

2010 OPEN ENROLLMENT
GREATER OLEAN CHAMBER OF COMMERCE

Effective January 1, 2010 Independent Health, BlueCross BlueShield of Western New York and Univera will be implementing a rate change. Your new monthly premium will be reflected on your January invoice which is forthcoming. The dental and vision rates will not increase.

Independent Health

- The current FlexFit Select will remain the sole offering through Independent Health. Please refer to the enclosed benefit comparison as some benefits may have changed slightly.
- If you would like a full benefit summary, please contact a Bene-Care representative.

BCBS of Western New York

- The Community Blue HMO 104 Plus, POS 150D and Traditional Blue 901 will remain frozen. Only groups that currently have these plans in their portfolio may keep them and enroll new employees. A benefit comparison is included with this mailing.
- The POS 7100 & HMO 206 are still available. A benefit comparison of these plans is included in this mailing. Please refer to the enclosed benefit comparison as some benefits may have changed slightly.
- Each group is only allowed to have 2 of these 5 products in their portfolio.
- If you would like a full benefit summary, please contact a Bene-Care representative.

Univera: New Option!

- We are pleased to announce that we have added a plan through Univera Health Care this year. Active Univera will give access to providers in the 8 counties of WNY and to a broad network of providers in 39 counties across New York State. No referrals are required, and you can obtain up to \$1000 cash back by participating in healthy lifestyle activities. Log on to www.univerahealthcare.com for more information on this benefit. A short benefit summary is included.
- If you would like a full benefit summary, please contact a Bene-Care representative.
- Please note, Univera rates reflect a 15% New York State surcharge for sole proprietors. Please see below for insurance carrier guidelines for classifying Sole Proprietors.

Sole Proprietors: One sole owner/employee of the company (as reflected by a K1 showing 100% ownership by one individual, NYS-45 payroll documentation reflecting the business owner as the sole employee, or a 2009 DBA reflecting one business owner).

Please keep this in mind as you make your plan selection this year. If you are a sole proprietor with Univera you will be subject to the sole proprietor rate listed on the comparisons.

More important information to note this Open Enrollment:

Insuring Dependents through Age 29

Recently a New York state law was passed that provides health insurance coverage for unmarried dependents through age 29. Eligible dependents will be given the option to enroll in a single policy with the same coverage as the parent.

WHO IS ELIGIBLE? All unmarried dependents, under the age of 30, that live in New York and are not eligible for health insurance through his/her employer and are not covered by Medicare. (Dependents must meet all of these criteria.)

WHEN ARE THEY ELIGIBLE? They can be enrolled during your group's open enrollment period or within 60 days of a qualifying event (i.e. exceeding age limit under parent's policy, loss of their current employer coverage, moving back into the insurance plan's service area, divorce, or any change in status that makes that person a newly eligible).

HOW DO THEY ENROLL?

1. For BCBS of WNY plans the eligible dependent must complete a separate application and send it to Bene-Care, indicating '29' on the Enrollment Form in the 'Other' box under Subscriber Status and include the parent's BCBS ID number under 'Subscriber Information'. The child will be placed on a single policy on the employer's invoice. **The employer will be responsible for collecting the full single premium each month but are NOT required to make any contribution toward the contract premium.**
2. For Independent Health plans the eligible dependent should contact IHA directly at (716) 631-8701. Independent Health will be handling the enrollment process for these eligible dependents and invoicing them directly.
3. For Univera the eligible dependent must complete a separate application and send it to Bene-Care along with the 'Univera Dependent to 29 Certification Form' which can be downloaded from our website. The child will be placed on a single policy on the employer's invoice. **The employer will be responsible for collecting the full single premium each month but are NOT required to make any contribution toward the contract premium.**

COBRA Eligibility Extension to 36 Months

This New York state law allows employees the opportunity to continue their health insurance coverage through COBRA for an additional 18 months. This extension will be in effect on your group's renewal date (**January 1, 2010**) and **applies to all former employees whose COBRA coverage is exhausted on or after this date.** Please note this extension does not apply to dental coverage.

At this time you do not need to do anything to implement this extension and we will continue to bill these COBRA members in the same way we have been billing them to this point. We will let you know if additional paperwork is needed by the insurance carriers if their requirements change.

HDHPs

As you explore your options this year, please remember that HDHPs like the POS 7100 plan offered through BCBS of Western New York is an affordable option that can be paired with a Health Savings Account or HSA (set up through your bank) and allows you to deposit pre-tax dollars to help fund your deductible and other qualified medical expenses. *Please note this plan has strict participation guidelines.*

PLAN CHANGES and UNDERWRITING

With BCBS of WNY and Independent Health if you are happy with the plan that you are enrolled in and do not want to make any changes, no paperwork is required.

- **Univera:** Full underwriting will be required.
- **BCBS of WNY:** All changes will require a new application and a NYS-45-ATT. Sole proprietors must provide a Schedule C or Schedule K-1. This information is necessary to ensure that active subscribers continue to meet the group health insurance eligibility requirements. If you are new to BCBS of WNY you will **also** need to complete the Chamber/Association form as well as an enrollment application.
- **Independent Health:** All changes will require a new application. Employer groups and sole proprietors new to Independent Health will be required to provide underwriting tax documentation, a Chamber/Association form as well as an enrollment application.
- **Underwriting packets, applications and other forms pertaining to the Greater Olean Area Chamber of Commerce can be downloaded from our website at**

www.bene-care.com by clicking on the 'Chambers and Associations' tab and selecting the 'Greater Olean Chamber of Commerce' link. If you do not have internet access please call for this information.

All changes must be received by Bene-Care no later than December 10, 2009. Please note that this is a strict deadline enforced by the carriers. All changes and underwriting documentation can be mailed or faxed to Bene-Care Agency, LLC at (716) 688-8162. Please include your contact information in case additional paperwork is required.