

WEBSTER CHAMBER OF COMMERCE-2010 QUARTERLY INSURANCE RATES - UPDATED 03/23/10

		Single	2Pers. Family	Fam. No-sp	Family
Blue Choice 25 -Generic RX only	Business w/ employees	\$1024.83	\$2357.28	\$2580.81	\$2715.93
	Sole Prop- no employees	\$1178.58	\$2710.83	\$2967.90	\$3123.30
Blue Choice 30 -\$1000 cap on RX	Business w/ employees	\$1047.69	\$2409.78	\$2640.15	\$2778.03
	Sole Prop- no employees	\$1204.83	\$2771.22	\$3036.12	\$3194.73
Simply Blue -Generic RX only	Business w/ employees	\$726.96	\$1767.15	\$1505.37	\$1891.17
	Sole Prop- no employees	\$836.01	\$2032.23	\$1731.18	\$2174.85
Blue Healthy Choices -3 tiered unlimited RX	Business w/ employees	\$1329.03	\$3056.40	\$3344.88	\$3519.27
	Sole Prop -no employees	\$1528.38	3514.86	\$3846.63	\$4047.18
Healthy Blue- \$500/\$1500 Deductible - \$1000 cap on RX	Business w/ employees	\$943.65	\$2302.47	\$1947.54	\$2481.30
	Sole Prop- no employees	\$1085.19	\$2647.86	\$2239.68	\$2853.51
Healthy Blue -\$1000/\$3000 Deductible 3 tier RX w/ deductible \$250 / \$750	Business w/ employees	\$858.21	\$2093.97	\$1767.18	\$2251.44
	Sole Prop- no employees	\$986.97	\$2408.07	\$2032.23	\$2589.18
Healthy Blue High Deductible Plan \$1300/2600 3 tier RX subject to the deductible	Business w/ employees	\$585.93	\$1429.68	\$1216.44	\$1549.80
	Sole Prop- no employees	\$673.83	\$1644.15	\$1398.90	\$1782.27
Healthy Blue-2010 High Deductible Option 3 tier RX subject to the deductible	Business w/ employees	\$544.59	\$1328.82	\$1130.43	\$1440.18
	Sole Prop- no employees	\$626.28	\$1528.17	\$1299.99	\$1656.21
Blue EPO Balance (closed product)	Business w/ employee	\$1186.80	\$2729.55	\$2989.74	\$3146.01
	Sole Prop - no employees	\$1364.85	\$3138.96	\$3438.18	\$3617.97
Blue Choice Value (closed product)	Business w/ employees	\$1507.89	\$3468.24	\$3797.49	\$3995.79
	Sole Prop- no employees	\$1734.12	\$3988.50	\$4367.13	\$4595.16
Blue Choice Select (closed product)	Business w/ employees	\$1926.69	\$4430.43	\$4851.33	\$5104.83
	Sole Prop- no employees	\$2215.71	\$5094.99	\$5579.01	\$5870.61
BCBS Preferred Blue Million	Under age 65	\$3066.63			
	Over age 65 with Medicare A & B	\$1535.31			
Medicare Blue Choice Optimum w/Medicare Parts A & B		\$385.17			
MVP HMO 25/40 COC-25/40 H2540578	Business w/employees	\$1047.15	\$2094.33	N/A	\$2802.90
	Sole Prop-no employees	\$1204.20	\$2408.46		\$3223.32
MVP HMO 25 COC 25 H2500960	Business w/ employees	\$1175.04	\$2350.11	N/A	\$3139.32
	Sole Prop- no employees	\$1351.29	\$2702.61		\$3610.20
MVP EPO \$30/\$50 E0034S E3050452	Business w/ employees	\$813.12	\$1626.27	N/A	\$2176.41
	Sole Prop- no employees	\$935.07	\$1870.20		\$2502.87
MVP EPO \$25/\$40 E0050S E2540588	Business w/employees	\$956.46	\$1912.92	N/A	\$2568.72
	Sole Prop-no employees	\$1099.92	\$2199.84		\$2954.04
MVP EPO \$20 E0041S E2000880	Business w/ employees	\$1306.14	\$2612.28	N/A	\$3523.32
	Sole Prop- no employees	\$1502.07	\$3004.14		\$4051.80
MVP TriVant EPO TO3S E1540132 E2040132 E2540695	Business w/ employees	\$1055.94	\$2111.88	N/A	\$2859.42
	Sole Prop - no employees	\$1214.31	\$2428.65		\$3288.33
MVP TriVant EPO TO1S E1020193 E1520192 E2000881	Business w/ employees	\$1270.29	\$2540.55	N/A	\$3427.11
	Sole Prop- no employees	\$1460.85	\$2921.64		\$3941.19
MVP EPO \$30 - no Deductible E0046S E3000167	Business w/ employees	\$1184.55	\$2369.10	N/A	\$3192.87
	Sole Prop-no employees	\$1362.24	\$2724.48		\$3671.79
MVP EPO \$40 w/Deductible E0016S E3000168	Business w/ employees	\$841.05	\$1682.13	N/A	\$2274.12
	Sole Prop - no employees	\$967.20	\$1934.46		\$2615.25
MVP High Deductible Plan NEHD07S E000252	Business w/ employees	\$703.74	\$1407.45	N/A	\$1893.18
	Sole Prop- no employees	\$809.28	\$1618.56		\$2177.16

