

G R O U P I N S U R A N C E B E N E F I T C H A N G E F O R M

If you are not a member of a participating Chamber of Commerce or Board of Trade, your application cannot be processed until we receive confirmation that you have joined one.



COMPANY INFORMATION

Has any of the following information changed? Yes No Firm # _____

Company Name _____ Phone _____

Full Mailing Address _____ Fax _____

Postal Code _____

Contact Name _____ Language Preference English French

Member of _____ Chamber or Board Date Joined Chamber _____



COVERAGE REQUESTED

Effective _____ please amend our current benefits as follows:

Please change benefits from 1-4 to 5 or more enrolled employee Yes No

Please “cap” our benefits at the following benefit level Life/AD&D _____ W.I. _____ L.T.D. _____

Rates are to be Blended Not Blended

Add or change our current coverage to the following:

	Firms with 1-4 Enrolled Employees		Firms with 5 or more Enrolled Employees	
Basic Life Insurance / Accidental Death & Dismemberment	<input type="checkbox"/> 1X	1 times annual salary	<input type="checkbox"/> 1X	1 times annual salary
	<input type="checkbox"/> 2X	2 times annual salary	<input type="checkbox"/> 2X	2 times annual salary
	<input type="checkbox"/> LVA	\$25,000 benefit	<input type="checkbox"/> 3X	3 times annual salary
			<input type="checkbox"/> LVA	\$25,000 benefit
			<input type="checkbox"/> LEV	\$35,000 benefit for managers/ \$20,000 for employees
Dependents Group Life	<input type="checkbox"/> D1	Spouse \$5,000 plus \$2,500 / child	<input type="checkbox"/> D1	Spouse \$5,000 plus \$2,500 / child
	<input type="checkbox"/> D2	Spouse \$10,000 plus \$5,000 / child	<input type="checkbox"/> D2	Spouse \$10,000 plus \$5,000 / child
	<input type="checkbox"/> D3	Spouse \$15,000 plus \$7,500 / child	<input type="checkbox"/> D3	Spouse \$15,000 plus \$7,500 / child
Weekly Indemnity <small>*LTD is not available with W6</small>	<input type="checkbox"/> W1	Benefits for up to 15 weeks	<input type="checkbox"/> W1	Benefits for up to 15 weeks
	<input type="checkbox"/> W2	Benefits for up to 13 weeks	<input type="checkbox"/> W4	Benefits for up to 17 weeks
	<input type="checkbox"/> W3	Benefits for up to 9 weeks	<input type="checkbox"/> W6*	Benefits for up to 26 weeks
<input type="checkbox"/> Owners Only	<input type="checkbox"/> W4	Benefits for up to 17 weeks		
	<input type="checkbox"/> W6*	Benefits for up to 26 weeks		
Long Term Disability	<i>With 24-month “own occupation” definition of disability</i>			
Benefits are	<input type="checkbox"/> L1	Benefits for up to 2 years	<input type="checkbox"/> L1	Benefits for up to 2 years
<input type="checkbox"/> Taxable	<input type="checkbox"/> L2	Benefits for up to 5 years	<input type="checkbox"/> L2	Benefits for up to 5 years
<input type="checkbox"/> Non Taxable	<input type="checkbox"/> L3	Benefits up to age 65	<input type="checkbox"/> L3	Benefits up to age 65
	<i>With “any occupation” definition of disability</i>			
	<input type="checkbox"/> L4	Benefits for up to 5 years	<input type="checkbox"/> L4	Benefits for up to 5 years
	<input type="checkbox"/> L5	Benefits up to age 65	<input type="checkbox"/> L5	Benefits up to age 65
Posaction	<input type="checkbox"/> A1	Employee Assistance Benefits	<input type="checkbox"/> A1	Employee Assistance Benefits
Business Overhead	\$ _____ of monthly benefit (units of \$100 up to \$2,000)			



COVERAGE REQUESTED (CONT'D)

Add or change our current coverage to the following:

