



## CHAMBER BENEFIT PLAN

# There's Savings in Numbers.

### What the plan offers

- Competitive health benefit group rates
- Protection of being part of a larger self-funded pool of participants
- Each employer group is assigned their own rates based on group demographics (Age Gender & Health Risk Factors)
- 11 plan designs to choose from with various deductible options
- Local plan administration by The Health Plan
- Access to The Health Plan Network of Providers
- Cobra Administration included for eligible employers
- In and Out of Network Option; access to TOP option hospitals

### What groups are eligible

- Employers domiciled in West Virginia
- 2-99 Full Time eligible employees
- An employer-employee relationship exists
- Members of The Wheeling Area Chamber or an affiliated chamber

### Who are eligible employees & dependents

- Full Time employees working on average 30 hours a week
- Have met employer established new hire probationary waiting period
- W-2 Employees and Owners/Partners
- Dependents - Spouse and Children (up to Age 26)

### Employer group participation

- 75% Minimum Participation Rule (Employees waiving coverage because of other coverage doesn't count against the group calculation)
- Predictable, Fixed monthly payments with composite rating
- Sold through local insurance Brokers. Ask for more details.