

ASSOCIATION HEALTH PLANS ARE BACK

On June 19, 2018 the Department of Labor released details on the return of **Association Health Plans (AHPs)**. Pam Kelly, Chamber President recently sat down with Ray Keough and Brian McLaughlin executives with insurance broker, **My Benefit Advisor (MBA)** to learn more.

PK: What is an AHP?

MBA: An AHP is an insurance program that chamber members can purchase through an administrator or broker that offers discounted premiums.



PK: How does it work?

MBA: By allowing members to band together with multiple employers, purchasing will create better prices. The insurance carrier will be looking at the experience of the full group rather than an individual employer.

PK: The Chamber will have an AHP. What will be required to access the plan?

MBA: A business must be a member of The Chamber and continue to remain in good standing in order to qualify for association plan pricing.

PK: AHPs were available in the past; how does this new ruling compare?

MBA: The new AHPs are very similar to those that had been offered previously. However, with the added benefit that now by including all employees in a large group insurance, it does not need to fit into the platinum, gold, silver or bronze model as required by the ACA. Over time the benefits offered can be tailored for chamber members.

PK: When will members have access to the plans?

MBA: The ruling indicates that the plans may be rolled out on September 1 on a national level, although it is expected that locally it will be more likely October 1 to ensure the plans are fitting for members.

PK: How do the AHPs compare to what is required through the Affordable Care Act (ACA) plans?

MBA: Dependents up to age 26 will continue to be included and coverage cannot be denied or higher premiums charged because of pre-existing conditions, which was actually included prior to the ACA.

PK: Will all businesses be able to participate in an AHP?

MBA: The AHPs are designed for sole proprietors (and their families) up to 100 employees. The ACA currently requires that an employer is defined as the owner and at least one other employee in order to qualify for current plans. The AHPs will provide the greatest savings to the sole proprietors and 1099s as they must now purchase on the ACA marketplace. Nonprofit organizations also qualify and should take a look at the programs available.

PK: What savings would an employer expect to see through the AHP?

MBA: Based on what is being shared by the insurance companies a chamber member can expect to see a 10-15% savings in their premiums with the same or very similar plans that are currently offered.

PK: What if the employer's plan does not expire until the end of the year or later, should they still look to consider the AHP?

MBA: Yes, a business can make a decision to switch plans ahead of their renewal date, if the pricing is beneficial, depending on what is currently in place taking into consideration premiums and deductibles.

For more information contact The Chamber by emailing info@chambergmc.org.

My Benefit Advisor, a division of USI is an employee benefits consulting firm. It is one of the top 10 national insurance broker with over \$2billion in revenue.



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PROSPECTOR

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A MESSAGE FROM THE PRESIDENT’S DESK



The greatness of a community is most accurately measured by the compassionate actions of its members.
-Coretta Scott Key

I would like to take this opportunity to thank our members and the business community for their outpouring of support for the Community Health & Youth Foundation (CHYF). This spring over 100 volunteers took the time to spread the gift of literacy to second grade students through the Foundation’s Reading Day program. The Broad Street Rerun, organized by The Physical Therapy & Wellness Institute, engaged businesses to sponsor, volunteer and run the 5 mile race. Through their efforts the CHYF was able to provide 12 high school students scholarships to attend a week at PFEW. Currently underway is a collaboration with the North Penn School District to ensure that all students have the supplies needed to start school. The Chamber through its members is continuing to build a strong business community and we appreciate all that you do to make this region a great place to live, work and raise a family.

Best,
Pam

CHAMBER STAFF

Kim Nguyen, Vice President, Member Services

Sara Baumgardner, Communications Coordinator

Wendy Custer, Member Relations Manager

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Carol Schultz, Events Coordinator

THANK YOU TO OUR ANNUAL SPONSORS



2018 BUSINESS EXPO



BIZ EXPO 2018

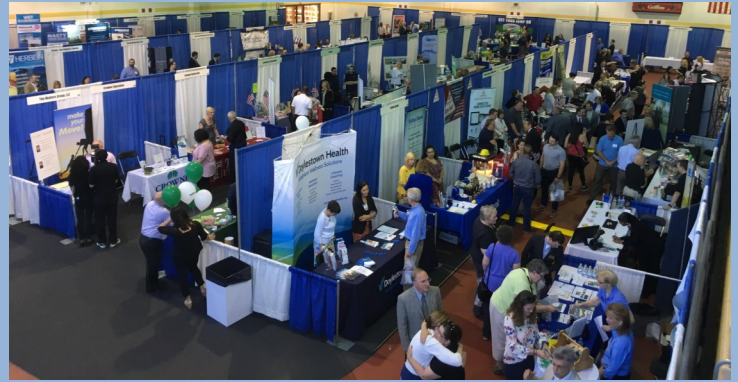
BUILDING A STRONG BUSINESS COMMUNITY



MYBENEFIT
ADVISOR



The annual Chamber Business Expo was held on June 14 at Gwynedd Mercy University.



