



**Section E – Medical Coverage** (Select ONE plan, then select ONE deductible and any optional riders.)

If you want one medical plan for all family members, please select a box below.

You can also select a different medical plan for each family member by using the FamilyElect<sup>SM</sup> option. To do so, refer to the 4-digit medical plan codes in parentheses below and indicate your medical coverage choices in Sections B, C & D on page 1 for each family member.

Anthem Blue Cross and Blue Shield will enroll all eligible family members unless otherwise instructed. If you do not desire this, check the box below.

I, the Applicant, request that Anthem NOT enroll any eligible applicants unless ALL family members qualify.

**BluePreferred** .....  500/5000 (BK84)                       2000/5000 (BK86)                       3000/10,000 (CQ94)  
 1000/5000 (BK85)

**Lumenos HSA** .....  1500/3000/70% (EK49)                       5000/10000/100% (EK64)  
 2500/5000/100% (EK52)

**Lumenos HIA** .....  1500/3000/70% (EK86)                       5000/10000/100% (EL07)  
 2500/5000/100% (EK95)

**Lumenos HIA Plus** .....  5000/10000/100% (EK79)  
 2500/5000/100% (EK67)

**SmartSense** .....  500/GenRx (Z276)                       1500/GenRx (Z278)                       2500/GenRx (Z280)  
 5000/GenRx (Z282)                       7500/GenRx (Z323)  
 500/CompRx (Z284)                       1500/CompRx (Z286)                       2500/CompRx (Z288)  
 5000/CompRx (Z290)                       7500/CompRx (Z329)

**Other** .....  \_\_\_\_\_

Yes, I would like to establish a health savings account in conjunction with the HSA-compatible health plan I selected above. Anthem will provide your information to Anthem's banking partner. (Please fill in your social security number in section B.)

No, I DO NOT want to establish a health savings account in conjunction with the HSA-compatible health plan I selected above.

**Section F – Dental Coverage Selection**

**Anthem Blue Individual PPO Dental Plan** (DE12)

YES, I wish to add dental coverage (at an extra cost per individual). If YES, select coverage type (applies to individuals listed on this application only):

- Applicant
- Spouse or Domestic Partner
- All Children
- Selected Children:

If myself or any listed family members are declined for medical coverage, still enroll **all members selected above**.



**Section G – Anthem Life Insurance Company’s Term Life Insurance**

**Blue Preferred Term Life™**

YES, in addition to my medical coverage, I wish to apply for term life insurance (at an extra cost per individual).

Do you, the applicant, own an existing life policy or annuity contract? .....  Yes  No

**If you answered “Yes” to the above question, inform the agent** with whom you are working (if any), who will provide you an “Important Notice: Replacement of Life Insurance...”

By applying for this proposed life policy, do you intend to replace, discontinue or change any existing life policy? .....  Yes  No

Provide information below. Applicants must meet Anthem Life Insurance Company’s underwriting guidelines to qualify for term life insurance coverage. Applicants under the age of one year are not eligible for life insurance. All term life policies terminate on the month you turn age 65.

Applicants	Coverage Amount (select one)	Beneficiary**	Relationship	Birthday (mm/dd/yyyy)	Beneficiary Street Address City/State/Zip
<input type="checkbox"/> Applicant	<input type="checkbox"/> \$15,000 (BV79) <input type="checkbox"/> \$75,000 (DZ07)* <input type="checkbox"/> \$25,000 (CV30) <input type="checkbox"/> \$100,000 (DZ08)* <input type="checkbox"/> \$50,000 (CV29)*	Primary:		/ /	
		Contingent:		/ /	
<input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner	<input type="checkbox"/> \$15,000 (BV79) <input type="checkbox"/> \$75,000 (DZ07)* <input type="checkbox"/> \$25,000 (CV30) <input type="checkbox"/> \$100,000 (DZ08)* <input type="checkbox"/> \$50,000 (CV29)*	Primary:		/ /	
		Contingent:		/ /	
<input type="checkbox"/> All Children	<input type="checkbox"/> \$15,000 (BV79) <input type="checkbox"/> \$75,000 (DZ07)* <input type="checkbox"/> \$25,000 (CV30) <input type="checkbox"/> \$100,000 (DZ08)* <input type="checkbox"/> \$50,000 (CV29)*	Primary:		/ /	
		Contingent:		/ /	
<input type="checkbox"/> Selected Children _____ _____	<input type="checkbox"/> \$15,000 (BV79) <input type="checkbox"/> \$75,000 (DZ07)* <input type="checkbox"/> \$25,000 (CV30) <input type="checkbox"/> \$100,000 (DZ08)* <input type="checkbox"/> \$50,000 (CV29)*	Primary:		/ /	
		Contingent:		/ /	

\* Amounts above \$25,000 are not available to applicants under the age of 19. If selected by an approved applicant under age 19, the selection will default to \$25,000.

