

CHAMBER OF COMMERCE OF ULSTER COUNTY
ADMINISTRATIVE NOTES

1. There is a **thirty day waiting period** for new members to participate in any Chamber sponsored health plan – except for sole proprietors choosing **CDPHP** which requires a **sixty day waiting period**. The first day of eligibility will begin on the first day of the month following satisfaction of the 30-day or 60-day waiting period. Example: Chamber membership begins January 15th; insurance effective March 1st (30 day waiting period) or April 1st (60 day waiting period).
2. New members **MUST** elect participation in health insurance within their first thirty days of membership, work at their business 20+ hours per week/year round and have a minimum gross annual income of \$4,800.
3. Health insurance applications must be received thirty days prior to activation of plan. Payment is not due at the time of application. You will be billed separately.
4. Proper proof of legitimate business entity is required when health insurance application is submitted. These include:
 - Most recent Schedule C (for the primary business owner that is joining the Chamber) + Self-Employment Tax Form + D/B/A
 - Most recent Schedule K-1
 - Most recent Schedule 1120-C
 - Most recent NYS-45-ATT (quarterly state withholding tax form)

Please note: Any of the documents listed above will need to be signed by you for verification purposes.
5. **FOR MVP**, if you cannot provide any of the above listed documents, we will need a letter from your accountant or attorney stating the following:
 - What type of business you are conducting
 - Minimum number of hours worked per week
 - Income earned on a quarterly basis
6. There is an **open enrollment period** each **November** for existing members who wish to participate in a Chamber sponsored health plan. Coverage will begin January 1st. You may also elect to change health plans during this open enrollment period.
7. Newly hired individuals may participate in a health plan without waiting for the open enrollment period. We will need a copy of their W-4.
8. Premiums are due by the first day of coverage. Premiums are billed on a calendar quarterly basis. Premiums are due in the Chamber Office by **January 1st, April 1st, July 1st, and October 1st**. **THERE WILL BE NO EXCEPTIONS!!** Coverage will be subject to termination if not received by these dates.
9. All processing is done through the Chamber of Commerce. **DO NOT** send applications or payments to the company chosen as your provider.

For additional information, please contact Fran DePetrillo (Membership Director) at the Ulster County Chamber of Commerce at (845) 338-5100.