

Benefit Summary



CHAMBERS OF COMMERCE GROUP INSURANCE PLAN®

MORE THAN 30,000 MEMBER FIRMS STRONG, CHAMBERS PLAN IS AVAILABLE THROUGH YOUR LOCAL CHAMBERS OF COMMERCE/ BOARD OF TRADE. WHETHER YOUR COMPANY IS A NEW OPERATION, OR YOU'VE BEEN IN BUSINESS FOR YEARS, YOU CAN BENEFIT FROM MEMBERSHIP IN YOUR LOCAL CHAMBER OR BOARD.

- ⌘ Gain new business prospects ⌘
 - ⌘ Increase your business visibility ⌘
 - ⌘ Develop professional relationships ⌘
 - ⌘ Learn new ways to promote your company ⌘
 - ⌘ Access Chambers Plan ⌘
-

A balanced approach to group benefits

Chambers of Commerce Group Insurance Plan® can help you find the ideal balance of cost, coverage and flexibility for your business. With many features built into every policy, Chambers Plan is a simple, stable and smart choice for your group benefit needs. Thousands of business owners join the Plan each year – let a Chambers Plan representative show you why.

SIMPLE. Spend less time managing your benefit program with:

- Local advisor support and our national customer service centre available to help however possible
- Quick set-up and simple administration
- **my-benefits**® Keep employee records current, calculate payroll deductions, and receive your billings online from anywhere, at any time.
- No industry restrictions. All for-profit organizations are eligible while they are members of a participating Chamber of Commerce/Board of Trade.

STABLE. Control your costs and maximize your benefit dollars with:

- Stable and predictable benefit premiums
- Access to professional accounting, legal and human resource experts, as well as The Healthy Business Bookmark™, through our Business Assistance Service, at no additional cost
- Access to Teladoc Medical Experts services, at no additional cost
- The use of ASSURE National Formularies in our Health options to manage increasing prescription drug costs
- Surpluses staying IN the Plan. Chambers Plan is a not-for-profit program with all surpluses reinvested into the Plan to lower premiums.

SMART. Work smarter, not harder. **my-benefits** for employees, accessible online or with our app for Android™ and iOS devices, frees your time by providing employees the answers they need. They can:

- View and understand their benefits
- Submit claims electronically
- Enjoy quick, accurate claim payments. Direct deposit transfers put money back into their hands in just days.
- Access **my-benefits health**®, the Plan's health and wellness site, providing them reliable health tools and resources – from health risk assessments to finding a family doctor.

Let a Chambers Plan representative help you put some balance and control back into your business.

Benefits included in EVERY Plan design (free of charge)

BUSINESS ASSISTANCE SERVICE (BAS)

Most small businesses can't afford to have a team of specialists on hand to help deal with unexpected problems that require an expert opinion. BAS provides **owners** access to resources to help manage their business more efficiently.

FEATURES

- **The Healthy Business Bookmark™**, an online library of resources dedicated to helping business owners increase their knowledge and find answers to common Human Resource questions
- Up to nine hours of **Legal, Accounting** and specialized **Human Resource** services combined, per calendar year
- Confidential **Human Resource coaching** to address challenging people issues including performance management, absenteeism, conflict and difficult behavior
- **Employee Counselling Referral** allows owners to refer employees dealing with situations affecting performance – work-related difficulties, dependency problems, marital and family issues and personal problems



Teladoc Medical Experts

Teladoc Medical Experts uses nationally recognized medical experts from around the world to provide you with the right advice at the right time so you can make informed medical decisions with confidence.

FEATURES

- **Expert Medical Opinion** - review of an existing diagnosis and treatment to confirm or recommend a change
- **Find a Doctor** - a listing of local in-person experts who meet your specific medical needs
- **Care Finder** - help locate specialists or facilities outside of Canada for your treatment/condition needs
- **Personal Health Navigator** - a variety of condition-specific information from a registered healthcare professional

As part of your Teladoc Medical Experts benefit, your parents and parents-in-law have access to the same expert medical benefits as you.

A dedicated Member Advocate (a clinician) is available for the Expert Medical Opinion and Personal Health Navigator services.

Teladoc myStrength

myStrength is a comprehensive digital mental health program, accessible 24-7, with proven tools to help employees develop a personal plan to manage stress, depression, sleep quality, and more.