\*\* **If a beneficiary is not listed** and a policy is issued, death benefits will be paid in accordance with the Beneficiary Provision of the Policy.

**DO NOT SUBMIT PREMIUM FOR ANY LIFE INSURANCE – IF ACCEPTED YOU WILL BE BILLED.**

**Section H – The Health Insurance Portability and Accountability Act (HIPAA)**

**If you can answer YES to all of the following statements, you may meet the definition of a "federally eligible individual" and be considered HIPAA eligible.**

- |  | YES                      | NO                       |
|--|--------------------------|--------------------------|
| 1. I have had in the past 18 months, creditable coverage, the most recent of which was under a group health plan (including a government plan or church plan). ..... | <input type="checkbox"/> | <input type="checkbox"/> |
| If YES, please provide group name _____ and telephone number _____   |                          |                          |
| 2. I am NOT eligible for coverage under a group health benefit plan, Medicare or Medicaid and do NOT have other health benefit plan coverage. ....                   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. My most recent coverage was NOT terminated as a result of nonpayment of premium or fraud. ....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. If offered, I accepted continuation coverage and exhausted such benefits (i.e., State Continuation Coverage or COBRA). ....                                       | <input type="checkbox"/> | <input type="checkbox"/> |
| Date State Continuation or COBRA coverage ended: ____ / ____ / ____ MM/DD/YYYY   |                          |                          |

**Can you answer YES to the statements above?** .....  Yes  No

**Do you or anyone on this application qualify for HIPAA?** .....  Yes  No

If YES, list name(s) of qualified applicant(s):

1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_ 4) \_\_\_\_\_



**Section I – Other Health Coverage** ( Please answer ALL of the following questions.)

Anthem Blue Cross and Blue Shield credits prior coverage toward the pre-existing period for applicants who apply and are accepted for coverage and who request an effective date within 90 days after termination of qualifying prior coverage as required by law. To obtain credits for the pre-existing period, please complete the following:

Have you had coverage in the last 90 days? ..... YES NO

**Replacement Coverage Information**

To the best of your knowledge:

a) Do you have another insurance policy or contract in force? .....

If YES, with which company? \_\_\_\_\_

If YES, do you intend to replace your current accident and sickness insurance with this contract? .....

b) Do you have any other accident and sickness insurance that provides benefits similar to this accident and sickness policy? .....

If YES, with which company? \_\_\_\_\_

What kind of policy? \_\_\_\_\_

c) Are you covered for medical assistance through the state Medicaid program? .....

As a Specified Low Income Medicare Beneficiary (SLMB)? .....

As a Qualified Medicare Beneficiary (QMB)? .....

For other Medicaid medical benefits? .....

- You normally do not require more than one policy.
- If you purchase this policy, you may want to evaluate your existing health care coverage and decide if you need multiple coverages.
- You may be eligible for benefits under Medicaid or Medicare and may not need an accident and sickness policy. If you are eligible for Medicare, you may want to purchase a Medicare Supplement policy.
- If you are eligible for Medicare due to age or disability, counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program.

**If you answered “YES” to any of the above, please provide the following information:**

Certificate/Policyholder Number	Plan Name	State	Most Recent Coverage Start Date / /	Type of Policy
Applicant Names			Date Policy Paid Through / /	
Certificate/Policyholder Number	Plan Name	State	Most Recent Coverage Start Date / /	Type of Policy
Applicant Names			Date Policy Paid Through / /	



**Section J – Health History (IMPORTANT: This section has two steps)**

**STEP 1: Health history questions must be answered by each/every person applying for coverage.**

**Health History Questionnaire – All questions must be answered or the application will be returned.**

**GIVE COMPLETE DETAILS IN STEP 2 (page 7) FOR ALL QUESTIONS ANSWERED “YES”.**

**NOTICE:** You must provide truthful and complete answers to the following questions to the best of your ability. We are relying on the information you provide to determine whether you are eligible for coverage. We have the right to review all of your medical records to verify the accuracy of your information during the first 24 months you are covered. However, do not assume we will review all of your medical records before approving your application. If we issue coverage to you and later discover that you intentionally misrepresented or omitted information you know in response to a question, we may rescind your coverage, even after it has been issued. This means that you may lose your health benefits including coverage for treatment already received. Rescission may occur even if we review your medical records or seek medical confirmation of your health information as part of processing your application. Even if you currently have health insurance coverage or had prior coverage with Anthem Blue Cross and Blue Shield, you must fully disclose and answer all health history questions. *(If you have questions about how to complete this application call 1-877-373-9821 before signing.)*