Guardian Dental- Basic Plan	\$112.02	\$236.34	\$215.73	\$344.37
Guardian Dental- Preferred Plan	\$156.87	\$330.87	\$301.98	\$482.10
Excellus Dental Blue Option - for employer groups of 2+ contributory)	\$111.60	\$273.69	\$257.31	\$323.01
Excellus Dental Blue Option- for employer groups of 2+ non-contributory)	\$117.21	\$287.37	\$289.23	\$362.61
Business Membership-with voting power, open to all firms and Sole Props	\$175.00			
Employee Membership - Non-voting, open to all employees who are not principals of a firm whose employer carries their health insurance.	\$30.00			
Spouse Membership - Non-voting, for couples who are enrolled into two single health insurance contracts and are both employed by the same member firm.	\$15.00			
Associate Membership- ONLY available to existing Associate Members (and to new Guardian Dental applicants only)	\$77.00			
Breakfast Before Business Meal Package- Prepays for 11 Breakfast meetings during the fiscal year.	\$75.00			
Breakfast Before Business - \$10 -for members & employees of Business members; \$15 for walk-ins and non-members.				
Reinstatement Fee	\$25.00			
Returned Check Fee	\$25.00			
Cancellation Fee	\$10.00			

All dues and fees are non-refundable

Rates and plans are in effect 01/01/10 and are subject to change

WHO IS ELIGIBLE FOR INSURANCE WITH THE WEBSTER CHAMBER OF COMMERCE?

To be eligible to participate in our group health insurance, you must be a bonafide business entity as defined under NYS law. Each insurance company has documentation requirements that must be met in order to qualify under their guidelines. You must also:

- Be a paid-up member in good standing with the Chamber (Dues are non-refundable)
- Employees must be bonafide employees.
- **Support documentation must be provided at time of enrollment** (see enrollment instruction for proper documentation requirements).

HOW OFTEN AM I BILLED?

Quarterly—January, April, July, October. The Chamber bills approximately three weeks in advance for each quarter. **There are no grace periods.** Coverage will be canceled if payment is not received by the due date.

REINSTATEMENT OF TERMINATED CONTRACTS:

It is the discretion of the insurance companies as to whether or not a contract will be reinstated. If a reinstatement is required a reinstatement fee plus a late fee is required.

TO ADD OR DELETE AN INDIVIDUAL:

To add or delete someone on your policy, contact the Chamber for the appropriate form. Cancellations or removal of individuals from your policy must be in writing. If you wish to cancel your own policy, please do so in writing. When you or your spouse become eligible for Medicare, contact the Chamber to remove the Medicare eligible spouse and to see what options are available for Medicare supplemental coverage.

WHEN DOES COVERAGE BEGIN:

When an applicant for coverage is approved by the insurance company, coverage begins on the 1st of a month. All appropriate documentation required by the insurance companies must be submitted to the Chamber at the time of application for coverage. Application should be submitted at least two to three week prior to the requested effective date. The Chamber is not responsible for delays in processing an application or denial of coverage by the insurance companies.

Enrollment into *The Guardian Dental Plan* will be effective at the beginning of each quarter —Jan., April, July, Oct. - providing we have the application in the Chamber office **no later** than one month **before** the coverage is to begin. There is NO reinstatement of Guardian Dental.

WHEN MAY PLANS BE CHANGED?

During open enrollment — November 15 to December 15, for an effective date of January 1st. At this time a person may change health insurance plans provided they can provide the proper documentation if requested by Excellus and or MVP. The only other time to make changes to plans is under approved qualifying events.

THE CHAMBER'S RESPONSIBILITY

The Webster Chamber of Commerce is not a binding agent for any of the insurance companies that provide coverage for Chamber members. Applications for coverage, acceptance or premiums payments, continuance or termination of coverage, and the insurance plan's terms and conditions are the sole responsibility and subject to the discretion of the insurance carriers. The Webster Chamber of Commerce is not responsible for delays in processing, acceptance or denial of coverage, or for the effective start date of any insurance coverage. In the event that payment has been made through the Chamber and coverage is denied or terminated, unused prepaid premiums will be refunded.