# **Enrolling is Simple. Just Follow These 3 Easy Steps...**

### <u>Step 1</u>

**COMPLETE THE APPLICATION IN BLUE OR BLACK INK.** Be sure you follow the instructions on the application carefully. We have tried to make the instructions easy to follow. If you have any questions, or you are not sure how to answer a question, simply contact our health insurance department at:

Fax:

## Step 2

**SELECT THE TYPE OF BILLING YOU WANT** – monthly (by checking account deduction or paper bill).

## Step 3

SEND THE COMPLETED APPLICATION TO:

We will be in contact with you upon receipt of your completed application. We will also keep you advised of the underwriting status.

If you have questions please contact our office at:

Thank you for choosing...



## Individual Enrollment Application—Nevada



| ne following are offered by Anthem Blue Cross and Blue<br>IA Plus plans; HSA-qualified high-deductible health PPO pental PPO and term life products.<br>Pason for Application (Check one)   | •  |   | Applicant Social Security or ID Number Promotion Code   |
|---|--|---|---|
| New enrollment(s) Changing your current Anthem Blue Cro Adding dependent(s) to existing plan (indicate subscriber's ID numb Applicant Information (please print)  | •  | )   | -   |
| rimary Applicant Last Name First Name   |  | M.I. Marital Status Single Married  | Spouse Social Security or ID Number   |
| lome Address (must be complete; P.O. box not acceptable)  |  | Maiden Name of Applicant  | t/Spouse  |
| tity  | State ZIP Code   | Contact Phone Number home   | work  |
| Mailing Address ( <i>if different than above</i> ) or P.O. Box Personal Mail B  | ox (PMB) Number  | Fax Number  | If possible, do you want e-mail notification? ☐ Yes ☐ No  |
| ity   | State ZIP Code   | E-mail Address  |   |
| las any person listed on this application lived (not traveled) outside th   | ne U.S. for the past three consecutive mon   | ths? Yes No   |   |
| Vhen information is sent to you, we may be able to send it in a langua  | ge other than English. What language woul  | d you prefer? (optional) 🔲 E  | inglish Spanish   |
| If you either do not qualify for the products listed below or if you a You may select a different health plan for each family member by u coverage choices in Section 3B on page 1 for each family member. If you want one health plan for all family members, please select a Anthem Blue Cross and Blue Shield will enroll all eligible family men I, the applicant, request that Anthem Blue Cross and Blue Shie If you are choosing dental coverage or term life insurance, please  | using the FamilyElect option. To do so, refer<br>Would you like all family members on one l<br>box below.<br>The surface otherwise instructed.<br>Id not enroll any eligible applicants unless<br>complete the appropriate sections that fo  | to the four-digit health plan codes<br>oill? Yes No<br>ALL family members qualify.<br>low.                                      |   |
| Anthem Blue 5000 (DZ37)   | HEALTH AND DENTAL COV  |   | PightPlan PPN AN Comprehensive RY (CP53)  |
| Anthem BlueSaver 2000 (DZ35)  Anthem Blue High-deductible HSA compatible 2600 (DZ36)  BluePreferred 500/30 copay 80% (CR19)  BluePreferred 1000/35 copay 80% (CR20)  BluePreferred 2000/40 copay 70% (CR17)  BluePreferred 3000/no copay 70% (CR18)  BluePreferred 500/35 copay 50% no RX (CR16)  High deductible Health Plan 1500 100% (CR21)  High deductible Health Plan 2000 100% (CR22)  High deductible Health Plan 3000 100% (CR23)  High deductible Health Plan 4000 100% (CR24)  High deductible Health Plan 5000 100% (CR25)  High deductible Health Plan 1500 70% (CR26)  High deductible Health Plan 2000 70% (CR27)  High deductible Health Plan 3000 70% (CR28) | Lumenos HSA 1500/3000/70% (E Lumenos HSA 2500/5000/80% (E Lumenos HSA 2500/5000/100% (E Lumenos HSA 3000/6000/80% (E Lumenos HSA 3000/6000/100% (E Lumenos HSA 3000/6000/1000% (E Lumenos HIA 1500/3000/70% (E) Lumenos HIA 2500/5000/100% (E Lumenos HIA 2500/5000/100% (E Lumenos HIA 2500/5000/100% (E Lumenos HIA 3000/6000/100% (E Lumenos HIA 3000/6000/100% (E Lumenos HIA 5000/1000/100% (E Lumenos HIA 5000/1000/100% (E Lumenos HIA Flus 2500/5000/10 Lumenos HIA Plus 3000/6000/80 (Lumenos HIA Plus 3000/6000/80 (E Lumenos HIA Plus 3000/6000/80 (E) | EL10) L19) EL16) L25) EL22) (EL28) 49) EL46) EL55) (EL55) (EL52) EL61) (EL58) (EL64) 9% (EL34) 10% (EL31) 19% (EL40) 10% (EL37) | RightPlan PPO 40 Comprehensive RX (CR53)  SmartSense 500 Gen Rx (Z292)  SmartSense 1500 Gen Rx (Z294)  SmartSense 2500 Gen Rx (Z296)  SmartSense 5000 Gen Rx (Z298)  SmartSense 7500 Gen Rx (Z331)  SmartSense 500 CompRx (Z300)  SmartSense 1500 CompRx (Z302)  SmartSense 2500 CompRx (Z304)  SmartSense 5000 CompRx (Z306)  SmartSense 7500 CompRx (Z333)  Other |
| you have chosen an HSA product, choose one of the following:  |  |   |   |