Plan Benefit Options

LIFE INSURANCE/ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D) (COVERAGE UP TO AGE 75)

Our Life plans provide financial support to employees' families in the event of their death.

AD&D coverage matches the Life schedule and provides additional benefits should the employee die, lose a limb, become paralyzed, or lose their hearing, speech or sight as a result of an accident. AD&D benefits also include:

- Rehabilitation costs for retraining
- Education costs for children
- Spousal education benefit
- Psychological therapy
- In-hospital benefit
- Day care benefit

OPTIONS

- 1, 2 or 3 times annual earnings
- Level \$25,000, \$50,000, \$75,000 or \$100,000
- \$35,000 Managers/\$20,000 for Employees
- \$50,000 Managers/\$25,000 for Employees
- \$75,000 Managers/\$25,000 for Employees
- \$100,000 Managers/\$25,000 for Employees
- 25% or 50% of face value at age 65

OVERALL MAXIMUM

- 1 to 9 Employees - \$300,000
- 10 to 19 Employees - \$400,000
- 20 or more Employees - \$500,000

NON-EVIDENCE MAXIMUM

- 3 or 4 Employees - \$50,000
- 5 to 9 Employees - \$150,000
- 10 to 19 Employees - \$250,000
- 20 or more Employees - \$300,000

ADDITIONAL FEATURES

- Living Benefit advances Life benefits when terminally ill
- Life and AD&D conversion options

DEPENDENT LIFE INSURANCE (COVERAGE UP TO AGE 75)

Provides 24-hour financial protection following the death, due to any cause, of an employee's spouse or child. Spousal conversion options are available.

OPTIONS

- Spouse \$5,000/\$2,500 per Child
- Spouse \$10,000/\$5,000 per Child
- Spouse \$15,000/\$7,500 per Child

WEEKLY INDEMNITY INSURANCE (WI) (COVERAGE UP TO AGE 65)

WI benefits provide a source of income should an employee temporarily be unable to work as a result of a total disability.

WI replaces $66\frac{2}{3}\%$ of weekly earnings.

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

OPTIONS

- 15th day of disability/up to 15 weeks
- 1st day of an accident or hospital stay, 8th day of illness/up to 17 weeks
- 1st day of an accident or hospital stay, 8th day of illness/up to 26 weeks (LTD not available with this option)
- 31st day of disability/up to 13 weeks**
- 61st day of disability/up to 9 weeks**

** Available to firms with 1 to 4 employees only

OVERALL MAXIMUM

- 1 to 4 Employees - \$800 per week
- 5 to 9 Employees - \$1,000 per week
- 10 or more Employees - \$1,200 per week

NON-EVIDENCE MAXIMUM

- 3 or 4 Employees - \$800 per week
- 5 to 9 Employees - \$1,000 per week
- 10 or more Employees - \$1,200 per week

LONG TERM DISABILITY INSURANCE (LTD) (COVERAGE UP TO AGE 65)

Long Term Disability insurance provides employees with financial assistance if they cannot work for an extended period of time as a result of a total disability.

Pre-existing condition: Benefits are not payable for any disability which begins within the individual's first 12 months of coverage, if the disability is due to a pre-existing condition. That is, any condition for which the employee was treated/prescribed drugs during the three-month period immediately prior to the effective date of coverage.

OPTIONS

24 month own occupation definition of disability (Benefits payable for 2 years, 5 years or to age 65)

- 67% 1st \$2,000 of monthly earnings/50% of balance
- 67% 1st \$3,500 of monthly earnings/50% of balance
- $66\frac{2}{3}\%$ of monthly earnings
- 75% of monthly earnings

Any occupation definition of disability (Benefits payable for 5 years or to age 65)

- 67% 1st \$2,000 of monthly earnings/50% of balance
- $66\frac{2}{3}\%$ of monthly earnings

OVERALL MAXIMUM

- 1 to 4 Employees - \$5,000 per month
- 5 to 9 Employees - \$6,000 per month
- 10 to 19 Employees - \$8,000 per month
- 20 or more Employees - \$10,000 per month

NON-EVIDENCE MAXIMUM

- 3 or 4 Employees - \$2,000 per month
- 5 to 9 Employees - \$3,000 per month
- 10 to 19 Employees - \$4,000 per month
- 20 or more Employees - \$5,000 per month

EXTENDED HEALTH CARE (COVERAGE UP TO AGE 80)

Health options help employees and their dependents pay for supplies and services not covered by their provincial government plans.



