



# A Chamber's Guide to Chambers Plan



Partnership Agreement



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## A Guide to Growing your Membership and your Bottom Line

From a single committed volunteer to chamber teams of 20+, Chambers Plan bolsters your ability to keep your members' businesses healthy while also supporting your chamber. This guide provides information on Chambers Plan, how it benefits your chamber and your members, and includes an overview of your role in the Chambers Plan transaction.

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# ABOUT CHAMBERS PLAN

## How it Began

### The Chambers Plan Story

Chambers of Commerce and Boards of Trade have long recognized the value of employee benefits and the difficulties smaller businesses face getting quality, affordable coverage.

Individual chambers began offering group insurance in the early 1940s. It was 1971, however, when the chamber movement developed the first nationally based plan, as individuals moved under one umbrella to create a larger association group program. In the beginning, this new plan provided Life Insurance, Accidental Death and Dismemberment, and Disability benefits.

In 1983, Johnston Group Inc. was appointed to manage, market and administer Chambers Plan. Since then, Johnston Group has been committed to keeping the Plan competitive and contemporary, adding more benefits and services to the program. From traditional group benefits like Health and Dental insurance, to products focusing on the needs of small business such as Employee Assistance programs and Optional Life; to more contemporary benefits and services like Critical Illness benefits, Teladoc Medical Experts services, Business Assistance Service (BAS), Teladoc® telemedicine services, and Group Retirement plans, the importance of a quality product offering was not overlooked.

Through all the changes, one philosophy has driven the Plan since its creation: providing affordable, competitive, secure benefits to employees of small businesses. The results – over the past ten years, the Plan has grown three-fold with an average of 300 new groups being added per month. We feel this strategy has been a successful one for us, for our Advisors, and for the more than 30,000 firms who currently participate in the program.

## Committed to the Chamber Network

### Chamber People Serve as the Plan's Directors

Since 1985, Chambers of Commerce Insurance Corporation of Canada (CCICC) has overseen Chambers Plan. CCICC is a not-for-profit organization representing Plan participants across Canada, including both Chambers of Commerce and Boards of Trade which offer the program, and the people insured under it.

CCICC's board of directors meets twice annually in locations across the country. Participating chambers appoint or elect directors to the board from each region of the country. One director from each region must be a paid chamber or board employee, and the other must be a volunteer. Directors do not receive salaries, but their meeting expenses are paid for them.

### Chambers of Commerce Insurance Corporation of Canada (CCICC) Objectives

The corporation's letters patent describes CCICC's objectives.

#### These are:

*"to render available insurance and similar plans and benefits (whether group or otherwise) including, without limitation, pension plans and registered retirement income funds, to individual, firm or body corporate members of Chambers of Commerce and Boards of Trade throughout Canada;"*

*"to represent the interest of those Chambers of Commerce and Boards of Trade that endorse the objects of the Corporation;"*



*“to coordinate, review and assess the performance of all plans put in place by the Corporation as aforesaid and recommend changes, improvements or additions to any such plans for the benefit of those individuals, firms and bodies corporate that subscribe to such plans;”*

*“to prepare and distribute information and material relating to availability of such insurance plans and benefits;”*

*“to contract for the administrative services required in connection with the provision and supervision of all said plans and benefits;”*

*and “to do all such other things as are incidental or conducive to the attainment of the above objects.”*

Through its directors, CCICC works to ensure the Plan is appropriately marketed and administered, and the benefits available to members continue to meet their current needs.

## Plan Overview

### Features, Benefits and Services

Each participating firm (business on the Plan) takes core coverage of insurance benefits depending on its size. These always include an amount of Life Insurance with Accidental Death and Dismemberment benefits, plus FREE access to Teladoc Medical Experts services and Business Assistance Service (professional accounting, legal, and human resource experts). The firm may then choose optional benefits from a wide range of contemporary products, including:

- Short and Long Term Disability
- Prescription Drug coverage
- Vision Care
- Major Medical with Semi-Private Hospital benefits
- Basic (Routine), Major and Orthodontic Dental services
- Worldwide Emergency Medical Benefits
- Employee Assistance Counselling
- Business Overhead Benefits
- Optional Life for Employees and Dependents
- Critical Illness benefits

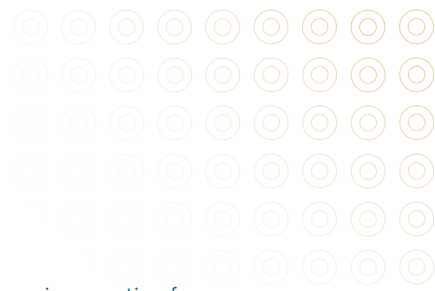
### The Master Policy

Chambers Plan is governed by a master policy, which sets out the benefits, premiums, eligibility provisions, and the terms and conditions under which the Insurer will insure a member firm and its employees. The master policy issued by the Insurer is a contract between the Insurer and Chambers of Commerce Insurance Corporation of Canada.

