



Chamber Benefit Services Fund

Marketed by: Northwest Marketing Resources, Inc.

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Group Eligibility

Group must join the Thurston County Chamber as an “Out of Area” member with a membership fee of \$60.00 to access just the benefits offered through the Trust. If the group is located in Thurston County, they must join the Chamber as a full member. There is a list of Affiliated Chambers where the above out of area membership will not be necessary, contact NMR for list of Affiliated Chambers and details.

Size Requirements Contribution – Participation Requirements

Delta Dental - Stand alone at 2 unrelated lives on all Plans. (2-4 eligible lives all must enroll, 5+ eligible 100% after valid waivers) Employer must pay a minimum of 75%

VSP - Must have 3 employees for stand alone. Enroll down to 2 with CBSF WDS enrollment – (100% participation – no waivers or match WDS dental enrollment) Employer must pay 100%

Enrollment Checklist

1. Complete 2018-19 CBSF GMA and employee enrollment form. Submit 1st months premium made payable to: Trusteed Plans Service Corp or TPSC.
2. For Dental if employee is waiving due to other coverage, you must include a copy of their dental ID card.
3. To waive waiting period on dental include copy of groups most recent dental bill and SOB.
4. Complete out of area chamber application and include check for dues made payable to The Thurston County Chamber of Commerce
5. Mail everything (including Chamber Membership application) to Northwest Marketing Resources at the above address.
6. Enrollments must be received by the last day of the month.

Enrollment Rules for each Carrier:

All plans include domestic partner coverage and dependent children eligible until age 26.

- Dental – Plan utilizes Delta Dental PPO network for In-Network benefits and the Premier network for Out of Network benefits.
- Vision – Utilizes the Choice VSP network

Both Plans

- Employee and employer packets are mailed to the group by TPSC.
- Delta Dental sends ID cards to the members homes.
- CBSF GMA must be completed along with the CBSF employee enrollment form.
- Renewal and Open Enrollment is January 1st for all group's

Commission

- Delta Dental – 4%
- VSP – 10%



CBSF Trust Delta Dental Waiting Period

The Delta Dental plan includes a 6 month waiting period for Major Services (Type III) and Optional Orthodontia. Please see below for information on how this is administered.

6 Month waiting period on Major Services and Orthodontia applies to all except;

- New Groups enrolling that provide a copy of their current carrier billing for Group Dental at the time of enrollment, won't have a wait. Employees enrolled on the current plan will have their waiting period waived. If employees are not on the current plan they will have a wait, unless the group is enrolling with 10 or more employees.
- Groups that have 10 or more enrolled employees will have waiting periods waived for all current and future adds.

6 Month waiting period will apply to;

- New group under 10 enrolling that do not have prior group dental coverage.
- Addition to groups, unless they were at 10 or more enrolled on the plan.
- Employees coming on at OE, that we don't have a valid waiver for, will have a wait, unless they are at 10 or more enrolled employees.

Employee enrollment, terms and changes to current groups

Changes to current enrollees;

- Termining an employee can be done by email or fax to NMR or to TPSC.
NMR – service@northwestmarketingresources.com; TPSC – cbsf@trusteedplans.com
- For adding or termining dependents we must receive an employee enrollment/change form signed by the employee.
- Change of address can be done on an employee enrollment/change form.

Adding new employees;

- Employees and dependents are eligible to come on 1st of the month following satisfaction of the groups probationary period.
- Application must be submitted timely. We cannot backdate add or terms any further back than 60 days.
- If the employee or dependent does not come on when they are initially eligible they will have to wait until open enrollment in January.
- If an employee waived the initial offering due to other group coverage and we have a valid waiver on file, that employee is eligible to come on outside Open enrollment only if they can show proof of loss of prior coverage.
- If a new employee waives dental due to other coverage, we must receive a waiver form (employee enrollment/change). (please see above waiting period provisions)