# **Enrollment/Change Application**

#### Instructions:

- All employees applying for medical coverage complete Sections A, C, D, E, F, I and J.
  If your group is a small employer you must complete G as well.
- For change requests, complete Sections A, B and all other applicable sections.
- If your group has elected USAble<sup>®1</sup> Life products you must complete Section H.
   For USAble Life Only you must complete Sections A, B, H, I and J.
- If declining medical coverage, please complete Sections A and C.

Please type or print in black or blue, NOT RED ink

Group Administrator Only
r (if applicable):
gnation (if applicable):
gnation (if applicable):

A. Employee information				9 1 5 5				
First Name		Middle Initial	Last Name					Suffix
Employee Birthdate	Employee Social Security Number							
mm dd	yny Female							
Address	P.O.				Apt. No	. City	State	Zip Code
	(For	Blue Options HS must also provide	A a street add	dress.)				
Company Name Occupation								
Work Location	Date of F	Full Time		Lang	guage Pr	eference		
	Employm		dd	yy  9	Spanish	English	Other	
Home Phone Number	Work Pho	one Number		E-Mail Add	dress			
( )	( )							
Ethnicity: (This information is optional and v	will not be u	used in a discriminator	y manner. Res	ponses or non	response	s to this question wi	ll not affect eligi	bility for coverage.)
	/Asian Am		se not to rep		-			
White/Caucasian Hispa	nic/Latino	Nativ	e American/	Alaskan Nativ	/e	Other (specify)		
ACTIVE EMPLOYEE COBR	RA/STATE	CONTINUATION				- Mc A 6 W 5 2 2 1 1 V 5		
	nation of syment	Reduction in Hours	☐ Death Subscr		Divorce	Over Age Dependen	t Medi Eligib	care lle
What was the date of the Triggering Event?	уууу	Date Continuati Started	on	dd yyy	w ]	Date Continuati Ends	on mm	dd yyn
B. If making a change from pre								
Check All That Apply:	Add Depe	ndent(s):	Date o	of Occurrence	Re	instate Coverage:		
Name [	Marriag	je	mm d	d Y/5Y	Re	ason:		
Address	Newbo	rn						
Other Insurance Information				d <u>yny</u>	= _		7. 05.00	
Telephone L	Adopti	on	mm d	d <u>yyyy</u>	=	ncel Coverage:		of Occurrence
Replace ID Card	Other dd Not Eligible dd						dd yyyy	
Date of Birth Correction	Remove D	ependent(s):	Date o	f Occurrence	_ _	Reason:		
E-Mail Address	Divorce	·	mm d	d ymy	= _	Left Employment		dd y <sub>0</sub> yy
SHOP* Exchange Triggering Event	Depend	dent Age	mm d	д уууу		Subscriber Reque	st non .	dd yny
Over the Guarantee Issue	Death		mm d	д уууу	_  ''	Other Reason:		
Other	Other_		_ em d	ı yyyy				

An independent licensee of the Blue Cross and Blue Shield Association. 4, SM Marks of the Blue Cross and Blue Shield Association. 5M1 Mark of Blue Cross and Blue Shield of North Carolina. 4 Mark of USAble Life. Small Business Health Option Program (SHOP).