 $\hfill \qquad$  Yes, I would like to establish an HSA. Please forward my information to Anthem's banking partner.

forward my information to Anthem's banking partner.





|            |  |                              |   |              |   |           |                                | [          | Appli      | cant Social Security      | or ID Numbe                                   | er                  |
|------------|--|------------------------------|---|--------------|---|-----------|--------------------------------|------------|------------|---------------------------|---|---------------------|
| 3A. Lis    | t ALL Applicants for Health/ Denta   | l/ Life Coverage             |   |              |   |           |                                |            |            |                           |   |                     |
| Please in  | nclude health plan code in Section 3B<br>ly member's last name is different th<br>tPlan PPO 40, each member will be ei | s.<br>Ian the primary applic |   |              |   |           |                                | MUST E     | BE ACCURA  | TE                        | <b>3B.</b> Ind health code for section for ea | plan<br>rom<br>on 2 |
| Sex        | Last Name  | First Name                   | M.I.  |              | Social Securit<br>or ID Numbe                               | iy<br>r   | Birthdate                      | Height     | Weigh      | nt Dental<br>Coverage     | family mo<br>(if differ                       | ember               |
| ☐ M<br>☐ F | Primary Applicant  |                              |   |              |   |           | 1 1                            |            |            | ☐ Yes<br>☐ No             |   |                     |
| ☐ M<br>☐ F | Spouse   |                              |   |              |   |           | 1 1                            |            |            | ☐ Yes<br>☐ No             |   |                     |
| ☐ M<br>☐ F | Dependent  |                              |   |              |   |           | 1 1                            |            |            | ☐ Yes<br>☐ No             |   |                     |
| ☐ M<br>☐ F | Dependent  |                              |   |              |   |           | 1 1                            |            |            | ☐ Yes<br>☐ No             |   |                     |
| I unders   | stand that all children listed above wh  | o are between the ag         | es of 19 through 23 m                               | ust either r | eside with me or be   | financial | ly dependent on                | me. Initia | al:        |                           |   |                     |
| 4. Anti    | nem Life Term Life Insurance   |                              |   |              |   |           |                                |            |            |                           |   |                     |
|            |  |                              |   | TERM LIFE    | COVERAGE  |           |                                |            |            |                           |   |                     |
| Applica    | nts and/or any dependents who are app  | roved for health cover       |   |              | insurance at an addi<br>I <mark>UM FOR LIFE INSURA</mark> I |           | arge. Applicants ı             | under the  | age of one | year are not eligibl      | e for life ins                                | urance.             |
|            | Family Member Name   | Birthdate<br>mm/dd/yyyy      | Amount of Benefit                                   | Ben          | eficiary Name   | Socia     | Beneficiary<br>I Security Numb | Rela       | ationship  | Allocation                | % of Allo                                     | cation              |
|            |  | 1 1                          | \$15,000 \$25,000<br>\$50,000 \$75,000<br>\$100,000 |              |   |           |                                |            |            | ☐ Primary<br>☐ Contingent |   | 9/                  |
|            |  | 1 1                          | \$15,000 \$25,000<br>\$50,000 \$75,000<br>\$100,000 |              |   |           |                                |            |            | ☐ Primary ☐ Contingent    |   | 9/                  |
|            |  | 1 1                          | \$15,000 \$25,000<br>\$50,000 \$75,000<br>\$100,000 |              |   |           |                                |            |            | ☐ Primary<br>☐ Contingent |   | %                   |
|            | Amounts greater than or equal to \$50<br>neficiary is not listed on the policy, d                                      |                              |   |              |   |           | d applicant unde               | er the age | of 19, the | e selection will def      | fault to \$25                                 | i, <b>000</b> .     |
|            | Health Insurance Portabilit  |                              |   | •            | provident in the poin                                       | · y.      |                                |            |            |                           |   |                     |
|            | 't qualify for this plan, I would  |                              |   |              |   |           |                                |            |            |                           |   | □No                 |
| -          | can answer "Yes" to all of the f<br>I have had in the past 18 mont   | •                            |   |              |   |           |                                |            |            | _                         |   | ın)                 |
|            |  |                              |   |              |   |           |                                |            |            |                           | inuren pia                                    | 117.                |
|            | If "yes," group name<br>I am <b>NOT</b> eligible for coverage  |                              |   |              |   |           | ave other he                   | alth ben   | efit plan  | coverage.                 |   |                     |
|            | My most recent coverage was<br>If offered, I accepted continua   |                              |   | -            | •   |           | overage or CO                  | IRRA)      |            |                           |   |                     |
|            | tate Continuation or COBRA cov   |                              |   |              |   |           |                                |            |            |                           |   |                     |
| Can yo     | u answer "Yes" to the statemei   | nts above                    |   |              |   |           |                                |            |            |                           |   | □ No                |
| -          | or anyone on this application of qualified applicant(s)  | qualify for HIPA             | 17  |              |   |           |                                |            |            | [                         | Yes   | No                  |
| 1)         |  |                              |   |              | _ 2)  |           |                                |            |            |                           |   |                     |
| 3)         |  |                              |   |              | _ 4)  |           |                                |            |            |                           |   |                     |
| Have you   | u been insured in the last 63 days?  |                              |   |              |   |           |                                |            |            | [                         | Yes   | No                  |