	YES	NO		YES	NO
1. Within the last 60 days, have you seen a health care provider(s), had a physical exam, laboratory test(s) or other diagnostic or screening test(s) such as Pap smear, blood (other than an HIV test) or urine test, x-ray(s), CAT scan, MRI, or mammogram?	<input type="checkbox"/>	<input type="checkbox"/>	G. Increased/irregular heart beat	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you been advised by a health care provider to have, but have not yet had, surgery, treatment, examination, evaluation or test(s) for a medical condition?	<input type="checkbox"/>	<input type="checkbox"/>	H. Low or high blood pressure	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you been prescribed or taken any prescribed medication within the past 12 months except for birth control or short term (10 days or less) antibiotics?	<input type="checkbox"/>	<input type="checkbox"/>	I. High cholesterol	<input type="checkbox"/>	<input type="checkbox"/>
4. (This question applies to all females age 13 years and older.) Has it been more than 40 days since your last menstrual period? (If you answered Yes, check any reasons that apply.)	<input type="checkbox"/>	<input type="checkbox"/>	J. Shortness of breath	<input type="checkbox"/>	<input type="checkbox"/>
A. Pregnant	<input type="checkbox"/>	<input type="checkbox"/>	K. Heartburn (recurrent)	<input type="checkbox"/>	<input type="checkbox"/>
B. Due to birth control method	<input type="checkbox"/>	<input type="checkbox"/>	L. Abnormal and/or Recurrent bleeding (unrelated to menstruation)	<input type="checkbox"/>	<input type="checkbox"/>
C. Due to breast feeding	<input type="checkbox"/>	<input type="checkbox"/>	M. Recurrent diarrhea and/or recurrent vomiting	<input type="checkbox"/>	<input type="checkbox"/>
D. Hysterectomy or menopause	<input type="checkbox"/>	<input type="checkbox"/>	N. Unexplained weight loss	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you pregnant or an expectant father, or will you be providing medical insurance for a newborn or new adoptee within the next 9 months?	<input type="checkbox"/>	<input type="checkbox"/>	O. Blood, sugar, and/or protein in urine	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you have implants, prosthesis or retained hardware?			P. Recurrent pain (including back pain)	<input type="checkbox"/>	<input type="checkbox"/>
A. Breast implants	<input type="checkbox"/>	<input type="checkbox"/>	Q. Jaundice	<input type="checkbox"/>	<input type="checkbox"/>
B. Eye/limb prosthesis	<input type="checkbox"/>	<input type="checkbox"/>	R. Mass, cyst(s), or lump(s) in any body part including breast	<input type="checkbox"/>	<input type="checkbox"/>
C. Cochlear implant, pacemaker, defibrillator, valve replacement, shunt, stent(s), implantable pump	<input type="checkbox"/>	<input type="checkbox"/>	8. Within the last 5 years, have you consulted with a health care provider for, been diagnosed with, or treated for any of the following?		
D. Joint replacement/internal fixations (i.e. pins, plates, rods etc.), neurostimulators	<input type="checkbox"/>	<input type="checkbox"/>	A. Abnormal Pap smear	<input type="checkbox"/>	<input type="checkbox"/>
E. Any other prosthesis or implant (other than dental)	<input type="checkbox"/>	<input type="checkbox"/>	B. HPV (Human Papilloma Virus), herpes, STD (sexually transmitted disease)	<input type="checkbox"/>	<input type="checkbox"/>
7. Within the last 2 years, have you had or consulted with a health care provider for, been diagnosed with, or treated for any of the following?			C. Heavy menstrual bleeding, fibroids, endometriosis, problems of the ovary, or gynecological/genital disorder(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(All answers must be checked Yes or No.)			D. Male infertility	<input type="checkbox"/>	<input type="checkbox"/>
A. Headaches requiring prescription medication	<input type="checkbox"/>	<input type="checkbox"/>	E. Female fertility/infertility	<input type="checkbox"/>	<input type="checkbox"/>
B. Loss of consciousness	<input type="checkbox"/>	<input type="checkbox"/>	F. Anemia, angina, heart attack, hypertension, phlebitis, stroke or heart, circulatory or blood disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
C. Sleep apnea/breathing difficulties while sleeping	<input type="checkbox"/>	<input type="checkbox"/>	G. Kidney, bladder or prostate disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
D. Recurrent fainting, weakness or dizziness	<input type="checkbox"/>	<input type="checkbox"/>	H. Ulcers; pancreatitis; gallbladder, liver, stomach, or digestive disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
E. Paralysis or numbness/tingling in limbs	<input type="checkbox"/>	<input type="checkbox"/>	I. Hernia; hemorrhoid; rectal, or intestinal disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
F. Chest pain	<input type="checkbox"/>	<input type="checkbox"/>	J. Arthritis; TMJ (temporomandibular joint disorder); muscle/ bone/tendon/joint/vertebral disc injury(s) or disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
			K. Migraine headaches, epilepsy/seizures, or brain/nervous disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
			L. Congenital heart disorder or condition, cleft lip/palate, birth defects, developmental delay	<input type="checkbox"/>	<input type="checkbox"/>
			M. Asthma, allergies, tuberculosis, any lung or sinus or breathing problems	<input type="checkbox"/>	<input type="checkbox"/>
			N. Psoriasis, rosacea, acne or skin disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
			O. Cataract, glaucoma, eye or ear disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
			P. Diabetes, thyroid, endocrine glands	<input type="checkbox"/>	<input type="checkbox"/>