Visit us at bcbsnc.com



C. Benef	fits and coverage selection – complete fo	or BCBSNC health and dental,	if offered by emplo	yer					
MEDICAL PLAN:	☐ Blue Options HSA <sup>sm</sup> ☐ Blue Options <sup>sm</sup> (PPO) ☐ Blue Care® (HMO) ☐ Classic Blue® (CMM)	☐ Blue Options 1-2-3 <sup>SM</sup> ☐ Blue Se☐ Blue Value <sup>SM</sup> (POS)	ect <sup>sм</sup> (PPO) ☐ No Med Coveraç						
MEDICAL	COVERAGE (if applicable): Employee Only	Employee/Child(ren) Employ	ee/Spouse/Domestic Part	tner Employee/Family					
DENTAL PLAN:  Please note: if purchasing a dental-only plan, in order to meet the requirement of a qualified health plan (QHP) under the Patient Protection and Affordable Care Act, you must have pediatric dental plan (QHP) under the Patient Protection and Affordable Care Act, you must have pediatric dental Coverage									
DENTAL COVERAGE (if applicable): Employee Only Employee/Child(ren) Employee/Spouse/Domestic Partner Employee/Family									
DECLINE COVERAGE: Check one only:									
	rnment plan (type):	[_] Other (explain):							
I understan plan at a la Important insurance (i dependent Medicaid o CHIP eligib In addition, dependent when addir If your empadditional t period. For Signature o Notice of Dis first eligib	d that if I elect to apply for coverage for myself, my ter time, I may be delayed until the employer's open Notice of Special Enrollment: If you are declining encluding Medicaid or Children's Health Insurance Pros in this plan if you or your dependents lose eligibility's other coverage). However, you must request enrol or CHIP) or if the employer stops contributing toward ility.  If you have a new dependent as a result of marriages. However, you must request enrollment within 30 cm a dependent child will not change your coverage ployer purchased this plan on the Small Business Heariggering/qualifying events. In these cases you will hear full descriptive list of triggering/qualifying events, of Primary Applicant:  X ecclination of Coverage must be received by Blue Croble for coverage.	enrollment period. enrollment for yourself or your dependence or that other coverage (or if the enrollment within 30 days after your or you be your or your dependents' other coverage, birth, adoption, or placement for address after the marriage, birth, adoption type or premiums that are owed.  Salth Option Program (SHOP) Exchange have a specified timeframe within which special enrollment periods, and effectors and Blue Shield of North Carolina coverage.	lents (including your spou verage, you may be able iployer stops contributing ir dependents' other cove erage and within 60 days doption, you may be able in, or placement for adopt in, you may be eligible to e th you must enroll referred tive dates of coverage ser	ise) because of other health to enroll yourself and the growards your or your erage ends (other than after the loss of Medicaid or to enroll yourself and your cion or foster care, except enroll as a result of d to as a special enrollment e www.healthcare.gov.					
D. Fami	ly information - ONLY complete for anyo	one taking medical and/or de	ntal coverage						
Health Dental	Name First, Middle Initial, Last, Suffix	Social Security Number	Birthdate mm/dd/yyyy	Sex Child Status (please check if applicable for any dependent under the age of 26)					
□Y □Y	Spouse Domestic Partner	required		□м □F					
YY	Child 1			☐ M ☐ Foster ☐ Adopted ☐ Handicapped*					
YY NN	Child 2			Foster Adopted Handicapped*					
YY	Child 3**			☐ M ☐ Foster ☐ Adopted ☐ Handicapped*					
Addition		24) is required if your child is 26 years dren, complete an Additional Depend		wed to determine eligibility.					

