

Chambers of Commerce Group Insurance Plan[®]

Simple. Stable. Smart

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

chamberplan.ca

STABLE.

Stability

Operating for over **40 years**

Over **33,000** businesses currently participating in Chambers Plan

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

- ☑ **10** Businesses in Barrhead use Chamber's Plan
- ☑ **200+** Businesses in Fort Sask & Sh. Park use Chamber's Plan
- ☑ **1200+** Businesses in Edmonton use Chamber's 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)

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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

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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

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Competitors

Is your group plan through one of these providers?



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If the answer is yes?

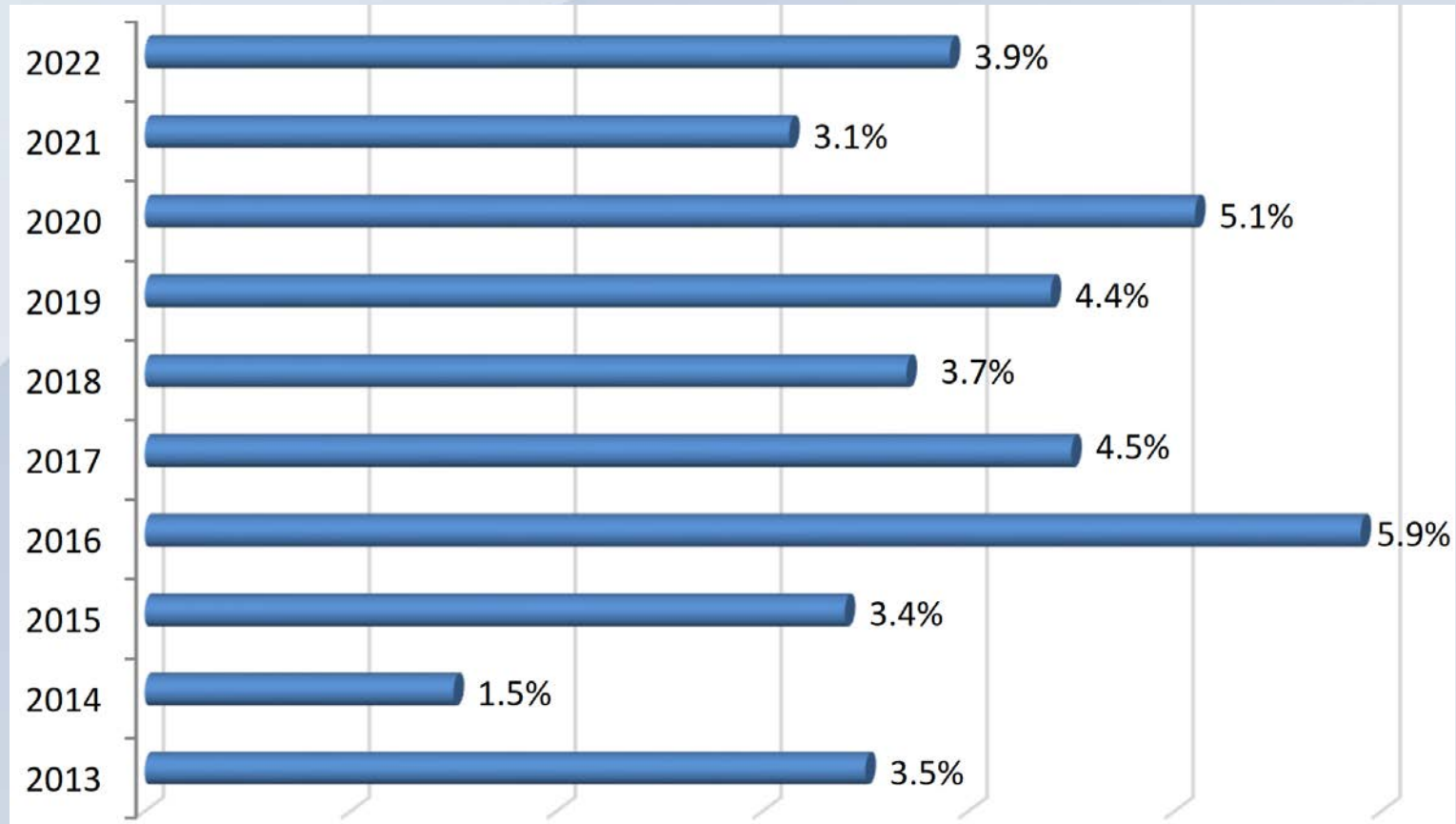
Your current group plan operates very similar to car insurance
(If you make too many claims, your rates can skyrocket)

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

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Chamber Plan's Average Renewal Increase - Combined for all 33,000 insured companies



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Chambers Plan is Better!

Unique Features

- ✓ Business Assistance Service
 - 9 hours of free accounting, HR, and legal advice
- ✓ “Cost Plus” health spending account
 - The lowest administration fee on the market – 5% per claim!
- ✓ 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)

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Chambers Plan is Better!

Unique Features

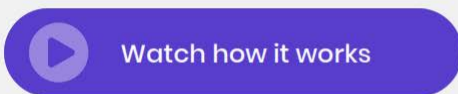
- ✓ Guaranteed Coverage for 1-2 person firms
- ✓ PocketPills – 10% bump-up in coverage
- ✓ Teladoc Telemedicine - Virtual Doctor App
- ✓ Coverage for most “not-for-profits”
- ✓ No Industry Restrictions
- ✓ Plans available for Farmers and Ranchers
- ✓ Strength and Stability in the POOL

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Introducing PocketPills

Canada's leading digital pharmacy.

Effective June 1st, 2021, Chambers of Commerce Group Insurance Plans will have an [extra 10% drug coinsurance coverage with PocketPills!](#)*



*Due to provincial legislation the 10% incentive is not available in Quebec. Applicable to groups with less than 100% drug coinsurance.



Why choose PocketPills?

Top reasons to talk to your Chambers Plan firms about PocketPills

1. Get 10% extra coinsurance coverage with no premium increase

- Plus, PocketPills offers significant savings through their low pharmacy markup and flat \$7 dispensing fee

2. Exceptional member experience + FREE delivery

- Conveniently fill your prescriptions and order vitamins through their easy-to-use app
- FREE delivery anywhere in Canada**
- Access a pharmacist 7 days a week via live chat, email, phone or text

3. Improve employee health

- PocketPacks are sorted by date and time, making it easy to remember to take the right medication at the right time
- Designed around your life, PocketPills manages your renewals directly with your doctor, and can provide auto refills so you'll never run out of your medication

Email advisors@pocketpills.com for further questions or assistance.

Benefits We Offer

- Extended Health Care
- Prescription Drugs
- Vision Care
- Massage/Physio/Chiro + Many More
- Medical Supplies & Ambulance
- Basic Dental & Major Dental
- Orthodontics (10+ employees)
- Health Spending Accounts
- Wellness Accounts
- Best Doctors 2nd Medical Opinion Program
- Short Term / Long Term Disability
- Out-of-Country Travel Insurance
- Employee Assistance Programs
- Key-Person Life Insurance
- Personal Disability Insurance
- (Buy/Sell) Partnership Insurance
- Business Overhead Expense
- Critical Illness
- Group RRSP's and Pension Plans
- Farm and Estate Planning
(Equalization of assets to next gen)

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