**Section J – Health History** (continued)

- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| 9. Within the last 5 years, have you experienced (suffered from) or consulted with a health care provider for, or been diagnosed with, or treated for symptoms related to alcoholism or abuse of alcohol? | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Within the last 5 years, have you been advised by a health care professional to reduce alcohol intake?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you been hospitalized within the last 5 years for any mental, emotional, or behavioral disorder?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Within the last 5 years have you had counseling or treatment for any mental, emotional, or behavioral disorder? (If you answered Yes, please check any that apply below.)                             | <input type="checkbox"/> | <input type="checkbox"/> |
| A. Obsessive Compulsive Disorder  | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Minor depression   | <input type="checkbox"/> | <input type="checkbox"/> |
| C. Anxiety/panic attacks  | <input type="checkbox"/> | <input type="checkbox"/> |
| D. Attention Deficit Disorder (ADD/ADHD)  | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Within the last 5 years, have you experienced (suffered from) or consulted with a health care provider for, or been diagnosed with, or treated for symptoms related to drug abuse?                    | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. In the past 10 years have you had consultation, been diagnosed, had treatment or treatment recommended for any of the following:  |                          |                          |
| A. Schizophrenia, Major Depression/BiPolar Disorder   | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Eating disorder (i.e. anorexia/bulimia)  | <input type="checkbox"/> | <input type="checkbox"/> |
| C. Down's Syndrome  | <input type="checkbox"/> | <input type="checkbox"/> |
| D. Autism   | <input type="checkbox"/> | <input type="checkbox"/> |
| E. Cerebral Palsy   | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you ever been diagnosed or been treated for any type of cancer, leukemia, melanoma or malignant tumor?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. Have you ever been diagnosed with hepatitis? (Check all types that apply.)  |                          |                          |
| A. Hepatitis A  | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Hepatitis B  | <input type="checkbox"/> | <input type="checkbox"/> |
| C. Hepatitis C, D, E  | <input type="checkbox"/> | <input type="checkbox"/> |

- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| 17. Have you ever been diagnosed with, or treated for any of the following?   | <input type="checkbox"/> | <input type="checkbox"/> |
| A. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or recommended antiviral therapy/treatment   | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Ankylosing Spondylitis, Alzheimer's Disease, Amyotrophic Lateral Sclerosis (ALS), Chronic Obstructive Pulmonary Disease (COPD), Cystic Fibrosis, Diabetes, Emphysema, Gaucher's Disease, Hemophilia, Kaposi Sarcoma, Lupus (systemic), Multiple Sclerosis, Muscular Dystrophy, Parkinson's Disease, Pneumocystis Carinii Pneumonia, Rheumatoid Arthritis, Scleroderma. | <input type="checkbox"/> | <input type="checkbox"/> |
| 18. Are you a candidate for, or have you ever received an organ or bone marrow transplant?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 19a. Within the last 5 years, have you had any illness, physical injury, persisting or new physical symptoms and/or health problems not mentioned elsewhere on this application that have not been evaluated or that you plan to have evaluated by a licensed health practitioner?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 19b. Within the last 2 years, have you visited a physician, psychiatrist, chiropractor, physician assistant, nurse practitioner, physical therapist or other licensed health practitioner that has not been disclosed elsewhere on this application?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 20. Have you been hospitalized or treated in urgent care or the emergency room within the last 12 months for any condition other than pregnancy?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 21. Date last seen by a physician: _____  |                          |                          |
| Reason: _____   |                          |                          |

**Other Health Questions**

- |  | YES                      | NO                       |
|--|--------------------------|--------------------------|
| 1. During the past 12 months, have you or any applicants regularly smoked cigarettes, cigars, or pipes, or used any other form of tobacco? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you or any applicants used marijuana within the last 2 years? (If yes, check the appropriate box.)                                 | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> less than 4 times per month   |                          |                          |
| <input type="checkbox"/> 5 - 7 times per month   |                          |                          |
| <input type="checkbox"/> 8 or more times per month   |                          |                          |

- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| 3. Have you or any applicants used any illegal or controlled substances (i.e. cocaine, heroin, methamphetamines, LSD), or abused prescription medications within the last 10 years?       | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you or any applicants ever used illegal intravenous (IV) drugs?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Please check the appropriate box below based on your average weekly consumption of alcoholic beverages over the past year. (One beverage equals 12 oz beer, 4 oz wine or 1 oz liquor.) | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> 0-14 per week  |                          |                          |
| <input type="checkbox"/> 15-26 per week   |                          |                          |
| <input type="checkbox"/> 27 or more per week  |                          |                          |



**Section J – Health History** (continued)

**STEP 2: If you answered “YES” to any of the health history questions, give complete details (see the example below)**

Question Number of “YES”	Patient First Name	Physician Name & Telephone (with area code)	Specific Diagnosis & Treatment	Name & Dosage of Medication & Dates of Use		Duration of Condition		Was Surgery Performed?		Description of Surgery/ Procedures & Date(s) (mm/yyyy)	Current Status
				Begin (mm/yyyy)	End (mm/yyyy)	Begin (mm/yyyy)	End (mm/yyyy)	YES	NO		
Example: #8F	Mary	Dr. John Doe 555-555-1000	Hypertension	Lopressor 100mg/daily		01/2007	02/2008	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Good
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		

Please check box if an additional sheet(s) of paper has been completed for this chart.

**Prescription Medications**

List **ALL** medications taken within the last 12 months by any family member listed on this application (if not indicated in Step 2).

Family Member	Medication/Dosage/Frequency	Illness for which Medication is Prescribed	Date Prescribed (mm/dd/yyyy)	Date Discontinued (mm/dd/yyyy)	Name, Phone No. of Physician or Hospital
Example: Mary	Lopressor 100mg/daily	Hypertension	01/01/2007	02/09/2008	Name: <u>Dr. John Doe</u> Phone: <u>555-555-1000</u>
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____

Please check box if an additional sheet(s) of paper has been completed for this chart.





**Section K – Billing Options** (continued)

**5. Credit/Debit Card**

As a convenience to me, I request and authorize you to charge my card for recurring premiums on each due date. I understand that the initial payment amount may vary as a result of change(s) during underwriting, and/or subsequent payment amounts may vary as a result of change(s) I make once enrolled, such as, but not limited to, adding and deleting dependents or moving my residence. The amount may also change as outlined in my policy. This authority is to remain in effect until revoked by me by providing you a 30-day written notice. I agree that you shall be fully protected in honoring any such card payments. I further agree that if any such card payment be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever, including any fees imposed by my bank, should my card be rejected even though such dishonor results in forfeiture of coverage. **We accept Visa, MasterCard, Discover and Star.\***

\* **For Star, we accept 16 digit card numbers only.**

Card No. (16 digits only)	Expiration Date (mm/yyyy) /	Cardholder ZIP Code -
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Authorized Signature (as it appears on the credit card)	Cardholder Name (as it appears on the credit card - PRINT)	Date
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**Section L – Significant Terms, Conditions and Authorizations (TERMS)**

*Please read this section carefully before signing the application.*

**I, the undersigned, understand that under the Anthem Blue Cross and Blue Shield plan for which I am applying, I will be entitled to lesser benefits if I use an out-of-network hospital or physician than if I use an in-network hospital or physician.**

**CURRENT HEALTH COVERAGE: If you currently have health coverage, we strongly recommend that you maintain your current coverage and request an effective date of 60-75 days from the date of application. This will help ensure that your application is processed before you surrender your present insurance.**

