



Dear Chamber Member:

The Gore Mountain Chamber of Commerce is dedicated to servicing the needs of our business community and supports this by offering quality health care and affordable group rates to both sole proprietors and small businesses.

We've partnered with the Merriam Insurance Agency and the Capital District Physician's Health Plan.

Merriam is a local agency with a rich 115 year history with branch offices located at 295 Main Street in North Creek and 376 Broadway in Schenectady. In addition to health, they provide general insurance services, personal and commercial lines, retirement planning and investment services.

CDPHP has been servicing New York's North Country for over 25 years and has received numerous quality awards and distinctions including it's most recent ranking as the top-rated health plan in New York state (U.S. News & World Report/NCQA America's Best Health Insurance Plans 2009-10)

Please read the following description the Chambers health plan and feel free to contact KC Latchford at the Gore Mountain Chamber at 251-2612, Merriam's Gretchen Kirby at 251-5839 or Chris Mason at 393-2109, ext 213 with any questions.

Enrollment Process:

1. Chamber group receives enrollment paperwork from Gore Mountain Chamber of Commerce or The Merriam Agency at 295 Main St, North Creek.
2. Group or sole proprietor completes the group application, member enrollment forms, provides tax credentials, proof of chamber membership, and TWO months premium made payable to the Gore Mountain Chamber of Commerce. Chamber gets the check and Gretchen Kirby at the Merriam Agency gets the enrollment paperwork.
3. Merriam processes applications and submits paperwork to CDPHP for enrollment.
4. The Merriam Agency will notify group/sole prop enrollment status, ID cards, and policy information.
5. Refer to IMPORTANT ENROLLMENT DATES for details on effective date of coverage and paperwork submittal deadlines.

Important Enrollment Dates:

Gore's Chamber contract renews on June 1st of each year. Benefits and rates are valid from June 1, 2010 thru May 31st, 2011. There are two open enrollment periods where **existing** members can join, switch to different plan design, or add a dependant. Those dates are **June 1st** and **December 1st**. The Merriam Agency needs to be in receipt of your completed application, supporting tax credentials, and remittance

premium by the following dates:

Paperwork Deadline Dates:

- **Existing Chamber Members:** (members can join, switch to a different plan design, or add a dependant)

April 30th for June 1st start date and September 30th for December 1st start date.

New Chamber members:

- **2+ employer groups** are eligible for coverage beginning the first of the month following 30 days of membership. Join the Chamber on June 25th and coverage begins on August 1st.
- **Sole Proprietors** have a 60 day wait: Join the Chamber on June 25th and coverage begins on September 1st.

New Hires: Coverage begins the first of the month following 30 days of hire.

Tax Credential Document Requirements

The Chamber's underwriting guidelines are approved by the New York State Insurance Department and require that coverage be offered to employer **Groups of 2+ Employees** and to **Sole Providers** (those without paid employees). It is imperative to identify the correct category upon enrollment so that the member is placed in the proper plan as there is a 20% rate differential between the two categories.

In addition to Provider-Specific Applications, verification of employment by a member firm is required for enrollment. The member firm must submit their most current tax documentation: NYS-45-ATT, Schedule E, F, K-1 etc.

Sole Proprietors (those without paid employees) should submit their Article of Incorporation, signed Schedule C, letter from their Attorney or CPA certifying full-time employment of 20 hours or more per week.

For additional assistance please call KC, Chris, or Gretchen, as each group's situation differs:

- New Businesses not in existence for less than one year should submit a cancelled business check and certificate of business.
- Businesses must show a physical street address. PO Box numbers will not be accepted.
- Recertification may be required by the provider each year to verify eligibility.
- All correspondence, applications and supporting documentation must be submitted to the Merriam Agency and not to the provider. This should be done immediately upon date of hire so that the carrier has sufficient time to process applications. Failure to submit paperwork in a timely manner may result in delay or denial of coverage.

Monthly and Bi-monthly Rates

(Includes \$7 monthly processing fee per contract)

Group (2 or more employees)	<u>EPO 25</u>	<u>EPO \$30-\$50</u>	<u>HD PPO</u>
	<i>Monthly/Bimonthly</i>	<i>Monthly/Bimonthly</i>	<i>Monthly/Bimonthly</i>
Single	\$363.53/\$727.06	\$398.31/\$796.62	\$264.55/\$529.10
Double	\$724.07/\$1,448.14	\$789.60/\$1,579.20	\$522.11/\$1,044.22
Family	\$954.60/\$1,909.20	\$1,047.02/\$2,094.04	\$691.56/\$1,383.12
Sole Proprietor (1 owner and no employees)	<u>EPO 25</u>	<u>EPO \$30-\$50</u>	<u>HD PPO</u>
	<i>Monthly/Bimonthly</i>	<i>Monthly/Bimonthly</i>	<i>Monthly/Bimonthly</i>
Single	\$413.45/\$826.90	\$453.08/\$906.16	\$300.62/\$601.20
Double	\$819.90/\$1,639.80	\$899.19/\$1,798.38	\$594.23/\$1,188.46
Family	\$1,087.27/\$2,174.54	\$1,192.63/\$2,385.26	\$787.39/\$1,574.78

Billing procedure and fees:

- Payments are applied bimonthly and due 30 days prior to the member's paid up date. For example, if a member is paid up to September 1st, they need to remit the October/November premium no later than August 1st. Failure to remit payment by due date will result in a \$20 late fee per contract.
- Premiums not received 45 days from due date will result in the member group being terminated retroactively to their last paid up period. For example: October/November premium due on August 1st. Member would be cancelled on September 15th retroactively to the last paid up period which would be September 1st.
- Make all checks payable to the Gore Mountain Region Chamber of Commerce.
- If coverage is terminated for non-payment, re-instatement is at the discretion of the carrier.

TERMS OF THE CONTRACT PREVAIL IN THE EVENT OF INCONSISTENCIES.

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