



Chambers Plan Adds Business Assistance Services (BAS) to All Participating Firms

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.

This confidential service provides access to professional accounting, counselling, legal and human resource experts who understand the challenges small business owners face.

One-on-one consultation is often financially out of reach for many businesses, however through the Chambers Plan BAS, you now have access to expert advisors able to help your business grow.

Effective January 1, 2013, the Chambers of Commerce Group Insurance Plan is adding the service to all plans at no additional cost. The Business Assistance Service provides services for both the business owner and their employees.





FOR BUSINESS OWNERS

MANAGEMENT SERVICES

Provides up to six 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.

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

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.

FOR EMPLOYEES

CONFIDENTIAL 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
- Dependency problems
- Marital and family 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 12 hours of counselling per insured employee, per calendar year.²⁾

²⁾ If the firm also has Arive® EAP, the total number of hours available to employees will not exceed 12 hours in a given calendar year. Physical health conditions and issues are not covered by this benefit.

BEREAVEMENT COUNSELLING

The survivor bereavement benefit provides up to 12 hours of 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 the 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 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.

Keep this issue of *Plan News* with your *Administration & Claims Guide* for easy access to the toll-free number should you need any of the Business Assistance Services. We hope you find this service a valuable addition to your Chambers Plan employee benefit program.

The Chambers Plan Business Assistance Service (BAS) is a free service built into each Chambers Plan employee benefit program. You will incur no out-of-pocket expenses when accessing these services, nor are you required to submit any claim forms.





Important News for Chambers Plan Firms with Long Term Disability (LTD) Benefits

Firms with Long Term Disability benefits have **Posaction® Plus** benefits built into their coverage. Posaction® Plus allows employers who identify employees experiencing difficulties to refer them to a confidential problem solving service that offers up to 12 hours of counselling time with a trained professional.

With the addition of the Business Assistance Service (which also includes a Confidential Referral for employees), the **Chambers Plan will be removing the Posaction® Plus benefit from all Long Term Disability policies effective January 1, 2013.**

If you would like us to reprint booklets for your employees, please email us the request at chambers@johnstongroup.ca

