

## Chambers Plan Renewal **April 1, 2021**

April 1st marks the annual renewal of your Chambers Plan coverage. At renewal, premiums are adjusted for the coming year to reflect changes in individuals' ages, adjustments to provincial Dental Fee Guides, costs associated with medical trends, and any revisions to government health plans. This edition of *Plan News* highlights these changes for you.

Renewal rates are calculated based on the current demographics and evolving composition of Plan participants of your group. Though there are no across-the-board increases in Life, Disability or Critical Illness base rates, individuals joining or leaving your firm during the past year can affect the rates charged to all participants in your firm for the coming year.

Your firm's **Employee Benefit and Premium Summary** reflects your rates at April 1, 2021, based on your current coverage, and can be accessed on [my-benefits.ca](http://my-benefits.ca), Chambers Plan's online administration platform, under *My Plan/Tools & Reports*. It also includes the contact details for your Chambers Plan advisor, a valuable source of information and knowledge who can work with you to find the ideal balance of cost coverage and flexibility for your firm's unique needs. Whether you would like to review your current coverage, or address changing budget or coverage needs, your advisor is ready to help.

### One Year Older

On April 1st of each year, the ages for all insureds enrolled in the Plan are adjusted, with each Plan participant becoming one year older. Since the cost of some of the benefits (e.g. Life and Disability) increase as Plan participants age, rates will be adjusted to reflect the current ages of all Plan participants.



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## Critical Illness (CI)

Critical Illness insurance can assist with the financial demands that frequently accompany a significant and sometimes life-altering illness or medical event. Effective April 1, 2021, Chambers Plan's Critical Illness benefit, previously underwritten by Wawanesa Life, will be provided by Sutton Special Risk, underwritten by Lloyd's. It will also be enhanced to include the following features, **all without increasing the current rates**:

- Coverage to age 70 instead of age 65
- Coverage for more conditions: *Dilated cardiomyopathy, fulminant viral hepatitis, advanced stage liver failure, muscular dystrophy, primary pulmonary hypertension, progressive systemic sclerosis*
- Cancer Recurrence Benefit
- Early Stage Diagnosis Benefit: *Coronary angioplasty, ductal carcinoma in situ of the breast, stage A (T1a, T1b) prostate cancer, stage 1A malignant melanoma*
- Multiple Event Coverage

And what's more, all current CI options that include a spousal benefit will be enhanced to also include \$5,000 of coverage per eligible dependent child, **free of charge!**

Employee booklets, available to Plan Administrators and members at [my-benefits.ca](http://my-benefits.ca), will be updated by April 1st to reflect these enhancements. Firms with employees who have had their CI benefit terminate due to reaching age 65, but have not yet reached age 70, will be contacted directly about the opportunity to restore CI coverage for such employees.

If your coverage doesn't yet include a Critical Illness component, your advisor can show you how affordable it is to add this important benefit for your employees.



Loneliness and isolation are at an all-time high—so is the impact on your employees. The Huger Authentic Connections app can help.

**Effective April 1, 2021, the premium version of Huger is available for free to all Plan members.** Huger is a mental wellness app, available on the App Store or Google Play, designed to help people feel connected. Through the self-guided digital program, you and your employees can measure your level of social connection, discover how to build and maintain authentic connections, and regularly share how you're feeling with those closest to you.

Here are a few highlights of how you and your employees can benefit from the tool:

- Discover your level of social connection by completing self-awareness check-ins—identifying strengths and opportunities for growth and action.
- Develop evidence-based skills to identify and close gaps in your social connections through iCBT-based learning.
- Track and view trends to see correlations in things like your social connections, experience at work, loneliness, isolation and anxiety.
- Share your journey with those closest to you so the caring and trusted people in your lives can seamlessly know how you're feeling.

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## Chambers Plan Advantage

Chambers Plan applies a pooled and partially-pooled approach to Health and Dental benefits to establish renewal rates. Small fluctuations in a firm’s claims don’t necessarily affect the rates. This allows firms a greater degree of latitude before their individual experience is considered, providing firms with greater rate stability.

Unlike most programs, Chambers Plan is run on a **not-for-profit** basis, and premiums are set to cover the cost of the Plan’s benefits and administration. Surpluses in any of the benefits are used to offset deficits in more utilized benefits. This approach ensures all premiums are used for the benefit of **all** Plan participants.

The average increase for participating firms under Chambers Plan will be 3.1% at April 1st, demonstrating the Plan’s continued commitment to rate stability. In fact, Chambers Plan’s average renewal has been only 4.2% over the past 5 years, and 3.8% over the past 10 years. By choosing Chambers Plan, your firm has chosen a stable and predictable group program that can grow with your organization.

