

## Extended Health Care

If your firm has Health Care, your premiums for the coming year are based on the benefit option you selected. Please remember that the Chambers Plan offers benefits over a wide range of price points – from entry level options to broad, comprehensive benefits. You can enrich your health care coverage or scale it back to suit your company's objectives. Your agent can recommend the coverage that will meet your firm's needs.

For 2005 there are a few changes to the Health Care benefit, summarized below.

CHANGE	PREVIOUS COVERAGE	COVERAGE AS OF JANUARY 1ST, 2005
Increase in the lifetime maximum for the rental or purchase of a wheelchair or hospital bed.	Lifetime maximum of \$1,000.	Lifetime maximum of \$5,000.
Increase coverage under the Out-of-Country benefit for employees over age 64.	For employees over age 64, coverage is limited to 21 days per stay outside of Canada.	For employees over age 64, coverage is limited to 30 days per stay outside of Canada.
Removal of the <i>Pre-existing Condition Limitation</i> in the Out-of-Country benefit for employees age 65 and older.	For employees age 65 and older, no reimbursement will be made for injury or illness incurred while traveling outside the province of residence if the insured was treated or attended by a physician or was prescribed drugs for that injury or illness during the 3 month period immediately prior to departure.	Not applicable.

We have worked hard to build a responsive group plan with your needs in mind and we hope you see that in this year's renewal. Thank you for your support. It's our great pleasure to serve you in 2005.

If you have any questions about your coverage, do not hesitate to contact your local agent or the Service Centre at 1-800-665-3365.

## Important News About Your Group Benefit Plan

April 1st marks the annual renewal of your Chambers of Commerce Group Insurance Plan® coverage. To help you see any changes that affect your group at that date, we have included two pieces in this package:

- **This edition of *Plan News*.** At renewal, premiums are adjusted for the coming year to reflect changes in employees' ages and any revisions to government health plans. This *Plan News* highlights these changes for you.
- **Your firm's *Employee Benefit & Premium Summary* as at April 1st.** The *Summary* is specific to your firm and reflects your rates as of April 1st, based on your current coverage. If you currently have one of the plan's older Extended Health Care options, you will also find a special section at the end of your *Summary*. Given the rising cost of health care across the benefit industry, we want to ensure you are aware of the lower cost alternatives the Chambers Plan offers. Renewal is typically a good time to look at how you have customized your firm's coverages, and you may wish to explore these options, or other changes, with your agent.

## Stability and Value

Your benefit plan is available to you exclusively as a result of your membership in a participating Chamber of Commerce or Board of Trade. For 35 years, the Chambers Plan has meant affordable, competitive, secure benefits to employees in small firms across Canada.

The Plan acts as a very effective safety net for tens of thousands of owners, employees and family members. This year it will pay over **\$75 million in claims**, covering everything from fillings and prescriptions to life insurance and disability income replacement benefits.

The Chambers Plan is 'at work for small business'. Year to year, we provide you with alternatives to keep your coverage and costs current. For this year's Renewal, we've delivered outstanding rate stability and further enhancements to your group coverage. For 2005 we are pleased to offer you not only the **lowest overall renewal increase in Plan history**, but we will include **Best Doctors** services for every insured owner and employee. We're committed to making your Chambers Plan the most comprehensive association program in the market.

## Call on Your Agent's Expertise!

The Chambers Plan gives you control of your benefits through its wide range of coverage options. That means your benefit program can meet your firm's needs today as well as it did when you first joined the plan.

Although our Service Centre is always happy to answer questions, a thorough annual review under your agent's guidance can be very useful. He or she can suggest alternatives if your plan design or budget considerations have changed. This may be the year to consider health or dental coverage, or to add disability, an employee assistance program or critical illness benefits.

Your local agent can walk you through the many options and range of price points available to your firm. Please see the agent contact information in the top right hand corner of your *Employee Benefit & Premium Summary*.



# Best Doctors® Services Take Effect April 1st, 2005 At No Additional Cost

The Chambers of Commerce Group Insurance Plan is proud to include Best Doctors services with every one of its group benefit plans effective April 1st, 2005. By partnering with Best Doctors and its extensive network of over 50,000 doctors, the Chambers Plan empowers your employees to make health choices through access to the best medical expertise available today.

## What is Best Doctors?

Healthcare decisions can be the most important decisions in your life when you are seriously injured or ill. Best Doctors services are available to help your employees find their way through the maze of medical information and healthcare choices, helping them make informed decisions about their healthcare when it matters most.

