

## 2016 GREENWICH CHAMBER OF COMMERCE HEALTH INSURANCE PLAN INFORMATION

CDPHP - Capital District Physicians Health Plan - [www.cdphp.com](http://www.cdphp.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 \$35.00 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 according to these guidelines.

CDPHP requires a new Chamber group of 2+ to access health insurance the 1<sup>st</sup> of the month following 30 days from the date they join the Chamber. **E.g.: Join date is 9/16 - 30 days is 10/16 - health insurance effective date is 11/1**

**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.

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.

For new enrollees into the plans, your 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** - Is 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. **Deadline to enroll through the Chamber is December 15, 2015**

**THE GGCC ACTS AS THE EMPLOYER GROUP ON POLICY, ANNUAL BENEFIT CHANGES, INVOICING & COLLECTION OF PREMIUMS - WE THEN REMIT PAYMENT TO CDPHP.**

- ALL RATES & BENEFITS ARE SET BY THE PROVIDER - NOT THE CHAMBER. WE ARE NOT RESPONSIBLE FOR RATES OR RATE CHANGES.
- CHAMBER PLANS ARE NO LONGER AVAILABLE TO SOLE PROPRIETORS. Go the marketplace - [www.healthcare.gov](http://www.healthcare.gov)

***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 **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+ and 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 insurance provider 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