

October 2018

Dear Greater Rochester Chamber of Commerce Insurance Member:

The health insurance open enrollment season is upon us. Now is the time to make changes to your current plan or enroll if you are not presently participating in a plan for a **January 1, 2019**, effective date. We have plans available through Excellus BlueCross BlueShield, MVP Health Care and Guardian. **The deadline to submit paperwork and payment to make changes to your coverage is December 15, 2018.**

**We are excited to announce that we have expanded our product line to include voluntary benefits and business/individual insurance offerings.**

### **Health Insurance General Information**

All plan summaries and pricing for the current offerings are available for you to review on our website at [www.GreaterRochesterChamber.com](http://www.GreaterRochesterChamber.com). Click on the business services link and then health insurance. **Please be sure to review your benefits summary even if you are keeping your current plan. Any plan changes will be reflected on the 2019 benefit summary on the website.** Sole proprietor/individual information is available under the individual links. **Please note, the pricing shown on all medical summaries online reflects a monthly premium.**

**If you want to change to another plan, please do not pay your January 2019 invoice. Please contact me with your new plan selection so I can inform you of any additional underwriting requirements and forward you the necessary paperwork needed. You must complete new paperwork to make a change and submit it with the new premium no later than December 15, 2018. The change will be effective January 1, 2019. A verbal change request is not acceptable. Paperwork submitted to the Rochester Chamber after the due date will not be eligible to change.**

If you have any questions, or would like to request paperwork, please contact me at (585) 256-4630 or email me at [Megan.Ames@GreaterRochesterChamber.com](mailto:Megan.Ames@GreaterRochesterChamber.com). For your convenience, forms can be downloaded from our website at [www.GreaterRochesterChamber.com](http://www.GreaterRochesterChamber.com).

A reminder, our **Insurance Fair** will be held on **Thursday, November 15, 2018**, at Greater Rochester Chamber of Commerce, 150 State Street from 9 a.m. to 7 p.m.

### **Excellus Members**

**Effective January 1, 2019, the Excellus small group plan Simply Blue Plus Gold 3 plan will be retired. Anyone currently enrolled in Gold 3 will be moved to Gold 5.** If you would like a different plan, it will be considered a plan change and you will need to submit the required paperwork.

We are adding the **Simply Blue Plus Silver 18 and 19** plan. The Excellus **Preferred Product Bundle** which is a combination of four of the most popular Excellus plans that can be offered together will also be available again. The plans include a product from each metal level: **Platinum 2, Gold 17, Silver 2 and Bronze 4**. Groups who select the product bundle will have all four plans added to their group but do not have to have enrollment in all four plans when paperwork is submitted.

**Please note, small groups that do not complete the Annual Group Information forms that Excellus recently emailed, will not be able to make a plan change until these forms are completed. Small groups changing within Excellus products, just need to submit a signed rate sheet for the new plan, group enrollment form and quarterly payment to Rochester Chamber by the due date.** New Excellus small groups enrolling will need to complete the new group underwriting forms packet. Members changing plans in the individual group will need to submit a new enrollment form and one month's premium to me payable to Excellus by the due date.

The common law employee requirement will still be in affect for 2019. For small groups with 2 or more employees that do not have a common law employee currently enrolled, there may be business documents that can be provided to allow you to still qualify as a small group. I have previously notified all groups falling in this category, so please contact me if you have not yet submitted your documentation. **Otherwise, your coverage will cancel as of 12/31/18.** Groups with no common law employee enrolled will not qualify as a small group with Excellus and will have to purchase coverage through the individual group which can still be done through Rochester Chamber. Summaries are online under the individual link.

**Pediatric dental will again be embedded in all Excellus plans as it was in 2018.** It will be up to the employer group/individual to complete an attestation form to remove the pediatric dental coverage embedded in their medical plan provided they are covered by a compliant stand-alone dental plan.

### **MVP Health Care Members**

MVP is adding 4 new small group plans and 8 new individual group plans for 2019. Existing MVP small group members wanting to change plans need to complete a new small group enrollment form. New MVP small groups enrolling will need to complete the MVP Small Group app along with a small group enrollment form. Existing individual MVP members wanting to change plans need to complete the health care change form.

**Effective January 1, 2018, MVP will be including pediatric dental coverage as part of their *small group* medical plans. Anyone currently enrolled in the Delta Dental pediatric dental rider will need to submit a written cancellation request to me to have that rider removed from your policy. Without a written cancellation request, you will continue to be charged for the Delta Dental rider and will also have the new pediatric benefit for 2019. Pediatric dental coverage is not being added to the individual group plans. A pediatric rider or stand-alone dental plan would have to be purchased separately.**

**MVP Gold Medicare members wanting to change Gold plans, need to complete a new Gold enrollment form which is located on our website and return to me with the new premium by the December 15<sup>th</sup> due date. If new paperwork is not submitted, I will assume you are remaining on your current plan.**

### **New Product Offerings**

**Commercial insurance** should be tailored to the unique needs of each business. Greater Rochester Chamber of Commerce delivers customized plans. Working with a broker is a critical step in crafting the insurance coverage that is best suited to protect you and your business. Rochester Chamber considers the following types of business insurance essential:

- General liability insurance:** coverage against accidents, injuries, and negligence claims
- Product liability insurance:** coverage against product defects
- Professional liability insurance:** covers professionals against malpractice, negligence, or errors
- Commercial property insurance:** covers against damage to your business property, such as from fire or a severe storm
- Business interruption insurance:** protects if you are no longer able to conduct your business because of a loss
- Home-based business insurance:** covers against general or professional liability

Along with the above business essentials, other insurance coverage to consider includes:

-**Commercial vehicle insurance:** covers commercial vehicles and drivers for collision, liability, property damage, personal

injury, and comprehensive

-**Loss of income:** covers your business expenses such as rent and employee wages if you can't operate your business

-**Key Person insurance:** covers lost income that may result from the head of the business or other key personnel

becoming incapacitated or passing away

-**Cyber-crime insurance:** provides protection for risk due to internet use and online communications

-**Umbrella liability insurance:** protects you when accidents happen and your existing liability insurance policies cannot

cover all the expenses

-**Environmental insurance:** to fill the insurance coverage gaps created by pollution exclusions in liability and property policies

**In addition to major medical for individuals, we have expanded out to Core Ancillary Benefits:**

-Group Life/AD&D and Voluntary Life/AD&D

-Short and Long-Term Disability

-Dental and Vision

Finally, I would just like to reinforce that the due date for payment of the quarterly invoices is the **20<sup>th</sup> of the month**. Rochester Chamber's due date to pay your insurance carrier is the first of the following month. Both Excellus and MVP are strictly enforcing their policy of no reinstatements due to non-payment of premium. In order for Rochester Chamber to ensure timely payment of your premium to the insurance companies, **please be aware that if your payment is not received by the due date you risk cancellation and it is not guaranteed that I will be able to reinstate your policy should you be canceled.**

Thank you in advance for your cooperation and patience during this open enrollment period. Your attention and cooperation regarding these issues is greatly appreciated. As always, thank you for your business and we look forward to working with you in 2018!

Sincerely,

Megan Ames  
Insurance Administrator