



GREATER AKRON CHAMBER

**The Greater Akron Regional Chamber Membership Program
Memorandum of Agreement- Exclusive offer for Chamber Health Benefits Plan
MEWA (MEWA) participants only.**

Objective of Agreement

The goal of the Greater Akron Regional Chamber Membership Program is to offer an approach to work closely with your organization to provide a greater level of support and connectivity for our region's smaller businesses (fifty or fewer employees) and make available more benefits and more access at a lower cost to their businesses.

With thousands of small business owners in the Greater Akron Region and dozens of local chambers working to support their community's business success, we believe that we can provide an option to local and regional chamber members to connect through what we are calling the Greater Akron Regional Chamber Membership Program for the purpose of adding additional member benefit options for its members participating in the MEWA PLAN, with GAC and SummaCare. This option will be available to your members based on the criteria and approach outlined below.

How does the Regional Chamber Membership program work?

1. This new membership offering makes it possible for members of a local affiliate chamber with fifty or fewer employees to simply pay an upgrade fee of \$100 above their current local membership to become a regional chamber member of the Greater Akron Chamber, that are participating the MEWA Plan.
2. This fee will be billed and collected by the Greater Akron Chamber. Those members who choose to participate in the MEWA will be instructed to complete an online application on the Greater Akron Chamber website. At the bottom of the application, under "where did you hear about us" they should type in the local chamber name. We will reach out to the local chamber and verify membership and then send the company representative on the application a link to pay the \$100 fee by email. Once payment is received, we will notify the company, SummaCare and the local chamber.
3. The Greater Akron Chamber will bill the Regional Chamber Members the \$100 fee based on the renewal month of the membership. We will send the local Chamber partners and excel spreadsheet with their members who received bills, to verify that they are still members of the Local chamber. We can send a past due list to the chamber 60 days later if there are members who are past due. THE INVOICE for \$100 will indicate this is the MEWA portion of the Regional Chamber dues, and that they also need to pay the local chamber dues in order to participate in the program.
4. Our goal will be to sync their regional membership date with the local chamber renewal date. We can discuss the best way to do this with your organization based on your unique circumstances

and renewal processes. We will work to achieve best outcomes for the member and local chamber in this process to make this regional membership simple and easy to administer.

5. **Membership in the Greater Akron Chamber is required to be eligible for participation in the Chamber Health Benefits Plan MEWA (MEWA).** Regional Chamber Membership will satisfy that requirement. Business owners and employees wishing to participate in the MEWA will go through medical underwriting to determine rates and medical eligibility. If offered a rate to participate in the Chamber Health Benefits Plan, your local chamber members will need to pay their regional chamber membership dues receive a Greater Akron Chamber membership number to qualify for the plan.
6. **The Greater Akron Chamber will never solicit your member to drop their local membership.** Our goal is to build stronger partnerships and stronger communities, and we believe that membership in the local chamber and the Greater Akron Chamber should never be an “either or” decision. We are seeking a partnership approach. We know, however, that these are decisions our companies will make for themselves. However, we will do everything we can to discourage them from dropping support for their local chamber.

Expectations and Responsibilities of Local Chambers

- Provide information about the program to your members at least two times per year in your regular newsletter or email communications. Those communications should be reviewed by the Greater Akron Chamber which will provide sample content.
- Manage the annual renewal of the members in the program.
- Participate in reasonable promotion of the MEWA to your members.

Expectations and Responsibilities of the Greater Akron Chamber

- The Greater Akron Chamber will not solicit local chamber members to discontinue their membership with their local chamber.
- The Greater Akron Chamber will promote the Regional Membership Plan to MEWA participants and make referrals as appropriate for members interested in connecting with their local chamber.
- The Greater Akron Chamber will provide regular communication updates to local chamber partners on programs, products and services for which there may be cooperative opportunities and for which coordination and awareness will be important for the benefit of both organizations.

No Forum Shopping

Our goal with this program is to support the work of our local chambers and the work they do to drive growth and success in their communities. To qualify for the Regional Chamber Membership, a company must be a member of the local chamber that serves the geography in which their business is located. For example, we will not allow a Twinsburg company to join as a regional chamber member through another local chamber in which they do not have an invested presence.

We know this will get tricky for companies with multiple locations, but we assume that we will all approach these unique situations in a reasonable way. What we do not want to happen is to create a race to the bottom for the cheapest dues in the region. We will address concerns in this area as they arise and

communicate appropriately. We will publish a full list of regional members upon request by any chamber and at least quarterly for review by anyone with an interest. We believe this transparency will help us all manage these issues.

Specific MEWA Related Questions

Are members guaranteed access to the Chamber Health Benefits Plan MEWA when they join? No. The MEWA requires medical underwriting, and there are also eligibility requirements included in the plan agreement. The company has to both qualify for the plan and become a member of the Greater Akron Chamber through its regular or Regional Chamber Membership options to be eligible.

Do companies need to join the chamber prior to getting a quote? No. Their broker will be happy to provide a quote for the MEWA without qualifying membership. Once the company decides the MEWA is the right option for their company, they can activate chamber membership to enroll in the plan. While there is often a temptation to “sell the membership first”, this creates significant brand and administrative issues if the company is denied MEWA enrollment due to eligibility or medical underwriting reasons.

Besides membership, are there any other costs for participation in the MEWA? In addition to membership costs and their health benefit cost or premium equivalent rate, members will also be responsible for a \$6 per employee per month administrative fee for participation in the MEWA. This charge is only levied for enrolled employees in the health benefit plan and will be assessed each month on the health insurance bill. These costs will be utilized for reimbursement of startup expenses for the MEWA and for ongoing administration of the benefit for members.

Where do I get more information about the MEWA? Details are on our website at www.greaterakronchamber.org/mewa.

Term and Termination

The Greater Akron Chamber is committing to a three-year term in this agreement. In order to provide stability for our members, we are asking local chambers to commit to this program for a similar three-year term with the understanding that, if desired, we are willing to terminate the program for the local chamber at their request at the end of any program year during the term. That termination is subject to the agreement by the chamber to allow continued participation of members through the term of the MEWA.

In order to terminate, prior to contract end date, we would simply request participation by the chamber in a clear communication with members about the termination of the program and the specific process we will provide to ensure a transition for participating members to a status that will allow them to continue benefits subsequent to termination of the program, if they choose to do so. This contract does not automatically renew.

