



PLAN FOR EMPLOYEE BENEFITS

PROTECTING YOUR MOST IMPORTANT ASSET...

Employee benefits are an important tool employers use to attract new employees, and keep experienced employees longer.

By investing in your employees with group benefits, you can:

- attract and retain good people, strengthening your skill and knowledge base
- lower employee turnover and avoid the costs of hiring and retraining new employees
- improve morale and increase productivity by providing financial security and support.

By providing employee benefits, firms can make an investment in their company's future success.

...AND MORE

The Chambers Plan was introduced over 35 years ago to specifically address the needs of small-to-medium sized firms, and now provides coverage to over 25,000 firms just like yours. We can provide your firm with a comprehensive group benefits plan – even if you're the only employee. Here's how we can deliver more than a typical group plan to your organization.

MORE GUARANTEES...

- No industry restrictions. All for-profit businesses are eligible while they are members of a participating Chamber or Board of Trade.
- Coverage is guaranteed to continue as long as your firm pays its premium each month.
- With three or more full-time employees, your firm can choose options that guarantee coverage to each person.

MORE STABILITY...

- Claims are pooled over more than 25,000 employers providing you with more stable premiums from year to year.

MORE FLEXIBILITY...

- Customize your plan from a wide range of coverage.
- An exceptional online administration tool, *my-benefits*® lets you administer your plan anywhere, anytime.

MORE THAN JUST FINANCIAL SUPPORT...

- Best Doctors® services at no additional cost.
- Long Term Disability options include Confidential Telephone Coaching to help owners and supervisors deal with difficult personnel issues, plus counselling for employees.
- Health options include *Preferred Vision Services* discounts on eyewear purchases, a *Health Access* phone line, and in the case of a medical emergency, *Voyage Assistance* offers on the spot worldwide medical and personal assistance.

Whether you're introducing or replacing a program, let your exclusive Chambers Plan advisor show you what the Chambers Plan can do for you. It may be more than you expected.



Chambers of Commerce
Group Insurance Plan®



CHAMBERS PLAN COVERAGES

BEST DOCTOR® SERVICES

Every Chambers Plan group benefit program includes access to Best Doctors and its network of over 50,000 doctors at **NO** additional cost. With Best Doctors your employees have access to the best medical expertise available today. Services include:

- *Best Doctors 360.*°
- *InterConsultation, FindBestDoc* and *FindBestCare* services.

LIFE INSURANCE

Our Life plans can provide financial support to your employee's families in the event of their death or fatal accident. Employees have assurance that their families will have financial protection during this distressing time.

- Coverage up to \$250,000.
- *Guarantee Issue* volumes of coverage for firms with three or more employees.
- *Living Benefit* provision is included in all policies.

ACCIDENTAL DEATH and DISMEMBERMENT (AD&D)

AD&D coverage provides employees and/or their families with additional benefits should the insured die, lose a limb, become paralyzed, or lose their hearing, speech or sight as a result of an accident.

- Coverage matches Life Insurance amount.
- Includes *Spousal Occupation Training, Workplace Modification* and *Rehabilitation* benefits.

DEPENDENTS GROUP LIFE

Provides your spouse and dependent children 24-hour coverage from all causes of death.

- Coverage for spouse – up to \$15,000.
- Coverage for dependent children equals 50% of spousal coverage.

CRITICAL ILLNESS

Being diagnosed with a life-threatening illness can be stressful, not only for you and your family, but for your finances as well. Critical Illness insurance can provide you with peace of mind and assist in covering the costs associated with surviving a major illness.

- No Medical Underwriting required.
- \$30,000 lump sum payment following the diagnosis of a major illness that you can use any way you choose.

EMPLOYEE ASSISTANCE PROGRAM (POS ACTION)

Would you like to reduce absenteeism, accidents, healthcare and disability claims costs AND increase morale and productivity? *Posaction*, the Chambers Plan Employee Assistance Program (EAP), can help your employees and eligible family members cope with difficult situations before they escalate into broader problems.

- 24-hour toll-free help/resource line.
- Face-to-face or telephone counselling helping individuals work through all types of difficulties.

DISABILITY INSURANCE

If an employee becomes disabled, they may not have sufficient resources for maintaining the basic necessities of life. Disability Insurance benefits provide a source of income should an employee become totally disabled and unable to work for a period of time.

Weekly Indemnity Benefits

- Coverage up to \$800 per week.

Long Term Disability Benefits

- Coverage up to \$7,000 per month.
- Includes *Posaction Plus*, a confidential counselling service for employees.

CHAMBERS PLAN COVERAGES (CONT'D)

HEALTH CARE

Your employees are your most important asset, and an engaged and healthy workforce is a key component to any firm's success. This benefit helps employees and their dependents pay for necessary medical expenses that aren't covered by their provincial plan.

