

## 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, tax documentation, etc.) must be returned *to the Chamber* office for processing; they can be faxed to 785-7173 or emailed to [catherine@coloniechamber.org](mailto:catherine@coloniechamber.org). Current, tax documentation is required & requirements differ by carrier; please ask for assistance.

3. Insurance is billed by & payments remitted to the Colonie 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 premiums may be paid by cash, check or money order; credit cards cannot be used.

5. Fees:

- Non-refundable consultative fees of \$8.00/mo. medical & \$4.00/mo. dental, per primary insured, are included in rates reflected on matrices. (No fees are applied to pediatric dental)
- There is a one-time charge of \$15.00 to set up *each* medical and/or dental account.
- Returned checks are assessed a \$35.00 fee.
- Accounts cancelled then reinstated are assessed a \$50.00 per person reinstatement fee.

6. Cancellations of insurance must be received in "writing"; fax to 785-7173 or e-mail to:

[catherine@coloniechamber.org](mailto:catherine@coloniechamber.org) providing the name & the date the coverage is to be cancelled. *Cancellation of dependents only* requires submission of an updated enrollment form bearing the primary insured's signature.

- Any monetary adjustments due are distributed upon receipt from the carrier.

7. Open enrollment periods:

- Medical insurance open enrollment periods vary; please contact Catherine for assistance.
- *Guardian Dental*: during March for an April 1 date of coverage.
- *All other enrollments require the occurrence of a 'qualifying event'*

**EFFECTIVE 1.1.2016:** The ACA has redefined "Small Group"; businesses of 2-100 employees must have at least one "common law" employee *insured by the company*. Non-spousal partnerships qualify as small groups.

**"Common Law Employee":** 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 – even IF they are on the company payroll, with deductions made for NYS disability & workers comp – are NO LONGER considered valid "employees" of a business.*

- The ACA dictates when a business is owned only by an individual or *an individual and their spouse*, with no other verifiable employees, and/or no other non-spousal employees insured through the business, this business can no longer be considered "small group". Persons employed by this business would not be eligible for coverage through the chamber's "small group" plans; they are eligible for the chamber's individual plans only.
- **Sole Proprietors (SP):** The chamber has multiple plans from MVP for individuals/SPs offered off-exchange with some offered nowhere else. We also have access to BlueShield plans available for individuals / SPs; information is posted on one site.