**AGREEMENT**

**By applying for coverage, I, the undersigned, agree to the following:**

1. Anthem Blue Cross and Blue Shield may decline my application. No coverage comes into effect until Anthem approves this application and informs me in writing. The effective date of my coverage, if this application is accepted, will be assigned by Anthem at its discretion.
2. Even if I pay money with this application, that money is only a deposit against future premiums if this application is accepted. Cashing my check does not mean my application is approved. If this application is declined, neither Anthem nor any affiliated company shall have any liability to me or anyone else listed on it, except for the obligation to return the money submitted with this application. If this application is not accepted, I will not be entitled to benefits or coverage from Anthem.
3. The selling agent has no authority to promise me coverage or to modify Anthem Blue Cross and Blue Shield underwriting policy or the terms of any Anthem coverage.
4. If the applicant is a minor, I accept full legal and financial responsibility for the coverage and information provided on this application. (Court documents establishing guardianship must be submitted if the responsible adult is not the parent.)
5. In no event shall Anthem Blue Cross and Blue Shield or any affiliated company have any liability to the applicant if the application is not approved, except for the obligation to return the money submitted with this application if this application is not approved, and neither shall any coverage exist nor shall the applicant be entitled to any benefits unless and until this application is approved by Anthem.
6. I understand Anthem Blue Cross and Blue Shield may use any information prior to the effective date of coverage in considering my application, including medical conditions that occur after my signature and before the original effective date.
7. If I, or any person for whom coverage is sought, incurs an illness or a change in medical condition during the period of time between the application date and the date underwriting approves the application, or during the period of time between the date underwriting approves the application and effective date, notification to Anthem, in writing, of such illness or change is mandatory and a condition precedent to the coverage being effective.
8. By signing this application I understand that Anthem Life Insurance Company has the right to deny any application for term life coverage, and if it does, I will be notified in writing. I understand that if Anthem Life declines this coverage, no benefits will be payable. I understand that I am responsible for reading and accurately completing this application, and I must communicate any changes to my status. I also understand that all other conditions of my medical application apply for the life application.

I agree to update Anthem in writing with any additional medical history which relates to any of the preceding questions and of which I became aware after the date of this application, but before the effective date of coverage.



**Section L – Significant Terms, Conditions and Authorizations (TERMS)** (continued)

**Rescission of Membership**

I have provided a complete history of material information that will be considered in the acceptance or denial of this application. I understand that if I provided incomplete or false material information, Anthem Blue Cross and Blue Shield may revoke my coverage. This means Anthem may cancel membership as if it never existed. Also, after approval for membership, if incomplete or false material information is discovered by Anthem that was not provided to Anthem prior to the effective date of the policy, the plan may revoke coverage.

I understand that if my coverage is revoked, I will be sent written notice that will explain the basis for the decision and my appeal rights. I have the option to submit a new application in the future to be underwritten and considered for enrollment. I also understand that I may be required to pay for any claims that were paid while a member and that Anthem will refund all amounts paid by me except amounts owed to Anthem. I have personally read and completed this application. If I am accepted, this application will become part of the contract between Anthem Blue Cross and Blue Shield and me. I agree to abide by the terms of that contract.

**REQUIREMENT FOR BINDING ARBITRATION:**

**I UNDERSTAND AND AGREE THAT ANY AND ALL DISPUTES BETWEEN ANTHEM AND ME MUST BE RESOLVED BY BINDING ARBITRATION, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF THE SMALL CLAIMS COURT. UNDER THIS BINDING ARBITRATION REQUIREMENT, ANTHEM AND I ARE GIVING UP THE CONSTITUTIONAL RIGHT TO HAVE THE DISPUTE DECIDED IN A COURT OF LAW BY A JURY.**

**BEFORE COMMENCING ARBITRATION, THE PARTY SEEKING ARBITRATION MUST HAVE EXHAUSTED ALL LEVELS OF APPEAL AND REVIEW SET FORTH IN THE CERTIFICATE. ANY SUCH ARBITRATION WILL BE GOVERNED BY THE PROCEDURES AND RULES ESTABLISHED BY THE AMERICAN ARBITRATION ASSOCIATION. THE LAW OF THE STATE IN WHICH THE POLICY WAS ISSUED AND DELIVERED TO THE POLICYHOLDER SHALL GOVERN THE DISPUTE. THE DECISION IN ARBITRATION IS BINDING UPON BOTH ANTHEM AND ME. THE AWARD GIVEN IN ARBITRATION MAY BE ENFORCED OR REVIEWED IN ANY COURT THAT HAS PROPER JURISDICTION. IN THE EVENT ANY PERSON SUBJECT TO THIS ARBITRATION CLAUSE INITIATES LEGAL ACTION OF ANY KIND, THE OTHER PARTY MAY APPLY FOR A COURT OF COMPETENT JURISDICTION TO ENJOIN, STAY OR DISMISS ANY SUCH ACTION AND DIRECT THE PARTIES TO ARBITRATE IN ACCORDANCE WITH THIS PROVISION. THE QUESTION OF WHAT DISPUTES ARE SUBJECT TO THIS ARBITRATION CLAUSE SHALL BE DETERMINED BY THE ARBITRATOR.**

If an Applicant does not read English, the translator must sign and submit a Statement of Accountability for translating this entire application (see Section N).

