

Inside the Chamber

Ellenville - Wawarsing Chamber of Commerce
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HAPPY BIRTHDAY TO US!

That's right... *Wawarsing.Net* is two years old. It doesn't seem that long ago that we were toying with the idea of a monthly publication that would tout all of the great things going in our community which, unfortunately, were not "newsworthy" for a daily newspaper. We wondered if the magazine would be able to sustain itself; would we find enough advertisers; where would the articles come from; and, most importantly, how would the community respond to it.



I think the answers are obvious, but, most importantly, the community has responded beyond anything we anticipated. Each month, we hear from various members of the community about how you enjoy each issue. Many of you have told me that you actually mail copies of the magazine to former residents as a means for them to keep up on local happenings and to retain a connection to the community.

There were many hands involved in bringing this magazine to fruition and, if I were to name them, I would surely omit someone. So, let me just say a very large thank you to everyone involved in this magazine... the writers, the advertisers, the editor, the *Chamber of Commerce*, our advertising staff, and, most importantly, those of you who eagerly await each month's issue and take the time to tell us how much you enjoy the magazine.

Happy Birthday, *Wawarsing.Net*, and here's to many more to follow!

Mary F. Sheeley

President

Insurance Open Enrollment Period

One of the many benefits of membership in the *Ellenville-Wawarsing Chamber of Commerce* is the availability of moderately-priced group health insurance for *Chamber* members and their employees.

Each year, on the group anniversary date, an open enrollment period takes place. It is during this time that members may change their coverage or add additional employees to their existing coverage. For the *Ellenville-Wawarsing Chamber of Commerce*, open enrollment occurs each January.

Lately there has been some confusion about open enrollment and group coverage in general, so it seems appropriate to discuss these matters at this time. Group insurance contracts, whether through a Chamber of Commerce or through one's employer, conduct open enrollment periods each year. During this time, employees (or members) may change from one company to another and additional employees may be added to the plan. If employees opt to not enroll during this time, they can not join the group until the next open enrollment period, which, in our case, would be the following January.

The open enrollment period does not apply in the case of someone who is hired after the open enrollment period has ended, or if a life change event occurs after that period. Typical change events would be marriage, birth of

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"It is the purpose of the *Chamber* to promote economic development, tourism, community betterment, legislative action, and an interest in public affairs, with programs designed to make the community a better place in which to live and make a living." (*Chamber Bylaws, Article II-1*)

a dependent, loss of coverage through a spouse, divorce. In these instances, there is a 30-day period during which the person may be added to the group coverage. If this is not done, then the employee must wait until the next open enrollment period.

At the present time, the *Ellenville-Wawarsing Chamber of Commerce* offers coverage through either GHI or MVP health plans. Both plans offer similar benefits and both have a prescription drug rider. While the new rates have not yet been approved, we anticipate an increase of approximately 12% effective January 2005.

Current paid-up membership is a requirement to be eligible to participate in the *Chamber's* group health insurance. In addition, we're required each year by the insurance companies to request proof of employment for each employee. Employers must submit a copy of the most recent NYS-45, or a signed copy of a full tax return such as an 1120, 1065, 1120s, LLC or LLP with Schedule K-1s, Schedule C, or Schedule E for the most recent tax year, accompanied by appropriate W-2's. In the case of sole proprietors with no employees, there is a separate plan available which carries an additional 20% surcharge.

If you are interested in learning more about the health insurance options available to *Chamber* members, please call the *Chamber* office at 647-4620. 

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