

HIRE MORE, KEEP MORE WITH THE CHAMBERS OF COMMERCE GROUP INSURANCE PLAN

BENEFITS ARE *CRITICAL* IF YOU NEED PEOPLE!

Today, employees expect group benefits. They're a key part of your company's appeal. In fact, nearly half of all employees would rather have group health insurance than an extra \$20,000*.

How do you compete against bigger companies for employees? **With a total package – salary and benefits.** The Chambers Plan has been making custom benefit plans accessible to even the smallest employer for over 30 years.

Put the Chambers Plan to work for you. Join more than 25,000 Canadian companies (including one-person firms, home-based businesses and farms) with flexible, affordable group benefits. The Chambers Plan is the largest of its kind in Canada, endorsed by over 900 Chambers of Commerce and Boards of Trade.

THESE OUTSTANDING FEATURES REALLY SET THE CHAMBERS PLAN APART:

- Pooled benefits stabilize your firm's rates at renewal.
- Coverage is guaranteed renewable.
- You or your employees can call our Service Centre toll-free for answers.
- You get an easy-to-use administration guide and can manage your group online, if you choose.
- Health and dental payments are typically on their way to you less than 48 hours after we receive the claim.

Access to health care services and providers... are key issues in today's work environment.

*sanofi-aventis Healthcare Survey 2009

GET THE MOST POPULAR COVERAGES AND UNIQUE CHAMBERS PLAN FEATURES:

EXTENDED HEALTH CARE

- Prescription drugs
- Ambulance coverage
- Paramedical services including:
 - Massage therapy
 - Chiropractor
 - Physiotherapy
 - And many more!
- Preferred Vision Care
- Eye examinations
- Emergency travel health care
- "Pay Direct" drug card options

GROUP TERM LIFE INSURANCE

- Select either flat amounts or multiple of salary.

CRITICAL ILLNESS

- A lump sum of \$30,000 is paid in the event you are afflicted with a critical illness as defined in the policy.

BEST DOCTORS®

- Unlimited access to Best Doctors services included in every group plan.

GET A FREE QUOTE

Just complete the form on the back of this brochure and send it to us or call to talk to your local Chambers of Commerce Group Insurance Plan® advisor.

SCHMIDT FUNK
LIFE + HEALTH + WEALTH

Schmidt & Funk Financial Services
Don Schmidt/ Brad Funk / Erik Schmidt
info@schmidtandfunk.com

T: 604-514-3347

F: 604-514-3319

Visit our BC website at
www.bcbenefitplans.com



DENTAL CARE

- Cleanings twice per year
- X-rays
- Extractions
- Major services
- Orthodontics for firms with 10+ employees

DISABILITY COVERAGE

- Coverage can begin from the first day of an accident/hospitalization, or, eighth day of an illness.
- Income replacement benefits can continue until age 65.

ACCIDENTAL DEATH & DISMEMBERMENT

- Doubles the amount of insurance if death is caused by accident and includes loss of use coverage.