



# 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.

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

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### NO INDUSTRY RESTRICTIONS

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

Whether you own a farm or a home-based business, you are entitled to take advantage of the customized coverage of Chambers Plan. We believe that your areas of expertise shouldn't determine your coverage. Plus, without restrictions on employee count or industry, the benefits are endless. Based on the specific needs of your business and employees, we have a plan that's right for you.

**chambers.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 four 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. Don't settle for a benefit plan that bases your coverage eligibility on a long list of requirements. Chambers Plan can provide the coverage you need at a cost you can afford.

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## GUARANTEED RENEWABLE

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

Once your business is insured by 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 Chambers Plan is different.

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## RATE STABILITY

Claims are averaged over more than 25,000 companies just like yours. Higher than usual claims one year? You won't be singled out for a price increase.

Unlike other employee benefit providers, Chambers Plan uses a "pooling" system to determine renewal premiums. By using an **average** of claims across all Plan participants, your company will never be singled out for an increase. This unique system allows business owners to enjoy customized coverage without counting claims. Plus, Chambers Plan offers more stable renewal rates than most of its competitors and helps to deter a surge in renewal premiums, following a year of unusually high claims.

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## NOT-FOR-PROFIT

Chambers Plan operates under the direction of the not-for-profit Chamber Insurance Corporation of Canada, by Chamber people, for Chamber people.

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 Chambers Plan, providing coverage to over 25,000 independent businesses.

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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. A Chambers Plan representative will help you design a plan that reflects the size and requirements of your business. Our advisors present you with options, not preset packages. Aside from conventional contact methods, we also offer a variety of self-service options, including direct claim deposit, immediate prescription drug benefits and online administration. Using **my-benefits**<sup>®</sup>, our online administration system, authorized owners and employees can add employees, print forms and check invoices 24/7.

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## FAST, ACCURATE PAYMENTS

Most health and dental claims turn around in 48 hours. You can opt for pharmacy card and electronic dental claim submission, and even direct deposit to employee bank accounts.

Chambers Plan members don't waste any time waiting for claim payments. You can opt to have these expenses deposited directly to your bank account and you will still receive a detailed benefit statement for your records. Chambers Plan also offers a card that allows you to enjoy the benefits of instant plan coverage right at the pharmacy. You have enough to worry about; let Chambers Plan take the stress and delay out of the claim process.

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## YOU CHOOSE THE COVERAGE

Every firm participating in Chambers Plan has a custom benefit program, based on the coverage the owner selects.

In addition to competitively priced health, dental, and vision benefits, our impressive list of extensions includes travel insurance, an automatic RRSP payroll deduction program, and options for employers over 65, such as prescription drug, ambulance and semi-private hospital coverage. We offer Life insurance and a guaranteed \$25,000 Critical Illness benefit. Our members have access to a variety of added features, such as **Best Doctors**<sup>®</sup> services, vision care discounts, and a Health Access phone line.

Plus, we care about the overall well-being of our members, including emotional and mental health, and we offer **Employee Assistance** plans that can help you take control of your life. Best of all, Chambers Plan can be adjusted as your business expands, financial situation changes, or number of employees increases or decreases.

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## YOU CONTROL THE COST

Why pay for a package with benefits you don't want when you can customize? 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 that your insurance coverage is every bit as efficient as your business.

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