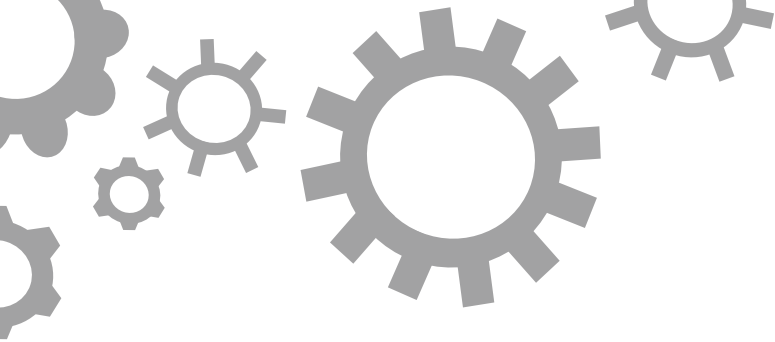
Union Gospel Mission Foundation
University Neighbourhoods Association
University of Manitoba
Urban Systems Ltd.

Vancouver Foundation
Vehicles Sales Authority of BC
Vermilion Energy Inc.
VersaBank

Wajax Corporation
Weatherford Canada Ltd.
WELL Health Technologies Corp.
West Fraser Timber Co. Ltd.
Western Forest Products Inc.
Western Transportation Advisory Council
Westland Insurance Group Ltd.
Westmar Advisors Inc.
Westshore Terminals Investment Corporation
Westview Primary Care Network
Wheaton Precious Metals Corp.
Whitecap Resources Inc.
Whitewater Management Limited Partnership
WildBrain Ltd.

Williams Engineering Canada Inc.
Winpak Ltd.
World Animal Protection Canada
Worley Canada Services Ltd.
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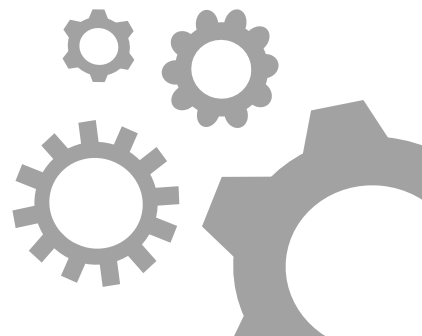
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Engineering & Technical	\$1,024	\$2,050
Manufacturing & Logistics	\$1,024	\$2,050
Executive & Senior Management	\$1,599	\$3,200
Consulting Engineers Compensation, Benefits & Employment Practices	\$2,999	\$6,000
Group Insurance & Retirement Benefits	\$549	\$1,100
Compensation Policies & Practices	\$549	\$1,100
CompPlus – WCBC’s online data sorting tool	FREE	\$2,050
Salary Increases	FREE	\$2,050
Board of Directors Compensation	N/A	\$2,900



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