Allows Plan members to electronically submit the majority of their Health and Dental claims, quickly and easily, with payments deposited within 48 hours of being processed.



EXTENDED HEALTH CARE COVERAGE CAN INCLUDE:

Prescription drugs

- Coverage using TELUS Assure drug cards. Employees simply present the card at the pharmacy and purchases are adjudicated and paid at the pharmacy counter.
- Coinsurance available at 70%, 80%, 90% and 100%
- Maximums of \$1,000, \$2,500 \$10,000, \$50,000 or unlimited* per calendar year

*Only available in New Brunswick and Quebec.

Paramedical services

- Includes: *Chiropractors; Massage Therapists/ Kinesiotherapists/Kinesiologists; Physiotherapists/Athletic Therapists; Psychologists/Social Workers/Registered Clinical Counsellors (RCC)/Canadian Certified Counsellors (CCC)/ Psychotherapists; Speech Therapists; Naturopaths; Podiatrists/ Chiropodists; Osteopaths; Acupuncturists; Audiologists; and Dieticians*
- Maximums of \$300 to \$600 per specialty, per insured, per calendar year

Other Coverage (available at 80% or 100%)

- Semi-private/convalescent hospital accommodations
- Medical supplies and equipment such as hearing aids and orthotics
- Ambulance services
- Vision Care and eye exams

ALL OPTIONS INCLUDE:

- Medical Emergency Assistance/Travel Health Benefits provided by Voyage Assistance
- Medical Travel benefit to defer the costs of getting to a medical facility for treatment
- 24-month Survivor benefit
- Teladoc® telemedicine – so employees can meet with a Canadian-certified physician, 24/7, by phone[†] or video to receive a diagnosis, treatment recommendation and can even be prescribed medicine when necessary
- Mental Health Navigator – to help guide employees through an expert clinical review of their existing mental health diagnosis and treatment plan and to link them to the best resources and the most appropriate care in their community

[†]In Quebec, telemedicine services must be offered by video conference.

DENTAL CARE (COVERAGE UP TO AGE 80)

A wide choice of options to help employees and their families maintain their oral health. Benefits are based on current Provincial Fee Guides.

FIRMS WITH 1 & 2 EMPLOYEES

- Basic and Endodontic/Periodontal services
- Combined Maximums of: \$700, \$1,500, or \$2,000 per insured up to a maximum of \$2,500 per certificate per calendar year

FIRMS WITH 3 TO 9 EMPLOYEES

- Basic, Endodontic/Periodontal and Major services
- Combined Maximums of: \$700, \$1,000, \$1,500, or \$2,000 per insured per calendar year

FIRMS WITH 10 OR MORE EMPLOYEES

- Basic, Endodontic/Periodontal and Major services
- Combined Maximums of: \$700, \$1,000, \$1,500, or \$2,000 per insured per calendar year
- Orthodontic services (\$500, \$750, \$1,000 or \$2,000 per dependent per lifetime)

CRITICAL ILLNESS (CI) INSURANCE (COVERAGE UP TO AGE 70)

Being diagnosed with a life-threatening illness can be stressful, not only for employees and their families, but for their finances, as well.

Critical Illness insurance can provide peace of mind and assist in covering the costs associated with surviving a major illness.

OPTIONS

- Employee \$30,000
- Employee \$30,000/Spouse \$10,000/Dependent Child \$5,000
- Employee \$50,000**
- Employee \$50,000/Spouse \$10,000/Dependent Child \$5,000**

The spousal benefit terminates on the spouse's 70th birthday.

