

HEALTH INSURANCE ENROLLMENT GUIDELINES

- Coverage is available through Blue Cross Blue Shield of WNY or Independent Health.
- Business must have at least TWO employees to be eligible for coverage through the GICC
- Only business members and/or their employees are eligible for coverage.
- If it is found that an ineligible employee is allowed to join, the entire group may be cancelled.
- Current GICC business members and their current employees can only obtain coverage during our open enrollment period (Insurance effective December 1st) some exceptions apply.
- Applications and premium payments for open Enrollment must be received in the Chamber office by November 1st.
- New employees may enroll throughout the year. They must apply within 30 days from their date of hire.
- New GICC business members and their current employees may enroll throughout the year. They must apply within 30 days of joining the Chamber of Commerce.
- Applications received by the 10th of the month will be effective the first day of the following month.
- Applications received after the 10th of the month will be effective the first day of the month following 30 days of receipt.
- Retirees are not eligible for new enrollment in the GICC health insurance program.
- Married couples must apply for family or two person coverage. Exception: two single policies may be issued if each spouse is employed by a GICC member business with at least TWO employees.
- If enrolling in the Dental Pay Plus plan – you must be enrolled for at least 12 months.

DOCUMENTATION REQUIRED

SMALL GROUP

[Business with 2-50 eligible employees]

If the business files a NYS-45-ATT form	NYS-45-ATT form If the employee enrolling does not yet appear on the NYS-45-ATT form, proof of employment (pay stub) must be provided
If partners/owners/business are not on the NYS-45-ATT Form	IRS Schedule C, or IRS Schedule E, or IRS Schedule K-1, or Corporate Tax Return 1120C (Income & expense only).
If the business is in its first year of operation	Cancelled business check, or Business bank statement, or Certificate of doing business, or Appropriate tax documents *If the business has not yet filed a NYS-45-ATT, the form must be provided within 90 days of the effective date of coverage.

A non-refundable \$25 application fee, payable to the Grand Island Chamber of Commerce, must accompany applications. In addition, copies of the appropriate documentation must be submitted at the time of application. Alternate documents may be acceptable in certain situations.