Keynote speaker & author, Wayne Kimmel, SeventySix Capital, spoke to 100+ guests on how to turn a small business from idea to reality. Pictured with Wayne are Chamber President, Pam Kelly, and luncheon sponsor, Jeremy Neely, VP Northeast Region, Acts Retirement-Life Communities.



The best way to build a strong business community is through The Chamber. Just ask *Business Connectors* Facilitator, Kirk Walters, The Walters Group, LLC., Chamber Ambassador, Tom Rolon, Printworks & Co., Inc., and *Business Connectors* Facilitator/Community Health & Youth Foundation Board Member, Rob Morrin, Crowne Education.

UPCOMING EVENTS: *Register Today!*

CHAMBER TAILGATE PARTY

Tuesday, August 21
5:30—7:30 p.m.

Blueprint Brewing Co.

1571 Gehman Road, Harleysville
\$25 Members | \$40 Guests



2018 Community
Health & Wellness Fair
Enriching the Lives of Your Family



Saturday, August 25

10:00 a.m.—2:00 p.m.

Railroad Plaza, Lansdale

FREE COMMUNITY EVENT

Family-friendly event focusing on health for all ages. Giveaways, raffles, food samples, health screenings, and more.

CHAMBER GOLF OUTING

Thursday, September 20
11:00 a.m.—8:00 p.m.

Lederach Golf Club

Harleysville
\$150/Golfer



Executive networking on the course with colleagues, Chamber members and local heroes.

Enjoy a night of networking, great food and beverages! Hosted by The Chamber's Board Chair, this reception includes a cooking competition, games and more.

MEMBER NEWS



[Ambiance Design](#) hired two new staff members, Laura Lodini as Design Consultant, and Denise McCracken as Showroom Manager.

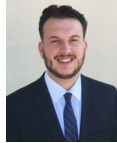
[American Heritage Credit Union](#) was named the top credit union in PA in a recent study by *Forbes* and the market research firm Statista.

[Baum, Smith & Clemens, LLP](#) has selected the annual Travis Bechtel Scholarship winner. The scholarship is awarded to a graduating senior of **Dock Mennonite Academy** for excellence in academics, sports and business.

[Covenant Bank](#) announced the appointment of three new Directors to the Covenant Financial, Inc. and Covenant Bank Boards: Carolina Cabrera DiGiorgio, William K. Poole, and Carl E. White Jr.



[Dunlap & Associates, P.C.](#) announced that Shane Kraynik has joined the firm as a Staff Accountant in the Accounting Services department.



[Hamburg, Rubin, Mullin, Maxwell & Lupin](#) announced that Steven H. Lupin has been named a Senior Fellow of the Litigation Counsel of America, and William G. Roark was named one of *The Legal Intelligencer's* 2018 Lawyers on the Fast Track.



[Law Offices of Jennifer J. Riley](#) announced that Attorney Jennifer J. Riley has been selected and named as a 2018 Rising Star by *Pennsylvania Super Lawyers Magazine*, and as published in *Philadelphia Magazine*.

[Merck Sharp & Dohme Federal Credit Union's](#) charitable organization, the New Britain Charitable Foundation, raised \$13,000 at their 20th Annual Charity Golf Outing. Funds were donated to Bridge of Hope BuxMont.



[Montgomery Township](#) has been honored with a rare distinction, earning the *Sustainable Pennsylvania Community Certification's* highest level, gold, for meeting high standards across 131 different policies and practices.

[Moyer Indoor | Outdoor](#) 24th Annual 5K Run, Fitness Walk and Kids' Fun Run drew over 600 participants from Souderton and the surrounding areas. Each year, proceeds benefit Moyer's 5K Cross Country Scholarships.



[QNB Bank](#) has appointed John Ventura as the Community Reinvestment Act (CRA) Officer. In addition to his current responsibilities as Vice President of Retail Lending, he will have supplementary responsibilities for the Bank's Community Reinvestment and Fair Lending activities.

[Sebastian Riding Associates](#) hosted the Phoenixville School District Elementary English Learners for a fun day of vocabulary learning.



[Univest Bank and Trust Co.](#) educated 5,406 students through its financial literacy initiatives during the 2017-2018 academic year. Two dozen employees visited more than 15 local schools and youth organizations to teach age-appropriate lessons about saving money and making smart financial choices.



**Send your news update to
info@chambergmc.org!**



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CHAPTER NEWS



The Colonial Business Association (CBA) is a re-organization of the Whitemarsh Business Association, covering the areas of Conshohocken, Whitemarsh Township and Plymouth Township. The organization holds bi-monthly luncheon meetings, and is our newest Chapter Member.

