



You have another option for **health coverage**



CHAMBER BENEFIT PLAN

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.

- 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 CBP 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.
- The plan is governed by trustees who are Wheeling Area Chamber of Commerce members and by-laws that satisfy West Virginia law.
- The plan is available to West Virginia 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.
- The CBP is a medically underwritten plan that is quoted and sold through West Virginia agents licensed through The Health Plan and THP Insurance Co.

The CBP Offers:

1. A broad range of ten point of service benefit product designs, including four high-deductible plans. An HRA can be linked to qualifying plans.
2. Competitive premium equivalent rates in most cases.
3. Predictable, fixed monthly payments that are composite rated.
4. Protection by being a part of a larger self-funded pool of participants under the governance of Chamber Benefit Plan trustees.
5. Network and claims administration provided by The Health Plan/THP Insurance Co.

Your Chamber **Benefits** Stack Up with

