

Cambridge Valley Chamber of Commerce

2008 Health Insurance Program

The Cambridge Valley Chamber of Commerce is proud to be able to offer an opportunity for the sole proprietor and small businesses to obtain medical insurance. This instruction sheet and the accompanying comparison chart contain what you will need to get started. As you develop further questions, please contact our health insurance administrator Erin Nevins of E.P. Nevins Insurance Agency, Inc. at (518) 464-0400 or e-mail at erin@epnevins.com.

QUALIFICATIONS

In order to participate in the Group Medical Insurance Program, you must:

- Be legitimately engaged in business and have documentation to that effect (NYS-45, schedule C, F, S, 1099, etc.).
- Be a member of the Cambridge Valley Chamber of Commerce.

CHOOSING A PLAN

There are two plan designs to choose from offered by *Capital District Physicians Health Plan (CDPHP)*: EPO (Exclusive Provider Organization) or the HDPPO (High Deductible Preferred Provider Organization). We recommend that you review all the materials carefully and consider your own needs in order to choose the plan that is best for you.

WHEN YOU MAY ENROLL

New Chamber Members: New members of the Chamber should enroll immediately upon joining. Coverage begins the 1st of the month following 60 days of membership.

Existing Chamber Members: If you have been a Chamber member longer than 60 days and did not enroll in any of the plans, you may enroll only during "open enrollment periods," which occur in April for a June 1st effective date and October for a December 1st effective date.

TERMS OF PAYMENT

Our health insurance administrators will invoice you on a monthly basis. Invoice Payments are due the first day of the month. Included in your bill is an administrative fee of \$1 per month for health insurance. **We insist on prompt payment.** If payment is not received 15 days after the due date, EP Nevins Insurance Agency, Inc. will send you a second and Final notice. If payment is not received 30 days after the due date, we will notify the carrier to cancel your insurance. There is a \$20.00 late fee for each enrollee. For first time enrollees there is a \$20 processing fee. There is a \$25 Returned Check fee.

Rates effective 12/1/2007

Rates include a monthly administrative fee of \$1.00

Rates subject to change upon contract renewal or NYS Insurance Dept. approval

For more information contact:

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