

10 FEATURES

About our EMPLOYEE BENEFIT PLANS

10

NO MINIMUM FIRM SIZE

Your company is eligible to apply even if it's a one-person operation.

Chambers Plan was introduced to assist small businesses consisting of up to 50 employees. Unlike many other employee benefit providers, Chambers Plan provides extensive coverage to organizations of various size and stature, from home-based businesses to growing companies. Best of all, Chambers Plan grows with you and your company.

9

NO INDUSTRY RESTRICTIONS

All for-profit businesses are eligible to participate in Chambers Plan as long as they are members of a participating Chamber.

Whether you own a farm or a home-based business, you are entitled to take advantage of the customized coverage of Chambers Plan. We believe that your areas of expertise shouldn't determine your coverage. Plus, without restrictions on employee count or industry, the benefits are endless. Based on the specific needs of your business and employees, we have a plan that's right for you.

8

GUARANTEED APPROVAL

With three or more full-time people, you can choose options that guarantee coverage to you and your employees.

Businesses that operate with three or four full-time employees are eligible for guaranteed coverage. Organizations with five or more employees can choose extensive dental coverage and groups of ten or more can add children's orthodontics. Don't settle for a benefit plan that bases your coverage eligibility on a long list of requirements. Chambers Plan can provide the coverage you need at a cost you can afford.

7

GUARANTEED RENEWABLE

Chambers Plan guarantees your firm can renew coverage as long as you pay your premium each month.

Once your business is insured by Chambers Plan, your coverage is automatically renewed. We make it easy to stay on top of things by offering one automatic payment to renew your Chamber membership and Plan premium. Your coverage cannot be cancelled as long as you maintain the minimum requirements, unlike some employee benefit providers. It's just another reason why Chambers Plan is different.

6

RATE STABILITY

Claims are averaged over more than 25,000 companies just like yours. Higher than usual claims one year? You won't be singled out for a price increase.

Chambers Plan pools your claims with other participants. In a pooled plan, premiums are based on the average of claims across all participants. When your claims are bundled together with thousands of similar firms in a pool, costs stay manageable and predictable. No one firm is ever singled out for an increase. **All 1-9 life firms are completely pooled. Our 10+ life firms are partially pooled.**



5

NOT-FOR-PROFIT

Chambers Plan operates under the direction of the not-for-profit Chamber Insurance Corporation of Canada, by Chamber people, for Chamber people.

Keeping your interests front and centre, Chambers Plan operates under the guidance of volunteer directors who are also Chamber members. Over 900 Chambers of Commerce and Boards of Trade across Canada actively endorse Chambers Plan, providing coverage to over 25,000 independent businesses.

4

OUTSTANDING SERVICE

The Plan's service centre works in concert with your exclusive, local Chambers Plan advisor to give you answers to all your questions.

You deserve an advisor who understands your needs and will help you design a plan that reflects the size and requirements of your business. Our advisors present you with options, not preset packages. Aside from conventional contact methods, we also offer a variety of self-service options, including direct claim deposit, immediate prescription drug benefits and online administration. Using **my-benefits®**, our online administration system, authorized owners and employees can add employees, print forms and check invoices 24/7.

3

FAST, ACCURATE PAYMENTS

Most health and dental claims turn around in 48 hours. You can opt for pharmacy card and electronic dental claim submission, and even direct deposit to employee bank accounts.

Chambers Plan members don't waste any time waiting for claim payments. You can opt to have these expenses deposited directly to your bank account and you will still receive a detailed benefit statement for your records. Chambers Plan also offers a card that allows you to enjoy the benefits of instant plan coverage right at the pharmacy. You have enough to worry about; let Chambers Plan take the stress and delay out of the claim process.

2

YOU CHOOSE THE COVERAGE

Every firm participating in Chambers Plan has a custom benefit program, based on the coverage the owner selects.

