

# Chambers of Commerce Group Insurance Plan<sup>®</sup>

Simple. Stable. Smart

Canada's largest group benefits  
provider for firms under  
100 employees

[chamberplan.ca](https://chamberplan.ca)

# STABLE.

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## Stability

Operating for over **39 years**

Over **35,000** businesses currently participating in Chambers Plan

Currently the **largest** provider in Canada for companies under 100 lives

- ☑ **200+** Businesses in Fort Sask & Sh. Park have a Chamber Group Plan
- ☑ **1200+** Businesses in Edmonton have a Chamber Group Plan
- ☑ No Industry Restrictions (We can insure almost all Not-For-Profits)
- ☑ Benefits Available to Farmers/Ranch's & Home Based Businesses
- ☑ Guaranteed coverage to firms with just 1 person and up (No Medicals)

[chamberplan.ca](http://chamberplan.ca)

# STABLE.

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## Chambers Plan Advantages

- ☑ Automatic issue to businesses with 1 or more employees.  
Life Insurance , Extended healthcare, dental care benefits are guaranteed without any medical questionnaires (all pre-existing medications are covered)
- ☑ Discounted rates are given to couples and single parents.  
Up to 35% savings versus the regular family rate

[chamberplan.ca](http://chamberplan.ca)

# STABLE.

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## Chambers Plan Advantages

- ☑ “Not – For – Profit”

Every other group insurance carrier requires a 30% profit margin because they are “For-Profit”. With Chamber Plan having only 10% margins and lower admin fees, we can pass more savings back to the client

- ☑ When firms join the Chamber’s Group Plan a small percentage is given back to your local Chamber to help support them

[chamberplan.ca](http://chamberplan.ca)

# STABLE.

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**If you have a plan now and it is through another carrier,**

**Your current group plan operates very similar to car insurance**  
(If you make too many claims, your rates can skyrocket)

For every **\$1.00** you pay in premium, you are only allowed to claim back **70 cents** with a “For-Profit” insurance carrier

**Chambers Plan** is the only plan that provides “true accident forgiveness” when it comes to making health and dental claims

[chamberplan.ca](http://chamberplan.ca)

# Chambers Plan is Better!

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## Unique Features

- ✓ Business Assistance Service
  - 9 hours of free accounting, HR, and legal advice
- ✓ Cost Plus health spending account
  - Only 5% fee\*
- ✓ Travel Medical Protection
  - Up to 180 days per trip with no pre-existing conditions clause
- ✓ Retiree Plan for owners (must be a Chambers Plan participant for 2 years & owner for 5)

# Chambers Plan is Better!

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## Unique Features

- ✓ Guaranteed Coverage for 1-2 person firms
- ✓ Coverage to age 80
- ✓ Teladoc Telemedicine - Virtual Doctor App
- ✓ Coverage for most “not-for-profits”
- ✓ No Industry Restrictions
- ✓ Strength and Stability in the POOL

[chamberplan.ca](http://chamberplan.ca)

# Available Benefits

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- Extended Health Care
- Prescription Drugs
- Vision Care
- Basic Dental
- Major Dental
- Orthodontics (10 lives)
- Best Doctors
- Preferred Vision Service
- Critical Illness
- Business Overhead Expense
- Personal Life Insurance
- Personal Disability Insurance
- Massage/Physio/Chiro
- Short and Long Term Disability
- Ambulance Coverage
- Health Spending Accounts
- Dependent Life Insurance
- Out of Country Travel Insurance
- Employee Assistance Program



# My-Benefits Portal (Admin)

**my benefits** Chambers of Commerce Group Insurance Plan DEMO NATALIE'S PET RESCUE FIRM #: 32007 English Français

HOME  
COMPANY PROFILE  
MY PLAN  
EMPLOYEES  
FORMS & DOCUMENTS  
WELLNESS  
BAS - Healthy Business Bookmark  
VIDEOS

Employee Coverage Changes Add New Employee View All Forms Find an Employee

**GENERATE A BILLING STATEMENT**  
BILLING PERIOD FROM: 2020 - JAN BILLING PERIOD TO: 2020 - JAN  
Dates must fall within same calendar year  
PDF CSV

**GENERATE AN EMPLOYEE BENEFIT & PREMIUM SUMMARY**  
TOTAL PREMIUM: \$4,374.16  
PDF XML

**INCOMPLETE CHANGE REQUESTS**

EMPLOYEE NAME	SUBMITTED ON	USER ID	REQUEST TYPE
No incomplete change requests exist for firm.			

