

BUSINESS ASSISTANCE SERVICE (BAS) REFERENCE GUIDE

Providing owners the resources to help manage their business more efficiently

Most small businesses can't afford to have a team of specialists on hand to help deal with unexpected problems that require an expert opinion. The Chambers of Commerce Group Insurance Plan® Business Assistance Service is designed to fill this gap. Included in every Chambers Plan program at no additional cost, this confidential service provides access to professional accounting, counselling, legal and human resource experts who understand the challenges small business owners face.

MANAGEMENT SERVICES | Provides up to nine hours of Legal, Accounting and Specialized Human Resource services combined, per calendar year.¹

Legal Advice | When faced with a legal dilemma, this service provides practical and current interpretations of company, partnership, taxation and insolvency law, plus all relevant aspects of common and civil law. Receive answers to questions concerning shareholders, directors, employees, creditors and other stakeholders, including consumers, the community and the environment.

Accounting Advice | When the numbers don't add up, advice from a professional enables owners and managers to strengthen management and control functions through expert counsel. Obtain answers and recommendations to solve business accounting challenges, make informed compliance decisions and better manage company finances.

Specialized Human Resource Services | When facing a technical human resource issue, from termination processes and overtime pay to legislative / labour law concerns, this service provides you answers confidentially, via telephone.

HUMAN RESOURCE COACHING | Confidential telephone coaching helps address a wide range of challenging people issues, including performance management, absenteeism, conflict and difficult behaviour. The coaching service provides up to 30 minutes of service per call, to a maximum of two hours per issue, for unlimited issues per calendar year.

¹ Time used after nine hours is contracted directly with the professional and is the sole responsibility of the individual or organization.



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CONFIDENTIAL EMPLOYEE REFERRAL | When an employee is consistently absent from work, or underperforming, there is a strong probability a personal issue is the cause. You now have the resources available to help employees deal with the four most common situations affecting performance:

- Work-related problems
- Marital and family problems
- Dependency problems
- Personal problems

Help your staff get back on track, and back to work, through face-to-face counselling with a trained professional. This referral service includes up to three hours of counselling per insured employee, per calendar year.²

BEREAVEMENT COUNSELLING | The survivor bereavement benefit provides counselling for up to three months for the dependents of an insured employee who dies.

COUNSELLING EXTENSION | Employees undergoing counselling at the time of termination of their group policy will be offered a further two hours of consultation. This ensures adequate time to transfer to another professional.

ACCESS IS SIMPLE

The Chambers Plan has retained Arete[®] Human Resources Inc. as the independent service provider of Business Assistance Service.



To access the Management Services and Human Resource Coaching, call Arete's toll-free number **1 877 922-8646** and have your Firm number and your organization's name, as shown on your policy, on hand. A trained specialist will ask some basic questions to identify how best to help you. Contact with a professional lawyer, Certified Accountant or Certified General Accountant, or Human Resource specialist will be arranged for your telephone counselling services.

To access the Confidential Referral to assist employees, please provide your employee with the *Business Assistance Service Referral for Employees* handout. Please have your employee call Arete's toll-free number **1 877 922-8646**, and ensure they have their Firm and Certificate number handy. A representative will assist them in connecting with a counsellor for their specific need.

² If the firm also has Arive[®] EAP, the total number of hours under both BAS and the EAP benefit will not exceed the annual maximum of the EAP benefit. Physical health conditions and issues are not covered by this benefit.

