

Life Waiver of Premium

Chambers Plan participants who become totally disabled before age 65 retain their Life coverage as long as they remain disabled. After six months of continuous total disability, and on approval from the Insurance Company, no further Life insurance premiums are required. To be considered totally disabled for this waiver, the individual must be unable, as a result of sickness or injury, to engage in any gainful occupation for which he or she is, or may become, reasonably qualified by training, education, or experience.

Effective November 1, 2018, for those firms with Long Term Disability (LTD) coverage, we have changed the definition of total disability in the Life Waiver of Premium provision to synchronize with the definition of total disability under their LTD benefit. Thus, if a firm has an LTD benefit, the Life waiver provision will be based on the definition of total disability under the LTD benefit, allowing the Plan to apply the waiver to both benefits at the same time.

For firms that do not have LTD as part of their plan design, the definition of total disability under the Life waiver remains unchanged.

Enhancement to Paramedical Services

Registered Kinesiotherapists/Kinesiologists

Chambers Plan Health options may include coverage for paramedical services. Effective November 1, 2018, charges for both a Registered Kinesiotherapist (RKT) and a Kinesiologist are now eligible for coverage.

Eligible claims for these practitioners will be grouped with Massage Therapists, with claims for all three providers applied toward the current maximum of the firm's Plan design.

Athletic Therapists

Some Chambers Plan Health options include coverage for Athletic Therapists - \$10 per visit to a certified Athletic Therapist, when recommended by a physician for a sports-related injury, to a calendar year maximum of \$100.

Effective January 1, 2019, eligible claims for Athletic Therapists will no longer have the per-visit maximum. They will be grouped with the services of Physiotherapists, with claims for both providers applied toward the current maximum of the firm's Plan design.

We will not be reissuing booklets at this time for these three enhancements, but have posted *Change Notifications on my-benefits®* and www.chamberplan.ca that can be shared with Plan participants.