

Manager's Guide



Plan Features

Benefits and Services

Each participating firm takes core coverage of insurance benefits depending on its size. These always include an amount of Life Insurance with Accidental Death and Dismemberment benefits, plus FREE access to Best Doctors® services and Business Assistance Service (professional accounting, legal, and Human Resource experts). The firm may then choose optional benefits from a wide range of contemporary products, including:

- Short and Long Term Disability
- Prescription Drug coverage
- Vision Care
- Major Medical with Semi-Private Hospital benefits
- Basic (Routine), Major and Orthodontic Dental services
- Worldwide Emergency Medical Benefits
- Employee Assistance Counselling
- Business Overhead Benefits
- Optional Life for Employees and Dependents
- Critical Illness benefits

The Master Policy

Chambers Plan is governed by a master policy, which sets out the benefits, premiums, eligibility provisions, and the terms and conditions under which the Insurer will insure a member firm and its employees. The master policy issued by the Insurer is a contract between the Insurer and Chambers of Commerce Insurance Corporation of Canada.

When a firm joins the Plan, they will receive a Benefit Guide that describes in detail the coverage they have chosen. Employees can access their Certificate of Insurance and Employee Booklet through their *my-benefits*® online account. The Certificate lists the benefits for which the individual is enrolled and states whether spouse and children are covered. The Employee Booklet describes the details of their benefit coverage. Employees with Chambers Plan prescription drug coverage will also be able to access their TELUS® Assure card, enabling electronic submission and benefit payment of eligible prescriptions right at the pharmacy.

Most Chambers Plan benefits are underwritten by Desjardins Insurance, with additional benefits provided by Chubb Life Insurance Company of Canada and The Wawanesa Life Insurance Company.

Eligibility

Chamber and Board 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. Not-for-profit organizations with Chamber or Board membership must be approved by the Plan Administrator before they can be accepted. Generally, getting approval is simply a matter of ensuring the organization has a stable source of funds, other than a government source, to better ensure continuity of its operation. The Plan will also consider firms with more than 35 employees on an individual basis.

Member firms must indicate where and when their Chamber or Board memberships took effect when they complete the Application for Group Insurance. If membership lapses, the firm is no longer eligible for Chambers Plan.



Plan Features

Renewal

Chambers Plan renews annually. That means once each year, effective April 1, prices are reviewed to take into account such things as:

- **Changes in employees' ages and earnings**
- **Changes in the cost of benefits, such as dental fee guide increases or changes in the services covered under provincial Medicare programs**
- **The overall level of claims submitted to the Plan**

In advance of renewal, each firm receives a package describing any significant changes proposed to the coverage. This provides firms with an opportunity to review their coverage and make any adjustments that may be appropriate to their circumstances.

Chambers Plan enjoys a remarkable record of keeping firms with the program year after year, at a level far above industry averages. The most common reason for a firm leaving the Plan is the closing of the business.

Plan History & Operation

Chambers Plan History

Chambers of Commerce and Boards of Trade have long recognized the value of employee benefits and the difficulties smaller businesses face getting quality, affordable coverage.

Individual Chambers began offering group insurance in the early 1940s. It was 1970, however, when the Chamber movement developed the first nationally based plan, as individuals moved under one umbrella to create a larger association group program. In the beginning, this new plan provided Life Insurance, Accidental Death and Dismemberment, and Disability benefits.

In 1983, Johnston Group Inc. was appointed to manage, market and administer Chambers Plan. Since then, Johnston Group has been committed to keeping the plan competitive and contemporary, adding more benefits and services to the program. From traditional group benefits like Health and Dental insurance, to products focusing on the needs of small business like Employee Assistance programs and Optional Life; to more contemporary benefits and services like Critical Illness benefits, Best Doctors® services, Business Assistance Service, Teladoc® telemedicine services, and Group Retirement plans, the importance of a quality product offering was not overlooked.

Through all the changes, one philosophy has driven the Plan since its creation: providing affordable, competitive, secure benefits to employees of small businesses. The results – over the past ten years, the plan has grown three-fold with an average of 300 new groups being added per month. We feel this strategy has been a successful one for us, for our advisors, and for the more than 30,000 firms who currently participate in the program.

Plan History & Operation

Chamber People Sit As Directors On The Plan

Since 1985, Chambers of Commerce Insurance Corporation of Canada (CCICC) has overseen Chambers Plan. CCICC is a not-for-profit organization representing Plan participants across Canada, including both Chambers of Commerce and Boards of Trade which offer the program, and the people insured under it.

CCICC's board of directors meets twice annually in locations across the country. Participating Chambers appoint or elect directors to the board from each region of the country. One director from each region must be a paid Chamber or Board employee, and the other must be a volunteer. Directors do not receive salaries, but their meeting expenses are paid for them.

Chambers Of Commerce Insurance Corporation Of Canada (CCICC) Objectives

The corporation's letters patent describes CCICC's objectives. These are:

"to render available insurance and similar plans and benefits (whether group or otherwise) including, without limitation, pension plans and registered retirement income funds, to individual, firm or body corporate members of Chambers of Commerce and Boards of Trade throughout Canada;"

"to represent the interest of those Chambers of Commerce and Boards of Trade that endorse the objects of the Corporation;"

"to coordinate, review and assess the performance of all plans put in place by the Corporation as aforesaid and recommend changes, improvements or additions to any such plans for the benefit of those individuals, firms and bodies corporate that subscribe to such plans;"

"to prepare and distribute information and material relating to availability of such insurance plans and benefits;"

"to contract for the administrative services required in connection with the provision and supervision of all said plans and benefits;" and

"to do all such other things as are incidental or conducive to the attainment of the above objects."