** 10 or more employees required.

FEATURES

- No medical underwriting required
- Covered conditions for employees (and spouse if applicable):

*Alzheimer's Disease
Aortic Surgery
Aplastic Anemia
Bacterial Meningitis
Benign Brain Tumour
Blindness
Coma
Coronary Artery Bypass
Surgery
Deafness
Dilated Cardiomyopathy
Fulminant Viral Hepatitis
Heart Attack
Heart Valve Replacement
Kidney Failure
Life Threatening Cancer*

*Liver Failure of
Advanced Stage
Loss of Independent
Existence
Loss of Limbs
Loss of Speech
Major Organ Failure -
Waiting List
Major Organ Transplant
Motor Neuron Disease
Multiple Sclerosis
Muscular Dystrophy
Occupational HIV
Paralysis
Parkinson's Disease*

*Primary Pulmonary
Hypertension
Progressive Systemic
Sclerosis
Severe Burns
Stroke*

- Covered conditions for dependent children (if applicable):

*Blindness
Cerebral Palsy
Coma
Congenital Heart Disease
(requiring surgery)
Cystic Fibrosis
Deafness
Diabetes Mellitus (Type 1)
Down Syndrome
Life Threatening Cancer
Loss of Speech
Major Organ Transplant
Mental Deficiency
Muscular Dystrophy
Paralysis
Severe Burns
Spina Bifida Cystica*

EMPLOYEE ASSISTANCE PROGRAM (ARIVE®) (COVERAGE UP TO AGE 75)

Would you like to reduce absenteeism, accidents, health care and disability claim costs AND increase morale and productivity?

Arive can help employees and family members cope with difficult situations before they escalate into broader problems.

FEATURES

- Provides up to a total of 12 hours of face-to-face counselling per employee per year per family unit to address issues like: **Family Challenges/Work-related Difficulties/Eldercare Solutions/Personal Problems/Dependency Concerns**
- Telephone consultation is also available to a maximum of three hours each, per family unit per calendar year, for assistance with **Legal and Financial Issues, Nutritional Counselling or Childcare Information**

BUSINESS OVERHEAD EXPENSE (BOE) INSURANCE (COVERAGE UP TO AGE 65)

BOE is an expense reimbursement policy which pays for an insured's business expenses while they are disabled.

OPTIONS

- \$500 - \$2,000 of monthly coverage in units of \$100
- Payable from 31st day of an accident or illness, for up to 18 months

FEATURES

- Purchased in conjunction with Long Term Disability benefits
- Eligible expenses include business rent or mortgage, utilities, business taxes and licenses, equipment and corporate car leases and more



Online Services (included at no additional cost)



A WELLNESS APP DESIGNED TO HELP EMPLOYEES FEEL CONNECTED



Through the self-guided digital program, members can measure their level of social connection, discover how to build and maintain authentic connections, and regularly share how they're feeling with those closest to them. The premium version for Chambers Plan members also includes materials to develop evidence-based skills to identify and close gaps in their social connections through iCBT (Internet-based Cognitive Behavioural Therapy). The Huger app is available on the App Store or Google Play.



Chambers Plan's secure website, *my-benefits*, helps administrators and employees manage their group benefits and services quickly, easily and efficiently.

FOR PLAN ADMINISTRATORS

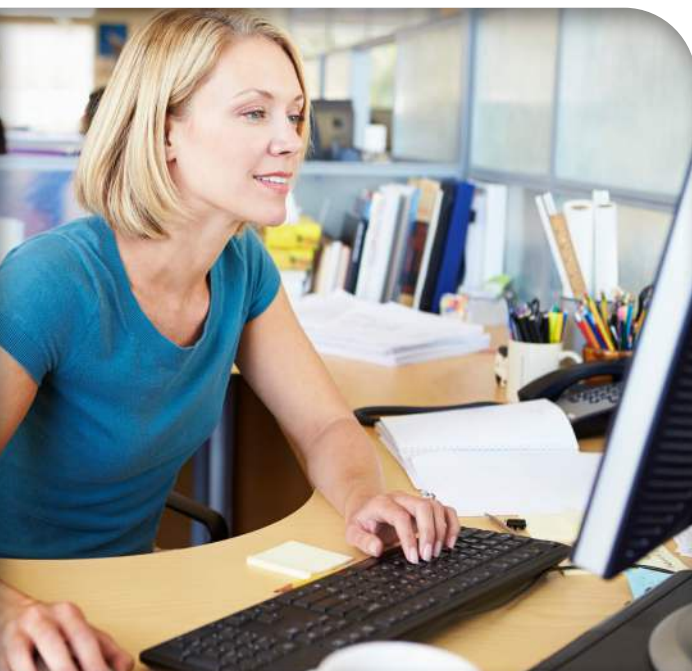
Maintain your group plan quickly and easily, from adding employees and changing benefits, to searching for Plan information.

