

Eligibility Guidelines

When writing or renewing a CBIA Health Connections case, be sure to review the Eligibility Guidelines listed below and the Enrollment Checklist (see reverse) to ensure the new business installation and renewal runs smoothly. The deadline for new business is the 15th of the month prior to the effective date. Contact your CBIA Account Manager if you have any questions.

As an employer, to be eligible for the CBIA Health Connections 3-50 program, you must:

- Qualify as a “Connecticut Small Employer” as set forth in the Connecticut Small Group Reform Act, Public Act 90-134 which is defined as follows:

A small employer is one who has 50 or fewer employees employed on at least 50% of the business days during the preceding year, the majority of whom work in Connecticut.

- Be or become a Connecticut Business & Industry Association (CBIA) member
- Have 3 to 50 employees
- Have a minimum of three active employees participating in group plan
- Purchase two products if your company has 3 to 9 eligible employees
- Have 75% participation by eligible employees, excluding those with spousal coverage
- Have a maximum of 10% retirees
- Have a minimum of 50% of employees working in Connecticut
- Make a minimum employer contribution of 50% of the lowest cost employee-only rate for each employee, based on gender and age
- Maintain a minimum of a \$10,000 life insurance benefit through the program

To be considered an eligible employee an employee must:

- Be employed by a “Connecticut Small Employer” as set forth in the Connecticut Small Group Reform Act, Public Act 90-134 (for groups with 3-50 employees)
- Be a permanent, full-time employee. Full-time is defined as working a 30-hour or more regularly scheduled work week. This includes owners.

An eligible dependent is defined as follows:

- Spouse
- Any child to age 26 (recognized natural child, adopted child, or stepchild) who is economically dependent upon the employee. A child is considered to be 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.

Enrollment Checklist for groups with 3-50 employees

The following items must be submitted at least 15 days prior to the requested effective date for a new case to be processed.

- 1. CBIA Health Connections Employer Participation Agreement
- 2. CBIA Membership Application
- 3. Employee quarterly earnings report: UC-5A
- 4. Enrollment Statement for owners or employees not appearing on UC-5A
- 5. Binder check. First month's estimated premium on company check stock
- 6. CBIA membership dues check. See the dues chart on the membership application to determine your annual dues amount.
- 7. Enrollment/Change Form*
- 8. Family Health Statement*
- 9. Prior carrier dental bill if group is electing dental
- 10. COBRA/State Continuation Service Agreement and any Takeover Forms (if applicable)

* Each Enrollment/Change Form for groups with 3-50 employees for employees enrolling in medical insurance, must be accompanied by a Family Health Statement or coverage will be denied for that individual.