- Prescription drug coverage
- Coverage for hospital accommodations, medical services and equipment
- Nursing Care up to \$25,000 per year
- Coverage for paramedical practitioner services
- Vision care up to \$200 every 24 months
- *Voyage Assistance* emergency travel benefits
- *Health Access* Line
- 24-month *Survivor Benefit*

DENTAL CARE

Whether you're looking for basic maintenance or major coverage, our dental benefits can help cover the cost of dental services for your employees and their families.

- Plans cover Basic, Endodontic, Periodontal, Major and Orthodontic services
- Major services are available to firms with three or more employees
- Orthodontic services are available to firms with 10 or more employees
- Employees can have their dentists send us their dental claims electronically, making the process easy and convenient
- 24-month *Survivors' Benefit*

BUSINESS OVERHEAD EXPENSE (BOE) INSURANCE

Designed for self-employed business owners who generate all the firm's sales and revenues, and who are involved in the day-to-day operations of the business. Purchased in conjunction with Long Term Disability benefits, BOE is an expense reimbursement policy which pays an insured's business expenses while they are disabled.

- available in units of \$100 from \$500 - \$2,000 of monthly coverage
- benefits start the 31st day of an accident or illness, for up to 18 months
- eligible expenses include business rent or mortgage, utilities, business taxes and licenses, equipment and corporate car leases, professional services (e.g., accounting), and salaries of personnel who do not generate income and whose services are essential during the insured's disability

OPTIONAL LIFE INSURANCE

Gives your employees and their spouses and dependent children the opportunity to add more coverage, at low group rates, to reflect their individual needs.

- Coverage is available in units of \$10,000 up to \$500,000



TO GET YOUR CHAMBERS PLAN

For firms with four or fewer employees, all eligible employees must participate in your group benefit plan. If your plan includes Health Care and/or Dental Care benefits, all employees must participate in these benefits unless they are covered by another plan.

The minimum coverage available is

- Basic Life Insurance with Accidental Death and Dismemberment, plus one eligible group benefit (neither Health nor Dental coverage is an eligible benefit on its own). If you select Health or Dental, you must elect at least one other benefit. If you select Health and Dental, your coverage meets the required minimum.

For firms with five or more employees, 75% of eligible employees must participate in your group benefit plan. If your Plan includes Health Care and/or Dental Care benefits, all employees must participate in these benefits unless they are currently covered by another plan.

The minimum coverage available is

- Basic Life Insurance with Accidental Death and Dismemberment, plus one eligible group benefit

For firms in the province of Quebec, all eligible employees must participate in your group benefit plan. All employees must participate in the Extended Health Care and/or Dental benefit unless they are currently covered by another plan. (1 person firms are legislatively required to join the public plan (RAMQ) for prescription drug coverage.)

The minimum coverage available is

- Basic Life Insurance with Accidental Death and Dismemberment, Extended Health Care, plus one eligible group benefit. (Firms with at least 2 individuals must elect an Extended Health option with prescription drug coverage).

To find out more about the Chambers of Commerce Group Insurance Plan, visit us at:

buychambers.ca
At work for small business.

ELIGIBLE GROUP BENEFITS

Weekly Indemnity
Long Term Disability
Critical Illness
Health Care
Dental



Desjardins Financial Security, AIG, and Western Life are the primary insurers for the Plan.

Administered by Johnston Group Inc.

BENEFIT SUMMARY

LIFE INSURANCE / ACCIDENTAL DEATH & DISMEMBERMENT

Up to \$250,000 of 24-hour coverage of all causes of death

Available Coverages

- 1 times annual salary
- 2 times annual salary
- Level \$25,000 benefit
- Level \$50,000 benefit
- Level \$75,000 benefit
- Level \$100,000 benefit

Additional coverages for firms with 5 or more employees

- 3 times annual salary
- Level \$35,000 benefit for managers and \$20,000 for employees

Reduction

- 25% of face value at age 65
- 50% of face value at age 65

Non Evidence Maximums

- 3 & 4 employees – \$25,000
- 5 to 9 employees – \$100,000
- 10 to 19 employees – \$125,000
- 20+ employees – \$150,000

Living Benefit

- Included

Best Doctors® Services

- Included

DEPENDENTS GROUP LIFE

24-hour coverage of all causes of death - no evidence of insurability required

Available Coverages

- \$5,000 spouse and \$2,500 / child
- \$10,000 spouse and \$5,000 / child
- \$15,000 spouse and \$7,500 / child

Spousal Conversion Privilege

- Included

WEEKLY INDEMNITY

Replaces 66 2/3% of weekly earnings to a maximum of \$800 per week

Benefits resume immediately if disability recurs within 14 days of return to work

