



**2010 OPEN ENROLLMENT**  
**ORLEANS COUNTY CHAMBER OF COMMERCE**

Effective January 1, 2010 Independent Health, BlueCross BlueShield of Western New York and MVP Health Care will be implementing a rate change. Your new monthly premium will be reflected on your January invoice which is forthcoming.

**Independent Health**

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

**BCBS of Western New York**

- The Community Blue HMO 104 Plus will remain frozen. Only groups that currently have this plan in their portfolio may keep it and enroll new employees.
- 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.
- If you would like a more comprehensive benefit summary, please contact a Bene-Care representative.
- Each group is only allowed to have 2 of these 3 products in their portfolio.

**Univera: New Option!**

- We are pleased to announce that we have added a plan through Univera Health Care this year. Active Univera can provide access to both Buffalo and Rochester area providers. A benefit outline is included. With Active Univera, you can obtain up to \$1000 cash back per family by participating in healthy lifestyle activities. Log on to [www.univerahealthcare.com](http://www.univerahealthcare.com) for more information on this benefit.
- If you would like a more comprehensive 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 regarding the classification of 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).**

**MVP Health Care Plans (formerly Preferred Care):**

- Your current plans have been replaced by new MVP plans. Below is a list of your current plan name/2009 invoice plan code, along with the name of the new MVP plan you are being moved into effective January 1, 2010. Please see the benefit comparisons enclosed for the plan details and rates.
- You will be automatically enrolled in the new MVP plan with no paperwork required and will be receiving a new (plastic) ID card reflecting your new MVP ID number & plan information.
- **If you do not want to remain in the MVP product you have been automatically enrolled in you may change at this time but complete underwriting will be required.** (Please refer to the Underwriting guidelines on the reverse side of this letter.)

Old PC Plan	PC Code on Invoice	New MVP Plan	Old PC Plan	PC Code on Invoice	New MVP Plan
PC US Direct 6	US-6	Preferred EPO E0041S	PC Basix 220-2	BAS-2	Preferred EPO E0041S
PC Opportunity w/ Drug	PCOPP/RX*	TriVantage EPO T03SA	PC Community	BE/COM	Preferred EPO E0041S
PC TriVantage 250-1	PC/TRI-A*	TriVantage EPO T03SA	PC EPO Option 1	P/EPO-1	Preferred EPO E0041S
PC TriVantage 250-1	PC/TRI-F*	TriVantage EPO T03SB	PC EPO Option 3	EPO690-3	Preferred EPO E0046S
PC TriVantage 250-3	TRI250-3/A	TriVantage EPO T03SA	PC EPO Option 1 (Sole Prop)	P/EPO-1S	Preferred EPO E0041S
PC TriVantage 250-2	BE/250-2-A	TriVantage EPO T01SA	PC EPO Option 3 (Sole Prop)	EPO690-3	Preferred EPO E0046S
PC TriVantage 250-2	BE/250-2-F	TriVantage EPO T01SB	PC Opportunity w/ Drug (Sole Prop)	OPP/RX(01)	TriVantage EPO T03SA
PC TriVantage 250-2	BE/250-2-H	TriVantage EPO T01SC	PC Basix 220-3 (Sole Prop)	BE/BASIX	Preferred EPO E0050S
PC Basix 220-3	BE/BASIX	Preferred EPO E0050S			

**Effective 01/01/2010, MVP Health Care will be implementing a New York State 15% surcharge for all sole proprietors.** Please refer to the insurance carrier's definition of a sole proprietor on the previous page.

Please keep this in mind as you make your plan selection this year. If you are a sole proprietor with MVP 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 matching the plan the parent enrolls in.

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 parents with a 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 parents with 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 parents electing 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.**
4. For parents with MVP plans the eligible dependent must complete a separate application and send it to Bene-Care, indicating on the Enrollment Form that it is for a dependent to age 30 and include the parent's MVP ID number. 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.

**High Deductible Health Plans**

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 a 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, Independent Health and MVP 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 to enroll.
- **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.
- **MVP Health Care:** MVP product changes as well as new enrollment in MVP will require full underwriting. Please note all plans have strict participation guidelines and require

75% participation by eligible employees. Groups with 1-5 employees enrolled may select one product offering. Groups with 6 or more enrolled may select two plan offerings.

- **Underwriting packets, applications and other forms pertaining to the Orleans County Chamber of Commerce can be downloaded from our website at [www.bene-care.com](http://www.bene-care.com) by clicking on the 'Chambers and Associations' tab and selecting the 'Orleans County 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.