



Case/Cert#:

-Please retain a copy for your files



Connecticut Public Act 09-46 Insurance Company Medical Loss Ratios for 2014

The medical loss ratio is defined as the ratio of incurred claims to earned premium for the prior calendar year for managed care plans issued in Connecticut and shall otherwise be calculated in accordance with the requirements of Connecticut state law. For calendar year 2014, medical loss ratios for insurance companies that participate in CBIA Health Connections are:

Aetna Life Insurance Company*	86.4%
ConnectiCare Insurance Company Inc.*	82.6%
Harvard Pilgrim Health Care	N/A
Oxford Health Plans (CT), Inc.**	85.6%
Oxford Health Insurance, Inc.**	80.4%

* 2014 State Medical Loss Ratio

** Small Group 2014 Federal Medical Loss Ratio

Enrollment Instructions

- Complete all items to avoid delays in processing.
- If you or one of your dependents is enrolling in our Medicare plan, you must complete this form **and** the Enrollment Forms for the carrier you are enrolling with, and provide a copy of the Medicare card for each person enrolling. All forms must be completed in full, signed and dated to avoid delays in coverage.
- Your signature and date **and** your employer's signature and date must be on the Enrollment/Change Form.
- Dependents are eligible until reaching age 26.
- For Dental enrollment, choose one coverage level and one plan. Check with your employer for available dental options.
- If you reside outside Connecticut and need information on which plans are available, please refer to our website at cbia.com/ins and click on Out-of-Area Information. If you need assistance in determining which health plans or benefits are available to you, contact your agent, or contact CBIA Customer Service at (860) 525-2242.
- An affidavit may be required at time of claim to verify domestic partner relationship. See cbia.com for a copy of the affidavit.

Thank you for selecting coverage through CBIA Health Connections.