In addition to competitively priced health, dental, and vision benefits, our impressive list of extensions includes travel insurance, an automatic RRSP payroll deduction program, and options for employers over 65, such as prescription drug, ambulance and semi-private hospital coverage. We offer Life Insurance and a guaranteed \$30,000 Critical Illness benefit. Our members have access to a variety of added features, such as **Best Doctors®** services, Business Assistance Service, vision care discounts, and a Health Access phone line.

Plus, we care about the overall well-being of our members, including emotional and mental health, and we offer **Employee Assistance** plans that can help you take control of your life. Best of all, Chambers Plan can be adjusted as your business expands, financial situation changes, or number of employees increases or decreases.

1

YOU CONTROL THE COST

Why pay for a package with benefits you don't want when you can customize? Customization puts you in control so you get top value for your dollar.

We recognize that small business owners are constantly struggling to keep costs down. By choosing options based on your company's needs and carefully selecting the amount of coverage provided, you can create an impressive custom plan that doesn't break the bank. Customization allows you to fine-tune your coverage costs through various co-insurance amounts, annual deductibles, or even by placing maximum limits on dental and prescription drug benefits. Chambers Plan ensures that your insurance coverage is every bit as efficient as your business.

Chambers Plan 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. THE CHAMBERS OF COMMERCE GROUP INSURANCE PLAN® BUSINESS ASSISTANCE SERVICE IS DESIGNED TO FILL THIS GAP. THIS CONFIDENTIAL SERVICE PROVIDES ACCESS TO PROFESSIONAL ACCOUNTING, COUNSELLING, LEGAL AND HUMAN RESOURCE EXPERTS WHO UNDERSTAND THE CHALLENGES SMALL BUSINESS OWNERS FACE.



THE CHAMBERS PLAN BAS PROVIDES SERVICES FOR BOTH THE BUSINESS OWNER AND THEIR EMPLOYEES.

FOR BUSINESS OWNERS

MANAGEMENT SERVICES

Provides up to six hours of Legal, Accounting and Specialized Human Resource services combined, per calendar year.

Legal Advice | When faced with a legal dilemma, this service provides practical and current interpretations of company, partnership, taxation and insolvency law, plus all relevant aspects of common and civil law.

Accounting Advice | When the numbers don't add up, advice from a professional enables owners and managers to strengthen management and control functions through expert counsel.

Specialized Human Resource Services | When facing a technical human resource issue, from termination processes and overtime pay to legislative/labour law concerns, this service provides you answers confidentially, via telephone.

HUMAN RESOURCE COACHING

Confidential telephone coaching helps address a wide range of challenging people issues, including performance management, absenteeism, conflict and difficult behaviour.

FOR EMPLOYEES

When an employee is consistently absent from work, or underperforming, there is a strong probability a personal issue is the cause. Owners now have the resources available to help employees deal with situations affecting performance, through face-to-face counselling with a trained professional.



ACCESS IS SIMPLE

The Chambers Plan has retained **Arete® Human Resources Inc.** as the independent service provider of the Business Assistance Service. Arete® manages a national network of professionals, ready to assist you and your employees, and a toll-free call will put you in touch with a trained specialist that will identify how best to help you.

THE CHAMBERS PLAN BAS IS A FREE SERVICE BUILT INTO EACH CHAMBERS PLAN EMPLOYEE BENEFIT PROGRAM. YOU WILL INCUR NO OUT-OF-POCKET EXPENSES WHEN ACCESSING THESE SERVICES, NOR ARE YOU REQUIRED TO SUBMIT ANY CLAIM FORMS.



Chambers of Commerce
Group Insurance Plan®

Your local Chambers Plan advisor can answer any questions you may have on this service or other benefits available through the Chambers of Commerce Group Insurance Plan. Visit us at www.chamberplan.ca

VOYAGE ASSISTANCE

TRAVEL COVERAGE
THAT NEVER TAKES A HOLIDAY



Chambers of Commerce
Group Insurance Plan®

When you travel for business or pleasure, your Chambers of Commerce Group Insurance Plan® continues to work for you. The Plan's Extended Health benefit includes coverage for eligible expenses resulting from a medical emergency outside your province of residence.