**NOTICE:**

By signing this contract you are agreeing to have ANY and ALL disputes against Anthem Blue Cross and Blue Shield decided by neutral arbitration and you are giving up your right to jury OR COURT trial for both medical malpractice claims and any other disputes. *Signatures Required.*

**IMPORTANT: ALL APPLICANTS OVER AGE 18 MUST PERSONALLY READ, AGREE TO, SIGN AND DATE THIS APPLICATION.**

<b>SIGN HERE</b>	Printed name of Applicant	Signature of Applicant* or Legal Representative <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Spouse or Domestic Partner	Signature of Spouse or Domestic Partner or Legal Representative <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 <b>X</b>	Date of Birth / /	Date Signed / /

*\*(or Custodial Parent's or Guardian's signature if applicant is under age 18)*



**Section M – Authorization for Use of Protected Health Information**

**By signing below:**

I authorize Anthem Blue Cross and Blue Shield, or an agent, subsidiary or affiliate that has a business associate contract with Anthem Blue Cross and Blue Shield, to obtain any medical records from any physicians, hospitals, pharmacies, pharmacy benefits managers, health benefits plans, and/or other health care providers or medical or pharmacy benefit administrators concerning my care and the care of any family member listed on my Application.

I also authorize any physicians, hospitals, pharmacies, pharmacy benefits managers, health benefit plans, and/or other health care providers or medical or pharmacy benefit administrators to furnish any medical records concerning my care and the care of any family member listed on my Application to Anthem Blue Cross and Blue Shield, or an agent, subsidiary or affiliate that has a business associate contract with Anthem Blue Cross and Blue Shield. This information is needed to determine eligibility for coverage and Anthem Blue Cross and Blue Shield's acceptance of coverage requested for myself and/or any family members listed on my Application or so that a determination of coverage regarding a claim for specified benefits can be made.

I understand that my application will not be considered if this form is not signed and returned with my completed Application if I am initially applying for enrollment in a medically underwritten health plan offered by Anthem Blue Cross and Blue Shield, or signed and returned with my completed Change of Coverage Form if I wish to add a family member or upgrade my coverage in the future. This Authorization will expire 24 months following when determination is completed regarding my/our eligibility for coverage and Anthem Blue Cross and Blue Shield's acceptance of coverage, if not previously revoked.

I understand that I may revoke this Authorization at any time while Anthem Blue Cross and Blue Shield is determining eligibility for the coverage requested. To do so, I must submit a completed Authorization Revocation Form to Anthem Blue Cross and Blue Shield. An Authorization Revocation Form is available by calling 1-877-373-9821, going to our website, [www.anthem.com/co](http://www.anthem.com/co), or writing to: Anthem Blue Cross and Blue Shield, P.O. Box 9041, Oxnard, CA 93031. If I revoke this Authorization after I initially apply for coverage, I understand that I/we will not be considered by Anthem Blue Cross and Blue Shield for enrollment in one of its medically underwritten health plans. If I revoke this Authorization after I ask to upgrade my coverage or add a family member, I understand that the change will not be made. I understand that the information disclosed pursuant to this authorization may be subject to redisclosure by recipient and, in some circumstances, may no longer be protected by federal regulations governing the privacy of health information.

**IF LISTED ON YOUR APPLICATION, YOUR SPOUSE/DOMESTIC PARTNER AND EACH DEPENDENT CHILD AGE 18 AND OVER MUST SIGN BELOW.**

<b>SIGN HERE</b>	Printed name of Applicant	Signature of Applicant* or Legal Representative <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Spouse or Domestic Partner	Signature of Spouse or Domestic Partner or Legal Representative <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 <b>X</b>	Date of Birth / /	Date Signed / /

*\*(or Custodial Parent's or Guardian's signature if applicant is under age 18)*

<b>Designated Legal Representative</b>	
If this form is signed by a legal representative on behalf of the individual, please complete the following.	
Legal Representative (please print full name)	Legal Relationship to Individual
Signature <b>X</b>	Date





**Section P – Determination of Self-employed Business Group of One**

	YES	NO
<b>1.</b> Are you either a self-employed person with no employees, or a sole proprietor who is not offering or sponsoring health care coverage to your employees? ..... Self <span style="float: right;">Spouse/Domestic Partner</span>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2.</b> Have you carried on significant business activity as a self-employed person or sole proprietor for a period of at least one year prior to application for coverage? ..... Self <span style="float: right;">Spouse/Domestic Partner</span>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3.</b> Do you have gross income from your self-employment or sole proprietorship as indicated on federal Internal Revenue Service forms 1040, Schedule C, F or SE, or other forms recognized by the federal Internal Revenue Service for income reporting purposes from which you have derived a substantial part of your income from your business as a self-employed person or sole proprietor for one year out the past three years? <b>Note:</b> “Substantial part of your income” means income derived from business activities of the business group of one that are sufficient to pay for the annual premiums for the business group of one’s health benefit plan. .... Self <span style="float: right;">Spouse/Domestic Partner</span>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4.</b> Do you work a minimum of 24 hours a week on a permanent basis? ..... Self <span style="float: right;">Spouse/Domestic Partner</span>	<input type="checkbox"/>	<input type="checkbox"/>

**Applicant’s Statement:** I (print name), \_\_\_\_\_, attest that the answers to the questions about self-employed business group of one in the above section are true and correct.