Best Doctors is the world leader in connecting people with the best medical care. Using its renowned database of over 50,000 specialists each recognized as world class by their peers, Best Doctors provides immediate access to the best medical knowledge and peace of mind. Best Doctors services are available worldwide, serving more than 10 million people in 30 countries.

Under the Chambers Plan, insured employees and dependents have unlimited access to the Best Doctors program if their own physician suspects any of the following:

AIDS, Alzheimer's Disease, Blindness, Benign Brain Tumour, Cancer, Cardiovascular Conditions, Coma, Deafness, Kidney Failure, Loss of Speech, Major Organ Transplant, Major Trauma, Motor Neuron Disease (ALS, Lou Gehrig's), Multiple Sclerosis, Paralysis, Parkinson's Disease, Severe Burns, Stroke

Through access to top-ranked hospitals, the latest technologies, opinions of world-class specialists and personal care management, Best Doctors can help your employees make the most appropriate choices surrounding their healthcare by providing three services.

**InterConsultation™** – an in-depth review of the patient's medical files to develop and confirm the diagnosis, and help develop a treatment plan. The patient and the patient's own physician have access to the latest technologies and opinions of world-class specialists.

**FindBestDoc™** global physician database – a search of over 50,000 specialists qualified to meet the patient's specific medical needs.

**FindBestCare®** care management – a continuous review of key information to ensure the patient's medical priorities are met.

Your employees and their dependants will have access to a Best Doctors Personal Advocate for any of the services.

Access to Best Doctors services is available without charge to all Chambers Plan insured employees and their dependents effective April 1st, 2005. Please see your Firm Guide and Employee Booklets for specific details on the services available and how to access them. (We will be reissuing Firm Guides and Employee Booklets with Best Doctors services descriptions starting in April 2005).



Best Doctors can help you determine:

- If your diagnosis is correct.
- What is the most appropriate treatment.
- Who is the best doctor.
- Where are the most experienced medical centres.
- How you can access the doctor and the centre.

And above all...

**How to make the right choices.**

## Renewal 2005 Annual Firm Updates

In January we sent you a package containing your annual *Firm Update* form. **If you did not receive it, please call our Service Centre to have a replacement sent immediately.**

When you complete the *Firm Update*, you ensure all your eligible employees are participating in the plan and that our records reflect the most current information about them.

If you have not already done so, please send the completed and **signed** form to us (even if there are no changes).

## Dental

Chambers Plan benefits are paid based on a "current year" dental fee guide, as set by your provincial dental association. Claims for services provided this year will be paid according to your area's 2005 fee guide. Fee Guide increases for 2005 vary from region to region as shown in the table below.

Despite the increases in the Fee Guides, firms in Newfoundland, Prince Edward Island, Quebec, Ontario, Alberta and British Columbia will see no increase to their current rates, while firms in Nova Scotia, New Brunswick, Manitoba and Saskatchewan will see only a 1% increase to their current rates.

## NO Base Rate Increase

Claims under the benefits below can fluctuate, often dramatically, from year to year. To protect you from the impact of large premium swings, the Chambers Plan pools your claims. Pooling averages expenses over all the participants in a given benefit, spreading the risk. This helps keep premiums stable from one year to the next.

We are very pleased to tell you that most benefits will see **no base rate increase** and some firms will even see their Long Term Disability premiums **decrease**.

### Coverages with 0% Increase

- Accidental Death & Dismemberment (AD&D)
- Business Overhead Expense
- Critical Illness
- Dependent Life Insurance
- Employee Assistance Program
- Employee Life Insurance
- Weekly Indemnity (WI)
- Long Term Disability (LTD) (Some firms will see rate decreases of up to 15%)

Although there is no across-the-board increase in the base rates of these benefits, premiums for coverages like Life and Disability benefits **do** go up for **individuals** as insured employees age. These age changes may affect your premiums at April 1st.



### 2005 Fee Guide Increases by Dental Associations

### Chambers Plan Premium Change

Newfoundland	3.20%	0%
Nova Scotia	3.26%	1%
Prince Edward Island	2.10%	0%
New Brunswick	3.00%	1%
Quebec	2.80%	0%
Ontario	2.60%	0%
Manitoba	3.49%	1%
Saskatchewan	4.11%	1%
Alberta	N/A*	0%
British Columbia	3.37%	0%

\* Alberta's Fee Guide was not available at time of printing.

