

## 2012 GREENWICH CHAMBER OF COMMERCE -+ HEALTH INSURANCE PLAN INFORMATION

CDPHP - Capital District Physicians Health Plan - [www.cdphp.com](http://www.cdphp.com)  
Blue Shield of Northeastern New York - [www.bsneny.com](http://www.bsneny.com)  
MVP Health Care - [www.mvphealthcare.com](http://www.mvphealthcare.com)

**ADMINISTRATION** - Participants are billed quarterly, February, May, August & November by the Chamber & the premium is payable to the GGCC in cash or check.

The invoice is for three months premiums and a \$14.00 quarterly administrative fee per participant. Payment is due the 15<sup>th</sup> of the next month and checks should be made payable to the Greater Greenwich Chamber of Commerce. **A Late fee of \$25.00 will be applied to premiums received after the due date.**

**FOR NEW C/C MEMBERS** - As a new member of the chamber you may join one of the Health Insurance plans within the first 60 days of your membership with an effective date in 20 to 60 days from the date of the health insurance application. CDPHP requires a new Chamber group of 2+ without prior health insurance to begin coverage the 1st of the month following 30 days after the membership start date and a sole proprietor following 60 days. If prior insurance existed the 1<sup>st</sup> of the next month after joining the Chamber is the effective date.

**Please call the Chamber if you have questions.**

**EXISTING C/C MEMBERS** - You may join or change a Health Insurance plan during **OPEN ENROLLMENT** in **November/December** with a **January 1<sup>st</sup>** effective date. During the year a new employee of a Chamber member may access a health insurance plan according to the guidelines for a new C/C member.

CDPHP requires new employees to access their plan as of their date of hire.

A qualifying event may allow changes during the year. e.g.: divorce, birth of a child, custody, adoption, spousal loss of coverage. Please check with the Chamber or the provider.

**Please call the Chamber if you have questions.**

**The tax documentation MUST provide proof of a minimum of 20 hours per week employment.**

**The completed insurance application & the required documentation must be in the Chamber office by the 10<sup>th</sup> of the month for insurance to take effect the 1<sup>st</sup> of the next month.**

**OPEN ENROLLMENT** - Takes place in November/December with an effective date of coverage on **January 1<sup>st</sup>**.

A new or existing member or its employees working at least 20 hours a week may enroll during the annual open enrollment. New plans and rates will be sent in November as soon as they become available.

- **THE GGCC ACTS AS THE EMPLOYER GROUP ON POLICY, ANNUAL BENEFIT CHANGES, BILLING & COLLECTION**
- **ALL RATES & BENEFITS ARE SET BY THE PROVIDER - NOT THE CHAMBER**
- **ALL PLANS ARE AVAILABLE TO SOLE PROPRIETORS AT THE SOLE PROPRIETOR RATE**

***The forms listed below will document your type of business & are required by the Health Insurance provider.***

**When enrolling in a health insurance plan you must provide the following tax documentation confirming your eligibility & submit it with the completed insurance application/enrollment form.**

If you are a **SOLE PROPRIETOR** (a business of 1 person) - You file a tax form 1040 with a schedule C, SE, F or S (estimated tax), then one of those schedules is required.

If you are a **2+ GROUP / w/ 1 OR MORE EMPLOYEES** - Your most recent quarterly NYS-45 ATT is required and new employees not on a NYS-45 ATT must provide a W-4.

If you are a **PARTNERSHIP / CORPORATION** - All partners must be active to claim to be a group of 2+ & all should have filed a tax form 1065 and a Schedule K-1 is required. Or all partners need to provide a Schedule C.

\* Please provide the appropriate form with the completed application / enrollment form.

\* **The HI providers may at times request other forms of documentation and other completed forms.**

**Greater Greenwich Chamber of Commerce, Inc. 6 Academy St. - Greenwich, NY 12834**

Please call the Chamber office if you have administrative or benefit questions. 518 692-7979