

CIGNA HEALTHCARE OF CONNECTICUT

Small Business Underwriting Guidelines

In order to be considered for group health coverage, we must receive the following:

- Small Business Underwriting Questionnaire/Group Acceptance Form (with signature)
- Employee Census Data
- Copy of recent Premium Statement for current Health Plan
- Most recent copy of Employee Quarterly Earnings Report or Schedule C (Form 1040)
- Membership Application for each employee enrolling
- Family Health Statement for each employee enrolling
- CIGNA Waiver for each employee waiving coverage
- Check payable to CIGNA Healthcare for first months premium

Guidelines/Requirements:

- Guarantee issue coverage for businesses with 1-50 employees.
- Employer must provide documentation indicating the business meets the definition of a Connecticut small business with 50 or less employees.
- A 75% minimum participation requirement applies (Employees with proof of spousal coverage are not included in the 75% requirement).
- Family Health Statement Forms must be completed for all covered employees (The forms must be dated, signed, and all "yes" answers must be explained).
- Employer must submit a copy of the current carrier's bill to provide proof of prior coverage.
- Employer must contribute a minimum of 50% of the single rate.
- New hire waiting period must be at least 30 days.
- The required paperwork must be submitted to CIGNA at least 15 days prior to the effective date.
- Only full-time employees are eligible; working at least 30 hours per week on a regular basis.

Upon review of your application, CIGNA will notify you of your acceptance under The Plan for Small Business. Upon acceptance, the Group Fact Sheet (Contract) will be forwarded for your completion and signature.