- Manage employee coverages
- Review current benefits, premiums and coverage
- Receive billings online
- Calculate employee payroll deductions

FOR EMPLOYEES

Quick online access to group benefit coverage, claims and more.

- Electronically submit Health and Dental claims
- Check eligible coverage or when services are next available
- Deposit claim payments directly into their bank account
- Access to *my-benefits health*®, the Plan's health and wellness site where they can find up-to-date health care resources and tools
- Use our Health Risk Assessment tool to adjust and improve overall health
- Find a family doctor or specialist
- Check procedure wait times
- Locate patient assistance programs
- Purchase additional coverage online with **Personal Benefits**. Purchase coverage for additional travel days, trip cancellation/interruption coverage or lost baggage.



Enhance your benefit plan with these **OPTIONAL** benefits

OPTIONAL LIFE INSURANCE

Optional Life insurance provides employees, their spouses and dependent children the opportunity to add more Life coverage, at low group rates, to reflect their individual needs.



Chambers Plan and Manulife Financial have partnered to provide a workplace savings plan solution.

FutureStep® Group Registered Retirement Savings Plan (RRSP) is specifically designed to meet the needs of small business owners, helping their employees save for retirement, without enduring the administrative burden of managing a complex pension plan.



FEATURES

- Available in units of \$10,000 (Employees & Spouses) up to \$500,000
- \$5,000 for each Dependent Child (requires Employee or Spouse to hold Optional Life insurance)
- Coverage does not terminate when employment ceases

PLAN DESIGN

- Available to companies with as few as two employees
- Combined annual contributions and/or transfer of assets equals or exceeds \$30,000 over a three year period
- Option of adding a DPSP, an employer-sponsored deferred profit sharing plan

FEATURES

- Great employee recruiting and retention tool
- Simple to set up and administer
- Online support tools and reports, easy to read and understand
- Lower investment management fees for employees as part of a group plan
- Immediate tax savings to employees
- Online administrative support for employees, including live support from licensed financial education specialists

COST PLUS

Cost Plus is a cost efficient and tax effective means of supplementing existing group insurance benefits. Working with your Chambers Plan group benefit coverage, Cost Plus can:

- cover items not covered or paid for by your group plan
- reimburse these costs on a tax-free basis to individuals
- be paid with pre-tax dollars through your company, creating a business deduction like group insurance premiums

Cost Plus can be used by most businesses, but there may be limits as to the total amounts deductible to the business under this arrangement.

Employers should consult their tax advisor(s) before establishing a Cost Plus arrangement to ensure it is right for their business.

HEALTH SPENDING ACCOUNT (HSA)

ADD MORE FLEXIBILITY TO YOUR COVERAGE

Your employees are unique, with different needs and expectations of what benefit plans should offer. Health Spending Accounts are a great way to offer them more flexibility, by providing coverage for health-related expenses that may not be included in their group benefit coverage or to top up existing coverage.

There are **no set up or annual fees, and no advanced deposits** are required. Employers only pay for incurred claim costs and applicable taxes.

Simple and effective, Health Spending Accounts can add flexibility for your employees and help give you better control over costs.

LIFESTYLE SPENDING ACCOUNT (LSA)

MORE CHOICE FOR YOUR EMPLOYEES

A Chambers Plan LSA allows you to provide additional support to your employees by investing in their health and well-being. It gives employees choice and flexibility, while creating a solid foundation for wellness.

Chambers Plan offers three tiers to give you the flexibility to choose coverage that will support employees in their wellness. An LSA is cost effective, easy to administer, and will help you attract and retain employees.



For individuals leaving Chambers Plan

Retiree Plans



Retiring Chambers Plan members can easily transition from their Chambers Plan group benefit coverage to an individual Health and Dental plan for themselves and their dependents.

FEATURES

- No medical statements of health are required
- All plans include survivor benefits

OWNERS AND PRINCIPALS

Coverage is guaranteed if the insured has been employed with their company for the last five years and covered for Health and Dental benefits under Chambers Plan for two years prior to retirement.

