



You have another option for **health coverage**



Chamber Benefit Plan (CBP) is a unique self-funded health benefit option offered by The Health Plan in conjunction with The Wheeling Area Chamber of Commerce and affiliated chambers, including the Jefferson County Chamber of Commerce.

1. The Chamber Benefit Plan (CBP) is a self-funded Multiple Employer Welfare Arrangement (MEWA) that is sponsored by The Wheeling Area Chamber of Commerce and administered by THP Insurance Co., Inc. (a subsidiary of The Health Plan.)

The Plan Offers:

2. The plan is backed by THP Insurance Co. with “reinsurance protection” including protection for groups and participants in the event the plan’s trust should not have adequate funding to cover benefits.

3. The plan is governed by trustees who are Wheeling Area Chamber of Commerce members and by-laws that satisfy West Virginia law.

4. The plan is available to WV employer groups with up to 99 eligible employee lives based in West Virginia and members of The Wheeling Area Chamber or an affiliated chamber in WV, including the Jefferson County Chamber of Commerce.

5. The CBP is a medically underwritten plan quoted and sold through West Virginia agents licensed with The Health Plan and THP Insurance Co.

1. A broad range of ten Point of Service benefit product designs including 4 high deductible plans. An HRA can be linked to those qualifying plans.

2. Competitive premium equivalent rates in most cases.

3. Predictable, fixed monthly payments that are composite rated.

4. Protection of being a part of a larger self funded pool of participants under the governance of Chamber Benefit Plan trustees.

5. The Health Plan/THP Insurance Co. network and claims administration.

Your Chamber **Benefits** Stack Up with



Weigle Insurance Agency

Chamber Member Offering Service