COVERAGE ELIGIBILITY

- In the event of a medical emergency, you must **contact Voyage Assistance immediately to confirm your coverage and to access the covered services.** The toll free emergency numbers are on the back of your Chambers Plan group insurance wallet card. We suggest you carry this card with you at all times.
- You must be covered under the Government Health Insurance Plan in your province or territory of residence and your provincial health plan must be prepared to pay a portion of any claim.
- Chambers Plan covers the first
 - 180 days of a trip for Certificate holders under age 65,
 - 90 days of a trip for Certificate holders age 65 to 69,
 - 60 days of a trip for Certificate holders age 70 to 74, and
 - 30 days of a trip for Certificate holders age 75 to 80

OUT-OF-PROVINCE/COUNTRY TRAVEL MEDICAL EMERGENCY COVERAGE

This Chambers Plan benefit is designed to cover charges for **emergency medical treatment** outside your province of residence. **Medical Emergency means an unforeseen illness or accidental injury requiring immediate medical treatment.** The emergency expenses must be reasonable and customary for the area in which they are charged. This plan will pay for eligible expenses that exceed the provincial health insurance plan schedule in the insured's home province. Covered services include:

- licensed ground or air ambulance to the **nearest** hospital equipped to provide the required treatment;
- semi-private hospital room;
- hospital medical services and supplies;
- physicians' services;
- prescription drugs.



CONTACTING THE VOYAGE ASSISTANCE CENTRE WILL NOT ONLY CONFIRM YOUR ELIGIBILITY FOR COVERAGE, BUT IT WILL ALSO MAKE THE FOLLOWING SERVICES AVAILABLE TO YOU OR ANY DEPENDENT INSURED UNDER THE EXTENDED HEALTH CARE BENEFIT OF THIS POLICY:

Medical Assistance and Consultation

If required, *Voyage Assistance* will help locate a physician or medical facility, monitor an individual's condition, and guarantee payment of medical expenses subject to the provisions of this policy.

Telephone Interpretation Services

Voyage Assistance will provide translation services in all major languages for an individual who needs help communicating with local health care professionals.

Emergency Medical Payments

Voyage Assistance will advance funds if required in order for an individual to obtain necessary medical service.

Medical Evacuation

At its discretion, *Voyage Assistance* will arrange and pay for transportation, under proper medical supervision, if an individual must be evacuated to a different hospital or treatment facility or be repatriated to Canada for treatment.

After Hospital Convalescence

Voyage Assistance will pay up to \$150 per day for a maximum of 7 days for the cost of daily room and board. This becomes an eligible expense when, in consultation with a local attending Physician, it is determined that the individual is unable to travel and should convalesce after discharge from the hospital, extending the stay beyond the originally scheduled return date.

Return of Dependent Children

Voyage Assistance will arrange for the transportation of children under age 16 to their normal place of residence in Canada by the most economically suitable route. To be eligible, the children must be travelling with the individual who is hospitalized, then left unattended as a result of the Medical Emergency. A qualified escort will accompany the children when considered necessary.

Bedside Visit

If an insured's travelling alone, *Voyage Assistance* will provide one round trip economy class airfare, for one immediate family member to join the insured if he or she must be hospitalized for more than 7 consecutive days as a result of a Medical Emergency.

Meals and Accommodation

Voyage Assistance will pay up to \$150 per family per day for a maximum of 7 days, for the cost of daily room and board for any

- a) family member brought by *Voyage Assistance* to the bedside of the hospitalized individual who is travelling alone, or
- b) individual whose trip home is delayed beyond the original scheduled return date due to the emergency hospitalization of another individual travelling with him.

Trip Interruption

Voyage Assistance will arrange and pay for a one way economy class airfare direct to an insured's normal residence in Canada (less any refund value of the original ticket), in the event they miss their scheduled flight home due to their own or their dependent's hospitalization as a result of a Medical Emergency.

Return of Deceased

Voyage Assistance will arrange for the necessary authorizations and pay up to \$5,000 for the preparation (including cremation) and transportation of a deceased insured to the normal place of residence in Canada. The cost of a burial coffin is not included.

