

ELIGIBILITY GUIDELINES

ELIGIBLE COMPANIES

To be eligible for coverage a company must:

- Be actively in business
- **Enroll 1-9** eligible employees (owners included)
- **Contribute 50%** of the Individual and **33%** of the Family premium
- Be located in the **TUFTS** service area
- Be a member in good standing of **NBT Inc.**

ELIGIBLE EMPLOYEES

An eligible employee is one who:

- Works at least **30 hours** per week for the employer
- Was hired to work for a period not less than 5 months
- Resides in the **TUFTS** service area

NEW EMPLOYEES

- All future eligible employees can be enrolled within 30 days of hire or within a time frame consistent with company new hire probation policy

WAIVER OF COVERAGE

Full Time employees can be excluded who are:

- Covered by a spouse's or parent's health plan
- Age 65 or over and covered by Medicare
- Living outside the **Tufts** service area

PARTICIPATION REQUIREMENTS

Groups of 1-5

- **100%** of eligible employees must enroll

Groups of 6-9

- **75%** of eligible employees must enroll

PLAN SELECTION

- All employees must select the same plan

EFFECTIVE DATE

- All coverage will be effective on the **1st day of the month**, contingent upon the HMO's enrollment requirements. Enrollment materials should be received by the **25th of the preceding month.**