

3 EMPLOYEE / DEPENDENT INFORMATION – List yourself and only those eligible dependents who are enrolling.

Social Security or ID no.
 | | | | | | | | | | | | | | | |

Spouse/DP Social Security or ID no.
 | | | | | | | | | | | | | | | |

An eligible “dependent” is an employee’s lawful spouse or domestic partner (if employer has elected to cover domestic partners); a child (except a newborn) of an employee who is the permanent legal guardian of that child and for which a valid court order establishing guardianship has been submitted; the unmarried child(ren) of the employee or, of the employee’s spouse who are under age 19, or, the unmarried child(ren) of the employee or enrolled spouse from the nineteenth (19th) to the twenty-fourth (24th) birthday who qualify as dependents for federal income tax purposes and are full time students. Anthem Blue Cross requires written proof of student status annually.

If spouse’s last name is different from yours, is he/she a domestic partner? Yes No

FAMILY ADDITION: Date of marriage: | | | | | | | | Date of Adoption: | | | | | | | |

3A. HMO only - IPA
 If you select an IPA you must choose a primary care physician for each member of your family.

Sex	Last Name	First Name	MI	Height	Weight	Disabled?	Birthday			Primary Care Physician No.
							Mo.	Day	Year	
<input type="checkbox"/> Male <input type="checkbox"/> Female	Employee					<input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Male <input type="checkbox"/> Female	Spouse/DP*					<input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Son <input type="checkbox"/> Daughter						<input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Son <input type="checkbox"/> Daughter						<input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Son <input type="checkbox"/> Daughter						<input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Son <input type="checkbox"/> Daughter						<input type="checkbox"/> Yes <input type="checkbox"/> No				

4 COVERAGE DECLINATION – To be completed if any coverage is declined or refused by an eligible employee and/or their eligible dependents. Proof of coverage may be required.

A. Health Plan coverage declined for:

- Myself Spouse/DP*
- Child(ren)

B. Dental coverage declined for:

- Myself Spouse/DP*
- Child(ren)

C. Vision coverage declined for:

- Myself Spouse/DP*
- Child(ren)

D. Life Insurance declined for:

- Myself Spouse/DP*
- Child(ren)

Reason for declining coverage: (Check one)

- Covered by spouse’s group coverage -
Carrier name and ID number: _____
- Covered by Anthem Blue Cross Individual Policy
- Spouse covered by employer’s group medical coverage -
Carrier name: _____
- Covered by Tricare
- Enrolled in any other insurance carrier plan -
Carrier name: _____
- Medicare
- Other (Explain): _____

I acknowledge that the available coverages have been explained to me by my employer and I know that I have every right to apply for coverage. I have been given the chance to apply for this coverage and I have decided not to enroll myself and/or my dependent(s), if any. I have made this decision voluntarily, and no one has tried to influence me or put any pressure on me to decline coverage. **BY DECLINING THIS GROUP MEDICAL COVERAGE (UNLESS EMPLOYEE AND/OR DEPENDENTS HAVE GROUP MEDICAL COVERAGE ELSEWHERE) I ACKNOWLEDGE THAT MY DEPENDENTS AND I MAY HAVE TO WAIT UP TO TWELVE (12) MONTHS TO BE ENROLLED IN THIS GROUP MEDICAL AND/OR GROUP LIFE INSURANCE PLAN. PRE-EXISTING CONDITIONS, WHEN ENROLLED IN THIS GROUP MEDICAL PLAN, MAY NOT BE COVERED FOR SIX (6) MONTHS.**

X _____
 Signature if declining coverage for employee/dependent(s)

 Date (Month/Day/Year)

*Spouse includes domestic partner ONLY if your employer has elected that coverage. If coverage is available, domestic partner enrollment requires submission of a signed and notarized Domestic Partner Affidavit or, if applicable, a copy of a valid Declaration of Domestic Partnership filed with and stamped by the Secretary of State of California.



Social Security or ID no.