Return of Vehicle

If disabled as a result of a Medical Emergency and unable to drive the vehicle used at the time (provided there is no alternative driver available), *Voyage Assistance* will arrange for and pay up to \$2,500 for the return of that vehicle by a commercial agency. The vehicle will be delivered to the insured's normal place of residence in Canada or, if the vehicle is rented, to the nearest appropriate rental agency.

Urgent Messages

In the event of a personal difficulty, *Voyage Assistance* will assist in the exchange of messages with immediate family members or an employer.

Lost Luggage and Documents

Voyage Assistance will contact the appropriate authorities regarding lost luggage, and the replacement of lost documents.

Legal Assistance

In the event of a car accident, or if the insured is charged with a traffic violation or other civil offence, *Voyage Assistance* will help locate local legal aid. The cost of the legal services are the insured's responsibility.

LIMITS

- All totally disabled employees who qualify for Waiver of Premium under the Life Insurance benefit are not eligible for any Out-Of-Province/Country expenses.
- Only charges for *emergency* medical treatment outside the insured's province of residence are covered. An insured must be covered under their government health and hospital insurance plans to be eligible for coverage and the insured's provincial health plan must be prepared to pay a portion of any claim.
- Chambers Plan coverage does not pay for elective, non-emergency treatment or surgery, when this service could have been provided in the province of residence of the employee without endangering life or health, even if such service is provided as a result of a sudden illness or accident requiring emergency treatment, or if the purpose of the trip is to obtain medical services advised as necessary, but not readily available in the province of residence.



SUBMITTING A TRAVEL HEALTH CLAIM

All foreign bills must be translated before you send them to us. Eligible claims are payable on a reimbursement basis in Canadian currency at the conversion rate in force on the date of service.

- Start the process as quickly as possible by completing the *Travel Health Claim* form and submitting your claim, including your original receipts, to the Chambers Plan.
- Make copies of all your receipt for your records.
- Please ensure:
 - you provide your Firm and Certificate numbers,
 - you provide your health registration number,
 - you provide your full name and address,
 - you provide the reason for the hospital or doctor visit outside your province of residence,
 - you provide the dates you departed and returned to your province of residence,
 - you provide the reason you were away from your province of residence,
 - you sign and date the claim form, and
 - you complete the questions in full. Feel free to attach extra paper to the claim, if necessary.
- If you have any questions, please contact our office at 1 800 665-3365 - choose option 2.

EXCLUSIONS AND LIMITATIONS

Extended Health benefits are not payable under any of the following circumstances:

- experimental services, treatments or supplies, or charges for services which are not medically necessary;
- drugs, injections or products for the treatment of obesity;
- travel vaccines, patent medicines, general health exams and physicians' fees;
- services or treatment provided by anyone related by blood or marriage or living in the insured's residence (this might come up, for example, if an insured lives with a dentist or pharmacist); or services, treatment or supplies provided to the employee by the employer;
- expenses as a result of intentionally self-inflicted injuries, while sane or insane;
- cosmetic treatment expenses, except as a result of an accidental injury;
- treatment for injuries sustained while committing or attempting to commit a criminal offence;
- expenses for which payment is provided under any Workers' Compensation Act or similar legislation, government plan or any other plan;
- injuries caused directly or indirectly by insurrection and war, or participation in a riot or civil disorder;
- personal comfort items and erectile dysfunction drugs/items;
- forgotten or lost medication refills;
- services, treatment or supplies which the individual received without charge, or amounts in excess of reasonable and customary charges for the least expensive treatment that is medically appropriate;
- travel time, broken appointments, transportation costs, telephone or other indirect consultations;
- expenses related to temporomandibular joint dysfunction;
- expenses related to implants;
- elective treatments and services not listed in eligible expenses;
- **out of province referrals.**

For immediate assistance in a medical emergency outside your province of residence, contact the Voyage Assistance Coordination Centre at Sigma Assistel's office in Montreal, Quebec. They are open 24 hours a day, seven days a week to assist with your emergency.

