

## 2018 HEALTH INSURANCE PLAN INFORMATION

**ADMINISTRATION** – Participants are billed quarterly by the Chamber (February, May, August & December) and each bill is for three months of premiums plus a \$14.00 quarterly administrative fee per participant. Payment is due per the terms of the invoice and payable to the Greater Greenwich Chamber of Commerce in cash or check. **A LATE FEE of \$35.00 will be applied to any payments received after the due date.**

**FOR NEW CHAMBER MEMBERS** – As a new member of the Chamber you may join one of the health insurance plans according to the following guidelines:

CDPHP requires any 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. **Example: If join date is September 16<sup>th</sup>, 30 days is October 16<sup>th</sup> and health insurance effective date is November 1<sup>st</sup>.**

**EXISTING CHAMBER MEMBERS** – Existing members may join or change a health insurance plan only\* during the **OPEN ENROLLMENT** period in **November/December** with a **January 1<sup>st</sup>** effective date. OUTSIDE of the Open Enrollment period, a NEW EMPLOYEE of a Chamber member business may access a health insurance plan according to the guidelines for a new Chamber member.

\*A qualifying event may allow you to make changes during the year. Example: Birth of a child, custody, adoption, spousal loss of coverage, or divorce. Please check with the Chamber or provider for more information.

**OPEN ENROLLMENT** – The Open Enrollment period occurs in November/December with an effective date of coverage beginning 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 period.** Tax documentation MUST provide proof of a minimum of 20 hours per week employment. **For new enrollees, your completed insurance application and required documentation must be in the Chamber office by Thursday, December 14<sup>th</sup> for the insurance to take effect on January 1<sup>st</sup>.** **Deadline to enroll through the Chamber is December 14, 2017.**

**THE GGCC ACTS AS THE EMPLOYER GROUP ON POLICY, ANNUAL BENEFIT CHANGES, INVOICING AND COLLECTION OF PREMIUMS. WE THEN REMIT PAYMENT TO THE INSURANCE COMPANY.**

*Please Note:*

- All rate and benefits are set by the provider, not the Chamber. The GGCC is not responsible for rates or rate changes.
- Chamber plans are no longer available to sole proprietors. To access the marketplace: [www.healthcare.gov](http://www.healthcare.gov)

***The forms listed below will document your type of business and are required by the health insurance provider.***

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

**(Note: If you are currently enrolled with CDPHP and staying with a CDPHP plan, this is not required)**

If you are a **2+ GROUP with 1 OR MORE EMPLOYEES**: You are required to submit your most recent quarterly NYS-45 ATT. 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 or other completed forms.**

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