

Eligibility Guidelines

SMALL GROUP
**50 or fewer
employees**

With ACA-compliant Medical or Ancillary-Only Business

The following guidelines must be met for acceptance into the program and be maintained throughout the duration of the employer's participation in CBIA Health Connections. If you have any questions, please contact your agent.

To be eligible for CBIA Health Connections, an employer must meet the following guidelines:

- The employer is a small employer as defined in Connecticut Public Act 90-134, and is not structured as a sole proprietor.
- The employer has a place of business in Connecticut.
- The employer is, or will become, a member of the Connecticut Business & Industry Association (CBIA) and renew membership annually.
- The 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 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 employer agrees to provide annual certification of continued adherence to the participation requirements listed here.
- The employer agrees to give a minimum 15-days advance written notification to CBIA Service Corporation if all or any coverage is to be cancelled. Otherwise, it will be liable for the premium until the termination of its participation in the Program.
- The employer will maintain Basic Group Life insurance through CBIA Health Connections for all medical enrollees.
- The 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 employer must meet a minimum of 75% participation of eligible employees for medical, life and group dental if coverages are contributory. Valid waivers can be excluded from the calculation for medical and dental coverage.
- The employer must meet a minimum of 100% participation for all coverages that are non-contributory, whereby the employer pays 100% of the premiums.
- The 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 employer employs a minimum of two (2) full-time active eligible employees and not more than 50 full-time equivalent employees.
- The 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 be considered an eligible employee an employee must meet the following guidelines:

- Be employed by a "Connecticut Small Employer" as set forth in the Connecticut Small Group Reform Act, Public Act 90-134 (for groups with 2-50 full-time equivalent 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 or domestic partner**
- Any child to age 26 (recognized natural child, adopted child, or stepchild). 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.

* Some employers may elect to offer coverage to part-time employees who work 20-29 hours per week. This election requires notification to CBIA and can be made when the group first enrolls or at renewal. Group and Voluntary LTD are not available to employees who work fewer than 30 hours per week.

** For domestic partners, a Domestic Partner Affidavit must be completed by both partners and given to the employer. A copy should be retained by the employee as it may be required at time of claim. See cbia.com for a copy of the affidavit.