

Questions & Answers

Q. *How can I determine what plan is best for me?*

- A. There are several options in today's market. They range from a very low deductible or a very high deductible. There are several different co-pay options also along with presentations drug choices and many choices in between.

Q. *How much do I have to pay for my employees?*

- A. The law has not been finalized in this area currently. It seems it may be employers must pay 50% minimum contribution for a single employee. 33% for families.

Q. *What is a Section 125 Cafeteria plan? How can it help?*

- A. A Section 125 allows employees to pay for health insurance on a pre-tax basis and is not subject to state and federal FICA withholding taxes.

A Section 125 plan can benefit both the employer and employee, since they both will have lower payroll-related taxes.

Q. *Why should I use a broker?*

- A. Brokers have to be licensed by the state to sell health insurance plans. Also recently brokers have had to pass new certification to sell the new health plans offered through the Commonwealth Connector. Brokers can save time. For example, based on the needs of the employer/employees a broker can easily explain the options that will best fit the group, also brokers will be able to enroll fast and convenient. Most of the time online.

Our systems are designed to run quotes with all major insurance carriers in the state of Massachusetts. Because of modern technology, we can deliver fast friendly service that's efficient and professional.



The mission of the Salem Chamber of Commerce is to make Salem a better place to live, work, and do business.

We are your local spokesperson, community advocate and goodwill ambassador.

The Salem Chamber is the business community's voice on local questions of taxation and legislation, and monitors local and state governmental issues.

Membership increases your credibility because it gives your customers assurance that you are an involved business, working to make your area a better place in which to work and live.

Let us accompany you on your journey through Health Care today!

Call: 978-388-5800 *or*
Email: info@chambersinsuranceservices.com

Affordable Health Plans for your Massachusetts Small or Large Business

Salem Chamber of Commerce
265 Essex Street • Salem, MA 01970

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Even the Smallest or Largest Business Can Afford the Best in Health Coverage

The Salem Chamber of Commerce is pleased to announce a variety of insurance benefits for Members Only.

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Blue Cross Blue Shield

Offers a variety of HMO or PPO plan designs that offer access to a wide network of doctors and hospitals. Also: Blue Cross Blue Shield New England or National.

Neighborhood Health Plan

Several HMO options are available. All options offer a large network of participating providers and coverage for inpatient and outpatient hospitalization, office visits, and even certain over-the-counter medications. The Healthy Club Reimbursement plan is a very popular choice.

Tufts Health Plan

Several HMO options and a PPO options is available. All options offer an extensive network of participating providers and coverage for office visits, inpatient hospitalization, day surgery, lab, x-rays, and more. Also HSA and Select Network plans.

Harvard Pilgrim Health Care

Choose from a range of HMO options. All options offer an extensive network of participating providers and coverage for office visits, inpatient hospitalization, day surgery, lab, x-rays, and more. In additions, HPHC Insurance Company offers Health Savings Account (HSA) qualified high deductible PPO health plans that may help members save money.

Fallon Community Health Plan

With over 25 years of experience in Massachusetts, Fallon Community Health Plan offers comprehensive coverage with bonus features, an extensive network of top doctors and medical facilities, and diverse products to meet your needs.

Commonwealth Connector

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Here at the Salem Chamber of Commerce

We strive to offer the highest quality medical, dental, disability, and life plans available for the business community.

Our staff will provide courteous and user friendly services. We are fast, efficient, and sympathetic to the many questions that arise from servicing the business owners that are looking for the best and most competitive plans that are available for their own specific needs.

We are a one-stop-shop that has built in value added for business owners.

Our job is to work with 1-1000+ employees. Helping them understand and enroll in a medical plan. There are many changes and choices that can save both the employer and employee money without losing the quality of health care.

It is our role to educate and assist business owners with the changes and options within major medical health plans, dental, disability, and life insurance.

