

EMPLOYER PARTICIPATION AGREEMENT

Company Name		Company Phone Number ()	
		Company Fax Number ()	
Address (Street)	P.O. Box	City, State ZIP Code	
Benefits Administrator	Benefits Administrator E-mail Address	Taxpayer Identification Number:	
Employer Contribution Percentage Medical _____% Life _____% Dental _____% LTD _____% STD _____%	Effective date of Coverage (Subject to Approval by CBIA Health Connections)	SIC Code	Eligibility period: Coverage begins first of the month following _____ days of employment
Current Medical Carrier: _____	Date of policy termination: _____		
Current Dental Carrier: _____	Date of policy termination: _____	(Attach proof of prior dental coverage)	

<p>1 PLAN OF BENEFITS. See marketing materials for benefit options available by group size. (check one for each coverage you are applying for)</p> <p>Medical Insurance</p> <p><input type="checkbox"/> HC2</p> <p>Life Insurance (Attach a copy of quote):</p> <p><input type="checkbox"/> Flat amount \$ _____</p> <p><input type="checkbox"/> _____ times salary to max. amt: \$ _____</p> <p><input type="checkbox"/> Other: _____</p> <p>Reduction: 35% at age 65; 50% of original amount at age 70</p> <p><input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> Supplemental Life Insurance</p> <p>Note: Retirees are not eligible for supplemental life insurance</p> <p>Reduction: 35% at age 65; 50% of original amount at age 70</p>	<p>2 Additional Services</p> <p><input type="checkbox"/> COBRA/State Continuation Administration</p> <p><input type="checkbox"/> HRA Administration</p> <p><input type="checkbox"/> Wellness Program</p> <p><i>Separate forms are required for the set-up of each of these services.</i></p> <p>Long-term Disability (Attach a copy of quote):</p> <p><input type="checkbox"/> 90-day elim. period <input type="checkbox"/> 180-day elim. period</p> <p><input type="checkbox"/> 50% <input type="checkbox"/> 60% <input type="checkbox"/> 66-2/3% to max of: \$ _____</p> <p><input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> I choose to waive CBIA W2 tax reporting services for disability. I understand The Hartford will NOT provide W2 forms for tax purposes to my employees who have disability claims.</p> <p>Short-term Disability (Attach a copy of quote):</p> <p><input type="checkbox"/> _____ %</p> <p><input type="checkbox"/> 1-8-13 <input type="checkbox"/> 1-8-26</p> <p><input type="checkbox"/> 8-8-13 <input type="checkbox"/> 8-8-26 max. amount: \$ _____</p> <p><input type="checkbox"/> Other: _____</p>
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3 RETIRED EMPLOYEES—A retired employee is defined as a former employee retired by your company who receives retirement income as a result of service with your company and was employed by your company for a minimum of 10 years.

Are you selecting retiree coverage: Yes No

Check the retiree group you are selecting coverage for: Existing and future retired employees Existing only Future only

Check all the retiree coverages you are applying for: Health Dental Life (AD&D Discontinued at Retirement)

4 PARTICIPATION QUALIFICATIONS

The undersigned employer attests that it meets all the following Participation Qualifications:

- The undersigned employer is, or will become, a member in good standing of the Connecticut Business & Industry Association (CBIA).
- A minimum of 50% of the Eligible Employees enrolling in the Program work in Connecticut.
- The undersigned employer employs a minimum of 3 Eligible Employees and not more than 100 Eligible Employees, and is enrolling a minimum of 3 active Eligible Employees to participate in medical coverage if it elects to offer medical coverage.
- At least 75% of the undersigned employer's Eligible Employees are enrolling in the Program, unless the undersigned employer contributes 100% of the Eligible Employees' premium, in which case 100% of the Eligible Employees are enrolling in the Program.
- Not more than 10% of the Eligible Employees enrolling in the Program are retirees.
- The signing officer of the undersigned employer is located in Connecticut.
- The undersigned employer is domiciled in Connecticut.
- One hundred percent (100%) of the Eligible Employees enrolling in the Program are covered by Workers' Compensation insurance, except those Eligible Employees who are not legally required to be covered by Workers' Compensation insurance.
- The employer will contribute an amount equal to at least fifty percent (50%) of the lowest monthly employee-only medical rate.

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AGENT USE ONLY

5 I designate Agent of Record as: Agency

Address (Street) Address (City, State, ZIP Code)

6 Commissions payable to:

Address (if different from above) Telephone

Tax Identification number (if commissions are being paid to the agency) Social Security Number (if commissions are being paid to the agent)

7 CONNECTICUT SMALL EMPLOYER HEALTH INSURANCE VERIFICATION (For employers with 50 or fewer eligible employees)

In order to comply with Connecticut Public Act 90-134 effective 5/1/91, we must have current and accurate information concerning your company and your employees and their dependents.

Company Information

How long in business _____
Current Medical Carrier _____ Number of years with current carrier _____
If not currently covered, how long have you been without coverage? _____
Company's State Unemployment Compensation Number _____
Is your company part of or affiliated with another company or eligible to file a combined tax return under Chapter 208? Yes No
If yes, name of affiliated company: _____ # of employees at affiliated company: _____
Does your company have more than one location? Yes No If yes, how many locations are there? _____
Where are the offices and/or facilities located: _____

Employee Information

During the preceding 12 months:
• Number of employees, including full-time, part-time and seasonal employees: _____
• Number of full-time who worked a minimum of 30 hours per week: _____
• Number of retired employees covered under your medical plan: _____
As of today:
• Number of individuals on COBRA/continuation: _____
• Number of employees not actively at work (excluding vacations): _____
• Number of full-time employees who work in Connecticut: _____

8 AUTHORIZATIONS AND ATTESTATIONS

In consideration of the promises and mutual covenants herein contained and other good and valuable consideration, the sufficiency of which is hereby acknowledged, it is mutually covenanted and agreed by and between the parties as follows:
The undersigned employer hereby covenants that it meets the Participation Qualifications set forth in Section 5 of this Agreement. If accepted as a participating employer in the CBIA Health Connections Program (Program), it agrees to be bound by all provisions and amendments of applicable participating carriers' Group Service Agreements and the CBIA Health Connections Employer Administration Manual. It acknowledges that it is the plan administrator for its employees health benefit plan and that it is responsible for complying with applicable provisions of federal ERISA, COBRA, and HIPAA laws.
The undersigned employer agrees to pay monthly premiums to CBIA Service Corporation in advance, along with any applicable fees, for coverage provided by carriers who participate in the CBIA Health Connections program (Participating Carriers). It understands that CBIA Service Corporation accepts premium payments as an agent of Participating Carriers and that CBIA Service Corporation is not an insurer or carrier and is not liable for payment of benefits.
The undersigned employer agrees to give a minimum 15-days advance written notification to CBIA Service Corporation if it wants to cancel any coverages. Otherwise, it will be liable for the premium until the termination of its participation in the Program.
Should any information furnished by the Owner/Officer/Employee of the undersigned employer be a misrepresentation or fraudulent, CBIA Service Corporation may rescind enrollment for coverage(s) back to the date of this Agreement.
I hereby attest to the accuracy and truthfulness of the information provided, and I agree to comply with the above provisions.

Owner/Officer of the company print name Witness (Agent) print name
Owner/Officer signature Witness (Agent) signature
Date Date
Owner/Officer e-mail address

CBIA Service Corporation accepts the undersigned employer as a Participating Employer in the Program. It agrees to enroll designated Eligible Employees and Dependents for coverage(s), and to forward premium received for coverage(s) to designated Participating Carriers.

Authorized CBIA Service Corporation signature Date