Applicant Signature: <b>X</b>	Date
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**Spouse/Domestic Partner’s Statement:** I (print name), \_\_\_\_\_, attest that the answers to the questions about self-employed business group of one in the above section are true and correct.

Spouse/Domestic Partner Signature (if applying for coverage): <b>X</b>	Date
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I, (print name) \_\_\_\_\_, meet the definition for a self-employed business group of one as attested to in the Determination of Self-employed Business Group of One, as indicated above on this application. **I understand that by purchasing an individual policy instead of a small group policy I give up what would otherwise be my right to purchase, during open enrollment periods as specified by law, a business group of one Standard, Basic or other small group health benefit plan from a small employer carrier for a period of three years after the effective date of the individual health benefit plan for which I am applying.** I understand that this will be the case unless a small employer carrier voluntarily permits me to purchase a small group policy within such three-year period. I understand that the factors used to set new and renewal rates for the individual policy I want to purchase consist of plan design, the carrier’s overall cost and utilization trends, the underwriting methodology used to evaluate individual coverage, my age, my family size, and a factor that reflects the cost of care where I live. By comparison, the rating factors that would apply if I purchased a small group business group of one policy are limited to plan design, the carrier’s overall cost and utilization trends (“index rate”), my age, my family size, and a factor that reflects the cost of care where I live. I have been given a Colorado Health Plan Description Form showing the benefits under Colorado’s small group Standard Health Benefit Plans. I have also been given a Colorado Health Plan Description Form for the plan for which I am applying. Applicant’s Statement.

**If you or your spouse answered “YES,” to ALL four questions above, please complete the following section.** If you waive coverage for a family member who will not be covered under this policy, you must list the other coverage for the dependent and when it became effective.

Full Name	Name of Other Coverage	Effective Date of Other Coverage (mm/dd/yyyy)
Spouse/Domestic Partner		
Dependent		
Dependent		





## Notice To Applicant Regarding Replacement Of Accident And Sickness Insurance

According to your application, you intend to lapse or otherwise terminate your present policy and replace it with a policy to be issued by Anthem Blue Cross and Blue Shield. Your new policy will provide 30 days within which you may decide without cost whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find the purchase of this accident and sickness coverage is a wise decision you should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

### STATEMENT TO APPLICANT BY ISSUER OR PRODUCER:

I have reviewed your current accident and sickness insurance coverage. To the best of my knowledge, this accident and sickness policy will not duplicate your existing coverage because you intend to terminate your existing coverage. The replacement policy is being purchased for the following reason(s)(check one):

- Additional benefits**
- No change in benefits, but lower premiums**
- Fewer benefits and lower premiums**
- Other** (please specify) \_\_\_\_\_

1. Health conditions which you may presently have (preexisting conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of claim for benefits under the new policy, whereas a similar claim may have been payable under your present policy.
2. State law provides that your replacement policy or contract may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The issuer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
3. If you wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy has never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

**Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.**

Signature of Producer or Other Representative * <b>X</b>	Date
Typed Name and Address of Issuer or Producer <b>Roper Insurance, 9777 Pyramid Ct. #110, Englewood, CO 80112</b>	
Applicants Signature <b>X</b>	Date

\*Signature not required for direct response sales.



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COINDAPP (Rev. 8/08)

Life products are underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association.  
Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc.  
® Registered marks Blue Cross and Blue Shield Association.



06-00050 1/09

## Colorado Commission Disclosure Individual Health & Dental Insurance

As part of this health insurance solicitation we are required by state law to advise you that should you purchase health insurance from us, that Roper Insurance & Financial Services will receive compensation in the form of a commission.

### Commission Schedules

Aetna	Rate Level A Rate Level B Rate Level C	15% first year, 5% renewal years 12% first year, 4% renewal years 10% first year, 3% renewal years	
Anthem	20% first year, 5% renewal years		
Assurant	20% first year, 5% renewal years		
Cigna	20% first year, 5% renewal years		
Delta Dental	8%		
HumanaOne	20% first year, 5% renewal years		
International Medical Group (IMG)	Patriot Series - 10%		
Kaiser	\$13.50 per head		
United Healthcare (Golden Rule)	First Year		
	Number of Issued Policies/Certificates	Issue Age 60 and Under	Issue Age Over 60
	1-7	15%	8%
	8-11	20%	10%
	12+	22%	12%
	Renewal Years - 5%		
Rocky Mountain	20% first year, 5% renewal years		

I acknowledge receipt of this Commission Disclosure:

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Producer: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name \_\_\_\_\_