**CHANGE REQUEST HISTORY**

EMPLOYEE NAME	SUBMITTED ON	USER ID	REQUEST TYPE	STATUS
No past change requests exist for firm.				

Need Help? CONTACT US >

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- Add & Delete Employees
- Update Employee Information
- Order Cards
- Access/Print Billing Statements & Other Useful Reports
- Access Important Admin Special Resources (BAS, HBB, Wellness)

# My-Benefits Portal (Staff)

- View Your Coverage
- View your Wallet Cards
- Submit & View Claims
- Access to Teladoc Telemedicine Service
- Access to Wellness Resources

my benefits

Chambers of Commerce Group Insurance Plan

DEMO  
MICHAEL SMITH LIMO LTD  
FIRM #: 42799  
CERTIFICATE #: 4279905908

English  
Français

HOME

BENEFITS  
Overview  
Drugs  
Coverage & Changes

CLAIMS  
Submit Claims  
Usage & History  
Forms & Requests

TELADOC

WELLNESS

VIDEOS

CONTACT

LOG OUT

Submit a Claim  
START FILING >

My Benefits  
VIEW ALL >

Recent Claims

\* Submitted prescription drug claims will not appear until we have processed them, usually 2 to 3 working days.

DATE PROCESSED	SUBMITTED EXPENSE	AMOUNT PAID	STATUS
2019-11-29	\$100.00	\$100.00	Paid
2019-11-29	\$304.00	\$304.00	Paid
2019-11-22	\$100.00	\$100.00	Paid
2019-11-04	\$27.25	\$19.07	Paid

Need Help?  
CONTACT CUSTOMER SERVICE >

USEFUL LINKS  
UPDATE YOUR PROFILE  
VIEW YOUR CLAIMS HISTORY

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my benefits health  
Health and wellness resources at your fingertips.

# Wellness

my-benefits

Chambers of Commerce Group Insurance Plan

DEMO  
MICHAEL SMITH LIMO LTD  
FIRM #: 42799  
CERTIFICATE #: 4279905908

English  
Français

HOME

BENEFITS

Overview  
Drugs  
Coverage & Changes

CLAIMS

Submit Claims  
Usage & History  
Forms & Requests

TELADOC

WELLNESS

VIDEOS

CONTACT

LOG OUT

## Wellness

my-benefits health is your health and wellness site. Here you can find up-to-date news, articles, tools and information on medical conditions and treatments. Locate doctors, clinics, hospitals, support groups, and private or public services in your area.

Use our Health risk assessment tool to learn about your health risks and what habits and behaviors you may be able to adjust to improve your overall health.

my-benefits health can help you choose the best course of action for your family.

[Go to my-benefits health →](#)

