



## IMPORTANT NOTES FOR INSURANCE

1. All employees need not be insured through the same carrier.  
NOTE: All companies enrolling in an MVP plan to be effective January 1, 2012 or later are required that 50% of all eligible employees be enrolled in an MVP plan.
2. Please return all paperwork (copies of applications, appropriate tax documentation, etc.) to the Chamber for processing. Current, correct tax paperwork is required & requirements differ; please review.
3. Insurance is billed by & payable to the Colonie Chamber of Commerce. It is billed calendar quarterly, one month in advance of the quarter, and due by the date shown on the invoice.
4. Non-refundable administrative fees of \$8.00/mo. per primary insured for medical & \$4.00/mo. per primary insured for dental, are included in rates shown.
5. There is a one-time charge of \$15.00 to set up *each* medical and/or dental account.
6. Eligibility is predicated on membership being current: non-payment of membership dues will result in cancellation of coverage.  
Membership is predicated on approval of the Chamber's Board of Directors.
7. Cancellations of insurance must be submitted in "writing"; fax to 785-7173 or e-mail to: [catherine@coloniechamber.org](mailto:catherine@coloniechamber.org) providing the name of the subscriber & the date the coverage is to be cancelled. To *cancel dependents only* requires submission of an updated enrollment application bearing the primary insureds' signature.
8. Insurance invoices can be paid by cash, check or money order; credit cards cannot be used.
9. Payment is due by the date shown on invoices. A late charge is assessed to all accounts not paid by date due shown on invoice.
10. Returned checks are assessed a \$35.00 fee. Accounts cancelled then reinstated are assessed a \$50.00 per person reinstatement fee.
11. Blue Shield of NENY holds only one open enrollment period during November/December for a coverage effective date of Jan 1.  
CDPHP & MVP hold open enrollment during the end of each year for a Jan 1 date of coverage annually & during June, for a July 1 effective date of coverage.  
*Guardian dental open enrollment period is during February/March for an April 1 effective date of coverage.*
12. In accordance with NYS Insurance Law, coverage for Sole Proprietors cannot be effective until 60 days following membership. Also, CDPHP & MVP include a 15% differential, also allowed by NYS Insurance Law.
13. All carriers reserve the right to deny coverage.