



## **Enrollment Checklist for 51+ New Cases (51-100 employees)**

The following items must be submitted at least 45 days prior to the requested effective date in order for a new case to be processed.

- \_\_\_ 1. CBIA Health Connections Participation Agreement
- \_\_\_ 2. CBIA Membership Application
- \_\_\_ 3. Employee enrollment applications or waiver forms (for all eligible employees)
- \_\_\_ 4. Dues check — CBIA Membership dues. See the dues chart on the back of the membership application to determine your annual dues amount.
- \_\_\_ 5. UC5A
- \_\_\_ 6. Premium binder check — to reflect estimated first month's premium.  
Any adjustments to balance will be determined once case is set up with actual enrollment.

\*\* Groups with more than 50 employees do NOT need to complete individual Family Health Statements.

**Underwriting approval is always required.  
Final rates are subject to approval by health plans.**

# CBIA

*Connecticut* **Business & Industry Association**

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## **New Business Eligibility Requirements for 51+ (51-100 employees)**

When writing a CBIA Health Connections 51+ case, be sure to review the Eligibility Guidelines and Underwriting Guidelines to ensure the new-business installation runs smoothly. The deadline for new business is 45 days prior to the effective date. Contact your Agent Service Representative if you have any questions.

**To be eligible for the 51+ product in CBIA Health Connections, an employer group must meet the following requirements:**

- The employer must be Connecticut-based, having 51-100 eligible employees.
- A minimum of 75% of eligible employees must participate in all lines of coverage offered. However, this figure excludes those employees with spousal waivers.
- No more than 10% of enrollees can be COBRA continuants.
- The employer must contribute a minimum of 50% of the lowest-cost option for an employee's specific age and enrollment tier.
- An employee must work or reside in the HMO or Point-of-Service network/service area to participate in one of those options.
- A minimum of 50% of employees enrolled must reside in Connecticut.

**To be considered an eligible employee, the following requirements must be met. An employee must:**

- be a permanent, full-time employee. Full-time is defined as working a 30-hour regularly scheduled work week. An eligible employee includes COBRA continuants.

**An eligible dependent is defined as follows:**

- Spouse
- Any unmarried child (recognized natural child, adopted child or stepchild) who is economically dependent upon the employee and lives with the employee in a regular child-parent relationship. A child is considered to be a dependent at birth or when the employee legally adopts or retains physical custody of the child to be adopted.
- A stepchild is considered to be a dependent when the employee marries the natural or adopted stepchild's parent.

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