### Plan Onboarding

When a firm joins the Plan, they will receive a Benefit Guide that describes in detail the coverage they have chosen. Employees can access their Certificate of Insurance and Employee Booklet through their *my-benefits*<sup>®</sup> online account. The Certificate lists the benefits for which the individual is enrolled and states whether spouse and children are covered. The Employee Booklet describes the details of their benefit coverage. Employees with Chambers Plan prescription drug coverage will also be able to access their TELUS<sup>®</sup> Assure card, enabling electronic submission and benefit payment of eligible prescriptions right at the pharmacy.

Most Chambers Plan benefits are underwritten by Desjardins Insurance, with additional benefits provided by Chubb Life Insurance Company of Canada and Sutton Special Risk/Lloyd's.



## Plan Eligibility

Chamber and Board member businesses are eligible if they have 35\* or fewer employees and have been in operation for at least six months in a non-seasonal industry. Not-for-profit organizations with Chamber or Board membership must be approved by the Plan Administrator before they can be accepted. Generally, getting approval is simply a matter of ensuring the organization has a stable source of funds, other than a government source, to better ensure continuity of its operation. The Plan will also consider firms with more than 35 employees on an individual basis. Member firms must indicate where and when their Chamber or Board memberships took effect when they complete the Application for Group Insurance. If membership lapses, the firm is no longer eligible for Chambers Plan.

\* up to 50 employees, with Head Office approval.

## Plan Renewal

Chambers Plan renews annually. That means once each year, effective April 1, prices are reviewed to take into account such things as:

- Changes in employees' ages and earnings
- Changes in the cost of benefits, such as dental fee guide increases or changes in the services covered under provincial Medicare programs
- The overall level of claims submitted to the Plan

In advance of renewal, each firm receives a package describing any significant changes proposed to the coverage. This provides firms with an opportunity to review their coverage and make any adjustments that may be appropriate to their circumstances.

Chambers Plan enjoys a remarkable record of keeping firms with the program year after year, at a level far above industry averages. The most common reason for a firm leaving the Plan is the closing of the business.

Once a firm is insured through Chambers Plan, provided there is no lapse in premium and eligibility requirements continue to be met, renewal is guaranteed - their coverage will never be cancelled\* unless they request it.

\*As per the Master Policies, coverage can terminate if Chambers Plan ceases to operate.

# UNIQUE VALUE PROPOSITION

## Advantages for Your Members

Chambers Plan was developed with small business in mind, from sole proprietorships to firms of up to 35 employees. The program includes coverages traditionally reserved for the largest employers. Extended Health Care options provide flexibility for firms and these options all include Teladoc telemedicine service, giving employees 24/7 access to virtual healthcare through Canadian-licensed physicians. Smaller businesses gain an edge because Chambers Plan becomes a marketable feature that supports recruitment and employee retention.

Businesses in all industries can apply. Any business that has been in operation for at least six months is guaranteed eligible. (Not-for-profit organizations can apply, too, and are considered on a case-by-case basis.)

## Immediate Membership ROI

You've heard the question before: "What do I get for my membership?" There are a million reasons to join a local chamber (Advocacy! Community! Connections! Influence!) but these reasons aren't always easy to quantify.

From the moment a member enrolls, Chambers Plan provides immediate value. The following are included in every Plan for free:

- **Business Assistance Service (BAS)**, access to professional accounting, counselling, legal and human resource experts who understand the challenges faced by small business owners. BAS includes *The Healthy Business Bookmark*™, a robust library of carefully curated HR resources, including podcasts, articles, and guides to sustaining business health
- **my-benefits health**®, a health and wellness resource site for all employees provided through *my-benefits*, Chambers Plan's online benefit management platform
- **Teladoc Medical Experts**, uses nationally recognized medical experts from around the world to provide employees with the right advice at the right time so they can make informed medical decisions with confidence.
- **Customizable coverage** of benefits program to meet their needs
- Plans that hold Extended Health options include **Teladoc telemedicine service**, where members have access to qualified doctors 24/7 anywhere in Canada or the U.S.

## Stable Rates are Good for Business (minimizes risk, maximizes stability)

The Plan does not artificially lower rates to attract customers because we don't believe it's in the customer's best interests. This practice often leads to a dramatic rate increase after the introductory period. As a not-for-profit, Chambers Plan reinvests all surpluses into the Plan to keep rates stable and predictable.