| Applicant Social Security or ID Number |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |

#### 6. Health History

**6A**. Health History Questionnaire—**ALL QUESTIONS MUST BE ANSWERED OR THE APPLICATION WILL BE RETURNED.** Give **COMPLETE** details for any "Yes" answers below in Section 6B on the following page.

| Has any applicant had a physical exam or any diagnostic test or screening test such as blood tests, X-rays, CAT scans, MRIs, mammograms, etc. within the past 60 days?   | □Yes □No   | 15. Has any applicant been diagnosed with or incurred charges, received treatm recommended, consulted a health care professional, or taken prescription difollowing within the past 10 years:   |  |
|--|--|---|--|
| <ol><li>Has any applicant discussed or been advised to have<br/>testing, treatment, therapy or surgery that has not yet<br/>been completed?</li></ol>  | □ Yes □ No   | A. AIDS/ARC; evaluated for or recommended ANTIVIRAL treatment   | □ Yes □ No   |
| 3. Has any applicant been prescribed or taken any prescribed medication within the past 12 months except for birth control pills or short-term (10 days or less) antibiotics?  | □ Yes □ No   | B. Heart/circulatory/bleeding disorders, including chest pain, hypertension, high cholesterol  C. Diabetes or other endocrine (glandular) disorders   | ☐ Yes ☐ No   |
| 4. Has it been more than 40 days since any female applicant's last menstrual period?  Name(s): Dependent  If yes, explain  | □Yes □No   | D. Kidney/gall bladder/stomach/ intestinal disorders, including colitis, diverticulitis, GERD or ulcers  E. Hepatitis and/or liver disorders  F. Hernia/hemorrhoid/rectal disorders   | ☐ Yes ☐ No<br>☐ Yes ☐ No<br>☐ Yes ☐ No   |
| 5. Has any applicant been diagnosed, treated, evaluated for or experienced any male/female genital/gynecological or reproductive problem(s), including infertility, prostatitis, endometriosis or abnormal Pap smear/test within the past five years?  | □ Yes □ No   | G. Muscle/bone/tendon/joint/back/injuries or disorders  H. Multiple sclerosis, migraine headaches, convulsions, Parkinson's disease or other  | □ Yes □ No   |
| Has any applicant been evaluated or treated for or experienced breast cysts or lumps within the past <b>two years?</b> Is any applicant an expectant parent, and/or has initiated or   | ☐ Yes ☐ No   | brain/nervous disorders  I Congenital heart or other birth defects/ congenital disorders  | ☐ Yes ☐ No   |
| is considering the process of adoption or surrogate pregnancy?   | ☐ Yes ☐ No   | J. Emphysema, asthma, bronchitis or other respiratory disorders   | ☐ Yes ☐ No   |
| 8. Has any applicant had or been treated for herpes, HPV or any other sexually transmitted disease (STD) within the past five years?   | ☐ Yes ☐ No   | Has any applicant had or been treated for cancer or a malignant tumor within the past 10 years?   | □ Yes □ No   |
| Has any applicant been treated for any mental, emotional or behavioral disorder, including anorexia, attention deficit disorder or depression, within the past 10 years?   | □ Yes □ No   | 17. In the past 10 years has any applicant been diagnosed with or incurred charges, received treatment, had treatment recommended, consulted a health care professional or taken prescription drugs for any condition(s) not listed   |  |
| 10. Has any applicant been hospitalized within the past 10 years for<br>any mental, emotional or behavioral disorder?  | □ Yes □ No   | elsewhere on this application?  18. Has any applicant been hospitalized or treated in the emergency   | ☐ Yes ☐ No   |
| 11. Has any applicant been diagnosed with or treated or evaluated for<br>symptoms related to alcoholism and/or use or abuse of alcohol<br>within the past 10 years?  | □ Yes □ No   | room within the past <b>12 months</b> (except for pregnancy)?  19. In the past <b>12 months</b> , has/is any applicant considered/  | ☐ Yes ☐ No   |
| 12. Has any applicant used illegal drugs, IV drugs or been treated for drug abuse within the past 10 years?  | ☐ Yes ☐ No   | considering any hospitalization or medical or surgical treatment?  20. Has any applicant smoked cigarettes, cigars or pipes or used chewing tobacco within the past 12 months?  | Yes No   |
| 13. Has any applicant been diagnosed with or treated or evaluated for or experienced any of the following within the past <b>six months</b> ?  |  | Family member's name(s):  | _ ICS _ NU   |
| A. Allergy injections B. Increased and/or irregular heartbeat C. Heartburn (recurrent) and/or reflux D. Paralysis E. Abnormal bleeding F. Recurrent diarrhea and/or excessive vomiting G. Unexplained weight loss H. Loss of consciousness and/or fainting I. Blood and/or sugar in urine J. Persistent and/or intense pain  14. Does any applicant have any implants or prostheses? | Yes   No   Yes   Yes   No   Yes   Yes | I have provided a complete history of material information considered in the acceptance or denial of this application. reviewed and answered all health questions correctly. I un provided incomplete or false material information, Anthem Blue Shield may cancel my membership as if it never existe personally responsible for all medical and pharmacy claims | I have personally<br>derstand that if I<br>Blue Cross and<br>ed, and I will be |





#### **6B. Other Health Questions**

| Applicant Social Security or ID Number |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |  |

#### **Professional Services**

|  | Give COMPLETE details in a | Il sections below for any "Yes' | answers to the question | ons in Section 6A |
|--|----------------------------|---------------------------------|-------------------------|-------------------|
|--|----------------------------|---------------------------------|-------------------------|-------------------|

