



WHETHER YOU'RE A SOLO  
ENTREPRENEUR, HOME-BASED  
BUSINESS OR PART OF A  
LARGER FIRM, BENEFITS ARE  
A VERY IMPORTANT PART OF  
YOUR FINANCIAL SECURITY.

To find out more visit:

**chamberplan.ca** |  | 



Administered by Johnston Group Inc.

Desjardins Insurance, Chubb Life Insurance  
Company of Canada, and Western Life are the  
primary insurers.

Desjardins Insurance refers to Desjardins Financial Security  
Life Assurance Company

CH\_balancedapproach\_0817\_e

# A Balanced Approach to Group Benefits



 **Chambers Plan**  
Employee Benefits

A CHAMBERS OF COMMERCE GROUP INSURANCE PLAN® CAN HELP YOU FIND THE IDEAL BALANCE OF COST COVERAGE AND FLEXIBILITY FOR YOUR BUSINESS. WITH MANY FEATURES BUILT INTO EVERY POLICY, THE CHAMBERS PLAN IS A SIMPLE, STABLE AND SMART CHOICE FOR YOUR GROUP BENEFIT NEEDS.

## SIMPLE

The Chambers of Commerce Group Insurance Plan is unlike any other for small businesses, even one person companies. All it takes is membership in a participating Chamber of Commerce or Board of Trade. Then your active, for-profit company in any industry, is eligible for Plan coverage.

## STABLE

The Plan has an unbeatable record of price stability with **all** surpluses staying in the Plan and helping to lower premiums. For more than 40 years we've attracted thousands of Canadian businesses by offering fair, competitive prices, and we've kept customers year after year with equally fair renewal rates. For the past decade the Chambers Plan's average renewal action has been 4.1%.



## SMART

Work smarter, not harder, by using *my-benefits*®, your online personal assistant, allowing you to maintain employee records, calculate payroll deductions, and receive your billings online from anywhere at anytime. And *my-benefits* for employees provides online access to their Plan information, claims usage, and electronic claims submission, reducing your work load.

## WIDE-RANGING BENEFIT OPTIONS

The Plan offers a full range of employee benefits, each with a comprehensive list of alternatives so the benefits you choose fit your company.

- Life Insurance
- Short and Long Term Disability
- Health Insurance
- Dental Insurance
- Employee Assistance Counselling
- Business Overhead Benefits
- Critical Illness
- Group Retirement Solutions

**ALL PLANS INCLUDE BEST DOCTORS® SERVICES AND BUSINESS ASSISTANCE SERVICE (PROVIDING OWNERS ACCESS TO PROFESSIONAL ACCOUNTING, LEGAL AND HR EXPERTS) AT NO ADDITIONAL COST.**



# 30,000 FIRMS SAY YES!

Introduced in 1970 the Plan operates under the not-for-profit Chambers of Commerce Insurance Corporation of Canada, directed by a board representing provincial and territorial Chambers and Boards.

Today, more than 900 Chambers of Commerce and 30,000 participating firms say "yes" to the Plan. These outstanding numbers are proof of coverage quality and ongoing rate stability.

So don't let another month go by without taking a closer look at Canada's leading group benefits program for small businesses. Let a Chambers of Commerce Group Insurance Plan representative help you put some balance and control back into your business.

**FOR MORE INFORMATION OR TO FIND YOUR LOCAL ADVISOR PLEASE VISIT**  
**[WWW.CHAMBERPLAN.CA](http://WWW.CHAMBERPLAN.CA)**  
**OR CALL 1 877 277-0677**