

## **GUARDIAN ENROLLMENT REQUIREMENTS**

### **Enrollment**

Eligible employees of new Chamber member businesses **must** enroll within 90 days of the Chamber Membership join date or wait for an open enrollment. The insurance will be effective the first of the month following 30 days from receipt of application.

New employees **must** submit a timely application to be effective the first of the month following 30 days from hire or wait for an open enrollment.

### **Open Enrollment**

Applications accepted in **May for a July 1 effective date.**

Applications accepted in **November for a January 1 effective date.**

### **Participation Requirements**

Eligible Employees must work a minimum of 35 hours per week

Businesses with 1 to 3 Eligible Employees require 100% participation in the plan

Businesses with 4 to 49 Eligible Employees require 75% participation in the plan

**Quarterly Rates** (Includes a \$10.00 administration fee)

	<b><u>High Option</u></b>	<b><u>Low Option</u></b>
<b>Individual</b>	<b>\$104.02</b>	<b>\$88.03</b>
<b>Family</b>	<b>\$296.29</b>	<b>\$247.63</b>

**Application Requirements** (An Enrollment Package Can Be Obtained From The Chamber)

- ❑ **\$10.00 Application Fee** payable to the **Saratoga County Chamber of Commerce**
- ❑ **Enrollment/Change Form** (Must be completed in full and signed)
- ❑ **Enrollment & Participation Form** (must be completed in full and signed)
- ❑ Most Recent **NYS-45-ATT or K-1** (for businesses with 2 or more employees)
- ❑ Most Recent **Schedule C, F, 1120S or 1099** for Sole Proprietors