

Chambers Plan
Employee Benefits

How Chambers Plan's Not-For-Profit Structure Benefits Your Business

A "not-for-profit" structure, where surpluses are reinvested in your benefits plan, offers distinct advantages for local businesses with small- to medium-size teams.

No Dividend Payments to Make

Premium dollars are working for you, not to create profit margins. Chambers Plan doesn't pay out dividends to shareholders, so ALL surpluses are reinvested into the Plan.

Always Adding Value

Any surpluses are used to add valuable supports to all Plans without adding fees.

For employers:
- Professional, one-to-one legal, accounting and HR consulting services
- Templates, guides, checklists, expert insights

For all employees:
- Second opinion by medical experts for health diagnoses and treatment plans
- App-based mental health supports

With all Health options:
- 24/7 telemedicine
- Expert review of mental health diagnoses and support along the wellness journey

Greater Stability

Sustainability is protected by the pooling of rates with over 32,000 client firms, which can lead to surpluses in some elements of the Plan that can then be used to control rates for more stable and predictable renewals. This unique approach has resulted in an average annual increase in Plan premiums of under 5% over the past decade – much lower than the industry norm.

Creating a Healthy Business Community

Investing in Chambers Plan is an investment in healthy local businesses and communities. Chambers Plan is an exclusive benefit that supports your chamber or board of trade, which advocates for and unites local business owners. The Plan is overseen by a board of directors made up of chambers of commerce and boards of trade representatives from across the country who ensure value for their members.

Visit chamberplan.ca to speak to an advisor or to learn more.

Proudly administered by Johnston group

CANADA'S BEST MANAGED COMPANIES
Platinum member