



Just by being a member of a participating Chamber of Commerce and Board of Trade, you have been able to take advantage of incredible savings and stability on the healthcare benefits you and your employees need and want for your financial security and peace of mind.

Recently we have become aware of other business and industry association plans holding themselves out to be “similar” to our program. This is just simply not the case. Most of these plans are **for profit** and **claims rated** programs, providing little to **no protection** to your business should you have a high usage year. In addition none have a “pool” the size of the Chambers Plan, and as such can’t provide the stability on core rates that we can.

While some may offer significant first year savings they do so with **no risk to themselves**. If you claim more than 60-70% of what you pay in health and dental premiums you will see a significant increase on your renewal putting your plan in jeopardy.

With nearly 30,000 firms participating nationwide, the Chambers of Commerce Group Insurance Plan® is the #1 benefit plan in the country for businesses with 1-50 employees. It is available only to members of a participating Chamber of Commerce or Board of Trade, and our program offers unique features that set us apart from other benefit plans:

- **Non-profit** – Without a level of profit required for shareholders we are able to keep our overhead at a reasonable level, our administration efficient and the Plan affordable.
- **Pooling** – All firms with 1-9 employees are fully pooled with the other similarly sized firms across the country that participate in the Plan. This enables us to spread the risk keeping the program **stable** for your business even in a year when your firm may have had volatility in your usage.
- **Size** – Due to both our size and our not-for-profit nature, our claims rating process for firms with 10-50 employees gives more flexibility and a great break even for your plan, again providing more stability than traditional carriers.
- **My benefits** – *my-benefits.ca* allows you to administer your plan online. It also allows your employees to register and review their benefit usage, print claim forms, and access our health and wellness site *my-benefits health*.
- **Best Doctors Services®** – All of our enrolled employees and their dependants have access to *Best Doctors Services®* at no additional cost. Their organization of highly trained doctors can offer a second opinion if a patient’s doctor suspects a life threatening medical condition and can also help to source out local specialists for care.

- **Flexibility** – We can provide coverage to firms with one employee and in most cases may be able to also provide options for owners only. We can also build a plan to meet a client's needs or budget and most of our options have levels of guaranteed coverage.
- **Electronic Submission** – Most options allow for drug and dental claims submission electronically, eliminating paperwork and making claims hassle free for employees.
- **Options** – The plan offers all the options you may have come to expect from a traditional group benefit plan including life, disability, health, dental and critical illness protection. Each plan is custom built for you.

Remember there is only one Chambers of Commerce Group Insurance Plan®.

If you have questions about the Chambers of Commerce Group Insurance Plan, or if you would like to book an appointment to discuss how the program benefits you, your employees and your business, please feel free, at any time, to **Contact: Skyway Life Insurance Brokers Inc.**

PH: 905-525-7247. Or, for more information, including an on line quotation, please just simply access:
<http://www.chambers.ca/>

Best Regards,

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