



WHAT CAN THE CHAMBER DO FOR ME?

**PROVIDE COST SAVINGS AND
A VOICE WITH GOVERNMENT.**



Canadians benefit from high quality and affordable food due to the commitment of Canadian farm families and agriculture related businesses. The Chambers in Alberta care about the challenges faced by the agriculture sectors!

A VOICE WITH GOVERNMENT

The Alberta Chambers of Commerce has eight agricultural policies for which we are continually advocating. The number of agriculture policies in our policy book is second only to those related to labour and finance.

The existing agriculture-related policies are:

- Agriculture Policy Framework
- Enhance domestic markets and recapture closed international markets for agriculture production
- Freedom to market: Reforming the Canadian Wheat Board to promote economic growth in Western Canada
- Alberta Farm Fuel Benefit Program
- Grown-in-Canada label: Marketing Alberta's livestock
- Agriculture can help Canada meet its greenhouse gas targets
- Future of agriculture industry depends on comprehensive management policy

Every year, individual Chambers are invited to develop policies and present them to our federation for potential adoption at our Plenary Policy Session.

Our policies remain active for three years, unless the government has implemented a policy's recommendations and our members invite us to mark it as "complete".

ACC's advocacy work includes meeting regularly with provincial cabinet ministers, participating on task forces, writing letters responding to specific issues, making submissions to government, issuing media releases and opinion editorials, and hosting events such as our MLA Dinner and Deputy Ministers' Dinner, which give our members a chance to discuss issues important to their communities directly with government officials.

YOU BECOME A PART OF THIS PROCESS WHEN YOU JOIN YOUR LOCAL CHAMBER OF COMMERCE!

COST SAVINGS

NOT ALL HEALTH PLANS ARE EQUAL. Your health plan may provide base coverage but fail to cover the most commonly used drugs and services. COMPLETE COVERAGE MEANS FEWER OUT-OF-POCKET EXPENSES.

Complete Benefit Selection

Extended Health Coverage

- Prescription Drugs
- Ambulance Coverage
- Paramedical Services
- Massage Therapy
- Chiropractor
- Physiotherapy
- Preferred Vision Care
- Eye Examinations
- Emergency Travel Health Care

Disability Coverage

- Coverage can begin from first day of accident and the eighth day of illness
- Income replacement benefits can continue till age 65.

Critical Illness

- A lump sum up to \$25,000 is paid in the event you are afflicted with critical illness defined in the policy.

Accidental Death and Dismemberment

- Doubles the amount of insurance if death is caused by accident and includes loss-of-use coverage.

Dental Care

- Cleanings twice a year
- X-rays
- Extractions
- Major services

Best Doctors®

- Unlimited access to Best Doctors services included in every group plan.

Group Term Life Insurance

- Select either flat amounts or multiple of salary.

4 SIMPLE EXAMPLES OF HOW YOU CAN SAVE:

1. **Premiums for group health and dental benefits are a deductible business expense.** If you and your employees currently “self-insure” and pay medical and dental expenses with “after tax” dollars your firm may want to consider a tax-effective group health and dental plan! Health and dental premiums paid on behalf of your employees is a tax deductible expense for your business and a **TAX-FREE benefit** for your employees!

MORE COVERAGE MEANS SPENDING LESS. STOP PAYING OUT OF YOUR POCKET FOR DRUGS AND SERVICES. Your health plan should cover your needs.





COMPARE

2. Does your health benefits plan cover the prescription drugs you actually use? Chambers Plan offers full-spectrum drug coverage. **Stop paying out-of-pocket for the prescription drugs you actually use.**
3. Put your business to work for you. Offset unexpected personal costs through a benefit plan where premiums are a deductible business expense.
4. Do you travel out-of-country on business or holiday during the winter months? **Stop paying for additional out-of-country travel insurance.** With Chambers Plan, it's included.

REQUEST A FREE QUOTE

Call your local Chambers of Commerce office to have the local agent contact you. NEW! Online - <http://farmersbenefits.ca> - and request a quote using our easy to use form.

In addition, membership in your local Chamber of Commerce gives you access to a number of other value-added programs that include **VISA and MasterCard** discounts, **Purolator** discounts, and fuel discounts with **ESSO, Husky/Mohawk** and **PetroCanada**.

**For more information contact:
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