

# **BENEFITS CONNECTION**

## **ADMINISTRATIVE GUIDELINES**

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### **GENERAL RULES**

**A company must be a member in good standing of the sponsoring organization.**

**The member company must be a qualified Full-Time Delaware business as defined by Delaware Small Group Reform.**

**If a member's coverage is cancelled due to non-payment of premiums, the member cannot reapply for coverage for one year and then only in the next enrollment period.**

**All applications must be accompanied by one month's premium and must be in the Chamber office by the 20<sup>th</sup> of the month for coverage to be effective the first of the next month.**

**New employees or status changes (new baby, marriage, divorce) are processed to be effective the first of the month following notification to the Chamber by the fifteenth (15<sup>th</sup>) of the month. Notification is required within thirty days (30) of the event.**

### **ELIGIBILITY RULES**

**Non-Contributory Plans (employer pays the entire cost): All "eligible employees" must be enrolled.**

**Contributory Plans (employee pays a portion of the cost): At least 75% of the "eligible employees" must be enrolled.**

**Eligible Employees are defined as:**

- \* Corporate Officers, Partners, and Sole Proprietors, working full time in the business.**
- \* Employees working minimum of twenty (25) hours a week.**
- \* Employees who are not insured with their spouse's employer coverage.**
- \* Employees that do not derive their benefits from a labor union agreement.**

### **MEDICAL**

**Employers can elect coverage with one of our insurance carriers. Depending on the carrier their employees can select from plans offered by that insurance carrier. All employees do not have to select the same plan, in most cases.**

**Each member company will define the waiting period for a new employee to be eligible for benefits.**

**Employees cannot change plans during the contract year.**

**All plans have the same eligibility participation requirements.**

## DENTAL

Employers can elect coverage with any one of our dental carriers. All dental carriers offer a traditional plan and a dental managed care plan. All employees do not have to select the same plan. These plans are available in all our neighboring states.

Employees cannot change plans during the contract year.

Dental coverage can only be added or deleted when a company first applies to the Chamber plan or in the annual enrollment period.

Participation requirement for United Concordia & Dominion Dental: 100% if non-contributory and 50% if contributory. Employees may enroll in either company and any of the plans offered.

Participation requirement for Delta Dental: 100% if non-contributory and 50% if contributory. When Delta is elected, all employees must enroll in Delta but may elect different plans.

## GROUP TERM LIFE and SHORT & LONG TERM DISABILITY

Participation requirement for Prudential's Life and Short Term Disability is 100% if non-contributory and 75% if contributory. Employers with 1-24 can apply for coverage with minimal underwriting. Companies with twenty-five (25) or more employees can apply for coverage without medical underwriting.

Participation requirement for Harleysville Life's Group Life, Short Term Disability and Long Term Disability is 100% if non-contributory and 75% if contributory. Employers with 2-9 employees can apply for coverage with no underwriting but with limited benefit amount. Employers with 10 or more employees can apply for coverage with medical underwriting for higher benefit amounts.

## VISION

Vision is offered as a voluntary benefit and is paid by the employee. All employees are eligible for coverage with VSP. Employees enrolled with Blue Cross Blue Shield for their medical plan may enroll with Davis Vision or VSP.

## PAYROLL OPTION PRODUCTS

All products such as: Cancer Insurance; Short Term Disability; Hospital Confinement Reimbursement, Accident & Sickness, Life Insurance, Communication Support, Tailored Salary Illustrations, Benefits Summaries and Human Resource Support are available to most member companies.