Chambers Plan's premium pool is made up of 30,000+ small businesses, which means a smaller risk for small businesses. This helps stabilize rates at the time of renewal since the risk is based on the pool rather than only one business.

Pooling allows the Plan to spread the risk, offer more efficient administration, and make the Plan affordable.

## Easy to Administer, Giving Members More Time to Focus on their Business

Chambers Plan is simple to manage, so your members spend less time administering their benefits program and more time running their business.

Claim forms and Employee Booklets are clearly written and easy to use. The administration guide and premium billing statements are set up for quick reference, with straightforward instructions. The National Service Line offers member firms and their employee's toll-free access to Plan information anywhere in Canada. Employers have the option of managing their Plan anytime, anywhere, using *my-benefits* ([www.my-benefits.ca](http://www.my-benefits.ca)), our online administration utility. Employees can also register for *my-benefits*, allowing them to review their benefit usage; access their *Certificate of Insurance*, benefits card, and employee booklet; electronically submit Health and Dental claims; and access a health and wellness site, [my-benefits.health.ca](http://my-benefits.health.ca). Plus, our Advisors support participating firms with local information and advice.

The Plan offers a full, flexible range of benefit options to meet each firm's needs, and employers can add a Health Spending Account or access "Cost Plus" benefits to top up coverage.

Chambers Plan is run under the direction of a not-for-profit organization (Chambers of Commerce Insurance Corporation of Canada), therefore, premiums are set to cover just the cost of benefits and administration.



## Advantages for Your Chamber

Chambers of Commerce Group Insurance Plan is a valuable membership-building tool that can help you build your Chamber or Board's membership base. Working with your local Advisor, you can raise your profile in the community and benefit from the Plan's ability to keep current members and attract new ones. Keeping the Plan visible to your current membership reinforces the value of their association with the chamber and can help prevent lapses. It also attracts new members who wish to become eligible for Chambers Plan.

### **The Plan Attracts New Members**

Nearly 70% of companies who join Chambers Plan are new chamber members—businesses who may not have known about or joined your chamber if it were not for Chambers Plan.

### **The Plan Helps Keep Your Existing Members**

Members on Chambers Plan have a 93% retention rate. They have incentive to stay because if a member leaves, they're not eligible to retain Chambers Plan employee benefits.

### **The Plan Generates Reliable Non-Dues Revenue**

Every member company covered by Chambers Plan results in monthly Administration Fees paid directly to your chamber so you can continue to be there for your members.

Participating chambers earn an Administration Fee based on the size of the group both by number of employees and premium. This fee is paid for the administrative and marketing responsibilities of the chamber which is required to facilitate the program and extend group benefits to their new and existing members.

More than \$11 million is paid to chambers across Canada every year through Chambers Plan. Many of your counterparts find the income from this program becomes an important part of their budget, allowing them to channel more resources back into member services.

And with Chambers of Commerce Insurance Corporation of Canada's diligent review of Plan direction, your chamber can be confident Chambers Plan will serve your interests and those of your members.

### **The Plan Can Collect Membership Dues on Your Behalf**

How much time do you spend collecting membership dues? We can help.

Chambers Plan offers Chambers and Boards a unique administrative option of collecting membership dues. We can offer members on the Group Plan the option of paying their membership dues on a monthly basis in conjunction with their group insurance premiums. We list the membership amount payable as a separate item on the group benefit billing statement, and the membership fees we collect on your behalf are sent to you, in full, on the 15th of the month, along with the Administration Fees you receive for promoting the Plan. This convenient dues collection program is particularly useful for retaining memberships in smaller companies where a once-a-year lump sum fee can be a barrier to joining or continuing with your chamber.

For full details of the current 'Chamber Membership Dues Payment Program' and how you can activate it for your chamber, call the national service centre's toll-free line at 1-800-663-0805.

# ROLES AND RESPONSIBILITIES

## Chamber

### Simple Partnership Requirements

Chambers Plan is designed to minimize the time chambers and firms spend on administration. However, there are often areas where your participation is key:

- **Confirm firm membership (membership reconciliations)**

Each month, review your "Statement of Administration Fees" to ensure all listed firms are members in good standing.

- **Exclusive endorsement**

In order for a Chamber of Commerce or Board of Trade to participate in the program they must provide an exclusive endorsement of Chambers Plan. This means that Chambers Plan will be the only group benefit plan endorsed and then promoted to their members and prospective members.

Enter any Plan leads (current or prospective members interested in the Plan) on the national website <https://www.chamberplan.ca/talk/refer>. Referrals submitted on [ChamberPlan.ca/talk/refer](https://www.chamberplan.ca/talk/refer) are instantaneously sent to the local Advisor in your area by postal code of the referral.

