



Chambers Plan

Employee Benefits

Chambers Plan Renewal, April 2019

Your Chambers Plan group benefit program will renew on April 1st; premiums will be adjusted to reflect changes in your group demographics, revisions to government health plans, increases to provincial Dental Fee Guides, and changes to costs associated with medical trends.

This is also a great time to confirm that your firm's information is up to date: verify that the group's demographics are correct, and that employees' salaries are updated as some benefits may be salary based. The Johnston Group sent out an Annual Firm Update in January, make sure to return this as soon as possible, updates will be processed when they are received and any changes will be effective the first of the month following the date processed.

Please contact our office right away if you need a new copy of this form.

Demographics

The April 1st base rates are calculated using the current demographics of your employees. The addition or deletion of employees over the past year can affect the average age of your group, which will then affect the rates of your group for the next yer.

At the April 1 renewal, the ages are also adjusted to reflect that each participant is now one year older. The cost of many benefits increase as insured employees' ages increase, so rates will be adjusted to reflect this.



Some benefits, such as Life/AD&D, Employee Assistance and access to Best Doctors[®], terminate on April 1st following a plan participant's 75th birthday. Health and dental benefits can continue until the plan renewal following their 80th birthday.

Group Eligibility

Your business (or one of its principals) must maintain a membership in your local Chamber of Commerce or Board of Trade in order to be eligible for Chambers Plan coverage.

Is it Time to Enhance your Benefit Plan?

Health Spending Accounts (HSA) are a great way to extend coverage for expenses that may not be included in your current group plan. Firms can set a maximum for their employees, making it easy to budget and control. Claims paid under an HSA are tax deductible, with no set-up fees, no annual fees, and no advanced deposits.

The **Employee Assistance Program (Arive®)** can help to reduce accidents, health care costs, and absenteeism; their services can help employees and their family members cope with difficult situations before they escalate. Arive® offers up to a total of 12 hours of face-to-face counselling (per employee, per year, per family unit) for family or work-related issues, eldercare solutions, etc, and telephone consultation to a maximum of three hours each (per family unit, per calendar year for assistance with Legal and Financial issues, Nutritional Counselling or Childcare information.

Critical Illness (CI) Insurance can provide peace of mind and assist in covering the costs associated with surviving a major illness. Being diagnosed with a life-threatening illness can be stressful, not only for employees and their families, but for their finances as well.

“When a little extra coverage gave everyone a reason to smile.”



Chambers of Commerce Group Insurance Plan Contacts

Customer Service Line

1-800-665-3365

Please make sure to have your firm number and certificate ready when you call

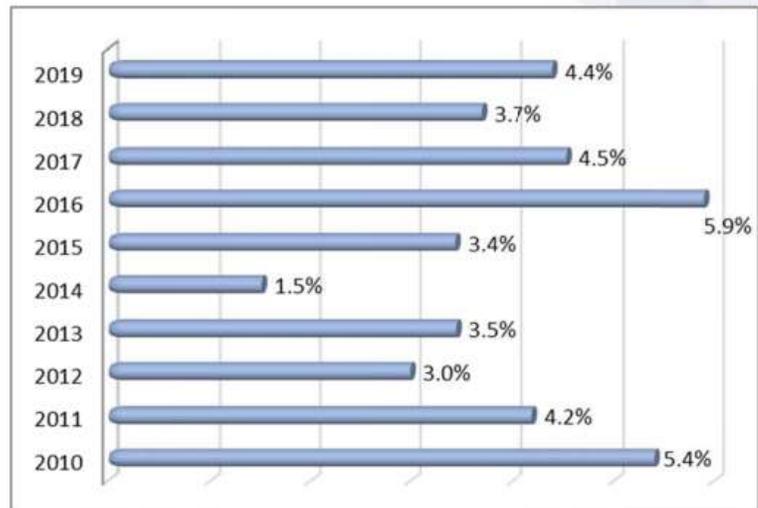
Mailing Address

**1052 King Edward Street
Winnipeg, MB
R3H 0R4**

Benefits of a Pooled Plan

In a pooled plan, premiums are based on the average of claims across all participants. When claims are bundled together with thousands of similar firms in a pool, premiums stay manageable and predictable.

Over the last five years, the Chambers Plan average renewal action has been 4.4%, and only 4.0% over the last decade.



Dental Fee Guide Increases

Chambers Plan reimburses Dental claims based on **current** *Provincial/Territorial Dental Fee Guides*. The table below summarizes the *General* fee guide increases for 2019 by provincial or territorial dental associations. These figures are for the General Practitioner's fee guide only and do not factor increases to Denturist or Hygienist fee guides.

2019 Provincial/Territorial Fee Guide Increases	
New Brunswick	2.50%
Newfoundland	2.50%
Nova Scotia	1.97%
Prince Edward Island	2.89%
Quebec	2.20%
Ontario	4.19%
Manitoba	3.02%
Saskatchewan	2.13%
Alberta	0.00%
British Columbia	2.51%
NWT / Nunavut	2.28%
Yukon	not available