FIND A PHYSICIAN

HEALTH CONDITION LOOKUP

DRUG LOOKUP

COMMUNITY SUPPORT GROUPS

Need Help?  
CONTACT CUSTOMER SERVICE >

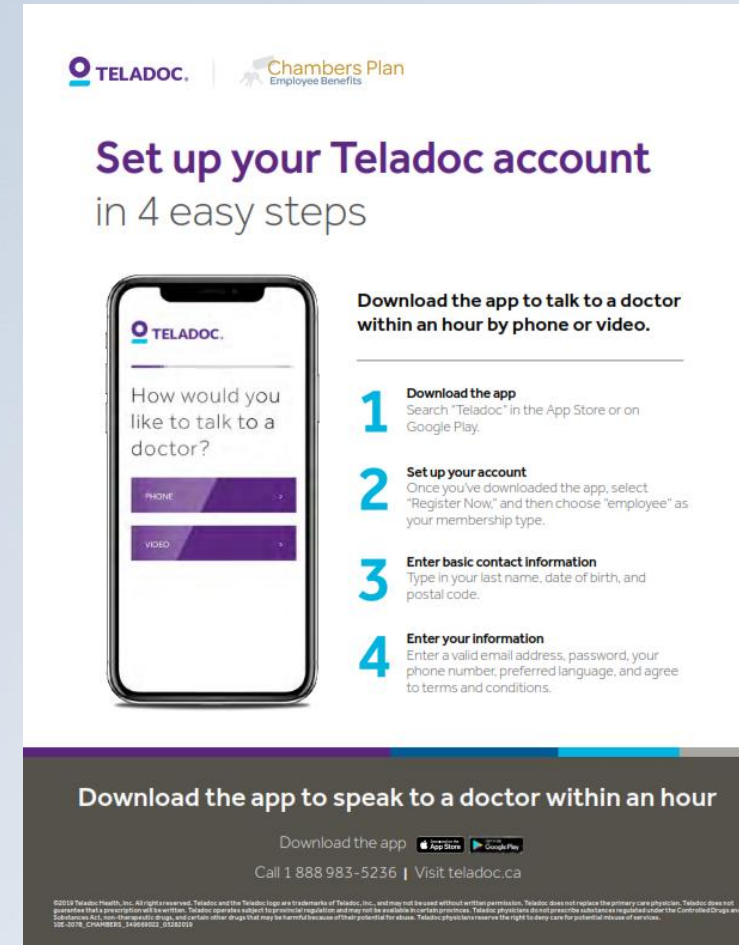
USEFUL LINKS  
UPDATE YOUR PROFILE  
VIEW YOUR CLAIMS HISTORY

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- Find a Physician
- Health Condition Lookup (Symptoms, Treatments, etc.)
- Prescription Drug Lookup (Use, Side Effects, etc.)
- Community Support Group for Mental & Physical Concerns

# Teladoc

- 24/7 Access by Phone or App (Wherever You Are)
- Contact With a Doctor Within 1 Hour
- Each Doctor is Board Certified by the College of Family Physicians
- Can Receive Diagnosis, Treatment, Recommendations, and Prescribed Medicine
- Quick, Ease of Access to Quality Healthcare



The image shows a promotional graphic for setting up a Teladoc account. At the top left are the Teladoc and Chambers Plan Employee Benefits logos. The main heading reads "Set up your Teladoc account in 4 easy steps". On the left, a smartphone displays the app's registration screen with the question "How would you like to talk to a doctor?" and two options: "PHONE" and "VIDEO". To the right of the phone is a numbered list of four steps: 1. Download the app (Search "Teladoc" in the App Store or on Google Play), 2. Set up your account (Once you've downloaded the app, select "Register Now" and then choose "employee" as your membership type), 3. Enter basic contact information (Type in your last name, date of birth, and postal code), and 4. Enter your information (Enter a valid email address, password, your phone number, preferred language, and agree to terms and conditions). At the bottom, there is a dark banner with the text "Download the app to speak to a doctor within an hour", download links for the App Store and Google Play, and the phone number "Call 1 888 983-5236 | Visit teladoc.ca". A small copyright notice is visible at the very bottom.

**TELADOC.** | Chambers Plan  
Employee Benefits

## Set up your Teladoc account in 4 easy steps

**Download the app to talk to a doctor within an hour by phone or video.**



**1 Download the app**  
Search "Teladoc" in the App Store or on Google Play.

**2 Set up your account**  
Once you've downloaded the app, select "Register Now" and then choose "employee" as your membership type.

**3 Enter basic contact information**  
Type in your last name, date of birth, and postal code.

**4 Enter your information**  
Enter a valid email address, password, your phone number, preferred language, and agree to terms and conditions.

**Download the app to speak to a doctor within an hour**

Download the app  

Call 1 888 983-5236 | Visit [teladoc.ca](https://teladoc.ca)

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# Business Assistance Service

## Chambers Plan Business Assistance Service Referral for Employees

If you are having trouble resolving a work, life or health problem, talking with a professional could give you the support needed during times of personal challenge.

The Chambers Plan Business Assistance Service Referral for Employees can help you to deal with situations in these four areas that could affect your well-being:

- Work-related problems
- Dependency problems
- Marital and family problems
- Personal problems

Give us a call and let us help you resolve your concerns and get you feeling like your old self again.

### HOW DOES IT WORK?

The Chambers Plan has retained Arete® Human Resources Inc. as the independent service provider for all Business Assistance Services. To access the **Confidential Employee Assistance Referral**, please call Arete's toll-free number and a representative will assist you in connecting with a counsellor for your specific need. This referral service includes up to three hours of face-to-face counselling for the employee with a trained professional per calendar year.