| Question #                             | Name of Family Member (as identified o   | n physician record)  | Name of Hospital, Clinic and/or Person Providing Care              | Phone number              |  |  |  |  |  |
|--|--|--|--|---------------------------|--|--|--|--|--|
| Date Treatment                         | Date Treatment Started (month/year)  Date Ended  Still Under Treatment                             |  |  |                           |  |  |  |  |  |
| Name of Condit                         | Name of Condition/Illness  |  |  |                           |  |  |  |  |  |
| Results of Treat                       | Results of Treatment Rendered (i.e., X-ray, lab, surgical procedure, prescribed medications, etc.) |  |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
| Question #                             | Name of Family Member (as identified o   | on physician record)   | Name of Hospital, Clinic and/or Person Providing Care              | Phone number              |  |  |  |  |  |
| Date Treatment                         | t Started (month/year)   | Date Ended   | ☐ Still Under Treatment  |                           |  |  |  |  |  |
| Name of Condit                         | ion/Illness  |  |  |                           |  |  |  |  |  |
| Results of Trea                        | tment Rendered (i.e., X-ray, lab, surgical p   | procedure, prescribed medications, etc.)                                 |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
| Question #                             | Name of Family Member (as identified o   | on physician record)   | Name of Hospital, Clinic and/or Person Providing Care              | Phone number              |  |  |  |  |  |
| Date Treatment                         | : Started (month/year)   | Date Ended   | ☐ Still Under Treatment  |                           |  |  |  |  |  |
| Name of Condit                         | ion/Illness  |  |  |                           |  |  |  |  |  |
| Results of Trea                        | tment Rendered (i.e., X-ray, lab, surgical p   | procedure, prescribed medications, etc.)                                 |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
| Question #                             | Name of Family Member (as identified o   | n physician record)  | Name of Hospital, Clinic and/or Person Providing Care              | Phone number              |  |  |  |  |  |
| Date Treatment                         | Started (month/year)   | Date Ended   | ☐ Still Under Treatment  |                           |  |  |  |  |  |
| Name of Condition/Illness              |  |  |  |                           |  |  |  |  |  |
| Results of Treat                       | Results of Treatment Rendered (i.e., X-ray, lab, surgical procedure, prescribed medications, etc.) |  |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
|  |  |  |  |                           |  |  |  |  |  |
| To provide furthe<br>the applicable fa | r information, please use additional sheets i<br>mily member. All additional sheets must be :      | f necessary. List the page number, section i<br>signed by the applicant. | name and question number you are explaining. Also, please identify | Number of sheets attached |  |  |  |  |  |

