

## Annual Report

Chambers of Commerce Group Insurance Plan® is overseen by the directors of the Chambers of Commerce Insurance Corporation of Canada (CCICC). The Board consists of a Chamber executive and a Chamber volunteer from each area of the country. They are responsible for overseeing the operation of the Plan, and ensuring access to comprehensive, competitively priced benefits for Chambers Plan members. You can find the Annual Report on *my-benefits*® for Plan Administrators under *Forms & Documents > Documents > News & Publications* or you can request a copy by contacting us at [info@johnstongroup.ca](mailto:info@johnstongroup.ca).

## The Importance of Updating Employee Information

You can update employee information quickly and easily through *my-benefits for Plan Administrators*, ANYWHERE, at ANY TIME. And it's important that you do, for you and your employees.

- If **employee enrolment** isn't completed on time ("Late Entrants"), they will be subject to a medical review, which could put their eligibility for coverage at risk.
- If **employees' earnings** are not updated, it could leave them underinsured.
- Not submitting **employee status changes** (e.g. marriage, birth of a child) can mean your employee and their family isn't properly protected.
- Unreported **employee terminations** can result in unnecessary billed premiums.

If you're unsure of what earning amounts to include, please refer to the Statement of Income Worksheet found on [my-benefits.ca](http://my-benefits.ca) or under the *Forms & Resources for Administrators* section of [chamberplan.ca](http://chamberplan.ca). If you have questions, your local advisor is ready to help.

## Employee Status

Your employees are entitled to waive Health and Dental coverage if they're covered under a spouse's plan. But what happens if they lose that coverage? We encourage firms to suggest employees enrol in all other coverage under Chambers Plan, even if they waive their Health and Dental benefits. The nominal cost will mean, in the future, if they apply within 60 days of losing their spouse's coverage, they will be guaranteed coverage available through Chambers Plan without having to provide any medical information for approval. Note: the number of employees covered under your Plan can affect certain coverage options. Please contact your advisor for more details.

Questions about *my-benefits*  
or how to submit pertinent  
changes?

Our Customer Service team is  
here to help!

Toll Free: (800) 665-3365

Email: [info@chambersplan.ca](mailto:info@chambersplan.ca)

Or use the live 'Chat' function in  
*my-benefits*.



Every Plan member has quick and easy access to their personalized my-benefits account to check their coverage, submit or follow up on claims, or even augment their coverage with *Personal Benefits*. It's all available online, any time, either by going to [my-benefits.ca](https://my-benefits.ca) or through the *my-benefits* app.

Through this platform, they also gain access to *my-benefits health*, Chambers Plan's wellness site. Any health concern brings about questions. *my-benefits health* provides Plan members easy access to reliable health tools and resources:

- Find a family doctor or specialist
- Check procedure wait times
- Complete a free Health Risk Assessment
- Locate patient assistance programs
- Explore resources on senior care
- Search Canadian prescription drug and conditions libraries
- Read topical newsletters

If your employees have not yet signed up for *my-benefits*, registering is easy. They can download the app or go to [my-benefits.ca](https://my-benefits.ca) to set up their account. All they need is your firm number and their personal certificate number.