Available Coverages

- Benefits from the 15th day of disability for up to 15 weeks
- Benefits from the 1st day of an accident, 1st day of a hospital stay, 8th day of illness, for up to 17 weeks
- Benefits from the 1st day of an accident, 1st day of a hospital stay, 8th day of illness, for up to 26 weeks (LTD is not available with this option)

Additional coverages for firms with 1 to 4 employees

- Benefits from the 31st day of disability for up to 13 weeks
- Benefits from the 61st day of disability for up to 9 weeks

BENEFIT SUMMARY

LONG TERM DISABILITY

Provides employees with 24-hour accident and illness coverage, replacing income during absences from work *prior to age 65*

Available Coverages

- Plans with 100% employee-paid premium pay **non-taxable monthly benefits** (67% of the first \$2,000 of monthly earnings, 50% of any balance)
- Plans with any employer-paid premium pay **taxable monthly benefits** based on 66 2/3% of current monthly earnings

Options

- Benefits from the 121st day of disability for up to 2 years
- Benefits from the 121st day of disability for up to 5 years
- Benefits from the 121st day of disability up to age 65

Definition of Disability

- 24 month own occupation
- Any occupation (5 year, Age 65)

Non Evidence Maximums

- 3 & 4 employees – \$1,200
- 5 to 9 employees – \$2,000
- 10 to 19 employees – \$2,500
- 20+ employees – \$3,000

Maximum Benefit amount

- 1 to 9 employees – \$5,000
- 10 to 19 employees – \$6,000
- 20+ employees – \$7,000

Posaction Plus

- Included

CRITICAL ILLNESS

Provides a lump sum cash payment following a 30 day (in most cases) survival period after a covered illness is diagnosed
The insured can use the benefit as they see fit

Benefit Amount

- \$30,000 per employee

Covered Illnesses

- Blindness, cancer (most types), coronary bypass, deafness, heart attack, kidney failure, paralysis, stroke, multiple sclerosis, Parkinson's Disease, major burns, coma and loss of speech

Evidence of Insurability

- None required

BENEFIT SUMMARY

POSACTION

A confidential, professional counselling service helping employees and families address work or personal issues before they escalate into broader problems

Benefit

12 hours of in-person counselling per family annually

Issues that can be addressed

Personal and dependency problems, work-related and family difficulties, legal and financial problems, eldercare and childcare support

BUSINESS OVERHEAD EXPENSE (BOE) INSURANCE

An expense reimbursement policy which pays an insured's business expenses while they are disabled
Purchased in conjunction with Long Term Disability benefits

Benefit Amount

\$500 – \$2,000 of monthly coverage (in units of \$100)

Benefit Period

From the 31st day of an accident or illness, for up to 18 months

Eligible Expenses

Business rent or mortgage, utilities, business taxes and licenses, equipment and corporate car leases, professional services (e.g., accounting), and salaries of personnel who do not generate income and whose services are essential during the insured's disability

OPTIONAL LIFE INSURANCE

Available for employees, their spouses, and their dependent children
Coverage does not terminate when your employment ceases

Benefit Amount

Purchased in units of \$10,000 (employees & spouses) up to \$500,000
 \$5,000 for each dependent child

Evidence of Insurability

Required

BENEFIT SUMMARY

DENTAL CARE

Benefits are paid based on your province's *Dental Fee Guide* for the current year

All options include *24-month Survivors' Benefit, composite restorations* (white fillings), and *recall exams* twice per calendar year

