

**Changes to Benefit Rules Reflect Market:
More Owners Now Work Past Age 65**

Across North America, there are more and more people working past age 65. It used to be you couldn't get group benefits past age 65 - and you certainly couldn't **start** a group plan after age 65, but those rules just don't make sense in today's work force.

Under the Chambers Plan, you can apply for a new benefit plan once your company has been in operation for 6 months. Every Chambers Plan program is a custom program, and coverage for participants up to age 75 can include:

- * Health Care, including paramedical services, ambulance, semi-private hospital, medical appliances and equipment and prescription drugs (if desired).
- * Visioncare and Preferred Vision eyewear discounts.
- * Health Access telephone line offering information on health, nutrition and regional resources.
- * Unlimited Out-Of-Country Emergency Medical for an unlimited period of time.
- * Group Life benefits with accidental death and injury payments.
- * Dependent Life Insurance.
- * Dental Benefits.
- * Best Doctors for serious illness diagnosis and treatment planning services.
- * Employee Assistance Counseling services for confidential help for personal issues.

So if age 65 is just another birthday to you and not retirement, remember your Chambers of Commerce Plan wishes you all the best - then keeps offering you the best in group benefits for small business.

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