

IMPORTANT NOTES FOR INSURANCE

1. Participation in the chamber's medical/dental insurance programs is predicated on membership status: non-receipt of membership dues will result in cancellation of coverage. Membership is predicated on approval of the Chamber's Board of Directors.
2. All paperwork (applications, appropriate tax documentation, etc.) must be returned *to the Chamber* office for processing; they can be faxed to 475-0910 or emailed to info@bethlehemchamber.com. Current, correct tax documentation is required & requirements differ by carrier; please ask for assistance.
3. Insurance is billed by & payable to the Bethlehem Chamber of Commerce:
 - Billed calendar quarterly, one month in advance of the quarter
 - Due by the "Payment Due" date reflected on the invoice.
 - A late charge is assessed to all accounts not paid by date due shown on invoice.
 - **IMPORTANT: The ACA REQUIRES** all children 19 years old & younger (*including babies*) be insured for pediatric vision & pediatric dental. The cost for the pediatric vision is built into the premiums shown. >>> If you list dependents 19 or younger on your medical enrollment application they will be insured for pediatric dental & *that additional cost will be added to your invoice.*
4. Insurance payments may be cash, check or money order; credit cards cannot be used.
5. Fees:
 - There is a one-time charge of \$20.00 to set up *each* medical and/or dental account.
 - Returned checks are assessed a \$30.00 fee.
 - Accounts cancelled then reinstated are assessed a \$50.00 per person reinstatement fee.
 - There is a late fee of \$25 for any accounts paid after the 15th of the month.
6. Cancellations of insurance must be received in "writing"; fax to 475-0910 or e-mail to: info@bethlehemchamber.com providing the name & the date the coverage is to be cancelled. *Cancellation of dependents only* requires submission of an updated enrollment application bearing the primary insured's signature.
 - Any monetary adjustments due are appropriately distributed upon receipt from the carrier.
7. Open enrollment periods:
 - Blue Shield & MVP: the end of year (Nov/Dec) for a Jan 1 date of coverage.
 - CDPHP: Dec. for Jan 1 date of coverage & June for a July 1 date of coverage
 - Guardian *Dental*: during March for an April 1 date of coverage.
 - *All other enrollments require the occurrence of a 'qualifying event'*

Small Group: EFFECTIVE 1.1.2016: A business that has 2-100 employees and has at least one "common law" employee *insured by the company*. Non-spousal partnerships qualify as small groups.

Common Law Employee Under common-law rules, anyone who performs services for you is your employee *if you can control what will be done and how it will be done*. The common law test to determine control would look at the behavioral control, financial control and the type of relationship between the parties. ***The sole owner of a business or a spouse of the sole owner are NOT considered "employees"***.

- Employers with less than 50 employees are NOT *required* to provide coverage for employees. They may purchase coverage through the chamber in the plans posted on our site.
- The ACA dictates when a business is owned only by an individual or an individual & their spouse, & there are no other verifiable employees, this can no longer be considered "small group"; these persons would not be eligible for coverage through the chamber's "small group" plans; they would be eligible for individual plans only.

Sole Proprietors (SP): The chamber has MVP *off-exchange* plans & access to BlueShield plans available for individuals / SPs, please see the information posted on our site. BlueShield plans for individuals is a copy of the brochure from the carrier – it is ledger size, if you try to print it to legal it will be too small to read.

While *not an exact match* the following guideline applies:
HMO/EPO/POS = Platinum / POS/EPOs = Silver or Gold / High Deductible = Bronze

There may be changes to plan design, networks & medication co-pays, so please pay attention to those.
There are links to the carriers' search pages provided on site.