\$1,500 Overall maximum* / \$1,000 Orthodontic maximum**

\$2,000 Overall maximum* / \$2,000 Orthodontic maximum**

\$700 Overall maximum* / \$500 Orthodontic maximum**

SERVICE COVERAGE LEVELS

				Deductible	Basic	Endodontic & Periodontal	Major	Orthodontic
Coverages for firms with 1 and 2 employees	<input type="checkbox"/> D8	<input type="checkbox"/> D24		\$25 / \$50	80%	80%		
	<input type="checkbox"/> D13		<input type="checkbox"/> D32	\$25 / \$50	80%			
	<input type="checkbox"/> D14			\$0	80%			
Coverages for firms with 3 to 9 employees	<input type="checkbox"/> D1	<input type="checkbox"/> D17		\$25 / \$50	100%	100%		
	<input type="checkbox"/> D9		<input type="checkbox"/> D25	\$25 / \$50	100%			
	<input type="checkbox"/> D8	<input type="checkbox"/> D24		\$25 / \$50	80%	80%		
	<input type="checkbox"/> D13		<input type="checkbox"/> D32	\$25 / \$50	80%			
	<input type="checkbox"/> D3	<input type="checkbox"/> D19		\$0	100%	100%	50%	
	<input type="checkbox"/> D11		<input type="checkbox"/> D27	\$0	100%	50%	50%	
	<input type="checkbox"/> D2	<input type="checkbox"/> D18		\$0	100%	100%		
	<input type="checkbox"/> D10		<input type="checkbox"/> D26	\$0	100%			
	<input type="checkbox"/> D6	<input type="checkbox"/> D22		\$0	80%	80%	50%	
	<input type="checkbox"/> D15		<input type="checkbox"/> D30	\$0	80%	50%	50%	
	<input type="checkbox"/> D5	<input type="checkbox"/> D21		\$0	80%	80%		
	<input type="checkbox"/> D14		<input type="checkbox"/> D29	\$0	80%			
Additional coverages for firms with 10 or more employees	<input type="checkbox"/> D4	<input type="checkbox"/> D20		\$0	100%	100%	50%	50%
	<input type="checkbox"/> D12		<input type="checkbox"/> D28	\$0	100%	50%	50%	50%
	<input type="checkbox"/> D7	<input type="checkbox"/> D23		\$0	80%	80%	50%	50%
	<input type="checkbox"/> D16		<input type="checkbox"/> D31	\$0	80%	50%	50%	50%

* Overall maximum per person per year. **Orthodontic maximum per dependent per lifetime.

BENEFIT SUMMARY

HEALTH CARE

Health options have no overall maximum, but specific benefits may have annual or lifetime limits

All options include **24-month Survivors' Benefit, Voyage Assistance, Preferred Vision Services**

Basic Health Care includes paramedical services, hospital, hearing aids, eye exams, nursing care, orthotics and medical equipment

Travel Health and Hospital benefits are covered at 100%

For residents of Quebec, prescription drug maximums will coincide with the legislative requirements of the Quebec Universal Drug Plan

	Deductible	Prescription Drug Coverage	Prescription Drug Maximum	Coverage for all other benefits	Paramedical Maximum
Paper Claim Options					
<input type="checkbox"/> E00	\$0	N/A	N/A	100%	\$500/insured/practitioner
<input type="checkbox"/> E1	\$25/\$50	80%	\$50,000	100%	\$500/insured/practitioner
<input type="checkbox"/> E10	\$0	80%	\$50,000	100%	\$500/insured/practitioner
<input type="checkbox"/> E35 ¹⁾	\$250/\$500	80%	\$50,000	100%	\$500/insured/practitioner
<input type="checkbox"/> E37 ¹⁾	\$500/\$1,000	80%	\$50,000	100%	\$500/insured/practitioner
Options with a Pay Direct Drug Card					
<input type="checkbox"/> E11	\$0	80%	\$50,000	100%	\$500/insured/practitioner
<input type="checkbox"/> E13	\$0	70%	\$50,000	100%	\$500/insured/practitioner
<input type="checkbox"/> E21	\$50/\$100	80%	\$50,000	80%	\$300/insured/practitioner
<input type="checkbox"/> E33 ²⁾	\$0	80%	N/A	³⁾	N/A
<input type="checkbox"/> E45 ⁴⁾	\$25/\$50	80%	\$50,000	100%	\$300/insured/practitioner
Options with a Pay Direct Drug Card using the National Formulary (not available in Quebec)					
Drugs not listed on the National Formulary are covered at 50%					
<input type="checkbox"/> E17	\$0	80%/50%	\$50,000	100%	\$500/insured/practitioner
<input type="checkbox"/> E19	\$0	70%/50%	\$50,000	100%	\$500/insured/practitioner
<input type="checkbox"/> E40	\$0	80%/50%	\$1,000	80%	\$300/insured/practitioner ⁵⁾
Options with a Deferred Payment Drug Card (available only in Quebec)					
Eligible drug expenses will be reimbursed after expenses amount to \$50 or after 30 days					
<input type="checkbox"/> E22	\$50/\$100	80%	N/A	80%	\$300/insured/practitioner
<input type="checkbox"/> E25	\$100/\$200	75%	N/A	⁶⁾	\$500 combined

Vision Care

Covers prescribed contact lenses, glasses or voluntary laser eye surgery (Add to any Health option except E00 or E33)

\$100 per person every 24 months for 1 & 2 person firms (every 12 months for children)

\$200 per person every 24 months for firms with 3 or more employees (every 12 months for children)

1) Not available in Quebec

2) Only available in Quebec

3) Only Travel Health is covered at 100%

4) Only available in Atlantic Canada

5) Psychologists and Speech Therapists are covered up to \$500/insured

6) Only Travel Health, Hospital, Medical Travel, Paramedical services and Ambulance benefits are covered at 100%