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|  | thin the last 12 months by any family member  |  | Doto                             | Data                               |                 |   |          |
|--|---|--|----------------------------------|------------------------------------|-----------------|---|----------|
| Family Member  | Medication/Dosage/Frequency<br>(i.e., Lopressor/100mg/daily)  | Illness for which<br>Medication is Prescribed  | Date<br>Prescribed<br>(mm/dd/yy) | Date<br>Discontinued<br>(mm/dd/yy) |                 | ame, Phone Numbe<br>Physician or Hospi  |          |
|  |   |  |                                  |                                    |                 |   |          |
|  |   |  |                                  |                                    |                 |   |          |
|  |   |  |                                  |                                    |                 |   |          |
|  |   |  |                                  |                                    |                 |   |          |
|  |   |  |                                  |                                    | Name:           |   |          |
|  |   |  |                                  |                                    |                 |   |          |
|  |   |  |                                  |                                    |                 |   |          |
|  |   |  |                                  |                                    | Name:           |   |          |
|  |   |  |                                  |                                    |                 |   |          |
|  |   |  |                                  |                                    |                 |   |          |
|  |   | / YOUR ANTHEM BLUE CROSS AND   | BLUE SHIELD-APP(                 | DINTED AGENT                       | Name:<br>Phone: |   |          |
| f any person listed on this a<br>yes, please attach explanat   | tion not disclosed on this application relating t<br>pplication that might have a bearing on the risl<br>ion.   | o the health<br>c?   |                                  |                                    | Phone:          | \( \sqrt{Yes}                           |          |
| f any person listed on this a<br>yes, please attach explanat<br>d you see the proposed sub-<br>no, please explain:<br>extent not already identifie   | tion not disclosed on this application relating t<br>pplication that might have a bearing on the risl<br>ion.<br>scriber (and spouse, if applying) at the time thi<br>d in Section 3 of this application, I have listed i   | o the health  (?s application was executed?  |                                  |                                    | Phone:          | □ Yes                                   |          |
| f any person listed on this a<br>yes, please attach explanat<br>d you see the proposed sub-<br>no, please explain:<br>extent not already identifie   | tion not disclosed on this application relating t<br>pplication that might have a bearing on the risl<br>ion.<br>scriber (and spouse, if applying) at the time thi  | o the health  (?s application was executed?  |                                  |                                    | Phone:          | □ Yes                                   |          |
| f any person listed on this a<br>yes, please attach explanat<br>d you see the proposed sub-<br>no, please explain:<br>extent not already identifie<br>With respect to those polic  | tion not disclosed on this application relating t<br>pplication that might have a bearing on the risl<br>ion.<br>scriber (and spouse, if applying) at the time thi<br>d in Section 3 of this application, I have listed i   | o the health  (?s application was executed?  |                                  |                                    | Phone:          | ☐ Yes<br>☐ Yes<br>e applicants in the p |          |
| f any person listed on this a<br>yes, please attach explanat<br>d you see the proposed sub-<br>no, please explain:<br>extent not already identifie<br>With respect to those polic  | tion not disclosed on this application relating t<br>pplication that might have a bearing on the risl<br>ion.<br>scriber (and spouse, if applying) at the time thi<br>d in Section 3 of this application, I have listed<br>ies listed on the attachment, I will also identify   | o the health  (?s application was executed?  in an attachment to this applicatio  those that are currently in force.  Total Medical F Total Dental Fu  | unds                             |                                    | Phone:          | ☐ Yes<br>☐ Yes<br>e applicants in the p |          |