## Age-Based Coverage Changes

With all ages recalculated at April 1st, some Plan participants’ current age will affect their benefits as follows:

<p><b>Weekly Indemnity and Long Term Disability</b> benefits terminate on a Plan participant’s <b>65th</b> birthday.</p>	<p><b>Life</b> options under Chambers Plan reduce to 25% or 50% of face value at <b>age 65</b> and terminate at <b>age 75</b>. Individuals turning 65 can convert to a personal plan, in whole or in part, the coverage they are losing under the Plan. Letters are sent directly to individuals, notifying them of the opportunity to convert and the time frame for doing so (31 days from April 1st).</p>	
<p><b>Health and Dental</b> benefits can continue until April 1st following a Plan participant’s <b>80th</b> birthday.</p>	<p><b>Life, Accidental Death &amp; Dismemberment (AD&amp;D), Dependent Life, and EAP benefits</b>, as well as access to <b>Best Doctors®</b> services, terminate on the Plan’s anniversary date following a Plan participant’s <b>75th</b> birthday.</p>	<p><b>Critical Illness</b> benefits terminate on the Plan’s anniversary following a Plan participant’s <b>70th</b> birthday.</p>
<p><b>Travel</b> coverage duration under any Health option for an insured and any dependent is based on the age of the certificate holder as at April 1st. Plan participants should refer to their booklets for details on the maximum trip duration under their Plan to see how an age change may affect their coverage.</p>		

## Updating Employee Information

In January, we sent you a reminder to keep your employees’ information up to date, ensuring all eligible employees are participating in the Plan and our records reflect current information about them, notably their salaries, which can impact coverage levels. These details can be updated quickly and easily on my-benefits.ca.

## “Go Green” Initiatives

We wanted to take a moment to express our thanks for your support of our *Go Green* initiatives this past year. The onset of the pandemic certainly accelerated improvements to the ways we communicate and share information. We could not have succeeded in doing so without your help, and we will continue moving forward with a focus on email communications rather than physical mail, and on my-benefits.ca as the best way for Plan Administrators to manage their plan rather than using paper forms.

**This edition of *Plan News* will be the last one sent by mail.** All future editions will be emailed to the identified firm contact(s) on file, as has been the case for most editions in 2020, and will be made available to Plan Administrators on my-benefits.ca.

Please consider opting out of mailed billing statements, by adding *eBilling Notifications* to your COMPANY PROFILE on my-benefits.ca.

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## Plan Enhancements

Chambers Plan's sole purpose is to provide comprehensive employee group benefits to participating Chamber of Commerce and Board of Trade members and their employees.

The COVID-19 pandemic created significant obstacles for the business community, and we challenged ourselves to identify as many ways as possible to help. We did so by providing industry-leading flexibility as it related to Weekly Indemnity claims brought on by COVID-19; by providing premium adjustment credits to assist firms with the cost of their Plan when benefit utilization temporarily reduced in the spring due to provincial lockdowns and health guidelines; and by making countless administrative exceptions in order to keep Plan members' coverage in place.

Understanding the need for access to further mental health supports, effective January 1, 2021, the existing Psychologists/Social Workers tier of Chambers Plan Extended Health benefits was enhanced to include coverage for services from Registered Clinical Counsellors (RCC), Canadian Certified Counsellors (CCC) and Psychotherapists.

We were also excited to launch our new, *Personal Benefits* line of products in February 2021, allowing individuals to supplement their existing group benefits. By clicking SWITCH TO PERSONAL BENEFITS in the top-left corner of the *my-benefits*® home page, employees and their families can now have access to two individual products - *Personal Life* and *Personal Retiree Plan for Employees* - with more to come in 2021.

Last year the Plan also:

- added Online Enrolment functionality to my-benefits.ca, allowing employees to be added to the Plan anytime, from anywhere, without a single piece of paper
- enhanced the *Employee Reinstatement* functionality of my-benefits.ca, making it easier for Plan Administrators to restore employee coverage following leaves or layoffs
- worked with Teladoc™ Health to make it more seamless to use their Teladoc® telemedicine services, included in all Chambers Plan Extended Health options, while in the United States
- announced the Teladoc web portal, making it possible to access services by app or web
- added Chat functionality in *my-benefits*, making it even easier for Plan Administrators and members to communicate directly with our Customer Service team

By selecting Chambers Plan, your firm has chosen a stable group program dedicated to providing comprehensive benefits and unmatched service. We are pleased to advise that the overall April 1st increase for 2021 is the Plan's lowest in over five years. Thank you for choosing to be a member of your local Chamber of Commerce or Board of Trade, and for choosing Chambers of Commerce Group Insurance Plan®.