

PLAN NEWS



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Chambers Plan Renewal – April 1, 2026

Your Chambers Plan coverage is set to renew on April 1, and you can now access your firm's *Employee Benefit and Premium Summary* reflecting your new rates at April 1, 2026, on my-benefits.ca. See *My Plan > Premiums & Statements*.

Chambers Plan strives to deliver exceptional long-term value and stability for Canadian businesses, and the Plan's national average renewal rate for 2026 is only 4.54%.

For over 50 years, Chambers Plan has been built by small business, for small business. Its not-for-profit, nationally pooled structure spreads risk across tens of thousands of firms, to help smooth out short term cost spikes, and supports sustainable, predictable renewals over time. Decisions are made with the long view in mind, so no single year or event defines the future of your plan.

Thank you for your continued partnership. We remain committed to providing a high-value benefits plan that supports your business and the people who help it succeed.

Your Adjustments

All premiums are adjusted for the coming year to reflect changes in individuals' ages (all insureds are considered one year older as of April 1), adjustments to provincial Dental Fee Guides, costs associated with medical trends, and any revisions to government health plans.

Renewal rates are calculated based on the current demographics and evolving composition of Plan participants of your group. There will be no increases in Life, Disability, or Critical Illness base rates this year. However, individuals joining or leaving your firm during the past year can affect the rates charged to all participants in your firm for the coming year.

We encourage you to connect with your Chambers Plan advisor, whose depth of experience and knowledge make them a valuable partner in finding the ideal balance of cost, coverage and flexibility for your firm's distinct needs. Whether you would like to review your current coverage, or address changing budget or benefits needs, your advisor is ready to help.



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Key Updates

Chambers Plan is constantly evolving to better fit the needs of plan members. Here are some of the key updates and enhancements from the 2025-2026 Plan year.

Leadership Coaching

- Through our partners at Arcora, Chambers Plan now offers three hours per year of one-to-one personalized professional Leadership Coaching under Business Assistance Service at no additional cost. With Arcora’s network of certified coaches, business owners can develop stronger communication, strategy, personal effectiveness, decision-making, and resilience to build or expand a thriving business.

Critical Illness (CI) Improvements (for eligible, covered conditions)

- As of April 1, 2025, the eligible claim for a child increased from \$5,000 to \$7,500 (in CI options that include the employee’s spouse and dependent children); a \$50 per day Hospital Cash Benefit (to a maximum of 30 days) was added for when an insured needs to be hospitalized for at least 48 hours; and the 30-day survival requirement (following diagnosis) was removed. Payment is now made upon official notice of the diagnosis of a covered condition.

Menopause Care Program

- Teladoc’s Menopause Care Program is now included with Teladoc Medical Experts, a service available to all Chambers Plan members at no additional cost. This program provides expert-led care that supports women facing the challenges of perimenopause, menopause, and post-menopause.

Weight Management Program

- Teladoc Medical Experts now has a new Weight Management Program to help plan members achieve sustainable weight management by supporting overall, whole-person wellbeing. This program takes a holistic approach, combining clinical guidance, personalized support, and virtual access.

Caregiver Program

- Launching March 1, 2026, this new program will support family caregivers, who play a critical role caring for loved ones with chronic conditions, disabilities, and aging-related needs. Most do so without formal training, pay, or consistent support. Often invisible in the workplace, the impact on the employee’s wellbeing, productivity, and retention is significant. Delivered through Mental Health Navigator, included in all Extended Health options, the program provides structured, clinically guided support, helping caregivers navigate emotional strain, daily logistics, and complex care responsibilities with confidence.

Why Chambers Plan

Beyond comprehensive coverage, Chambers Plan includes leading wellbeing services, like Teladoc Medical Experts and myStrength, and best-in-class customer service. Business owners enjoy unlimited HR support, three hours of professional coaching per year and more, giving you the expert guidance and tools to help your business thrive.

Plan Administration

92%	New employees onboarded in fewer than 3 days
90%	Change requests processed in fewer than 3 days

Customer Service

1 min 29 secs	Average Chat Response Time
1 min 18 secs	Average Call Response Time

Claims

90%	Health and Dental claims paid in fewer than 2 days
2.3	Average days to set up and submit disability claims

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Features

Executive coaching (3 hours)	✓	Legal and Financial advice (9 hours)	✓
HR Advice (unlimited usage)	✓	Digital Business Library (HR Templates and Resources)	✓
my-benefits®	✓	my-benefits® health	✓
myStrength	✓	Payworks Payroll Integration	✓
Teladoc Medical Experts	✓	Access to Retiree Benefits	✓
Teladoc Telemedicine	♥	Teladoc Mental Health Navigator	♥
Travel Health with no pre-existing conditions clause	♥	Employee Assistance Program	\$
Lifestyle (Wellness) Spending Account	\$	Health Spending Account	\$
Personal Benefits	\$		

✓ Included in all plans ♥ Included with Health options \$ Available to add

Age-Based Coverage Changes

Some benefits in your Plan are directly affected by the participant's current age as follows:

Weekly Indemnity and Long-Term Disability benefits terminate on a Plan participant's **65th** birthday.

Health and Dental benefits, including **Teladoc Mental Health Navigator** and **Telemedicine** services, can continue until April 1 following a Plan participant's **80th** birthday.

Life options under Chambers Plan reduce to 25% or 50% of face value at **age 65** and terminate at **age 75**. Individuals turning 65 can convert to a personal plan, in whole or in part, the coverage they are losing under the Plan. Letters are sent directly to individuals, notifying them of the opportunity to convert and the time frame for doing so (31 days from April 1).

Life, Accidental Death & Dismemberment (AD&D), Dependent Life, EAP benefits, access to Teladoc Medical Experts® and myStrength services terminate on the Plan's anniversary date following a Plan participant's **75th** birthday.

Critical Illness benefits terminate on the Plan's anniversary following a Plan participant's **70th** birthday.

Travel coverage duration under any Health option for an insured and any dependent is based on the age of the certificate holder as at April 1. Plan participants should refer to their booklets for details on the maximum trip duration under their Plan relative to their age.

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In Service to Your Business

Your Plan

For over 50 years, Chambers Plan has provided comprehensive group benefits to small- and mid-size businesses. The Plan now supports over 32,000 businesses across Canada.

As a not-for-profit plan, the focus is on supporting you, not shareholders. Chambers Plan reinvests all surpluses and pools your claims to deliver manageable, predictable premiums and long-term value, year after year.

That commitment extends to making your group benefits easy to use and administer online. The *my-benefits*[®] platform offers simple digital tools that help plan administrators manage benefits. Employees have on-demand access to their coverage and can submit claims from their phone or computer in minutes.

Your Chamber

In 1971, Chambers Plan was built by the chamber community to support their members and give small and mid-size businesses affordable access to group benefits. The plan is overseen by the Chambers of Commerce Insurance Corporation of Canada (CCICC), which ensures Chambers Plan continues to evolve to match the changing needs of chamber members.

Today, Chambers Plan is endorsed by more than 650 chambers of commerce and boards of trade across Canada. Through your membership, you're connected to a network of over 250,000 businesses, and a variety of professional opportunities and business supports.

Your service

When you need support, our local advisors and customer care team are here to listen and deliver personalized assistance. Chambers Plan is proudly administered by Johnston Group Inc., a 100% independent organization recognized as one of Canada's Best Managed Companies every year since 2001. You and your employees can easily connect with us — by chat, email, or phone — for prompt, friendly, and knowledgeable service.