| f any person listed on this a yes, please attach explanat d you see the proposed submo, please explain:  extent not already identifie With respect to those polic ure of Agent (required)  eakdown of Funds Collecte as the term life insurance op | tion not disclosed on this application relating t<br>pplication that might have a bearing on the risl<br>ion.<br>scriber (and spouse, if applying) at the time thi<br>d in Section 3 of this application, I have listed<br>ies listed on the attachment, I will also identify   | o the health  (?s application was executed?  in an attachment to this application  those that are currently in force.  Total Medical F Total Dental Fu Total Funds Co payment will be billed.) | unds<br>nds                      | nt or sickness policie  \$ \$      | Phone:          |   |          |
| f any person listed on this a<br>yes, please attach explanat<br>d you see the proposed sub-<br>no, please explain:<br>extent not already identifie<br>With respect to those polic<br>ure of Agent (required)                                       | tion not disclosed on this application relating t<br>pplication that might have a bearing on the risl<br>ion.<br>scriber (and spouse, if applying) at the time thi<br>d in Section 3 of this application, I have listed i<br>ies listed on the attachment, I will also identify | o the health  (?s application was executed?  in an attachment to this application  those that are currently in force.  Total Medical F Total Dental Fu Total Funds Co payment will be billed.) | unds<br>nds                      | nt or sickness policie             | Phone:          |   | past fi  |
| f any person listed on this a yes, please attach explanat d you see the proposed submo, please explain:  extent not already identifie With respect to those polic ure of Agent (required)  eakdown of Funds Collecte as the term life insurance op | tion not disclosed on this application relating t<br>pplication that might have a bearing on the risl<br>ion.<br>scriber (and spouse, if applying) at the time thi<br>d in Section 3 of this application, I have listed i<br>ies listed on the attachment, I will also identify | o the health  (?s application was executed?  in an attachment to this application those that are currently in force.  Total Medical F Total Dental Fu Total Funds Co payment will be billed.)  | unds<br>nds                      | nt or sickness policie  \$ \$      | Phone:          |   | past fix |

| Mailing Address: Agent: Please mail this application                                   | n to the following address: Anthem Blue Cross and Blue Shield · P.O. Box 9041 · Oxnard, CA 93031-9041  |  |
|--|--|--|
| Effective Date   |  |  |
| REQUESTING AN EFFECTIVE DATE DOES  | NOT GUARANTEE UNDERWRITING WILL BE COMPLETED BEFORE THE DATE REQUESTED.                                |  |
| ☐ If Anthem Blue Cross and Blue Shield   | d approves my application, please assign an effective date of  |  |
| The effective date must be after the   | e signature date but not greater than 75 days from the signature date on this application.             |  |
| <ul> <li>If Anthem Blue Cross and Blue Shield<br/>and Blue Shield approval.</li> </ul> | d approves my application, please assign an effective date of the first day after Anthem Blue Cross    |  |
| Please note: If you are changing ex  | xisting Anthem coverage, your effective date will always be the first of the month following approval. |  |
|  |  |  |



7. Application Understandings, Conditions and Agreement IMPORTANT: It is important that you carefully read and fully understand the following. All applicants age 18 and over must personally read, agree to and sign the following.

| Applicant Social Security or ID Number |  |   |  |  |  |  |  |  |  |
|--|--|---|--|--|--|--|--|--|--|
|  |  | 1 |  |  |  |  |  |  |  |

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 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:

- 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.
- 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.
- 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.
  - 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.

