

# Sick of rising health and dental premiums?

**Chambers Plan has the cure.**

## Chambers Plan Employee Benefits

### Real benefits for your business

Chambers Plan's not-for-profit structure, combined with pooling among its 30,000 members, equals one of the industry's lowest average renewals, at 3.9% over the last decade.



#### Stable rates

You are not alone. Chambers Plan connects over 30,000 Canadian businesses to help everyone's premiums remain manageable and predictable. **Chambers Plan's** average renewal over the last decade has been 3.9%.



#### 24-Hour medical support

All Chambers Plans Extended Health options include access to Teladoc® telemedicine services at no additional cost. Your employees can consult with a certified physician on non-urgent medical issues within one hour, 24/7, anywhere in Canada and the U.S.



#### Not-for-profit program

Because the Chambers Plan is not-for-profit, all surpluses stay in the program to help lower premiums and maintain stable rates, year after year.



#### Guaranteed coverage and renewal

There are no health questions or medical exams separating you from a benefits program. There is guaranteed coverage for businesses with as few as one or two people\*, and all eligible companies are guaranteed renewable, regardless of claims experience.

\*Minimum 3 people for guaranteed coverage in Quebec.



#### Business Assistance Services

You don't need to be an expert in everything. Every Plan includes free access to professional accounting, legal and human resource experts, who understand the challenges business owners face, along with an extensive library of HR materials.



#### All the essentials, and so much more

**Chambers Plan** includes all employee benefits you expect from health to disability and dental to critical illness. But additionally, your employees gain access to Teladoc Medical Experts, and you get access to resources and telephone advice for HR, legal, and financial decisions.

For more information, or to request a quote, please visit [ChamberPlan.ca](https://ChamberPlan.ca).