HEALTH AND DENTAL OPTIONS

- **Plan A** - 100% Health & Travel; Dental - 100% Basic/50% Major
- **Plan B** - 100% Health & Travel; Dental - 80% Basic/50% Major
- **Plan C** - 100% Health & Travel

PRESCRIPTION DRUG OPTION

80% reimbursement up to \$5,000 and 100% reimbursement thereafter per calendar year

EMPLOYEES (AGE 50 AND OLDER)

Coverage is guaranteed if the insured has been employed with their company for the last two years and covered under Chambers Plan for two years prior to retirement.

COVERAGE SUMMARY

- 80% reimbursement for Prescription Drugs up to \$10,000 per calendar year
- 100% Emergency Travel, Ambulance Care & Hospital
- 80% Other Health
- Dental - 80% Basic/50% Major



ContinYou allows individuals to easily transition from Chambers Plan coverage to an individual Health and Dental plan, upon termination of benefits. Chambers Plan participants simply apply for and purchase coverage within 60 days of their group coverage ending.

OPTIONS

All options include coverage for prescription drugs*, paramedical services, ambulance, hearing aids, and semi-private hospital rooms.

- **Base** - 80% coverage for Prescription Drugs up to \$500 per year; 100% coverage of Health benefits; no Dental coverage
- **Enhanced** - 80% coverage for Prescription Drugs up to \$1,000 per year; 100% coverage of Health benefits; Dental - 80% Basic
- **Enhanced Plus** - 80% coverage for Prescription Drugs up to \$2,000 per year; 100% coverage of Health benefits; Dental - 80% Basic/50% Major

ADDITIONAL FEATURES

- Coverage is guaranteed
- No medical statements of health required
- All plans include survivor benefits

*Except in the province of Quebec

Plan Requirements

ELIGIBLE GROUP BENEFITS:

WEEKLY INDEMNITY
LONG TERM DISABILITY
CRITICAL ILLNESS
HEALTH
DENTAL

ELIGIBILITY

Chambers of Commerce and Board of Trade member businesses are eligible if they have 35 or fewer employees and have been in operation for at least six months, in a non-seasonal industry.

There are no industry exclusions, however, not-for-profit organizations with Chamber or Board membership must be pre-approved by the Plan Administrator.

The Plan will also consider firms with more than 35 employees, on an individual basis.

BENEFITS

All provinces (except Quebec):

1 to 4 employees: Life/AD&D plus one *eligible group benefit*
(If the one group benefit is Health or Dental, then one additional *eligible group benefit* is required)

5 or more employees: Life/AD&D plus one *eligible group benefit*

Quebec:

1 employee: Life/AD&D plus a disability (WI, LTD) or Critical Illness

2 to 4 employees: Life/AD&D, Health plus one *eligible group benefit*

5 or more employees: Life/AD&D plus Health

PARTICIPATION

4 or fewer employees: 100% participation

5 or more employees: 75% participation

In the province of Quebec: 100% participation

All employees employed on a full time permanent basis *at the time of application* must be reflected in the total number of employees enrolling in the Plan.

About Chambers Plan

Chambers of Commerce Insurance Corporation of Canada (CCICC) oversees Chambers Plan on behalf of all Plan participants. CCICC is a not-for-profit organization representing Plan participants across Canada, including both the Chambers and Boards offering the program, and the people insured under it. CCICC works to ensure the Plan is appropriately administered and the benefits available to members meet their current needs.

More than 30,000 companies are currently insured under Chambers Plan as members of a participating Chamber of Commerce or Board of Trade. In all, about 850 Chambers and Boards endorse the program nationally, each arriving at its decision to participate independently.

Desjardins Insurance underwrites the majority of the benefits, with **Sutton Special Risk/Lloyd's** providing both the AD&D benefits and the Critical Illness component. **Arete** provides the Employee Assistance and Business Assistance Service, with **Teladoc Medical Experts** providing its services to all insured participants.

The Plan is proudly administered by Johnston Group, one of Canada's leading group insurance administrators. With \$800 million in premiums under administration, Johnston Group has been recognized as one of *Canada's Best Managed Companies* every year since 2001.



**FOR MORE INFORMATION OR TO FIND YOUR LOCAL ADVISOR
PLEASE VISIT WWW.CHAMBERPLAN.CA**

SPEAK WITH AN ADVISOR

This summary is an illustration of benefits available under Chambers Plan. Factors such as the number of employees could effect the availability of some benefits and services. Your local advisor can provide more details of the coverage available to your organization.