cbia health connections

# EMPLOYER PARTICIPATION AGREEMENT

ACA-compliant plans January 2022 and beyond

SMALL GROUP
50 or fewer employees

check one: ❑ New Group ❑ Change Group Number _____

## 1 COMPANY INFORMATION

Company Name

Company Phone Number ( )
Company Fax Number ( )

Address (Street) | P.O. Box | City, State ZIP Code

Benefits Administrator | Benefits Administrator Email Address | Taxpayer Identification Number:

Employer Contribution Toward Group Benefits
Medical _____% Life _____% Dental _____% LTD _____% STD _____%

Effective date of Coverage (Subject to Approval by CBIA Health Connections)

SIC Code

Current Medical Carrier: _____ Date of policy termination: _____

Current Dental Carrier: _____ Date of policy termination: _____ (Attach proof of prior dental coverage)

## 2 ELIGIBILITY

Eligibility period:
Coverage begins first of the month following ❑ 30 ❑ 60 days

Eligibility for coverage:
❑ 30 or more hrs/wk ❑ 20 - 29 hrs/wk; Specify number of hours: _____

## 3 CONNECTICUT SMALL EMPLOYER HEALTH INSURANCE VERIFICATION (For employers with 50 or fewer full-time equivalent employees.)

In order to comply with Connecticut Public Act 90-134, you must qualify as a small employer.

**Information for Current Calendar Year**

- Number of full-time equivalent employees_____
- Number of employees eligible for coverage_____
- Number of COBRA individuals_____
- Number of approved waivers_____
- Number of retirees_____
- Number of employees not actively at work(excluding vacations)_____
- Is your company part of or affiliated with another company AND eligible to file a combined tax return under Chapter 208? ❑ Yes ❑ No
  If yes, name of affiliated company
  _____
  Number of employees at affiliated company_____

**Information for Prior Calendar Year (for CMS/Medicare secondary payer rule)**

- Did your company have 20 or more total employees in all locations for 20 or more calendar weeks of the prior calendar year? ❑ Yes ❑ No
- Did your company have 100 or more total employees (including full time, part time, owners and partners, excluding retirees and COBRA enrollees) in all locations for 50% or more calendar weeks of the prior calendar year? ❑ Yes ❑ No

**Information for Prior Calendar Year (for COBRA/State Continuation)**

- Did your company have 20 or more employees on more than 50 percent of its typical business days in the previous calendar year? ❑ Yes ❑ No
  *When determining your group size, count each full-time employee as one, and each part-time employee as a fraction of a full-time employee, with the fraction equal to the number of hours worked divided by the hours an employee must work to be considered full time.*
- Would you like CBIA to administer your group's continuation? ❑ Yes ❑ No
  If yes, separate form is required.

## 4 BENEFIT ELECTIONS. See marketing materials for benefit options available by group size.

**A copy of the sold proposal for Life and Disability benefits must be signed and attached.**

❑ **Health Connections Medical - ConnectiCare**

❑ Check here to offer CBI plans.*

* The following are ConnectiCare-direct plans, underwritten by ConnectiCare Benefits, Inc. (CBI), and are not part of the CBIA Service Corporation (CBIASC) policy: Passage Gold POS PCP, Choice Silver A POS, Choice Silver B POS, Choice Silver POS HSA, Choice Bronze POS HSA, Choice Bronze POS. These plans may be purchased by Health Connections program participants with aggregated billing and administration.

**HealthEquity HRA/HSA Integrated Accounts**
[indicate your choice(s)]

❑ Employee HSA Accounts ❑ Employee HRA Accounts

❑ Other: please specify _____

If HealthEquity HRA or HSA services are selected, you or your broker must complete the *HealthEquity HRA/HSA Setup form* online.

❑ **Group Basic Life**

❑ **Supplemental Life**
(2 to 9 eligible employees)

❑ **Voluntary Life**
(10+ eligible employees)

❑ **Voluntary Dependent Life**
(10+ eligible employees)

❑ **Dental**

❑ Group

❑ Voluntary

❑ **Voluntary Accident & Illness Benefits**

❑ **Voluntary Vision** - select one

❑ 12/12/12

❑ 12/12/24

❑ **Short-term Disability*** select one

❑ Group ❑ Voluntary

❑ **Long-term Disability*** select one

❑ Group ❑ Voluntary

Note: LTD is not available to employees who work fewer than 30 hours per week.

* If electing STD or LTD coverage an original completed Tax Service Agreement must be submitted. Separate Tax Service Agreements are required if electing both STD and LTD coverage.

❑ **Identity Theft Protection**

❑ Employer paid

❑ Gold ❑ Platinum

❑ Employee only ❑ Employee & family

❑ Employee paid

❑ **CBIA COBRA/State Continuation Administration**

Separate form required

**5** **RETIRED EMPLOYEES—**A retired employee is defined as a former employee who is age 65 or older and worked for your company as a full time employee for a minimum of 10 years and was retired by your company. Coverage is not available to retirees under age 65.

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: ❑ Medical ❑ Dental ❑ Group Basic Life (AD&D discontinued at retirement) ❑ Voluntary Dental ❑ Voluntary Vision

Retirees are only eligible for coverage in Medicare plans offered in CBIA Health Connections.

