


Group Insurance Plan Comparison








Available Through the Indigenous Chamber of Commerce



Benefit	Indigenous Chamber of Commerce	CINUP	Chambers Plan Employee Benefits
 Minimum Status Content	25%	25%	N/A
 Requires Chamber Membership	✓		✓
 Ideal Group Size	1+	3+	1-50
 EHN Intensive Outpatient Program	✓	✓	
 Hunting and Fishing Accidental Death & Dismemberment	✓	✓	
 Travelling in Canada For Medical Purposes	✓	✓	
 Chief and Council Coverage		✓	
 Community Member Benefits Plan		✓	
 Elder Benefits Plan		✓	
 Homewood	✓	✓	
 Business Overhead Expense Insurance			✓
 Manager Assistance Program	✓	✓	
 Business Assistance Service			✓

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Benefit	Description
 EHN Intensive Outpatient Program	<i>IOP offers employees the immersion of inpatient treatment with the flexibility of outpatient care, offering high quality, intensive therapy for addiction, mental health disorders and workplace trauma.</i>
 Hunting and Fishing Accidental Death & Dismemberment	<i>Our unique hunting and fishing coverage provides extra coverage to ensure, no matter where you go, you're protected.</i>
 Travelling in Canada For Medical Purposes	<i>This benefit provides you and your eligible dependents financial assistance for travel within Canada for medical purposes, including expenses like airfare, gas, accommodations, meals, and incidentals.</i>
 Chief and Council Coverage	<i>An employee benefits plan for Executives who are paid an honorarium and do not qualify for benefits under your current program.</i>
 Community Member Benefits Plan	<i>You can provide health and wellness support, similar to an employee plan, but for your entire community. It's an equitable way to support members with their health and dental needs.</i>
 Elder Benefits Plan	<i>Protect elders in your community with health and wellness support similar to an employee plan.</i>
 Homewood	<i>Homewood Health delivers a continuum of mental health and addiction services that is unique in Canada for its breadth, quality, integration, and most importantly, results.</i>
 Business Overhead Expense Insurance	<i>BOE is an expense reimbursement policy which pays for an insured's business expenses while they are disabled.</i>
 Manager Assistance Program	<i>A program designed to help managers get personalized assistance, and to support employees by referring them to professional help.</i>
 Business Assistance Service	<i>BAS provides owners access to resources to help manage their business more efficiently, with access to specialists in areas like HR, accounting and law.</i>

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Employee Eligibility

- Must be permanent
 - ICC and CINUP plans require full-time employment
 - Chambers Plan only requires employees to work 15 hours per week
- 100% participation
 - Chambers Plan firms with 5+ lives can have 75% participation



Basic Plan Offerings

- Basic Life
- Extended Health Care
- Dental
- Accidental Death & Dismemberment
- Long-Term Disability
- Critical Illness Benefit
- Weekly Indemnity Insurance
- Employee Assistance Program (EAP)
- Dependent Coverage
- Healthcare & Lifestyle Spending Accounts
- Group Retirement Solutions
- Cost Plus
- Online administration & claims submission



Free Add-Ons

- Teladoc Telemedicine Services
- Teladoc Medical Experts
- Mental Health Care (MHC)
- Mental Health Navigator (MHN)
- myStrength
- my-benefits Health