



10 things you should know about Chambers Plan Employee Benefits



- 1 NO MINIMUM FIRM SIZE** | Your company is eligible to apply even if it's a one-person operation. Chambers Plan was designed specifically to protect small businesses, from home-based businesses to growing companies (up to 50 employees). Best of all, Chambers Plan can grow and evolve with the needs of your company.
- 2 NO INDUSTRY RESTRICTIONS** | We believe your areas of expertise shouldn't determine your coverage. All for-profit businesses that are members of a participating Chamber of Commerce or Board of Trade are eligible. Based on the specific needs of your business and employees, we have a plan that's right for you.
- 3 GUARANTEED APPROVAL** | There are no health questions or medical exams separating you from a benefits program. Even if you are a company of one or two people, you're eligible for the Plan. Organizations with three or more employees can choose extensive dental coverage, and those of ten or more can add orthodontics. Chambers Plan can provide the coverage you need at a cost you can afford.
- 4 GUARANTEED RENEWABLE** | Chambers Plan guarantees your firm can renew coverage as long as you pay your premium and maintain your Chamber membership. It's just another reason why Chambers Plan is different.
- 5 RATE STABILITY** | When your claims are bundled together with thousands of similar firms, premiums stay manageable and predictable. Unlike most carriers, Chambers Plan utilizes a partial pooling concept on health and dental benefits. Small fluctuations in a firm's claims do not automatically factor into the rates, giving firms greater rate stability over the long term.
- 6 NOT-FOR-PROFIT** | Chambers Plan operates under the direction of the not-for-profit Chambers of Commerce Insurance Corporation of Canada, volunteer directors who are also Chamber members. Keeping your interests front and centre, ALL surpluses are reinvested in the Plan to help control premiums. That's why 850 Chambers of Commerce and Boards of Trade across Canada actively endorse Chambers Plan.

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7 REAL BENEFITS FOR YOUR BUSINESS | Every plan includes valuable supports for your company and your employees. Business Assistance Service provides owners professional accounting, counselling, legal and human resource experts who understand the challenges business face. Plan participants have free access to top medical specialists from around the world, with *Best Doctors*® services. And *my-benefits health*®, our online wellness platform, is filled with resources and tools like health risk assessments to help your employees stay healthy and productive.

8 ALL THE ESSENTIALS | Chambers Plan offers dental benefits, extended health care benefits, critical illness insurance and long- and short-term disability insurance. There are even options for business owners at retirement. And *my-benefits*®, our online administration tool, lets you manage your plan simply and quickly. Best of all, Chambers Plan can be adjusted as your business expands, financial situation changes, or number of employees increases or decreases.

9 SIMPLE & FAST | Most health and dental claims are processed within 48 hours. Health options include on-the-spot processing of prescription drug claims using the Assure Card®. 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 funds deposited directly to their bank account.

10 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. Your advisor understands your individual needs and will help you design a plan that reflects your business. Our local advisors and our national Service Centre will always listen first, take the time to explain, and be flexible.

Real benefits for your business.
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