- **Work with your local Advisor**

Best practices for cultivating a strong relationship with your Advisor include:

- Positioning your Advisor as an extension of your team to foster a seamless member/client experience
- Letting your Advisor know when events are happening, especially new member orientations. Your Advisor can help promote your chamber and strengthen the relationships you both have with members.
- Supplying your Advisor with links to virtual events, a complimentary booth at your tradeshow or tickets to after-hours mixers (online or in-person). Prospects can begin making contacts and this can help generate new members.
- Providing your local Chambers Plan Advisor's contact information, including their photo and agency's logo, on your Chambers Plan landing page. Get in touch with your Advisor to source the materials you may need.

- **Invest in the growth of the Plan by promoting it to your members and prospects**

To be eligible for Administration Fees from the Plan, Chambers and Boards of Trade must be able to demonstrate how their fees are used to support, promote and market the program to existing and prospective members by investing a portion of Administration Fees (either directly or in-kind). Examples include:

- Promoting the Plan on your social media
- Including Plan marketing materials with invoices to members
- Displaying Chambers Plan banners at meetings and functions
- Introducing prospects and members to your local Advisor
- Sending direct mail to your members
- Displaying Plan graphics banner and/or text on your website, linking to [www.chamberplan.ca](https://www.chamberplan.ca)
- Including Plan advertising in newsletters and other communications to your members
- Including Plan marketing materials in your packages to new and prospective members
- Adding a checkbox to your membership application asking new members if they are interested in having someone speak to them about Chambers Plan





## Advisor

In addition to attending your chamber's events and providing information on Chambers Plan to current and potential members, your local Advisor will meet with you annually to discuss joint and cooperative marketing opportunities for Chambers Plan.

### What is an Advisor?

Chambers Plan is an insurance product and therefore it must be sold by qualified and licensed representatives: Advisors. Chambers Plan engages local Advisors to work with chamber members to support the local business community. Once you refer a current or potential member on [ChamberPlan.ca/talk/refer](https://ChamberPlan.ca/talk/refer), it's matched with a designated Advisor in your area. The Advisor then connects with the business you referred.

The Advisor helps onboard these companies to your chamber as the group coverage is put into place.

### Advisor Selection

Most insurers contract multiple Advisors in a given area. Chambers Plan has built a unique distribution system that finds, trains, and retains high quality, competent Advisors who have a vested interest in growing the Plan. These qualified Advisors are given a pre-defined territory in which they promote and sell Chambers Plan. This creates an exclusive network that helps build relationships between chambers and Advisors. The ultimate goal is to deliver unparalleled service to you and your members.

Johnston Group, through its Regional Marketing Directors, will have the sole responsibility of selecting the Advisors that will be allowed to market the plan on behalf of the chamber. A Chambers Plan license comes with a number of commitments and responsibilities and it's important that we have the ability to contract the appropriate Advisor or agency in the area.

With so many chambers in each province, our exclusive territory marketing system does not always make it possible to have a licensed and trained marketing Advisor assigned to each individual chamber. Some communities are therefore clustered into a territory as opposed to each community having its own Advisor. Rest assured that every effort is made to ensure you receive the service and support you need.

# Johnston Group

In addition to managing, marketing and administering Chambers Plan, Johnston Group's role also includes:

## Payment of Administration Fees to Your Chamber

Every member company covered by Chambers Plan results in monthly Administration Fees paid directly to your chamber so you can continue to be there for your members. Participating chambers earn an Administration Fee based on the size of the group both by number of employees and premium. This fee is paid for the administrative and marketing responsibilities of the chamber which is required to facilitate the program and extend group benefits to their new and existing members.

## Membership Dues Collection Option

Chambers Plan offers Chambers and Boards a unique administrative option of collecting membership dues. We can offer members on the Group Plan the option of paying their membership dues on a monthly basis in conjunction with their group insurance premiums. We list the membership amount payable as a separate item on the group benefit billing statement, and the membership fees we collect on your behalf are sent to you, in full, on the 15th of the month, along with the Administration Fees you receive for promoting the Plan.

## Marketing and Chamber Support

Johnston Group is committed to marketing and promoting Chambers Plan in each region across Canada. We also have a Chamber Relations team of former chamber staff ready to help in any way we can. This includes ready-to-use member content developed for chambers to promote Chambers Plan (including marketing material such as videos, digital ads and more).

<https://www.chambers.chamberplan.ca/>  
password: chamber

Email us: [chamber.relations@johnstongroup.ca](mailto:chamber.relations@johnstongroup.ca)