

Welcome to the Chambers Plan

All-in-one Prescription Drug Card/Dental/Paramedical Services/Travel Card



1. Pharmacy
2. Dentist
3. Service Providers (Dentist, Chiropractor, Massage Therapist, etc.)
4. Out-of-Province/Out-of-Country Assistance and Emergency Care

- Your firm, certificate, travel assistance numbers are written on the front of the insurance card.
- You have 30 days to notify your plan administrator of any life changing events (new baby, marriage, loss of coverage through your spouse's plan). Missing the 30-day window will result in late entrant penalties.
- You can register for our online site, www.my-benefits.ca, to submit claims, check your plan usage, check claims status, print new employee cards, etc.
- Your plan covers up to the cost of brand name and generic drugs listed on the National Formulary. If you require brand name drugs, you must have 'No Substitutions' written on your prescription.
- Some drugs are considered acute and some are considered maintenance medications. You can buy a 30-day supply of acute and a 90-day supply of maintenance drugs at the full coverage amount.
- National Formulary - Most drugs are covered between 70% - 100% based on plan design. Some are covered at 50% if they are not listed on the national formulary.
- If you need a vacation supply, the extra amount will not be covered at the pharmacy. You can submit your claim for full reimbursement after the initial 30-90 day supply purchase date.
- We have a drug reimbursement form to be used in two situations:
 1. You bought a prescription without using your prescription drug card
 2. You bought a compound cream or any other drug that must be hand-made by the pharmacist.
- Ambulance transport is covered by your plan. You will be charged \$250 if you call an ambulance and you are not transported to a hospital.
- If you have a claim that has been denied, please call our office and we will help you to determine if there is a way to have the expense covered.