

Health Insurance

The S.T.H.H.A. offers members(Drivers,Trainers,Grooms) the opportunity to purchase a Health Insurance Plan through our horsemen association. The Health Insurance is provided through MVP Health Care and offers two options to choose from, a Platinum and a Gold option. Both options offer no deductible, Out of Pocket Annual Maximums, Primary Care and Specialist Copays as well as copays for Inpatient, Emergency Room,Urgent care,Chiropractic visit. Prescription Coverage is also available through either option.

Requirement: In order to be a part of the S.T.H.H.A. Health Insurance , Drivers and Trainers must make a minimum of 2 starts in the months of May and September, and 4 starts in the months of June, July and August. Additionally, insured Drivers and Trainers must make at least 60%* of their starts at Tioga Downs during the time the Tioga Downs Racing Season is in progress.

* - starts as verified by USTA statistics

Monthly Health Care Premiums are as follows:

	Platinum	Gold
Member	\$319	\$271
Two Person(Member plus 1)	\$698	\$672
Member plus Child(ren)	\$584	\$503
Family	\$1020	\$884

* Rates subject to change in September of the calendar year.

Invoices for the members on our Health Insurance program are mailed between the 25th and 28th of each month for the following months insurance. Your premium payment(payable to S.T.H.H.A.) is due upon receipt but should be received by the S.T.H.H.A. no later than the 10th of the month following the invoice. Late payment could result in your Health Insurance being cancelled.

For additional information, please contact Guy Howard at 607-765-7168