#### **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.

## IMPORTANT NOTICE REGARDING THE REPLACEMENT OF YOUR POLICY OF LIFE INSURANCE

You may have been offered a policy to replace all or part of your existing policy of life insurance.

Before you replace your existing policy you should consider whether you could suffer a Financial Loss under the new policy because of your Age or the condition of your Health. You should also consider whether you will pay more for premiums because of your age or health.

You Will incur additional costs to acquire the new policy, including the payment of commissions to the agent advocating the replacement of your existing policy.

To make an informed decision about the replacement of your policy, you should discuss the provisions of your existing policy with your agent or the company which issued it to determine whether your policy can be changed to meet your present needs.

Your new policy provides 10 days for you to decide whether you wish to keep it. The agent who is offering to replace your existing policy is required to obtain your signature on this notice. Also, he will be notifying your existing insurance company that you are considering the replacement of your policy.

I have read this notice and received a copy of it for my records.

NOTICE: BY SIGNING THIS CONTRACT YOU ARE VOLUNTARILY AGREEING TO HAVE ANY DISPUTE DECIDED BY NEUTRAL ARBITRATION AND YOU ARE GIVING UP YOUR RIGHT TO A JURY OR COURT TRIAL

Signature (Required) - IMPORTANT: All applicants over age 18 must sign and date. A parent or legal guardian must sign and date if applicant is under 18.

| Applicant/Parent or Legal Guardian     | Today's Date | Applicant's Spouse                     | Today's Date |
|--|--------------|--|--------------|
| Applicant's Dependent, Age 18 or Older | Today's Date | Applicant's Dependent, Age 18 or Older | Today's Date |





| 8. F                            | ayment Method (Premium payment required. Please choose from  | A or B.)   |  |  |  |   |  |  |
|---------------------------------|--|--|--|--|--|---|--|--|
|                                 | Please choose from the following options for future payments. If y<br>Monthly Checking Account Automatic Premium Payment (complete Sec   |  |  | required to send in a chec<br>ebit Card (complete Section  |  |   |  |  |
|                                 |  |  |  |  |  |   |  |  |
| В.                              | Please choose from the options below for your initial premium pay  Paper Check*  Electronic Check (con   | •  |  | u will receive a bill every r Credit/Debit Card (com   |  |   |  |  |
| 8C.                             | Monthly Checking Account Automatic Premium Payment By providing your check information to the right, you authorize us to electron sent in an initial premium payment from choice B, your bank account will be d approval. This will include all products selected, including dental and/or life. S the day you request below.  | lebited one month'   | s premium the day after  | PAY TO THE ORDER OF \$   |  |   |  |  |
|                                 | Requested debit day: (1st to 28th of each month) If no d   | late is requeste   | d, your  | :123456789 :123456789012   | 311113   |   |  |  |
|                                 | premiums will be debited on the first of each month.  Provide your routing and account numbers here.   |  | 9-Digit Bank Rout  | ing Number   | Bank   | Account Number  |  |  |
|                                 | As a convenience to me, I request and authorize you to pay and charge sufficient collected funds in said account to pay the same upon present amounts may vary as a result of change(s) I make once enrolled, such as be the same as if it were a check signed personally by me. I authorize A indicated for payment of my Anthem Blue Cross and Blue Shield premiun protected in honoring any such debit. I further agree that if any such de even though such dishonor results in forfeiture of insurance. NOTE: Shot payment and will be billed monthly.  You will incur a \$15.00 service charge for any withdrawal not honored. | ation. I understar<br>s, but not limited<br>nthem Blue Cross<br>ns. This authority<br>bit be dishonored<br>uld your withdraw<br>d. | d that the initial payment amou<br>to, adding and deleting depend<br>and Blue Shield to initiate debi<br>is to remain in effect until revo<br>l, whether with or without causi | unt may vary as a result of cents or moving my residence ts (and/or corrections to presided by me by providing you e and whether intentionally of you will automatically be re | hange(s) during underwr<br>e. I agree that your rights<br>evious debits) from my ac<br>a 30-day written notice.<br>or inadvertently, you sha | riting, and/or subs<br>s in respect to ear<br>ccount with the fi<br>I agree that you s<br>Il be under no liab | equent payment<br>ch such debit shall<br>nancial institution<br>shall be fully<br>ility whatsoever |  |
|                                 | Х  |  |  |  |  |   |  |  |
| As a subset is to without Visa, | Monthly Credit/Debit Card convenience to me, I request and authorize you to charge my card for monthly rec equent payment amounts may vary as a result of change(s) I make once enrolled, s remain in effect until revoked by me by providing you a 30-day written notice. I ag ut cause and whether intentionally or inadvertently, you shall be under no liability MasterCard, Discover and Star*.*For Star, we accept 16 digit card numbers only.  Number:  | such as, but not lim<br>gree that you shall t  | ited to, adding and deleting depend<br>oe fully protected in honoring any s  | dents or moving my residence.<br>auch card payments. I further ag<br>should my card be rejected eve  | The amount may also chang<br>gree that if any such card p<br>en though such dishonor res   | ge as outlined in my<br>layment be dishonol   | policy. This authority<br>red, whether with or   |  |
|                                 |  |  |  |  |  |   |  |  |
|                                 | Authorized Signature (as it appears on the credit card) X  |  | Cardholder Name (as it appea   | rs on the credit card) PRIN  | T  | Date  |  |  |
| 8E.                             | Electronic Check In lieu of sending a paper check, we can submit this same information are using. Please void this check to prevent future use.  | n electronically. \  | ou will need to complete the i   | nformation below. We requ  | ire an exact amount and  | d check number o  | f the check you  |  |
|                                 | Account Holder Name PRINT  | Bank Routing N   | lumber   | Account Number   |  | Amount  | Check Number   |  |
|                                 |  |  |  |  |  | \$  |  |  |
|                                 |  |  |  | ,  |  |   |  |  |