Through its directors, CCICC works to ensure the Plan is appropriately marketed and administered, and the benefits available to members continue to meet their current needs.

Membership Dues Collection Option

Chambers Plan offers Chambers and Boards a unique administrative option of collecting membership dues. We can offer members on the Group Plan the option of paying their membership dues on a monthly basis in conjunction with their group insurance premiums. We list the membership amount payable as a separate item on the group benefit billing statement, and the membership fees we collect on your behalf are sent to you, in full, on the 15th of the month, along with the Administration Fees you receive for promoting the Plan.

This convenient dues collection program is particularly useful for retaining memberships in smaller companies where a once-a-year lump sum fee can be a barrier to joining or continuing with your Chamber. For full details of the current 'Chamber Membership Dues Payment Program' and how you can activate it for your Chamber, call the national service centre's toll-free line at 1-800-663-0805.



Valuable Benefits

Advantages For Your Chamber

Chambers of Commerce Group Insurance Plan is a valuable membership-building tool that can help you build your Chamber or Board's membership base. Working with your local Marketing Advisor, you can raise the profile of your organization in the community and benefit from the Plan's ability to keep current members and attract new ones. Keeping the Plan visible to your current membership reinforces the value of their association with the Chamber and can help prevent lapses. It also attracts new members who wish to become eligible for Chambers Plan.

For your Chamber or Board, the Plan means administration fee income, which directly reflects the level of enrolment in the Plan. Many of your counterparts find the income from this program becomes an important part of their budget, allowing them to channel more resources back into member services.

And with Chamber Insurance Corporation's diligent review of Plan direction, your Chamber can be confident Chambers Plan will serve your interests and those of your members.

Advantages For Member Firms

Chambers Plan was developed with small business in mind, from sole proprietorships to firms of up to 35* employees. The program includes coverages traditionally reserved for the largest employers. Extended Health Care options provide flexibility for firms and these options all include Teladoc telemedicine service, giving employees 24/7 access to virtual healthcare through Canadian-licensed physicians. Smaller businesses gain an edge because Chambers Plan becomes a marketable feature that supports recruitment and employee retention.

Businesses in all industries can apply. Any business that has been in operation for at least six months is guaranteed eligible. (Not-for-profit organizations can apply, too, and are considered on a case-by-case basis.)

* up to 50 employees, with Head Office approval.

The Coverage Is Guaranteed Renewable

Once a firm is insured through Chambers Plan, provided there is no lapse in premium and eligibility requirements continue to be met, renewal is guaranteed - their coverage will never be cancelled* unless they request it.

*As per the Master Policies, coverage can terminate if Chambers Plan ceases to operate.



Valuable Benefits

A Track Record Of Stable Rates

The Plan does not artificially lower rates to attract customers because we don't believe it's in the customer's best interests. This practice often leads to a dramatic rate increase after the introductory period. As a not-for-profit, Chambers Plan reinvests all surpluses into the Plan to keep rates stable and predictable.

Pooling Protects All Participating Firms And Keeps The Plan Affordable

Pooling allows the Plan to spread the risk, offer more efficient administration, and make the Plan affordable.

Chambers Plan Is Easy To Administer

Claim forms and Employee Booklets are clearly written and easy to use. The administration guide and premium billing statements are set up for quick reference, with straightforward instructions. The National Service Line offers member firms and their employee's toll-free access to Plan information anywhere in Canada. Employers have the option of managing their Plan anytime, anywhere, using *my-benefits*® (www.my-benefits.ca), our online administration utility. Employees can also register for *my-benefits*, allowing them to review their benefit usage; access their Certificate of Insurance, benefits card, and employee booklet; electronically submit Health and Dental claims; and access a health and wellness site, *my-benefits health.ca*. Plus, our Marketing Advisors support participating firms with local information and advice.

The Plan offers a full, flexible range of benefit options to meet each firm's needs, and employers can add a Health Spending Account or access "Cost Plus" benefits to top up coverage.

Chambers Plan is run under the direction of a not-for-profit organization (Chambers of Commerce Insurance Corporation of Canada), therefore, premiums are set to cover just the cost of benefits and administration.



Your Role

Simple Partnership Requirements

Chambers Plan is designed to minimize the time Chambers and firms spend on administration. However, there are often areas where your participation is key:

- **Confirming firm membership**
- **Working with the Marketing Advisor**
- **Investing in the growth of the Plan by promoting it to member firms and other firms in the community through:**
 - Social media, website banners and links
 - Marketing materials included with invoices to members
 - Ads/articles in regular and electronic newsletters
 - Portable banners at meetings and functions
 - Pamphlets/brochures in prospective member packages
 - Introducing prospects and members to your local advisor
 - Requests for information on Membership Application
 - Direct mail to member firms
 - Speaking/tradeshows opportunities for the Marketing Advisor