Inside Canada or the US, call 1 800 465 6390 | Outside Canada or the US, call collect 1 514 875 9170

IDENTIFYING YOURSELF

The Coordination Centre needs the following information to identify you as a plan participant.

Group: **Chambers of Commerce Group Insurance Plan**

Insured's Name _____

Firm and Certificate # _____

Effective Date of Coverage _____

The above information is found on the wallet card provided at the bottom of your Certificate of Insurance. We recommend you carry the card with you when you travel.

Please contact our office for all general and claim inquiries.

Chambers of Commerce Group Insurance Plan
582 King Edward Street, Winnipeg, MB, R3H 0P1
1 800 665.3365 (In Winnipeg 204.774.6677)
www.chambers.ca



Chambers of Commerce
Group Insurance Plan®



TRAVEL HEALTH CLAIM

Please print your Firm & Certificate #

Firm # _____ Certificate # _____

Employee's Last Name _____ Employee's Given Name(s) _____

Employee's Full Mailing Address _____ Date of Birth (M/D/Y) _____

Patient's Name _____ Relationship to Employee _____ Date of Birth (M/D/Y) _____

If patient is a dependent child, child is: [] student (school's name and location) _____ [] physically / mentally handicapped

Departed from Home Province (M/D/Y) _____ Originally Scheduled Return (M/D/Y) _____ First Treatment (M/D/Y) _____

Are you or your dependents eligible for benefits under any other insurance plan? [] Yes [] No

If "Yes", family member insured _____

Name and address of insuring company _____ Policy No. _____

This claim is the result of [] a sudden illness (go to next section) [] an accident (complete the rest of this section)

Type of Accident _____ Location of Accident _____
Date of Accident _____ Name and Address of Lawyer Representing You With Respect to the Accident _____
Details of Accident _____

Why did you need medical attention? What was the nature of the illness or injury? _____

Attending Physician Name _____ Address _____

Were you hospitalized? [] No [] Yes
If "No," who provided treatment? Name _____ Address _____

Family Physician at Home Name _____ Address _____

If "Yes," where were you hospitalized? Hospital Name _____ Address _____

STATEMENT OF EXPENSES (Attach receipts)

Table with 4 columns: Organization Name on Billing, Date of Service, Amount/Currency. Rows include Hospital, Ambulance, Prescription Drugs, Other, and TOTAL.

ALL DOCUMENTS MUST BE TRANSLATED TO ENGLISH/FRENCH PRIOR TO SUBMISSION.

All the information I have provided on the form is accurate and complete, to the best of my knowledge, and I certify that the enclosed receipts represent a claim for services rendered to me and/ or eligible members of my family. If this claim is being made on behalf of my spouse and/or dependents, I am authorized to disclose information about them for the purposes of assessing and paying a benefit, if any. I understand that the fees listed in this claim may not be covered or may exceed my group insurance benefits. I understand that I am financially responsible for the entire cost of services received and that this claim is for reimbursement of eligible charges.

I authorize Chambers of Commerce Group Insurance Plan to collect, use, maintain and disclose personal information relevant to this claim for the purposes of benefit plan administration, assessment, investigation, claim management, underwriting and for determining Plan eligibility. The non-exhaustive list of sources from which information can be collected includes medical and health professionals, facilities or providers, insurance companies, or other organizations/persons. This authorization is also valid for the collection, use and communication of personal information concerning my dependents, insofar as applicable to the administration of benefits under this plan. A photocopy of this authorization is as valid as the original.

Date _____ Residence Phone _____ Business Phone _____

Employee's or Legal Representative's Signature _____

THIS PLAN DOES NOT COVER ANY CHARGES FOR THE COMPLETION OF A FORM OR TRANSLATION COSTS.

Chambers of Commerce Group Insurance Plan, 582 King Edward Street, Winnipeg, Manitoba R3H 0P1
Call 1-800-665-3365, Fax (204) 774-6698 or 1-800-457-8410