



Chamber of Commerce Group Insurance Plan[®]

Simple. Stable. Smart.

By chamber people. For chamber people.

Simple.

Run for small business by small business interests

- ✓ In service since the early 1970s
- ✓ Largest plan of its kind in Canada
- ✓ Run under non-profit CCICC (Chamber of Commerce Insurance Corporation of Canada)
- ✓ Directors of CCICC are all chamber administrators or volunteers

Chambers Plan

- ✓ Serves member firms all across Canada
- ✓ 35,000 firms participating
- ✓ Sponsored by over 1,000 chambers and boards of trade
- ✓ Since 2001 Johnston Group has been a recipient of Canada's Top 50 Best Managed Companies Award!



Protect **your most important asset**
you and your employees!

Make an investment in your
business' future success.

What's Happening in the Marketplace?

- ✓ Employers want affordable and comprehensive benefits which are easy to administer
- ✓ Limited benefit plan options available in the marketplace for small firms
- ✓ Rapidly rising health care expenses – especially prescription drugs
- ✓ Employers and employees are getting older
- ✓ Rising number of disability claims
- ✓ Governments are continuing to “off load” the cost of providing health benefits to citizens

Chambers Group Insurance Plan®

Advantage

- ✓ Provides small businesses with **access to “big business” group** plan features
- ✓ Exclusive agency distribution system
- ✓ Not a package – **fully customized** plan designs
- ✓ Fully **pooled** benefits (up to 9 lives)
- ✓ History of **price stability**
- ✓ Reputation for **exceptional service**
- ✓ **Continuous plan innovation**

More than just Financial Support

With each Plan, **at no cost**, is included:

- Best Doctors[®] – access to over 50,000 experts to give you peace of mind you deserve. This benefit has recently been extended to include parents and parents' in-law.
- NEW Healthy Business Bookmark – as an addition to our Business assistance services we now have expanded the resources available to employers to help navigate their small business.
- Teladoc – offering 24/7 telemedicine service to all Plan members, and their dependents, who hold an Extended Health Care benefit.

The Pooling Advantage

Premiums are based on the average of claims across all participants (1-9 employees).

Claims are bundled with thousands of similar firms in a pool (premiums stay manageable and predictable)

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
5.4%	4.2%	3.0%	3.5%	1.5%	3.4%	5.9%	4.5%	3.7%	4.4%

Average renewal action past 10 years
is **4.0%!**

More Guarantees

Your business benefits in many ways:

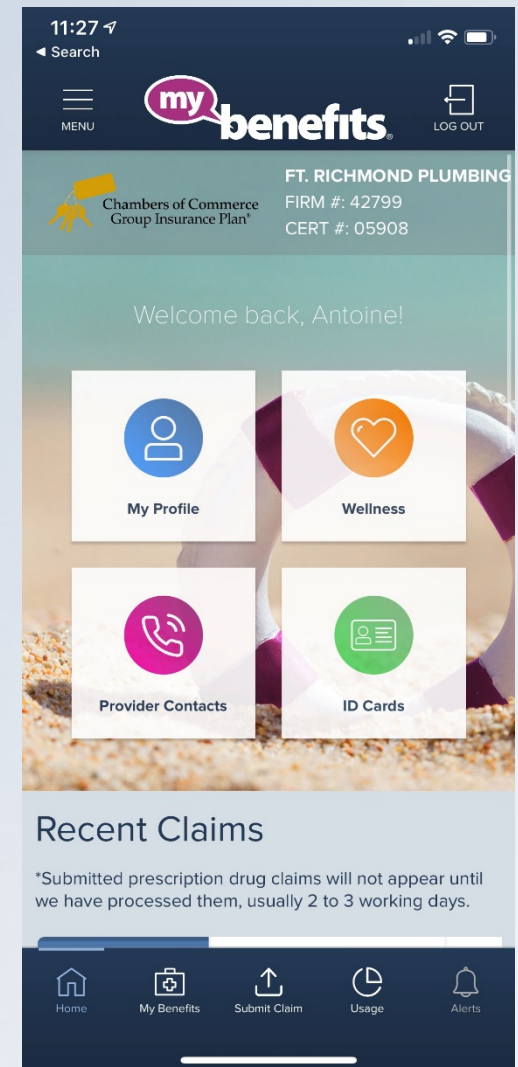
- ✓ No industry restrictions
- ✓ Guaranteed coverage (as long as the premium is paid)
- ✓ Covers a one-person business
- ✓ Provides more stable coverage
- ✓ More flexibility (to customize your plan)

Easy online Administration

- Administer the plan at my-benefits.ca
- User friendly interface
- Secure free service
- Access to wellness, HR, and plan resources

NEW my-benefits App

- Our latest my-benefits app enhances the user experience through ease of claim submission, access to drug cards, and easy to update contact information!



Top 10 List

No Minimum Firm Size

*Your company is eligible to apply even if it's a
one-person firm*

(NEW guaranteed issue option available)

Includes farmers and ranchers!

10

Top 10 List

No Industry Restrictions

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

9

Top 10 List

Guaranteed Approval

You can choose options that guarantee coverage to you and your employees.

8

Top 10 List

Guaranteed Renewable

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

7

Top 10 List

Rate Stability

Claims are averaged over more than 35,000 companies just like yours. Higher than usual claims one year? You won't be singled out for a price increase.

6

Top 10 List

Not-for-profit

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

5

Top 10 List

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.

4

Top 10 List

Fast, Accurate Payments

Most health and dental claims turn around under 48 hours. You and your employees can also opt for direct deposit.

3

Top 10 List

YOU Choose the Coverage

Chambers Plan has a custom group benefit program, based on the coverages YOU select.

2

Top 10 List

YOU Control the Cost

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

1

We take care of you
so you can
take care of business!

Request a quote
from your local Chamber
Advisor:

Marian Mocanu

(780) 222-6116

saintbenefits@gmail.com

www.chamberplan.ca

Canada's #1 Plan for Employee Benefits

The Chambers Plan is Canada's leading group benefit plan for firms with 1-50 employees.

GET A FREE QUOTE

Employee Benefits Enjoyed by 30,000 Canadian Businesses

The Chambers of Commerce Group Insurance Plan has been protecting Canadian firms for over 40 years. More than 30,000 small to midsize businesses choose the Chambers Plan to protect their employees with comprehensive group benefits, including Health and Dental insurance, making it Canada's #1 employee benefits plan for small business.

The Chambers Plan is the simple, stable, smart choice for business; combining accessibility, flexibility and the stability of pooled benefits. Firms choose the Chambers Plan year after year because it offers unsurpassed value and customer service.

The Chambers Plan – it's for your benefit.

Simple

Stable

Smart

Remember ...

Chambers of Commerce Group Insurance Plan®
belongs to YOUR chamber.

It is a unique benefit **exclusively available** for
members!

Chambers Plan

Simple. Stable. Smart.

AT WORK FOR ...
Your
Chamber of Commerce