



Connecticut Public Act 09-46 Insurance Company Medical Loss Ratios for 2009

The medical loss ratio is defined as the ratio of incurred claims to earned premium for the prior calendar year for managed care plans issued in Connecticut and shall otherwise be calculated in accordance with the requirements of Connecticut state law. For calendar year 2009, medical loss ratios for insurance companies that participate in CBIA Health Connections are:

CIGNA HealthCare of CT., Inc.	93.0%
Connecticut General Life Insurance Company	81.2%
ConnectiCare, Inc.	88.9%
ConnectiCare Insurance Company Inc.	96.0%
Health Net of Connecticut, Inc.	86.2%
Health Net Life Insurance Company	88.6%
Oxford Health Plans (CT), Inc.	88.37%
Oxford Health Insurance, Inc.	85.68%
UnitedHealthcare Insurance Company	82.2%

Enrollment Instructions

- Complete all items to avoid delays in processing.
- If you are waiving medical coverage and wish to have life insurance if applicable, please complete all sections including date of birth, Social Security number and sections indicating the amount of life insurance selected, your salary—if life is salary-based, and your beneficiary. Note: If you do not elect Life, STD or LTD at the time you are first eligible, you will be required to go through Evidence of Insurability (EOI).
- If you or one of your dependents is enrolling in our Medicare plan, you must complete this form **and** the Anthem Blue Cross & Blue Shield Enrollment Forms for each employee and dependent. All forms must be completed in full, signed and dated to avoid delays in coverage.
- Your signature and date **and** your employer's signature and date must be on the Enrollment/Change Form.
- Dependents are eligible until reaching age 26. If dependent lives out of state, (s)he must be a full-time student. Verification may be requested by the insurance company.
- For Dental enrollment (section 5), choose one coverage level and one plan. Check with your employer for available dental options.
- For Supplemental Life insurance (section 6), please complete a separate Supplemental Life Insurance Enrollment Form.
- If you reside outside Connecticut and need information on which plans are available, please refer to our Web site at cbia.com/ins and click on Out-of-Area Information. If you need assistance in determining which health plans or benefits are available to you, contact your agent, or contact CBIA at (860) 244-1900.

Thank you for selecting coverage through CBIA Health Connections.