

2016 Service & Renewal Guide



Each year your Chambers of Commerce Group Insurance Plan marks its annual premium renewal date on April 1st.

The Chambers Plan remains the largest program of its kind in the country and continues to lead the industry as a benchmark for stability, providing the cost certainty businesses need.

The Chambers Plan (administered by the Johnston Group) will be sending you a renewal package in the mail soon, but we believe it's a great time to review the Plan, its enhancements in the past year and some exciting new things coming in the near future! We also want to confirm if your requirements have changed over time and that your service requests were met.

To assist us with doing this, please complete the enclosed "Service-Support Update Form" before April 1st and be automatically entered into a draw for :

1 of 2 Sets of 2 Blue Jays Tickets!!

Hynek Financial Group

www.hfgb.ca

info@hfgb.ca

PH# 905-319-9999



Service, Support Update Form

What Can We Do To Help?

Please help us make sure that your contact information is up to date:

FIRM NAME: _____

ADDRESS: _____

CITY/TOWN: _____ POSTAL CODE: _____

PHONE NUMBER: _____

OWNER(S): _____

PLAN ADMINISTRATOR: _____ Are you new: Y N

EMAIL: _____

Are you signed up for "My-Benefits"? Y__N__

If not, can we help you sign up? Y__N__

Do you currently have a group retirement product in place? Y__N__

Would you like us to contact you to review/discuss any of the following:	YES	NO
Your upcoming Chambers Plan premium renewal?		
Review of rates and current coverage?		
Coverage enhancements or changes?		
Other services offered by our firm such as income protection, investments, individual life insurance, mortgage insurance, partnership insurance?		

Are we doing a great job? If so, tell us why! If not, please tell us how we can improve.

Plan Administration

Reminders & Tips

Whether your Chambers Plan is fully or partially pooled, it's important to remember this is the most stable benefits program in the marketplace. With Canada's largest pool of its kind and 30,000 fellow businesses in this *not-for-profit* environment the Chambers Plan continues to deliver competitive and stable renewals for its participants.

If you would like more information on how the pooling protects you and whether your firm's benefits remain competitive let us know. The Chambers Plan continues to evolve to meet your needs.

New This Plan Year:

- New Health Options
- New Dental Options
- New NEM's for Life & Disability
- New Critical Illness Benefits
- Higher levels for eye exams and ortho enhancements
- Capped Paramedicals On Some Options
- Continued Adding many providers to the Telus electronic claim system
- Changes to Retiree Benefits

Later in the Year:

- Health Care Spending Accounts

Administrative Tips

My-Benefits – By using this resource both administrators and employees will have access to all their plan features. For administrators these include pre-filled Cost Plus forms, taxable benefit reports and many other useful pieces. Employees can access their own limits and claims as well as health resources and make any personal changes they may require.

New Employees & Family Changes – Always enroll new employees when hired. This will avoid any potential late entrant situations. The firms waiting period will still be enforced unless waived by the firm. The same rules apply to dependents so always enroll new spouses or spouses moving from another plan and children immediately to avoid problems.

Taxable Benefits – If you are unsure what benefits are taxable, consult with your advisor for the rules on the benefits your firm has in place.

If **owners**, key employees or other team members are not meeting the 20 hours per week minimum plan requirement, please discuss the new retiree option or ContinYou with your Chambers Plan advisor to determine a suitable form of continuing coverage to maintain their eligibility.

**Chambers of Commerce
Group Insurance Plan®**

**Service Line
1-800-665-3365**

**Mailing Address
582 King Edward Street
Winnipeg, MB
R3H 0P1**

**Fax
1-800-457-8410**

**Website
www.chambers.ca
(Existing Clients)**

Reminder – If an employee's work schedule drops below 20 hours per week they are no longer eligible for coverage and must be removed from the plan.

**An employee benefit plan
that stands out from the rest**

