

Health Connector for Business Policy: Employer Group Termination of Coverage – Voluntary

Policy #: HCB-11	Effective date: 9/1/2019
Category: Enrollment	Date revised: 9/1/2019
Approved by: Andrew Egan	Date reviewed: 9/1/2019

This policy applies to small group health and dental products.

Voluntary Terminations:

An enrolled employer group may, at any time, voluntarily terminate its coverage. To request voluntary termination, the employer group or an individual authorized to act on its behalf, may contact the Customer Service Center by phone or email.

Voluntary terminations cannot be retroactive. The coverage end date for voluntary terminations must always be the last day of a month. A request for termination of coverage can be made up to the last business day of the month prior to the date for which the group is seeking to terminate coverage. The employer group will be responsible for all premiums for all months up to the coverage end date.

Employees may not voluntarily terminate coverage unless they experience a Qualifying Life Event (QLE) as listed in *HCB-4: Mid-Year Life Events*.

Reinstatement:

An employer group that was terminated voluntarily may not be reinstated.

Coverage Alternatives:

Enrolled employees and COBRA qualified beneficiaries of an eligible employer group that has voluntarily terminated coverage may elect to purchase non-group coverage.