



Chambers Plan

Employee Benefits

Why Chambers Plan?

- ▶ Competitively priced, comprehensive insurance benefits to participating Chamber members and their employees
- ▶ Protecting small business owners and their employees for over 40 years
- ▶ Proud partners with over 1,000 Chambers and Boards of Trade

Advantages

- ▶ No minimum firm size
- ▶ Fully pooled benefits (up to 9 lives)
- ▶ No industry restrictions
- ▶ Guaranteed renewable
- ▶ Rate stability
- ▶ Not for profit

Eligibility

- ▶ Chamber/BOT member in good standing
- ▶ 50 employees or less*, and in operation for at least 6 months
- ▶ Employees eligible if:
 - ▶ Meet minimum full time requirements (20 hours or more)
 - ▶ Residents of Canada
 - ▶ Under age 75 at the time of application

Coverage Options

- ▶ Life Insurance
- ▶ Short & Long Term Disability
- ▶ Critical Illness
- ▶ Dental
- ▶ Extended Health
 - ▶ Paramedical
 - ▶ Prescription Drugs
- ▶ Employee Assistance Program

Additional Features

The background features abstract, overlapping geometric shapes in various shades of blue, ranging from light sky blue to deep navy blue. These shapes are primarily located on the right side of the frame, creating a modern, layered effect. The text 'Additional Features' is centered horizontally and rendered in a clean, sans-serif font.

Voyage Assistance

- ▶ Provides out-of-province and out-of-country emergency medical coverage
- ▶ Available to all plans with Extended Health Options



Health Spending Account (HSA)

- ▶ Provides flexibility by extending coverage for expenses that may not be included in group benefit coverage



Best Doctors

- ▶ Connects plan members and their attending physicians with world-renowned specialists to confirm diagnosis and treatment plan options



Best Doctors

YOUR SOLUTION TO MEDICAL UNCERTAINTY

Have you ever felt unsure about a diagnosis? Or left your doctor's office with unanswered questions? Or perhaps wanted an expert to review your treatment plan? Best Doctors can help. Simply contact Best Doctors and access the top medical specialists from around the world who can help you resolve any medical uncertainty and empower you to make the best decisions regarding your health.

HOW CAN BEST DOCTORS HELP?

Best Doctors 360SM
GET INFORMATION QUICKLY
AND CONVENIENTLY

We can help you get the information you need for a variety of health topics, giving you peace of mind that you're making well-informed decisions about your health care. Whether your condition is simple or complex, Best Doctors will provide you with a variety of tools and resources when facing medical uncertainty. These include condition-specific website links, articles and contact information for groups and facilities that can assist you with your medical needs.

InterConsultationTM
ENSURE THE RIGHT DIAGNOSIS
AND TREATMENT

The Best Doctors InterConsultation is more than just a second opinion; it is a confidential, patented process that complements the care you receive from your own physician by providing a second expert review, bringing greater certainty to your diagnosis and treatment plan. Best Doctors' team of medical specialists perform an in-depth analysis of your medical data, including diagnostic imaging, test results and pathology samples. We provide an expert's detailed summary of the findings, which we encourage you to share with your physician. Knowing that a peer-nominal expert specialist is reviewing your case gives you peace of mind that you are making an informed medical decision.

Business Assistance Services

- ▶ Provides small businesses with access to professional accounting, counselling, legal, and human resource experts
- ▶ Confidential employee counselling by referral.
- ▶ Built in to all group insurance plans at no additional cost.



Teladoc

- ▶ Offers convenient access to quality healthcare
- ▶ Teladoc physicians resolve a broad array of healthcare issues by phone or video, eliminating long wait times and delayed care



Offering a new front door to healthcare in Canada.

Telemedicine Services offers convenient access to quality healthcare when and where members need it most.

Members can visit with a certified physician by phone or video for a broad array of episodic healthcare issues. During the visit, they can receive a diagnosis, treatment recommendation, and even be prescribed medicine when necessary.

With Telemedicine Services, members can stop waiting for care and get back to feeling better, faster. And clients benefit by seeing an increase in productivity and a decrease in absenteeism.

Convenience

Members have 24/7 access to Teladoc by phone or app wherever they are located.

Greater access

Visits happen within an hour of contact, so members can get the care they need when they need it, without the long wait.

Clinical quality

Each doctor is board-certified by the College of Family Physicians of Canada to ensure the highest standards of quality.

84%

of Canadians believe employers have a responsibility to support their employees' health.¹

\$2.7B

lost by employers per year due to family-related health issues.²

50%

of Canadians are not able to schedule a doctor's appointment on the same or next day.³

Group RRSP

- ▶ A savings vehicle offered as a way to help employees save for their retirement.
- ▶ Employees can contribute to attain certain tax advantages



My-Benefits & My-Benefits Health

- ▶ Online plan administration
- ▶ Online access for employees
- ▶ Online & mobile app claim submission for employees
- ▶ Health & Wellness Platform available to all employees
- ▶ Physician Search
- ▶ My Health Risk Assessment
- ▶ Wellness Library



Powered by  Novus Health

Aaron Morgan - 250-319-4203

Info@aaronmorgan.ca

Frequently Asked Questions

-How much does it cost?

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-What is need to start the process?

-When does my benefit plan start?

-My business already has a benefit plan, why should I change to th Chamber Plan?