



Chamber of Commerce Insurance Plan Donnie Harris, ph: 888-7660

The Chamber's health care plan is designed for businesses with one to twenty-five employees. Benefits can include Life Insurance, Short and Long-Term Disability, Extended Health Care, Prescription Drugs, Dental Care, an Employee Assistance Program, business overhead insurance and group RRSP's. For more information visit <http://www.chambers.ca>

ABOUT US

The **Chambers of Commerce Group Insurance Plan** is the **#1** plan in Canada for employee benefits, covering over 25,000 small businesses across the country. ALL types of businesses are eligible for the program -- no industry exclusions, making it the most sought-after group benefits plan.

Health Benefits

Our plans provide from 50% to 100% coverage of eligible expenses. There are no overall maximums, but some specific items or services have annual or lifetime maximums.

Employees use health benefits most frequently to cover prescription costs. We offer traditional paper claim plans as well as ASSURE drug card plans, which provide benefits instantly at the pharmacy. Our health plans also cover major medical expenses like paramedical services (chiropractors, massage therapist, podiatrists, etc.), semi-private hospital, nursing care, ambulance, and medical appliances. These extended health care expenses can be covered with or without prescription drug benefits.

All health options include emergency medical assistance and a Voyage Assistance program with a 24-hour global help line. The plan design you choose applies to all employees but individuals may opt out of health insurance if they have a similar plan through another source. If that coverage ends, your employee has 60 days to join this plan.

Dental Benefits

Choose from a wide range of dental options for employees and their families. Basic dental programs are available to firms of all sizes. This coverage can include exams, basic restorative procedures, periodontal and endodontic services (including root canals), and repairing, rebasing and relining dentures.

Major dental benefits including crowns, is available to firms of 3 or more employees and children's orthodontics can be covered in firms of 10 or more employees. The plan design you choose applies to all employees but

individuals may opt out of dental if they have a similar plan through another source. If that coverage ends, your employee has 60 days to join this plan.

Basic Employee Life /Accidental Death and Dismemberment (AD&D)

Each Chambers Plan includes employee life insurance plus an additional benefit if an employee dies accidentally. Many firms choose a basic level of coverage of \$25,000 per employee, or an amount related to each individual's salary. This insurance also pays employees specific amounts if they suffer a serious injury, like loss of hearing or sight.

Group Critical Illness

This benefit pays a lump sum benefit of \$25,000 on the initial occurrence of one of thirteen covered conditions. These include cancer, heart attack, Parkinson's disease, Multiple Sclerosis, burns, coma, loss of speech, coronary by-pass, stroke, kidney failure, paralysis, deafness and blindness.

Weekly Indemnity (Short Term Disability)

This benefit replaces salary during an employee's brief absence from work due to illness or injury. It pays a weekly income of 66 2/3% of gross earnings for employees under age 65 up to \$800. Your company chooses from a range of options, deciding how long employees must be off work before they can collect benefits, and the length of time benefits are payable. Some options are designed specifically for Owners. Your agent can help you design a program that fits your company's needs and budget.

Long Term Disability (LTD)

This benefit pays an income to employees who face longer term absences from work because of an illness or injury. The LTD option you choose sets out how long employees must be off work before they can collect benefits and the length of time benefits are payable to disabled employees.

Depending on your industry, you can opt to have benefits payable for 2 or 5 years, or to age 65. Chambers Plan LTD coverage provides 24 hour protection and owner's have access to Employee Assistance services that can help your employees get back to work sooner. Your agent can help you design a program that fits your company's needs and budget.

Best Doctors®

Best Doctors® provides valuable resources to people facing a range of serious medical conditions. Starting with its Interconsultation Service, Best Doctors supports the employee or family member and their attending physician by reviewing the patient's file, confirming the diagnosis, and identifying the most appropriate treatment. Patients can also use FindBestDoc® and FindBestCare® services to help them plan and implement their treatment programs.

Employee Assistance

You can make professional counseling services available to all your employees. It's an effective way to help them deal with serious issues, including relationship problems and dependency issues, before they lead to absences from work or even a disability claim. Coverage provides up to 12 hours of confidential counseling for each employee annually and employees can access the service 24/7.

Business Overhead

Owners who choose a Long Term Disability Benefit with the Chambers Plan can also choose Business Overhead Expense benefits that pay a variety of business expenses including rent, electricity, phone bills, leases, taxes and some salaries. Business Overhead Expense coverage keeps your business going when your disability won't let you.

Dependents Life Insurance

Three levels of coverage are available covering an employee's spouse and children. The Plan offers an option with a \$5,000 benefit for the spouse combined with \$2,500 for each child, a \$10,000 / \$5,000 benefit and a \$15,000 / \$7,500 benefit.

Registered Retirement Savings (RRSP)

The Chambers Plan provides a group RRSP to help your employees save for retirement, without cost to the employer. They can make regular payroll contributions and get immediate tax relief, or they can make lump sum contributions at any time, all with a minimum of just \$50 per contribution. The plan offers a wide variety of mutual fund investment choices, as well as term deposits and employees have on-line access to manage their assets and accounts.

Group Optional Life

This benefit lets employees top up their group life insurance with an amount they choose and pay for. Spousal coverage is also available, as are children's benefits if either parent participates in the program.