

November 20, 2009

Dear Rochester Business Alliance Insurance Member:

The Rochester Business Alliance open enrollment date to change health insurance coverage is **January 1, 2010**. Now is the time to make changes to your current plan or enroll if you are not presently participating in a plan.

The invoices for the January quarter have been mailed and will reflect your new rate for 2010 for the plan you are currently enrolled in.

This year instead of mailing copies of all the plan summaries we've opted to go green and utilize our website. All plan summaries and quarterly pricing for the current offerings are available for you to review on our website. The web address is www.RochesterBusinessAlliance.com. Click on the health insurance link and then plan comparisons and quarterly premiums. You will be able to view a side by side comparison of plans with pricing along with a detailed summary of each plan. We have added several new Excellus and MVP policies for January enrollment.

If you are an individual insurance-only member with no business affiliation and have an Excellus plan, please remember you are not able to change plans.

If you are a sole proprietor and enrolled in an MVP plan, effective January 1st they will be implementing the sole proprietor surcharge. The prices indicated on the summary sheets under sole proprietor include the surcharge.

All MVP members please note as previously corresponded to you in October, if you are satisfied with your new converted plan, you do not need to do anything to continue benefits in 2010. If you want to change to another option, you will need to complete a new application and submit by the due date.

If you are interested in any of the EPO options, they have participation requirements and specific underwriting guidelines you need to keep in mind when making your plan selections. MVP will only allow businesses to offer a maximum of two products. They also require 75% participation for enrollment in their plans should you decide to make changes.

Excellus participation requirement is based on the size of your company. 1 – 5 employees require 100% participation and 6 – 20 employees require 75% participation. An Excellus HMO plan requires that 50% of all employees have coverage. If you are a business with 1 to 5 employees, you are only able to offer one Excellus plan. If you are a business with 6 to 20 employees, you can offer two Excellus plans. However, when offering two plans, the difference in premium between the two plans has to be within 5% and 25% of each other. If the difference is less than or more than that range, the two plans cannot be offered together. When changing to Excellus plans, all underwriting forms must be completed.

If you are currently enrolled in the Excellus Blue EPO Balance Option 6 plan, that plan is being discontinued effective January 1, 2010. That means it will not be available to new groups for enrollment. If you are currently enrolled in it, you can keep it. If you are a business you can also add new employees to it.

For those of you enrolled in an Excellus plan that has been discontinued, attached you will find a 2010 price list for those policies. Discontinued plan summaries and rates are not listed on our website.

The dependent to age 29 "young adult" option will be available for Excellus and MVP medical plans effective 1/1/10. If you have a dependent that has reached maximum age on your current family policy, they are able to continue on a single plan of their own until age 29. An application must be completed and returned to me.

If you are an MVP member who had a policy with us in 2009 that had a dependent max age of 19/23 and your dependent was canceled off your policy, be sure to check the dependent age of your new MVP plan to see if they are eligible to be added back to your plan. If so, you will need to complete an application by the due date to add them back to your plan. They will not automatically be put back on your plan.

Do not pay your old premium if you want to change to another plan. You must complete new paperwork and submit it with the new premium no later than *December 18, 2009*. The change will be effective January 1, 2010. A verbal change request is not acceptable. Paperwork submitted to the RBA after the due date will not be eligible to change.

If you have any questions, or would like to request an application, please contact me at (585) 256-4644 and I will be happy to assist you. For your convenience, applications may also be downloaded from our website at www.RochesterBusinessAlliance.com. Click on the health insurance link and then download insurance forms.

Sincerely,

Nina K. Shelton
Director, Group Health Insurance

Enclosure