	Firms with 1-4 Enrolled Employees	Firms with 5 or more Enrolled Employees
Critical Illness	<input type="checkbox"/> C11 \$25,000 / employee	<input type="checkbox"/> C11 \$25,000 / employee
Health Care	<i>Basic Extended Health Benefits / Medical Emergency Assistance / Travel Health Benefits / Health Access Line</i>	
	<input type="checkbox"/> E00 \$0 deductible, all benefits paid at 100%	<input type="checkbox"/> E00 \$0 deductible, all benefits paid at 100%
	<i>Add prescription drug and diabetic supply coverage</i>	
Paper Claim Options:	<input type="checkbox"/> E1 \$25/\$50, 80% RX, 100% all other benefits	<input type="checkbox"/> E1 \$25/\$50, 80% RX, 100% all other benefits
	<input type="checkbox"/> E10 \$0, 80% RX, 100% all other benefits	<input type="checkbox"/> E10 \$0, 80% RX, 100% all other benefits
	<input type="checkbox"/> E35 \$250/\$500, 100% hospital, 80% all other benefits	<input type="checkbox"/> E35 \$250/\$500, 100% hospital, 80% all other benefits
	<input type="checkbox"/> E37 \$500/\$1000, 100% hospital, 80% all other benefits	<input type="checkbox"/> E37 \$500/\$1000, 100% hospital, 80% all other benefits
Drug Card Options:	<input type="checkbox"/> E11 \$0, 80% RX, 100% all other benefits	<input type="checkbox"/> E11 \$0, 80% RX, 100% all other benefits
	<input type="checkbox"/> E13 \$0, 70% RX, 100% all other benefits	<input type="checkbox"/> E13 \$0, 70% RX, 100% all other benefits
	<input type="checkbox"/> E21 \$50/\$100 on RX, 80% all benefits	<input type="checkbox"/> E21 \$50/\$100 on RX, 80% all benefits
	<i>Assure National Formulary drug coverage (non-formulary prescriptions paid at 50%)</i>	
	<input type="checkbox"/> E17 \$0, 80% / 50% RX, 100% all other benefits	<input type="checkbox"/> E17 \$0, 80% / 50% RX, 100% all other benefits
	<input type="checkbox"/> E19 \$0, 70% / 50% RX, 100% all other benefits	<input type="checkbox"/> E19 \$0, 70% / 50% RX, 100% all other benefits
	<i>"Other benefits" may have limitations</i>	
	<input type="checkbox"/> E40 \$0, 80% / 50% RX, 100% Out-of-Country, 80% all other benefits	<input type="checkbox"/> E40 \$0, 80% / 50% RX, 100% Out-of-Country, 80% all other benefits
Vision Care	<input type="checkbox"/> \$100 every 24 months (Atlantic provinces only)	<input type="checkbox"/> \$200 every 24 months
Dental Care	<i>Basic Services include Endodontic and Periodontal Procedures</i>	
	<input type="checkbox"/> D1 \$25 / \$50, 100% Basic (require 3 or 4 insureds)	<input type="checkbox"/> D1 \$25 / \$50, 100% Basic
	<input type="checkbox"/> D8 \$25 / \$50, 80% Basic	<input type="checkbox"/> D2 \$0, 100% Basic
		<input type="checkbox"/> D5 \$0, 80% Basic
		<input type="checkbox"/> D8 \$25 / \$50, 80% Basic
	<i>Add 50% coverage of Major Services</i>	
		<input type="checkbox"/> D3 \$0, 100% Basic/ 50% Major
		<input type="checkbox"/> D6 \$0, 80% Basic/ 50% Major
	<i>Add 50% coverage of Orthodontic Services (firms with 10+ participating employees only)</i>	
		<input type="checkbox"/> D4 \$0, 100% Basic/ 50% Major/ 50% Ortho.
		<input type="checkbox"/> D7 \$0, 80% Basic/ 50% Major/ 50% Ortho.
	<i>Basic Services EXCLUDE Endodontic and Periodontal Procedures</i>	
	<input type="checkbox"/> D9 \$25 / \$50, 100% Basic (require 3 or 4 insureds)	<input type="checkbox"/> D9 \$25 / \$50, 100% Basic
	<input type="checkbox"/> D13 \$25 / \$50, 80% Basic	<input type="checkbox"/> D10 \$0, 100% Basic
	<input type="checkbox"/> D14 \$0, 80% Basic	<input type="checkbox"/> D11 \$0, 100% Basic/ 50% Major
		<input type="checkbox"/> D12 \$0, 100% Basic/ 50% Major/ 50% Ortho.
		<input type="checkbox"/> D13 \$25 / \$50, 80% Basic
		<input type="checkbox"/> D14 \$0, 80% Basic
		<input type="checkbox"/> D15 \$0, 80% Basic/ 50% Major
		<input type="checkbox"/> D16 \$0, 80% Basic/ 50% Major/ 50% Ortho.

Delete the following benefits entirely:

Dependent Life Weekly Indemnity Long Term Disability Posaction Business Overhead Critical Illness Health Care Dental Care

All statements, representations and answers made in this application are consideration for and a basis of the insurance herein requested and whether written or printed are declared to be true, full and complete.

Signed at _____ this _____ day of _____ 20 _____

Official _____ (Signature) _____ (Please print your Name and Title)

Witness _____ (Signature) Agent _____ (Number and Name)

CHAMBERS OF COMMERCE GROUP INSURANCE PLAN

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Insuring Companies:
Desjardins Financial Security, RBC Insurance and
Federated Life are the primary insurers for the Plan.