

Listed below are the eligibility requirements to participate in the Insurance Trust.

1. Member firms are eligible to enroll in the group insurance program within the first **60 days** after Exchange/Association membership activation date.
2. After the activation date, a member firm may have an effective participation date upon one of the following:
 - During the first 60 days of meeting Exchange/Association membership eligibility;
 - During the Open Enrollment period, if the Exchange/Association eligibility membership has been met;
 - Within 60 days of no longer being subject to a collective bargaining agreement;
 - Within 60 days of non-renewal with a competitive carrier.
3. Medical – 75% or more of all eligible employees of firms with three (3) or more enrolling subscribers must enroll; 100% of enrollment is required for two (2) person firms. Additionally, firms with 2 or fewer enrolling subscribers have limited plan choices to only 1 carrier and 1 plan option.
4. Dental – Firms with 1-5 enrolling subscribers must have 100% participation. Firms with 6 or more may have 75% participation in dental plan. Dental plans are available on a “stand-alone” basis for all size groups.
5. Vision – When vision is the only plan being offered, 100% of all eligible employees must enroll. In all other cases, vision enrollment must match medical enrollment.
6. Basic Group Life – 100% Employer paid benefit and 100% of all eligible employees must enroll.
7. Optional Group Life – Individual coverage with no group requirements. Requires individual underwriting approval.

All eligible member firms must be in business a minimum of one full calendar quarter and submit a DE-9C, proof of payroll, or other accepted official ownership documents. Wage information is required to determine eligibility of part-time, temporary, or seasonal employees.

Firms that are terminated for non-payment or cancel their medical, dental, vision or life coverage must wait a minimum of 12 months before they can re-enroll with any NBBE Exchange/Association Health Plan and then may do so only during an Open Enrollment period.