Look for future ways to connect with CBA members!



PIKE FEST

Lower Gwynedd Township
September 15, 2018

10:00 a.m.—4:00 p.m.

A community event showcasing businesses in the Lower Gwynedd Township.



Annual Pike Fest 5K
8:00 a.m.

Families, strollers, dogs on leash and all ages welcome.

www.pretzelcitysports.com/calendar_event/pike-fest-5k



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Friday, Sept. 21
6:00—9:00 PM
Skipack Village

Shop, Dine, Discover
Includes beverages, appetizers and varied specials.

This month's theme:
Wellness

RECENT EVENTS



Great connections were made at *NetNow* at **McCaffrey's Food Markets** in Blue Bell, and we got to hear from the non-profit of the month, **Garden of Health Food Bank**.



Young Professionals Network, sponsored by **DeSales University MBA**, met at **Iron Hill Brewery & Restaurant**.



We joined The Hatfield Chamber of Commerce for an evening of Networking at EDS TV.



Chamber staff and Ambassadors helped to welcome new members at the *Maximize Your Membership* lunch sponsored by **Elm Terrace Gardens**.



Community Health & Youth Foundation

An Affiliate of The Chamber of Commerce
for Greater Montgomery County

Proceeds from the 2018 *Broad Street ReRun* were presented to the Community Health & Youth Foundation (CHYF) in support of scholarships for high school students to attend **Pennsylvania Free Enterprise Week**. The race was organized by **The Physical Therapy & Wellness Institute (PTW)**. Lindsey Earnest, PTW Business Manager, recently presented a generous gift to CHYF board chair, April Donahue, **QNB Bank** along with several Foundation board members.



CONGRATULATIONS

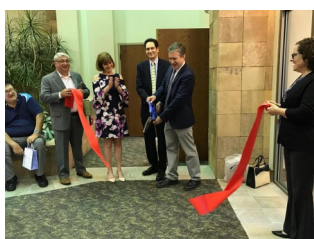


IT Force, LLC recently opened its new location at the Lansdale Business Center.

Vault Storage Co. is now open in North Wales, across the street from The Chamber.



East Penn Dermatology celebrated the opening of its new location in North Wales with a ribbon cutting presented by The Chamber.



MILESTONE CELEBRATIONS



Thank you to **Clemens Food Group** for 40 years of support. Pictured for the presentation with Pam Kelly, is John Reininger, Chief Relationship Officer, Clemens Family Corporation and Christine Monte, HR Director, Clemens Food Group.

Thank you to **Acts Retirement--Life Communities** and VP Northeast Region, Jeremy Neely, for 20 years of supporting The Chamber.



Congratulations to the **North Wales Area Library** and Librarian, Jayne Blackledge, for reaching the 10 year milestone as a member.



Congratulations to **Sebastian Riding Associates** and Executive Director, Chris Hanebury, for 5 years of membership with The Chamber.



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WELCOME NEW MEMBERS

1847Financial Timothy Hall 1847financial.com	Ground Luminosity Eastern Wellness Center Curran Latchford groundluminosity.com	Siegel Financial Group Bernard Siegel siegelg.com
Brewer Eye Associates, Inc. Gretchen Brewer stores.pearlevision.com/21054406/doylestown-pa-merc-square-73-old-dublin-pike/?cid=Yext_21054406/	Harris Investigations, LLC Michele Harris harrisinvestigations.net	The Spiced Peach Chef Personal Chef Services* Peggy Gilbey McMackin spicedpeachblog.com
CompanyVoice Michael Wasserman companyvoice.com	Keller Williams Realty Group—Vickie Landis Team Shelby Miller nextkeymove.com	thryv Megan Schmidt thryv.com
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Delaware Valley Family Business Center Sally Derstine dvfbc.com	Mortgage Network, Inc. David Heins mortgagenetwork.com/david-heins	Warme Sauna Studio Janice Heron warmesaunastudio.com
Delaware Valley University Katherine Martucci delval.edu	Progressions Companies, Inc. Tomekhia Vega malverninstitute.com	What's Bugging You? Pest Services Stephen Sagrestano whatsbuggingyoupestservices.com
Fairlie & Lippy, P.C. Steven Fairlie fairlielaw.net	Ripples in the Pond Productions John Mullany ripplesinthepondllc.com	
Functional Health Center Nicole Schillinger functionalhealthcenter.com	Sharma Associates, Inc. Hans Sharma sharmah.com	

WELCOME BACK

Staples - North Wales* Beata Combs staples.com
Whole Body Yoga Studio Patty Ferry wholebodyyogastudio.com

RENEWALS & ANNIVERSARIES

30 years

Harleysville*
SINCE 1915 BANK

25 years



Robert E. Desmond, M.D.



20 years



5 years



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*Indicates Centennial Member

