



Complete Your Employee Benefits Package

Affordable Benefits That Help You Attract, Retain, and Support Employees



Benefits That Are Simple to Add. Backed by the Support You Need.



Connecticut employers face growing pressure to offer competitive benefits while managing costs. Employees increasingly expect greater financial protection, expanded coverage options, and support for life's unexpected events, but many employers are challenged to enhance their benefits offerings without significantly increasing costs.

CBIA Health Connections partners with employers to build benefits programs that support their workforce and business goals. Through a suite of voluntary and employer-sponsored ancillary benefits, employers can enhance their offerings with solutions employees value while minimizing administrative burden and complexity.

The Business Problems We Help Solve



Recruiting Challenges

Candidates increasingly evaluate employers based on the quality and breadth of their benefit offerings.



Employee Retention

Workers are more likely to stay with employers that provide meaningful financial protection and family-support benefits.



Rising Out-of-Pocket Healthcare Costs

Many employees struggle with deductibles, copays, and unexpected medical expenses despite having health insurance.



Benefit Budget Constraints

Employers need competitive offerings without significantly increasing employer-paid benefit costs.



Administrative Complexity

Managing multiple vendors, invoices, renewals, and employee questions can create unnecessary administrative burden.

Attract Talent. Retain Employees. Manage Costs.

CBIA Health Connections helps Connecticut employers achieve all three with flexible ancillary benefit solutions backed by local support.

Why Choose CBIA?

- Local Connecticut expertise
- One point of contact
- Flexible coverage options
- Enrollment support
- Additional CBIA business tools and resources





Solutions for Every Workforce

A Better Way to Strengthen Your Benefits Package

The most effective employee benefits strategies help employers attract strong talent, retain valued employees, and manage costs responsibly. CBIA Health Connections supports all three goals through flexible ancillary benefit solutions that employees value and employers can afford.

Benefit Category	Employee Value	Employer Value
Dental Insurance	Helps employees maintain oral health and reduce treatment costs	Highly valued benefit that supports recruitment and retention
Vision Insurance	Affordable eye exams, glasses, and contacts	Low-cost enhancement to benefit package
Accident Insurance	Cash benefits following accidental injuries	Helps employees handle unexpected expenses
Critical Illness Insurance	Lump-sum benefit following serious diagnoses	Supports employee financial wellness
Hospital Indemnity Insurance	Cash benefits for hospital admissions and stays	Complements high-deductible health plans
Disability Insurance	Income protection during illness or injury	Demonstrates commitment to employee security
Life Insurance	Financial protection for families	Core benefit expected by many employees
Identity Theft Protection	Monitoring, recovery support, and expense reimbursement	Modern benefit addressing growing digital risks

AFFORDABLE OPTIONS FOR NEARLY EVERY BUDGET

Examples of monthly employee rates shown in the current portfolio include:

Product	Example Employee Rates
Vision	~\$5-\$6/mo.
Identity Theft Protection	~\$8-\$10/mo. employee-paid
Accident Insurance	~\$6-\$15/mo.*
Hospital Indemnity	~\$11-\$36/mo.*
Dental	Varies by plan
Critical Illness	Varies by age & coverage

*Actual rates vary based on plan selection, coverage level, age, family composition, and employer size.



Scan here to learn more

Schedule a Complimentary Benefits Review

Learn how CBIA Health Connections can help you strengthen your benefits offering with flexible, cost-effective ancillary benefits.

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