Applicant Social Security or ID Number



<sup>\*</sup> By sending your paper check, you authorize us to convert your check to an electronic fund transfer. If you are approved for coverage, your bank account will be debited for the amount indicated on the check. If you do not qualify for coverage, your check will not be submitted for a funds transfer. Please be aware that your check will not be returned to you.

## Authorization for Use of Protected Health Information

Applicant Social Security or ID Number

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 (but not including psychotherapy notes) from any physicians, hospitals and/or other health care providers concerning my care and the care of any family member listed on my Individual Enrollment Application.

I also authorize any physicians, hospitals and/or other health care providers to furnish any medical records (but not including psychotherapy notes) concerning my care and the care of any family member listed on my Individual Enrollment 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 the coverage requested for myself and/or any family members listed on my Individual Enrollment Application.

I understand that the entities indicated above may request medical records for up to the past 10 years, and this information will be used to determine whether I and my listed family members are eligible for enrollment in the coverage requested.

I understand that this form must be signed and returned with my completed Individual Enrollment Application if I am initially applying for enrollment in a medically underwritten health plan offered by Anthem Blue Cross and Blue Shield or its affiliate, Anthem Life
Insurance Company, or signed and returned with my completed Change
of Coverage Form if I wish to add a family member or upgrade my coverage.
This authorization will expire when determination is completed regarding
my/our eligibility for coverage.

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 writing to: Anthem Blue Cross and Blue Shield, P.O. Box 9041, Oxnard, CA 93031-9041. 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.

| Printed Name of Applicant/Member          | Signature of Applicant/Member        | Date |
|---|--------------------------------------|------|
|   | or His/Her Personal Representative   |      |
|   |                                      |      |
| Printed Name of Spouse or Dependent Child | Signature of Spouse/Dependent Child* | Date |
| Age 18 or Over Listed on Application      | or His/Her Personal Representative   |      |
|   |                                      |      |
| Printed Name of Spouse or Dependent Child | Signature of Spouse/Dependent Child* | Date |
| Age 18 or Over Listed on Application      | or His/Her Personal Representative   |      |
|   |                                      |      |

<sup>\*</sup>If listed on your Individual Enrollment Form, your spouse and each dependent child age 18 or over must sign above.

If this authorization is signed by a personal representative on behalf of the applicant/member, spouse and/or dependent child(ren), the representative must complete the following:

| Printed Name of Personal Representative | Relationship to Applicant/Member, Spouse and/or Dependent Child(ren) | Date |
|---|--|------|
|   |  |      |

A photocopy of this form will be as valid as the original. You have the right to receive a copy of this authorization upon request.

