



CUBA CHAMBER OF COMMERCE

2012 OPEN ENROLLMENT MEETINGS

January 19, 2012, 12:00 – 2:00 p.m.

February 2, 2012, 12:00 – 2:00 p.m.

February 23, 2012, 12:30 – 2:30 p.m.

Location: Cuba Library

Thank you for choosing the Cuba Chamber of Commerce and Bene-Care Agency partnership as your benefits advocate. Enclosed you will find plan comparisons reflecting coverage options available for 2012 as well as information regarding plan changes, Health Care Reform and underwriting.

New monthly premiums will be effective March 1, 2012 and will be reflected on your forthcoming March invoice. As you review the plan comparisons, please keep in mind that rates are affected each year by the increased use of health care services, rising costs of prescription drugs, advances in medical technology, and government mandated benefits.

Insurance Carrier Changes:

Please note the changes detailed below that have been made to the plan options & underwriting requirements for each insurance carrier:

BCBS of Western New York (www.bcbswny.com)

- The POS 7100 plan is being discontinued for 2012. Anyone currently enrolled in this plan will be **automatically enrolled** in the new POS 8100 plan effective 3/1/2012. Please see the enclosed benefit summary for the POS 8100 plan details.
- The POS 8100 plan is HSA compatible. If you had an HSA with your POS 7100 plan, you may continue to use your HSA with the POS 8100 plan.
- The POS 250D pharmacy benefit has been expanded to cover brand name prescriptions. The new prescription coverage is a three tier structure: \$15 Copay for Tier 1, \$50 Copay for Tier 2, 50% Coinsurance for Tier 3.
- BCBS of WNY now requires original applications only and will not accept faxed, e-mailed, or copies of original applications. Please contact the Chamber for an enrollment application if you wish to enroll in a BCBS of WNY plan for 2012 or to change your existing BCBS of WNY plan.

Independent Health (www.independenthealth.com)

- Independent Health has created a new application form that should be used for any plan changes or new enrollment. Please be sure to use the most up-to-date version of the enrollment application, which can be found on our website at www.bene-care.com.

If you do not wish to make a change to your benefit plan for 2012, no action is necessary.

Health Care Reform:

There are no new changes in 2012 due to health care reform that affect small employer groups.

Underwriting:

With regards to health insurance coverage, insurance carrier definitions are as follows:

Sole Proprietor: One sole owner/employee of the company (as reflected by a Schedule C or K-1 showing 100% ownership by one individual, NYS-45 payroll documentation reflecting the business owner as the sole employee, or a 2011 DBA reflecting one business owner).

Employer Group: Two or more owners of the company (as reflected by two or more K-1s adding up to 100% ownership), NYS-45 payroll documentation showing two or more employees (wages must reflect at least 20 hours/week at minimum wage to contribute towards total employee count), or a 2011 DBA reflecting two or more owners.

- **BCBS of WNY:** All changes will require a new application and underwriting tax documentation. Employer groups and sole proprietors new to BCBS of WNY will also need to complete the Chamber/Association form. Only original BCBS of WNY applications will be accepted.
- **Independent Health:** All changes will require a new application. Employer groups and sole proprietors new to Independent Health will also be required to provide underwriting tax documentation and complete the Chamber/Association form.

If you do not wish to make a change to your benefit plan for 2012, no action is necessary.

Underwriting packets, applications, and other forms associated with the Cuba 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 'Cuba Chamber of Commerce' link. If you need a BCBS of WNY application form, or if you do not have internet access, please call our Williamsville office at (716) 688-8161 for this information. You may also contact the Chamber directly at 585-968-5654.

All underwriting must be submitted to Bene-Care Agency no later than Monday February 13, 2012. Please note that this is a strict deadline that will be enforced. BCBS of WNY applications MUST be mailed to Bene-Care Agency; Independent Health applications & underwriting forms can be mailed, or faxed to Bene-Care Agency at the address and fax number below. Please include your contact information in case additional paperwork is required.

One of our goals as your benefits advocate is to provide you with the proper knowledge and tools to guide you through your benefit selection process. Please visit the "Bene-Care University" section of our website to see short video presentations on relevant topics in today's ever changing health care world.

Thank you for your business and allowing us to serve you. We are happy to be your "benefits advocate"!