



Renewal/Open Enrollment Information

- **All CBIA Health Connections employers must be certified to participate in the program.** If a company does not meet CBIA Health Connections certification requirements, they will be notified that their company is no longer eligible to participate in the program. Refer to the Eligibility Guidelines document for details.
- **Employers are required to provide an annual Open Enrollment period** for their employees and any individuals on continuation (unless CBIA administers their company's COBRA). During this time, dependents may be added and employees may change their health plan or benefit level. In addition, employees who have previously waived medical or dental coverage may now join the plan. Open Enrollment changes will become effective on the company's renewal date.
 - It is the company's obligation to notify employees of the Open Enrollment period. This is the only time employees can enroll themselves or their dependents in the absence of a qualifying event.
 - The employer should provide all necessary forms to employees for Open Enrollment including enrollment brochures, renewal rates, Enrollment/Change Forms (including the Disclosure of Medical Loss Ratios), Family Health Statements, and provider directories. *To request additional supplies, visit cbia.com/insurance and complete an online Supply Request Form or fax one to us at 860-278-0883.*
- **To change a group from Health Connections to HC2** the following forms are needed:
 - A new Participation Agreement or a letter from the employer requesting the change
 - Enrollment form or waiver form for all employees
 - A Family Health Statement for any employee who is changing carriers, adding medical coverage, or adding dependents.
- In addition to an Enrollment Form, **a Family Health Statement is required in the following situations:**
 - Employer is adding an employee
 - Employee is switching health plans
 - Employee is adding dependent(s)

If a Family Health Statement is not submitted with the Enrollment Form for any of the situations noted above, the change requested will not be processed. If an employee wishes to change plan of benefits and remain with the same insurance company, *only* an Enrollment/Change Form is required.

- In addition to an Enrollment Form, **a Hartford PHA form is required when an employee is adding Life, Supplemental Life, STD or LTD** coverage if they initially waived. (for underwriting purposes) If a PHA is not submitted with the Enrollment Form, the change requested will not be processed.
- **All open enrollment materials should be submitted to CBIA in a timely manner.** If a group does not want to make any changes, they do not need to do anything. CBIA will renew each employee with his or her current elections.