### IS THE SERVICE CONFIDENTIAL?

Arete® manages a national network of professionals, ready to assist you in a respectful, confidential manner. Their counsellors all belong to accredited associations and abide by Canada's Access to Information Act, Privacy Act, and provincial laws and codes of ethics governing their professions. Arete® knows the success of any assistance program is complete confidentiality and will never disclose information without expressed written consent.



### NEED HELP?

Contact us toll free at:  
**1.877.922.8646**

Please have your Firm number

and Certificate number

handy when you call. You will incur **no out-of-pocket expenses** when accessing these services, nor are you required to submit any claim forms.

 **Chambers Plan**  
Employee Benefits

 **ARETE**  
HR INC.

CP\_BusinessAssistance\_0917\_e

- 9 Hours of Additional Management Support (Legal, Financial, or Complex HR Issues)
- 3 Hours of Counseling per employee for personal challenges
- Counseling over the phone or in-person
- Work-Related, Dependency, Marital/Family, & Personal Problems
- Confidentiality is a Top Priority

[chamberplan.ca](http://chamberplan.ca)

# Best Doctors

- Supplemental Support, Resources, & Information to Add to your Existing Family Medical Network
- Interconnected Network of over 53,000 Specialists Comprising a Multi-Disciplinary Team
- In-Depth Analysis of Current Diagnosis with Retests Available for Previously Tested Pathology



### How Best Doctors can help you

The InterConsultation™ service is at the core of everything Best Doctors does. It provides members with additional information, answers their questions and reassures them that their diagnosis and treatment plan are appropriate. And they never have to leave their home.

**CONNECT**  
Call Best Doctors at 1-877-419-BEST (2378). A Member Advocate (note that all Best Doctors Member Advocates are Registered Nurses) will be dedicated to your case and will support you throughout the entire process.

It is important to note that Best Doctors does not replace your relationship with your current physician. Rather, they offer additional resources, support and information to you and your treating doctors.

After you sign a Release of Medical Information form, Best Doctors will begin to collect your medical records on your behalf. Your Member Advocate will take your complete medical history and will answer any questions you have about your diagnosis or treatment. The information you share will never be passed on to your employer or employee benefit plan without your consent.

**INVESTIGATE**  
Best Doctors' multi-disciplinary team of physicians completes an in-depth analysis of all medical information by deconstructing and reconstructing your diagnosis. All pathology is retested by a top pathologist at a Centre of Excellence. Choosing from a worldwide network of 53,000 specialists, the team then identifies the best qualified expert(s) in your illness to make a final determination.

**ANSWER**  
The Best Doctors specialist prepares a comprehensive report summarizing their findings that either confirms or changes your diagnosis and treatment options. Your Member Advocate will carefully review all the information with you and answer any questions you may have. You and your attending doctors get valuable insights from top experts and constant support from the Member Advocates at Best Doctors – without leaving home.

When you receive the report, you and your treating physicians can work together to choose the most appropriate next steps.

# Healthy Business Bookmark



 The Healthy Business Bookmark™

Your business needs to stay healthy, too! That's why **every** Chambers Plan includes Business Assistance Service (BAS) support and management tools. And now it's better than ever with the **new Healthy Business Bookmark (HBB)**!

Want to learn how to handle tricky HR situations? Not sure how legislation impacts your obligations as an employer? Looking for an easy way to get professional advice?

Now, with HBB added to your BAS, you get more valuable support than ever before!

- A new, robust online library of carefully curated HR resources, including podcasts, guides, articles, sample forms and checklists.

**Real benefits for your business**

**Chambers Plan**  
Employee Benefits

[ChamberPlan.ca](http://ChamberPlan.ca)

- Unlimited Human Resources Guidance
- Vast Online Library of HR Resources (Podcasts, Guides, Articles, Forms, and Checklists)
- Easy Access to Business Assistance Services Support & Management Tools

[chamberplan.ca](http://chamberplan.ca)

# Retiree Program

- Extended Health Care & Dental Coverage for Retirees, Spouses, & Dependents
- Emergency Travel Benefits
- Prescription Drug Coverage
- Survivor Benefits for Spouses & Dependents



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[chamberplan.ca](http://chamberplan.ca)