

PHP *Health Matters* Program Program Guidelines

October 2009



The insurance your health deserves.

ELIGIBILITY REQUIREMENTS

Discounts are available for affordable health insurance and premium services through the Chamber.

Guidelines:

- Includes employers with 2 to 50 employees **eligible** for health insurance coverage.
- Chamber members new to enroll with PHP will receive up to a 5% discount off community-based rates.
- Chamber members already enjoying the benefits of PHP coverage will receive up to a 5% deduction from the rate increase that would have been given at renewal of their coverage.
- All existing and renewal businesses will receive their renewal correspondence outlining, in dollar terms, how much their annual savings are because they are Chamber members.

Discount Requests:

It is the responsibility of small businesses to identify themselves as Chamber members and provide verification. This can be in the form of:

- a written membership notice issued by the Chamber
- a paid membership receipt
- a copy of a cancelled check payable to a participating Chamber for membership dues.

With numerous Chambers electing to participate in the Chamber program, PHP cannot assume the responsibility of knowing if a business is a Chamber member and in what Chamber(s) they are active. Verification of Chamber membership is required prior to receiving a membership discount.

To learn more about PHP's small business discount insurance program call 1-800-982-6257 and ask for a Sales Representative.