

Working Past Age 65? Group Benefits Are Still an Option

If age 65 is just another birthday to you, and not a cause for retirement, remember the Chambers of Commerce Group Insurance Plan wishes you all the best – and offers you the best in group benefits for you and your small business.

More and more people are choosing to work past age 65. Whether continuing a job, or active in a second career, more Canadians are working into what was previously considered retirement years.

It used to be that a person couldn't get group benefits past age 65, and you certainly couldn't start a group insurance plan after age 65. As more Canadians embrace “*unretirement*,” working past the traditional retirement age for economic reasons or because they enjoy working and keeping busy, those old rules are changing.

With the Chambers of Commerce Group Insurance Plan you can apply for employee benefits once your business has been in operation for six months. Each Chambers Plan policy is a custom program and coverage for employees age 65 and older can include the following benefits:

- ✓ Emergency Medical Travel with pre-existing health conditions included.
- ✓ Health care, including prescription drugs, ambulance and semi-private hospital.
- ✓ Life Insurance up to age 74.
- ✓ Dependent Life Insurance for spouses and dependent children.
- ✓ Dental Benefits.
- ✓ Best Doctors – access to worldwide medical specialists for diagnostic and treatment planning services.
- ✓ Preferred Vision eyewear and hearing device purchase discounts, and a Health Access telephone line offering information on health, nutrition and regional resources.
- ✓ Employee Assistance Plan (EAP) counselling services for confidential help dealing with personal issues.
- ✓ Business Assistance Services (BAS), providing owners access to legal, accounting and human resources services six hours per year.

A person must apply for benefits before their 75th birthday and the Life, EAP, BAS and access to Best Doctors terminate on the April 1st anniversary date following the Plan participant's 75th birthday. All other benefits end at age 80.

After 2 years with coverage, Business Owners and Executives can acquire the Chambers Plan's Retiree Plan upon retirement or if working less than 20 hours per week. It provides comprehensive health and dental and includes Emergency Medical Travel with pre-existing conditions.