

# Schoharie County Chamber of Commerce

## 2008 Proposed Health Insurance Program For the Sole Proprietor

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

### **CHOOSING A PLAN**

There are two insurance carriers to choose from: *Capital District Physicians Health Plan (CDPHP)* and *MVP Health Plan*. 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 1<sup>st</sup> 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 monthly basis. Payments are due the first day of the month. Included in your bill is an administrative fee of \$6 per month for health insurance 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.

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Rates effective 1/1/2008

Rates include a monthly administrative fee of \$6.00

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

For more information contact:

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