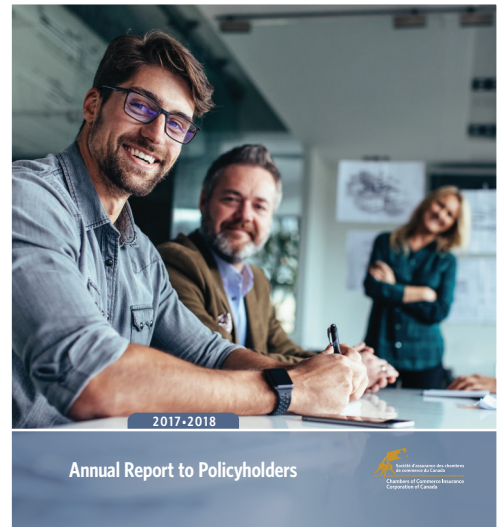


Annual Report

The Chambers of Commerce Group Insurance Plan® is overseen by the directors of the Chambers of Commerce Insurance Corporation of Canada (CCICC). The Board consists of a Chamber executive and a Chamber volunteer from each area of the country. They are tasked with overseeing the operation of the Plan and ensuring access to comprehensive, competitively-priced benefits for Chambers Plan members. You can find their annual report on the Chambers Plan website at https://www.chamberplan.ca/uploads/ck/files/2018AnnualReport_e_web.pdf or you can request a copy by contacting us at info@johnstongroup.ca.



Dependent Life Coverage

For firms that hold Dependent Life coverage, the Plan will pay the amount of life insurance in the event of death of a spouse and each eligible dependent child as specified on the employee's *Certificate of Insurance*. Previously, coverage for a dependent child took effect the first of the month following the date of a) adoption or b) once the child is at least 14 days old.

Effective July 1st, the Plan is removing the requirement for the child to be at least 14 days old. Coverage takes effect the first of the month following live birth. We will not be reissuing booklets at this time, but have posted a *Change Notification on my-benefits®* and www.chamberplan.ca that can be shared with Plan participants.

Life and Disability Claim Submissions

As the Administrator of Chambers Plan, we are responsible for verifying eligibility and coverage before the insurer will consider a claim. To avoid delays in claim processing, please ask your employees to submit any Life, Accidental Death and Dismemberment, Weekly Indemnity or Long Term Disability claims directly to our office. The employee should keep the original claim forms for their records, and copies can be submitted by email, fax, or mail.

Chambers Plan Disability Dept.
1051 King Edward Street
Winnipeg, MB
R3H 0R4
chdisability@johnstongroup.ca
Fax 1-800-457-8410