



10 THINGS

YOU SHOULD KNOW ABOUT OUR EMPLOYEE BENEFIT PLANS

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NO MINIMUM FIRM SIZE

Your company is eligible to apply even if it's a one-person operation.

The Chambers Plan was introduced to assist small businesses consisting of up to 50 employees. Unlike many other employee benefit providers, the Chambers Plan provides extensive coverage to organizations of various size and stature, from home-based businesses to growing companies. Best of all, the Chambers Plan grows with you and your company.

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NO INDUSTRY RESTRICTIONS

All for-profit businesses are eligible to participate in the Chambers Plan as long as they are members of a participating Chamber of Commerce or Board of Trade.

Whether you own a farm or a home-based business, you can take advantage of the customized coverage of Chambers Plan. We believe that your areas of expertise shouldn't determine your coverage. Based on the specific needs of your business and employees, we have a plan that's right for you.

chamberplan.ca or call us at 1 877 277-0677

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GUARANTEED APPROVAL

With three or more full-time people, you can choose options that guarantee coverage to you and your employees.

Businesses that operate with three or more full-time employees are eligible for guaranteed coverage. Organizations with five or more employees can choose extensive dental coverage and groups of ten or more can add children's orthodontics. The Chambers Plan can provide the coverage you need at a cost you can afford.

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GUARANTEED RENEWABLE

The Chambers Plan guarantees your firm can renew coverage as long as you pay your premium each month.

Once your business is insured by the Chambers Plan, your coverage is automatically renewed. We make it easy to stay on top of things by offering one automatic payment to renew your Chamber membership and Plan premium. Your coverage cannot be cancelled as long as you maintain the minimum requirements, unlike some employee benefit providers. It's just another reason why the Chambers Plan is different.

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RATE STABILITY

Claims are averaged over more than 30,000 companies just like yours.

Higher than usual claims one year? Unlike most carriers, the Chambers Plan utilizes a partial pooling concept on the health and dental benefits to establish renewal rates. Small fluctuations in a firm's claims do not factor into the rates. This provides firms a greater degree of latitude before their experience is considered, and gives firms a greater opportunity for rate stability over the long term.

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NOT-FOR-PROFIT

Chambers Plan operates under the direction of the not-for-profit Chambers of Commerce Insurance Corporation of Canada.

Keeping your interests front and centre, Chambers Plan operates under the guidance of volunteer directors who are also Chamber members. Over 900 Chambers of Commerce and Boards of Trade across Canada actively endorse the Chambers Plan. Unlike most programs, the Chambers Plan is run on a not-for-profit basis and premiums are set to cover the cost of the Plan's benefits and administration with ALL surpluses going back into the Plan.

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OUTSTANDING SERVICE

The Plan's Service Centre works in concert with your exclusive, local Chambers Plan advisor to give you answers to all your questions.

You deserve an advisor who understands your needs and will help you design a plan that reflects the size and requirements of your business. Our local advisors and our national Service Centre are here to guide you and your employees with any questions you may have about your coverage. Need answers any time, any where? Our *my-benefits*[®] online utility and app allow employees to check coverage, submit claims electronically, or see when they are next eligible for coverage.

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FAST, ACCURATE PAYMENTS

Most health and dental claims turn around in 48 hours.

Health options include on-the-spot processing of prescription drug claims using the Assure Card[®]. The Chambers Plan is also a member of the TELUS eProvider network which allows thousands of practitioners like chiropractors and vision care providers to submit claims on your behalf. Our *my-benefits* online utilities and app allow plan members to submit claims electronically with claim reimbursements deposited directly to an individual's bank account. Let the Chambers Plan take the stress and delay out of the claim process.

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YOU CHOOSE THE COVERAGE

Every firm participating in the Chambers Plan has a custom benefit program addressing specific needs.

In addition to competitively priced health, dental, and vision benefits, our wide-ranging options include travel insurance, group retirement solutions, Life and Disability benefits and a guaranteed \$30,000 Critical Illness benefit. Best Doctors[®] services for employees, and Business Assistance Services for owners, are part of every plan at no additional cost. Best of all, the Chambers Plan can be adjusted as your business expands, financial situation changes, or number of employees increases or decreases.

Our *ContinuYou* program allows employees leaving their job to easily transition their group health and dental coverage into guaranteed individual coverage. And our *Retiree Plan* provides guaranteed health and dental benefits to owners and principals and their dependents previously covered under the Chambers Plan.

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YOU CONTROL THE COST

Customization puts you in control so you get top value for your dollar.

We recognize that small business owners are constantly struggling to keep costs down. By choosing options based on your company's needs, and carefully selecting the amount of coverage provided, you can create an impressive custom plan that doesn't break the bank. Customization allows you to fine-tune your coverage costs through various co-insurance amounts, annual deductibles, or even by placing maximum limits on dental and prescription drug benefits. Chambers Plan ensures your insurance coverage is every bit as efficient as your business.