



Dean Health Plan ChamberOne Program

Great News for Small Businesses in the Sauk Prairie Riverway!

The Sauk Prairie Area Chamber of Commerce has partnered with Dean Health Plan to offer a new affordable health care coverage option to businesses that are sole proprietors or those with only 1 insured employee!* This is a great opportunity that could not have come at a better time for our small businesses in the area. It's one more way your Chamber is working for you!

(*NOTE: this is in addition to the Dean Health Insurance options the Chamber already offers to businesses with 2 or more insured employees. For more information about those plans, contact an insurance agency listed on the back of this sheet.)

ChamberOne Plan Eligibility

- Open to businesses that are sole proprietors or those with only 1 insured employee (must provide proof of established business.)
- You need to reside within the Dean Health Plan service area.
- You have to be age 18 and over.
- Sauk Prairie Area Chamber membership is not required to receive rate quotes. However, upon enrollment into the plan you must become a member of the Sauk Prairie Chamber of Commerce.
- Enrollment is available on one of 4 quarterly effective dates (April 1, July 1, October 1, January 1).

Why choose Dean Health Plan's ChamberOne program?

- Your renewal will be pooled with other ChamberOne participants offering more stability
- You have several benefit options to choose from.
- Initial coverage is guaranteed –you cannot be declined.

Underwriting Process and Timeline

Dean Health Plan will review all applications and underwrite each one. Although all eligible applicants will be accepted on initial application, Dean Health may offer a plan to you at revised rates or benefit level. Dean Health Plan will notify you via mail of the plan option being approved and the final rate being offered. At that point, you will have a final opportunity to accept the coverage by signing and returning the offer letter. The letter will indicate the timeline in which the offer letter and premium needs to be returned.

- Applicants will be accepted starting 60 days prior to the quarter for which they are enrolling.
- To receive ID card before the effective date, applicants must be received three weeks prior to the effective date. Please note this does not affect the approval process.
- You have a one-time guaranteed enrollment option. You initial application cannot be declined, however if you do not elect coverage after the initial underwriting is complete, future applications may be declined.

Plan Options and Riders

Dean Health Plan offers a variety of plan design options, which are listed on the application form. In addition, you can opt to select a prescription drug rider. Please note that if you do not elect the rider; your policy will not cover any outpatient prescription drugs.

Premiums and Payouts

Many factors determine your premium, such as:

- Tobacco/non-tobacco use
- The gender and age of the applicant
- Geographic location based on your zip code

Dean Health Plan Questions/Rate/Application/Contact Information

If you have questions you may contact any one of the insurance agencies that are approved to sell the Sauk Prairie Area Chamber's Dean Health Plan.

Further Clarification on whether or not you are eligible for ChamberOne:

I **am** eligible for the Dean ChamberOne program if I fall into one of the following situations...

- a. I am a sole proprietor and I do not have any employees working for me
- b. I am a sole proprietor and I have one or more part time employees (work less than 30 hours per week)
- c. I am a sole proprietor and my spouse runs the business with me. He/she is on payroll but does not work at least 30 hours per week and/or does not receive minimum wage.

I am **not** eligible for the Dean ChamberOne program if I fall into one of the following situations...

- a. I am a sole proprietor and have one or more full time employees
- b. I am an employee of a business

The State of WI is very clear that if an employer is eligible for group health insurance coverage (2 fulltime employees), then they are not eligible for the ChamberOne product.