

Buffalo Niagara Partnership ***Health Insurance Guidelines & Policies***

- Applications are due 30 days prior to the month beginning coverage
- Tax forms and company information forms need to accompany all applications for proof of active business. ex: NYS-45, Schedule C, estimated tax form ,1099, etc.
- If an employee is not on NYS-45 then a pay-stub or W4 should accompany the application.
- \$25 application fee per individual is due except during Open Enrollment (March 1st).

- Coverage for new employees will begin 1st of the month following 30 days of employment, if you have a qualifying event ex: marriage, divorce etc. or at Open Enrollment (March 1st).
- Eligible employees are those working 20 or more hours per week.
- Changes to existing coverage can only be made during Open Enrollment (March 1st) or with any qualifying event ex: birth, marriage, divorce etc.
- Employees must enroll according to marital status. Married couples both working for the same member company may be eligible for two individual contracts.
- Employees do not have to enroll in the same plan.
- Coverage is subject to acceptance by the carrier.

- Premiums are billed on a quarterly basis with the quarters beginning March 1st, June 1st, September 1st & December 1st.
- Pro-rated billings will be sent out for other enrollment dates.
- Payments are due one week prior to the beginning of the quarter.
- Service fees: \$18 per subscriber per quarter for one policy w/(Medical, Dental or Vision only,) for two \$24 w/(Medical & Dental or Vision,) or \$30 if enrolled in all three. (some service fees differ for other chambers covered through BNP)
- \$25 late fee assessed if not received by the due date.

- Policies can only be terminated with written notification.
- Premiums will be refunded if notified by the 15th of the month.
- Service fees are non refundable.
- Policies that are terminated for non payment and want to be reinstated will be charged a \$100 reinstatement fee and will be subject to the carrier's approval.

- Companies that cancel can re-enter the program once a year at Open Enrollment.
- Membership must be in good standing to participate in the Insurance program. If BNP dues are not current, insurance will be cancelled.
- The Buffalo Niagara Partnership has the right to review each situation individually and some exceptions may apply.