5 OTHER COVERAGE FOR ALL ENROLLING EMPLOYEES AND DEPENDENTS: *All questions must be answered.*

- A. Do any persons on this application intend to continue other Group coverage if this application is accepted? ... Yes No
If yes, Name of person: _____ Insurance Company: _____
- B. Does any person applying for coverage currently have health insurance coverage?..... Yes No
Has any person applying for coverage had health insurance coverage at any time in the past six months?..... Yes No
If Yes, Applicant/family member name(s): _____
Type of continuous coverage: Group Individual Other: _____
Insurance Company: _____ Date coverage began: _____ Date ended: _____
- C. Does any person applying for coverage currently have Dental Insurance Coverage?..... Yes No
Type of continuous coverage: Group Individual Other: _____
If Yes, Applicant/family member name(s): _____
Insurance Company: _____ Date coverage began: _____ Date ended: _____
- D. Is any person applying for coverage eligible for Medicare or currently receiving Medicare benefits? Yes No
NOTE: If you are eligible for Medicare, Anthem Blue Cross may not duplicate Medicare benefits.

SUBMIT PROOF OF COVERAGE – To comply with federal and state laws, proof of this coverage must accompany this application.

Acceptable forms of proof are:

1. Certificate of coverage from prior carrier, *or*
2. Copy of ID card *and* copy of payroll stub showing medical coverage deduction, *or*
3. Copy of most recent medical premium bill or certificate of coverage from prior carrier.

Failure to advise and provide proof of coverage may subject you or a family member to a six month pre-existing conditions clause.

6 AUTHORIZATION – The following Authorization is to be signed by ALL EMPLOYEES applying for coverage.

I AGREE: To the best of my knowledge and belief, all information on this form is correct and true. I understand that this application and any information Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company obtains prior to the effective date of coverage is the basis on which coverage may be issued under the plan. I authorize my employer to deduct from my earnings the contribution (if any) required to apply toward the cost of this plan. I certify that I am working at my employer's place of business in permanent employment.

I understand that my employer's application will determine coverage and that there is no coverage unless and until this application and any application made by my employer have been accepted and approved by ANTHEM BLUE CROSS and/or ANTHEM BLUE CROSS LIFE and HEALTH INSURANCE COMPANY.

I AM APPLYING FOR PPO COVERAGE: I understand that I am responsible for a greater portion of my medical costs when I use a non-participating provider. If a PPO Plan is selected and a non-participating provider is used, medical payments will be based upon the lesser percentage of the negotiated fee rate and I will be responsible for any amount over that payment.

I AM APPLYING FOR HMO COVERAGE: I understand that I am responsible for paying for services rendered that are not authorized by my primary medical group.

I AM APPLYING FOR a Health Savings Account (HSA) compatible EPO PLAN: I understand that the High Deductible plans are designed for Exclusive Provider Organization (EPO) usage, and that using non-participating providers could result in significantly higher out-of-pocket costs. I understand that having this coverage does not establish an HSA. To do so, I must contact a qualified financial institution. Also, I understand that I should consult my tax advisor.

Continued on next page



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6 AUTHORIZATION – Continued

Please Read Carefully – Signature Required

I attest by signing below that I have reviewed the information provided on this application and to the best of my knowledge and belief, it is true and accurate with no omissions or misstatements.

HIV TESTING PROHIBITED: California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance.

REQUIREMENT FOR BINDING ARBITRATION

The following provision does not apply to class actions:

IF YOU ARE APPLYING FOR COVERAGE, PLEASE NOTE THAT ANTHEM BLUE CROSS AND ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY REQUIRE BINDING ARBITRATION TO SETTLE ALL DISPUTES INCLUDING BUT NOT LIMITED TO DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY AND CLAIMS OF MEDICAL MALPRACTICE, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF SMALL CLAIMS COURT. *It is understood that any dispute including disputes relating to the delivery of services under the plan/policy or any other issues related to the plan/policy, including any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as provided by California law, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration. THIS MEANS THAT YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY ARE WAIVING THE RIGHT TO A JURY TRIAL FOR BOTH MEDICAL MALPRACTICE CLAIMS, AND ANY OTHER DISPUTES INCLUDING DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY.*

All signatures and dates below are required if applying for coverage.

Signature of employee X	Date (MM/DD/YY)
---------------------------------------	-----------------

see above

After completion, sign Authorization and submit application to your employer. Incomplete applications will be mailed back to you for completion. This may delay the effective date of your coverage.

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