

Frequently Asked Questions – Chautauqua County COC Health Insurance

...I'm Interested In The New Insurance Program:

- What's my 1st step in getting signed up for any of the new benefits?
 - ✓ You can do 1 of 2 things:
 1. You can call our benefits administrator, Erin Andersen, at 484-1101 or 366-6200. She will be able to provide you with brochures and forms to get you started. You can also reference our website:
<http://www.chautauquachamber.org/TheChamber/Insurance.aspx>
 2. You can call our benefits partner, Liazon, at 1-866-LIAZON-1 (866-542-9661) to speak to a representative who can assist you.
- If I have questions about any of the insurance plans, where can I find answers?
 - ✓ You can visit the chamber's office to pick up materials, or reference the web link above. If you have specific questions, feel free to call Liazon at 1-866-LIAZON-1 (866-542-9661).
- Other than completing the group enrollment form & using the portal to enroll (or completing a personal enrollment form) is there anything else I need to provide?
 - ✓ YES. The insurance carriers require proof that all individuals who are attempting to enroll in an insurance plan are legitimately associated with your business (this applies to all owners, partners, and employees). To verify satisfactory employment, you need to provide 1 or more of the following documents in order to show each individual's name and salary:
 1. NYS-45 Form: This form should show all employees + wages. The absolute minimum acceptable salary that must be shown per employee is \$1,900/quarter
 2. Schedule-C: This form should show the gross revenue and owner's name of a business. The absolute minimum acceptable revenue number is \$7,500/year
 3. Form 1065 + K-1: The form 1065 should show a business revenue amount ≥\$7,500. The K-1's should show each individual partner as well as his/her percentage ownership in the business.
- How many people from my company have to choose a health/dental/vision plan in order to meet any sort of minimum requirements?
 - ✓ For health insurance only:
 1. For group's with 5 net eligibles or below, participation must be 100%
 2. For groups with 6 or more net eligibles, participation must be 75%
 - ✓ For all other types of insurance, there are **no minimum requirements**
- I have all of my forms completed, where do I send them?
 - ✓ You can send all the forms to the enrollment team at Liazon by the 10th of the month prior to the desired effective date:
 1. Via Email: Kim.Giesing@Liazon.com
 2. Via Fax: 888.810.1059
 3. Via Mail: Attn: Kim Giesing - The Liazon Corporation
737 Main St., Ste. 200
Buffalo, NY 14203

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- If I hire a new employee, how does he/she get signed up for insurance?
 - ✓ It's important to note that your business has a waiting period for all new hires (this is something that the business will establish when filling out the group setup paperwork at the initial enrollment time). The newly hired employee must meet this waiting period before becoming eligible to choose any insurance plans.
 - ✓ As mentioned in previous note, the business will also need to provide proof of employment for the new hire. This can either be:
 - A W-4 showing date of hire
 - A NYS-45 form showing the newly hired employee
 - ✓ The newly hired employee would then follow the same path to get enrolled as you did when initially enrolling.

....I Just Signed Up For Some New Insurance Policies:

- When will I get my bill? (Note: Billing is done on a monthly basis)
 - ✓ All of your policies will be shown on 1 consolidated bill that you will receive from Liazon. The arrival of your bill will depend on the date at which you originally apply for insurance. All invoices are usually sent out on the 14th of every month (for a coverage period commencing approximately 45 days later), unless the 14th falls on a weekend or holiday, in which case invoices are generated the first business day thereafter. You will not get your first invoice until all of your policies have been approved by each insurance company. Therefore, sometimes the first two months of your coverage are billed together on one invoice. If you have specific billing questions, please call Tina Passariella at Liazon (716.828.8366).
- When will I get my ID card?
 - ✓ Once your applications have been received and approved, it generally takes 10-15 business days for cards to arrive in the mail. Your coverage will still be effective as of the date indicated on your application, and you can access medical services and prescriptions with your ID number.
- If I don't have my card yet, how can I get my ID#?
 - ✓ You can call the Liazon Consumer Advocacy Team at 1-866-LIAZON-1 (866-542-9661) and a representative will be able to assist you.
- I've received nothing from Univera about my Health Savings Account (HSA), should I expect something?
 - ✓ No. Your Health Savings Account is an account that is completely separate from your health plan. If you have enrolled in an HSA-qualified plan, and you wish to open an HSA, you should go to a local KeyBank (or bank of your choice) and actively open your account.
- How do I open my HSA?
 - ✓ We have a relationship with KeyBank which allows all of our members to have their account fees waived if you open your HSA at a local KeyBank. In order to do this, you'll want to go into your local KeyBank where a representative can assist you or call your

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nearest branch. Please use code [270110] to take advantage of special no-fee pricing through your affiliation with the Chautauqua County Chamber of Commerce. If you have any questions specifically for KeyBank, you can call 1-877-539-0202.

- How do I get money into my employees' HSA's?
 - ✓ If you have a payroll vendor that you currently work with, you should indicate to the vendor that there will be a new deduction for employees' HSA's. If you do not have a payroll vendor, you can write a check directly into the HSA or do online money transfers from your business checking account to employees HSA's. Your Key Bank representative will be able to assist you in this process.
- I have no ID card for Dental or Vision, what do I do?
 - ✓ MetLife and VSP do not issue personalized ID cards like the health carriers do. Instead, you should provide your dentist or eye doctor with your name and/or Social Security Number so that they can look you up in MetLife/VSP's system to verify your coverage. To determine if your dentist / eye doctor is in the MetLife / VSP network, please visit the Liazon Bright Choices portal where you may have completed your online enrollment. The links to the provider directories are in the Available Benefits section. If you are asked for a Group Number, please use:
 1. MetLife Group Number: 05-726206
 2. VSP Group Number: 12145923
- Can I make any selection changes or tier changes to any of the plans that I have enrolled in during the course of the year?
 - ✓ In general, the only way that you can make a selection or tier change during the course of the year, outside of the annual open enrollment period, is if you experience a qualified life event (marriage, divorce, addition of a dependent, loss of coverage elsewhere, etc.). For clarity on a specific question, please contact Liazon's Consumer Advocacy Team at 1-866-LIAZON-1.
- How do I get proof/receipt that I actually have insurance?
 - ✓ If you had completed your enrollments via Liazon's Bright Choices portal, you will be able to print an electronic copy of your confirmation statement. If you filled out a paper application, please call the Liazon Consumer Advocacy Team at 1-866-LIAZON-1 (866-542-9661), and a representative will be able to send you your confirmation statement.
- If I hire a new employee, how do I get him/her signed up for any of the available insurances?
 - ✓ In the case of health insurance, your company specified a waiting period for all new hires when you originally setup your group with Univera. Therefore, the employee must satisfy this waiting period before being eligible to enroll in any available benefits. If the employee becomes eligible, he/she should use the same method as described on page #1 to enroll in benefits. The only additional document that is needed is a W-4 (in order to verify employment).

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- I have a question for the actual insurance company, what is a good number to call?
 - ✓ For Univera: 716-847-0881
 - ✓ For MetLife: 1-800-ASK-4-MET
 - ✓ For VSP: 1-800-877-7195
 - ✓ For KeyBank: 1-877-539-0202