Participation Rules

1. If you wish to have your coverage dropped, you MUST inform Brokerage Concepts d/b/a HealthNow, in writing. FAILURE TO DO SO WILL RESULT IN YOUR INCURRING LIABILITY FOR FULL INSURANCE PREMIUMS. You are responsible for any premium payments we make on your behalf, unless Brokerage Concepts d/b/a HealthNow receives timely written notice that you wish to be dropped. Changes in employment status do not automatically change your enrollment. You must notify Brokerage Concepts d/b/a HealthNow if you wish to discontinue benefits, or if you become eligible for fully-paid benefits under another College plan.

2. You are responsible for knowing your correct payment. The pool rates only apply to months during which the College is making its contribution to your premium. We suggest you notify Brokerage Concepts d/b/a HealthNow promptly, in writing, of any employment changes that affect your contributions. If you need help calculating the months for which you are entitled to contributions, or if you would like to know the balance of your account, contact Lolita Lukes in the Human Resources department at 215-751-8034 or llukes@ccp.edu.

3. In order for your coverage to continue, Brokerage Concepts d/b/a HealthNow will deduct premiums from your account for eight months from September through April if enrolled during the Fall semester OR February through May if newly enrolled during the Spring semester. The schedule for 2013-2014 is as follows: 09/06/13, 10/04/13, 11/01/13, 12/13/13, 01/10/14, 02/07/14, 03/07/14 and, 04/04/14 and/or 05/02/14 if newly enrolled in the Spring. You will receive notices of updated premium costs and scheduled deductions annually. Your coverage will be dropped, retroactive to the end of the prior month, if any portion of your payment is one month behind.

4. The College will not deduct the amount of your premium payments from your paycheck. Further, Brokerage Concepts d/b/a HealthNow will no longer accept payment by check or money order unless one check is sent to cover the entire year’s premiums. If you wish to participate in one or more plans, you must arrange to have automatic payments taken from your bank or credit union account. ACH forms authorizing Brokerage Concepts d/b/a HealthNow to make the deductions will be supplied with enrollment packages. Payments are not accepted at the union office, either in person or by mail.

5. Open Enrollment occurs at the beginning of the academic year. Continuing employees who wish to change or add coverage, may do so then. The deadline to add or change coverage is Friday, September 21st. New employees may sign up for coverage upon being hired; a new employee who does not enroll for coverage within 30 days of being hired will have to wait until the next Open Enrollment period to obtain coverage.

6. We reserve the right to make corrections to errors on this sheet. We also reserve the right to make changes to the rules for participation, as approved by the College in conjunction with the Federation or imposed by applicable law.

7. Brokerage Concepts d/b/a HealthNow mailing address is:

Brokerage Concepts d/b/a HealthNow Administrative Services
Attn: Linda Sotera
P.O. Box 1267
Blue Bell, PA 19422
RELEASE FORM FOR PARTICIPATION IN CCP MEDICAL PLANS AS ADMINISTERED BY BCI

NAME: ____________________________________________
(Please Print)

SOCIAL SECURITY NUMBER: ____________________________

I have read and understood the Participation Rules for the plans noted above, and agree to make the required payments for the insurance plans in which I enroll.

I understand that my coverage, as an employee of Community College of Philadelphia, under health plans obtained through the College and administered by Brokerage Concepts d/b/a HealthNow, is independent of whether I work during a given semester. My coverage remains in force if I am not working, unless I cancel it.

I understand that if, for any reason, I wish to discontinue benefits I must notify Brokerage Concepts d/b/a HealthNow in writing prior to the last date I wish to be covered.

I understand that if I become eligible for fully-paid benefits through the College (e.g. as a Visiting Lecturer or permanent full-time employee or spouse thereof) I must terminate my current benefits by notifying Brokerage Concepts d/b/a HealthNow in writing as soon as I enroll in the College plans, but in no case later than the new College-paid insurance goes into effect.

I understand that my failure to notify Brokerage Concepts d/b/a HealthNow in writing, in a timely manner, of any changes in eligibility or decisions to terminate my plans will result in my incurring liability for full premium payments and any administrative or banking fees incurred by Brokerage Concepts d/b/a HealthNow owed to my failure to send them timely notification. Such administrative fees will include a $10 administrative charge, along with any banking fees incurred by Brokerage Concepts d/b/a HealthNow, if I have failed to keep adequate money in my account for a scheduled debit payment.

I understand that new rates go into effect each September 1, and that it is my responsibility to read College materials sent out each year on this topic. These materials will include contact information for Brokerage Concepts d/b/a HealthNow such as mailing address and the name, phone number and e-mail address of Brokerage Concepts d/b/a HealthNow personnel administering the plans. Adjustments will be made each September for the difference between premiums paid and new premium rates due. I understand that it is my responsibility to see that there is enough money in my account to cover these adjustments.

SIGNATURE: _______________________________________

DATE: ____________________________________________

Please keep a copy of this form for your records and return the original to CCP, Attn: Lolita Lukes.