



Columbia County Chamber of Commerce

2008 Proposed Health Insurance Program
For the Sole Proprietor

The Columbia County Chamber of Commerce is proud to be able to offer an opportunity for the sole proprietor to obtain medical insurance and dental 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 (schedule C, F, S, 1099, etc.).
- Be a member of the Columbia County Chamber of Commerce.

CHOOSING A PLAN

There are three insurance carriers to choose from: *Blue Shield of Northeastern New York's "Community Blue"* plan, *Capital District Physicians Health Plan (CDPHP)*, and *MVP Health Plan*. We also offer *Guardian Dental*. 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 May and November.

TERMS OF PAYMENT

Our health insurance administrators will invoice you on a quarterly basis. Invoice dates are December 1st, March 1st, June 1st, and September 1st. Payments are due the first day of the quarter (January 1st, April 1st, July 1st, and October 1st). Included in your bill is an administrative fee of \$18 per quarter for health insurance and \$18 per quarter for dental coverage. **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 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, per quarter, for each enrollee. For first time enrollees there is a \$20 processing fee.

Rates effective 1/1/2008

Rates include a quarterly administrative fee of \$18.00

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

For more information contact:

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