

## Eligibility Guidelines

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.

### **As an employer, to be eligible for CBIA Health Connections, you must:**

- Qualify as a Connecticut Employer with more than 50 eligible employees.
- Be or become a Connecticut Business & Industry Association (CBIA) member and renew membership annually.

### **To qualify for the benefits:**

- You must have a minimum of 75% of eligible employees enrolled in Group Life, Group STD, and Group LTD.
- You must have a minimum of 10 eligible employees enrolled in Voluntary Life, Voluntary STD, and Voluntary LTD.

### **For employees to qualify for benefits:**

- Be actively employed by a Connecticut employer with more than 50 eligible employees.
- Be an employee who meets the definition of an eligible employee as defined by the employer on the signed Participation Agreement.

### **For a dependent to qualify for benefits:**

- Coverage for your spouse:  
Be a spouse of the employee. This includes civil unions and domestic partners. 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](http://cbia.com) for a copy of the affidavit.  
  
For Spousal Voluntary Life, amount cannot exceed 50% of the employee-elected amount of voluntary life insurance.
- Coverage for your dependents:  
Be a dependent 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 step-child's parent.