**6** **AGENT INFORMATION**

| I designate Agent of Record as: | Agency |
|---|---|
| Address (Street) | Address (City, State, ZIP Code) |

The undersigned agent attests they are individually, and the applicable commissionable agent, are duly licensed and have the required training and appointments with the appropriate government agency, authority, and carrier(s) to solicit enrollment of qualified employees or former employees of an employer participating in CBIA Health Connections and also specifically into a Medicare Advantage with Prescription Drug "MAPD" Plan. The agent of record represents that he/she is authorized to execute this Agreement on behalf of the commissionable agent.

| 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) |

The undersigned agent of record and/or commissionable agent agrees that commissions shall only be paid to agents of records/commissionable agents that are properly licensed with government authorities and appointed with applicable carrier(s). In the event CBIA Service Corporation is assigned commissions due to lack of proper license/appointment all relevant parties acknowledge and agree the relationship is strictly limited to commission and no advice regarding any product was provided.

| Agent of Record: Print Name | Agent of Record: Signature |
|---|---|

**7** **PARTICIPATION AND CONTRIBUTION GUIDELINES AND OTHER IMPORTANT INFORMATION**

The undersigned employer attests that it meets and will abide by the following participation requirements:

- The undersigned employer is a small employer as defined in Connecticut Public Act 90-134, and is not structured as a sole proprietor.
- The undersigned employer has a place of business in Connecticut.
- The undersigned employer is, or will become, a member of the Connecticut Business & Industry Association (CBIA) and renew membership annually.
- The undersigned employer is a firm, corporation, partnership or association that has been actively engaged in business for at least three (3) consecutive months.
- 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.
- A minimum of 50% of the full-time eligible employees enrolling in the CBIA Health Connections program must work or reside in Connecticut.
- The undersigned employer will contribute an amount equal to at least fifty percent (50%) of the lowest monthly employee-only medical rate for each employee based on age.
- The undersigned employer agrees to provide annual certification of continued adherence to the participation requirements listed here.
- The undersigned employer agrees to give a minimum 15-days advance written notification to CBIA Service Corporation if all or any coverage is to be canceled. Otherwise, it will be liable for the premium until the termination of its participation in the Program.
- The undersigned employer will maintain Basic Group Life insurance through CBIA Health Connections for all medical enrollees.
- The undersigned employer agrees that reinstatement after cancellation for non-payment (including insufficient fund payments) can only occur two (2) times during a rolling twelve (12) month period.
- The undersigned employer must meet a minimum of 75% participation of eligible employees for medical and life. Group dental requires 40% participation of eligible employees. Valid waivers can be excluded from the calculation for medical and dental coverage.
- The undersigned employer must meet a minimum of 100% participation for all coverages that are non-contributory, whereby the employer pays 100% of the premiums.
- The undersigned employer acknowledges that an active full-time eligible employee is an employee who works more than 30 hours per week. Some employers may wish to provide coverage to employees who work 20-29 hours per week (and will be counted toward the 75% participation requirement).
- The undersigned employer employs a minimum of two (2) full-time active eligible employees and not more than 50 full-time equivalent employees.
- The undersigned employer understands that the minimum participation varies by group size and line of coverage, and should be referenced in the CBIA Health Connections Administration Manual which can be accessed at cbia.com on the secure site. If enrollment is less than the minimum required, that line of coverage will not be renewed.
- Employer groups with fewer than 10 eligible employees must offer a minimum of two (2) lines of coverage and have a minimum of two (2) enrolled overall.
- Employer groups with 10 or more eligible employees may offer a minimum of one (1) coverage line, with a minimum of two (2) enrolled overall.

To disenroll individual(s) from an employer/union sponsored Medicare Advantage plan and convert them to Original Medicare, the employer or union must provide the following:

- The employer/union will provide CBIA a timely notice of contract termination or the ineligibility of an individual to participate in the employer or union group sponsored Medicare Advantage plan. Such notice must be prospective, not retroactive.
- The employer/union must provide a prospective notice to its members alerting them of the termination event and of other insurance options available to them through their employer/union.
- Medicare Advantage Notice: The Medicare Advantage organization (or the employer/union, acting on its behalf) must provide prospective notice to the beneficiary that his/her plan enrollment is ending at least 21 calendar days prior to the effective date of the disenrollment. The notice must include information about other individual plan options the beneficiary may choose and how to request enrollment.
- If the employer/union sponsored plan was a Medicare Advantage with Prescription Drug plan, the individual must be advised that the disenrollment action means the individual will not have Medicare drug coverage. Notice must include information about the potential for late-enrollment penalties that may apply in the future.

## 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 Requirements set forth in Section 7 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 Administration Manual. It acknowledges that it is the plan administrator and sponsor 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 or administered by carriers who participate in the Program (Participating Carriers). It understands that CBIA Service Corporation accepts premium payments for insurance coverage 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 acknowledges that coverage will automatically renew unless a notice of termination is provided.

The undersigned employer acknowledges that by their signature and participation in Health Connections they are contracting with ConnectiCare, Inc, its affiliates, subsidiaries and successor corporations (CCI) to provide Medicare Advantage with Prescription Drug "MAPD" coverage to their Medicare Eligible employees or retirees as permitted by the Centers for Medicare and Medicaid Services (CMS) effective on the effective date of coverage set forth in this agreement. The undersigned employer is also agreeing to the terms and conditions contained in the ConnectiCare Medicare Advantage Group Agreement which can be found at cbia.com/medicare.

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

Date

Witness (Agent) signature

Date

Company Name

Street Address

City, State ZIP

Owner/Officer email 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 or applicable charges received for coverage(s) to designated Participating Carriers.

Authorized CBIA Service Corporation signature

Date