

BenefitFacts



Personal Benefits for Extra Coverage

Employee benefits can protect employees against the financial impact of many medical and mental health issues. However, group plans are designed to address the most common needs of the business's employees, not necessarily all the unique needs of each individual.

Chambers Plan members can personalize their protection by increasing or adding new types of coverage with Personal Benefits. It's the perfect choice for people who want to top up coverage, get coverage for unique life circumstances or smooth a path to retirement.

Chambers Plan members can purchase Personal Benefits at group rates, rather than having to pay higher individual rates with another carrier. As a bonus, Personal Benefits are portable, so even if an employee's Chambers Plan is cancelled or they leave the company, their Personal Benefits coverage remains in place.

What's available with Personal Benefits? There are a number of products that fill gaps or augment group plans, like Optional Life, for individuals with life circumstances (such as a large family) who would prefer more Life Insurance beyond what their group plan offers. Another add-on is Critical Illness insurance, which pays a lump sum benefit to an insured who survives a covered life-threatening illness. These funds help as people adjust to a new lifestyle, such as installing a ramp at home, covering

transportation costs to treatments, or paying for a caregiver for children.

There's also innovative Travel coverage that goes beyond what's included in a group plan. Visitors to Canada insurance is a must when friends or family from out of the country are coming to stay for a while. Trip Cancellation is a smart option for a long-planned trip, where a missed flight can also mean a cancelled hotel booking or missing a cruise, or where your luggage fails to show and scuttles adventures in an exotic locale. As well, for the individual who likes to travel more than most, Travel Top-up might make sense, plus, Travel Top-up can be bought for the Plan member and their travel companions, even if they're not family members.

Other Personal Benefits options include the Retiree Plan for retiring Chambers Plan members who would like to continue receiving health and dental coverage. And ContinYou offers health and dental coverage to Plan members who are leaving their jobs for other ventures, like returning to school or starting a new business.

Plan members can add Personal Benefits online quickly and easily, and it's completely confidential. So if a Plan member is looking for a little more than what their group plan offers, they can personalize it with optional coverage.