

# Canada's #1 PLAN for Employee Benefits

AT WORK FOR  
SMALL BUSINESS  
SINCE 1970

Chambers of Commerce  
Group Insurance Plan®  
[www.chamberplan.ca](http://www.chamberplan.ca)

## Over 30,000 Business Owners Selected This Plan

### No Business is Too Small

- Comprehensive benefit packages are available to businesses from one person and up.
- Farms and home based businesses qualify.
- Guaranteed coverage available to for-profit firms with 1 or more lives.

### Guaranteed Stability

- Chambers Plan has operated since 1970.
- Partially pooled options for firms that want premium flexibility and fair renewals.

### Outstanding Service

- Your local marketing agency is available to address your needs.
- Johnston Group Inc., who manages the Plan, has been recognized as one of Canada's 50 Best Managed Companies each year since 2001!

## Benefit Selection

### Extended Health Care

- Prescription drugs.
- Ambulance coverage.
- Paramedical services (massage therapy, chiropractor, and many more).
- Emergency travel health care.

### Critical Illness

- Lump sum payment of up to \$50,000 for an employee and \$10,000 for a spouse in the event of critical illness (as defined in the policy).

### Dental Care

- Coverage for cleanings twice per year (all groups), major dental (3+ employees) and orthodontics (10+ employees).

### Group Term Life Insurance

- Select either flat amounts or multiple of salary.

### Business Assistance Service

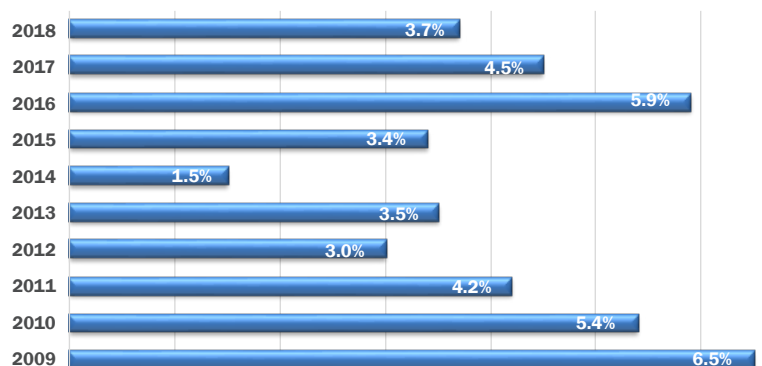
- Access to nine (9) hours of professional legal, accounting, and HR advice over the telephone.

### Disability Coverage

- Short term and long term benefit options protect your ability to earn an income if you are unable to work.

## Benefits of a Pooled Plan

In a pooled plan, premiums are based on the average if claims across all participants. When claims are bundled together with thousands of similar firms in a pool, premiums stay manageable and predictable. For the past 10 renewals, Chambers Plan average renewal action has been 4.2%.



visit  
**chamberplan.ca**  
Group Benefits with a Difference. Simple. Stable. Smart.