E. Other health insurance information
Additional Health Coverage that will be in-force when this policy becomes active:  Insurance Carrier Policy Number
Instracte Carrier
Policy Holder Name  Date of Birth dd dd yn
Effective Date  Termination Date or Expected Termination Date  (If remaining active leave blank)
What kind of coverage:
Persons covered: Employee Spouse Domestic Partner Child1 Child2 Child3 Additional Dependents
Additional Health Coverage that will be in-force when this policy becomes active:
Insurance Carrier Policy Number
Policy Holder Name  Date of Birth Mann Add Mann Mann Mann Mann Mann Mann Mann Ma
Effective Date  Termination Date or Expected Termination Date  (If remaining active leave blank)
What kind of coverage: Individual Group
Persons covered: Employee Spouse Domestic Partner Child1 Child2 Child3 Additional Dependents
If anyone covered has Medicare Coverage please complete below:
Persons covered: Employee Spouse Domestic Partner Child1 Child2 Child3 Additional Dependents
Medicare Claim Number:  Eligible Due To: Renal Disease of Dialysis of Dialysis of Dialysis Renal Disease of Dialysis Renal Disease of Dialysis Renal Disease of Dialysis Renal Disease R
Part A Effective Date: Part B Effective Date:
F. Other dental insurance information
Have you or your dependents had any other dental coverage within the last 12 months (other than BCBSNC coverage that you are applying for today)?
See important notices regarding special enrollment information attached. Please list any dental coverage the employee and/or dependents has/had within the last 12 months (including BCBSNC coverage): (To receive prior dental credit against this group benefit plan, please list prior dental coverage within the last 12 months.) BCBSNC may request a certificate of creditable coverage for verification purposes.)
Insurance Carrier Policy Number
Policy Holder Name  Date of Birth dd yyrr
Effective Date Termination Date or Expected Termination Date (If remaining active leave blank)
What kind of coverage: Individual Group
Persons covered: Employee Spouse Domestic Partner Child1 Child2 Child3 Additional Dependents
Additional Dental Coverage that will be in-force when this policy becomes active.
Insurance Carrier Policy Number
Policy Holder Name  Date of Birth dd yyyy
Effective Date Termination Date or Expected Termination Date (If remaining active leave blank)
What kind of coverage: Individual Group
Persons covered: Employee Spouse Domestic Partner Child1 Child2 Child3 Additional Dependents
Additional Dental Coverage that will be in-force when this policy becomes active.
Insurance Carrier Policy Number
Policy Holder Name  Date of Birth  Date of Birth
Effective Date Termination Date or Expected Termination Date or Expected Termination Date (If remaining active leave blank)
What kind of coverage: Individual Group
Persons covered: Employee Spouse Domestic Partner Child1 Child2 Child3 Additional Dependents

G. Health Question for Grou	ps 1-50 Eligible	e Er	mploye	ees						
Within the past 6 months, has any of the following used tobacco regularly (4 or more times a week on average) excluding religious or ceremonial uses and, if so, when was the last time tobacco was used regularly? (Applicable only to persons who are 18 years or older.)										
			•			•		Date last use	ed	
imployee:					Yes	No	mm	dd		уууу
Spouse/Domestic Partner:					Yes	No	mm	dd		<i>yyyy</i>
Dependent:				(1 MM)	Yes	No	mm	dd		y <sub>1</sub> yy
Dependent:					Yes	No	mm	dd		yy//
Dependent:					Yes	No	mm	dd		7779
H. Coverage selection for pro	ducts underw	ritt	en by	USAble L	ife, if offe	red by en	nployer			
USAble Life is an independent life in the life and disability insurance cove benefits will be written by USAble Life	rage below. Your	non-	-medica	I group insu	rance progr	am may not	include all the b	penefits listed	below.	These
Life/AD&D Yes	=							□ No	o Benef	fits
	_ No □No							_	lected	
	No								pplying uarante	For Over
Supplemental Life/AD&D Yes	No Supplen	nent	al Life/	AD&D Amo	ount:				aut unte	- 13340
Employee's Annual Salary (Required If Salary Based Plan)  Employee's Job Title										
Primary Beneficiary Name (required)			Primary	Beneficiary	Address (re	quired)				
									- T	
Relationship	Date of Birth	rizm	dd	27777						Percent <sup>1</sup>
Second Primary Beneficiary Name (req	uired)		Second	Primary Be	neficiary Ado	dress (requir	ed)			
Relationship	Date of Birth	mm	dd	yyyy	Social Se	curity Numb	er			Percent <sup>1</sup>
Contingent Beneficiary Name (required)  Contingent Beneficiary Address (required)										
			_			The state of the s				
Relationship	Date of Birth	mm	dd	my	Social Se	curity Numb	er			Percent <sup>1</sup>
Second Contingent Beneficiary Name	(required)	T	Second	Contingent	Beneficiary	Address (red	quired)			
Relationship	Date of Birth	mm	dd	Wil	Social Se	curity Numb	er			Percent <sup>1</sup>
<sup>1</sup> NOTE: The primary and contingent b	eneficiary's percer	ntage	es must	equal 100%	·.	The state of the s				
• I understand that if I select any or group (as indicated above).	f the products lis	sted	above	that I will	be coverec	by USAble	e Life at the di	scretion of th	ne emp	loyer
• I understand that if I am not actively at work as defined in the policy(ies) (for the products selected above) on the date my coverage would otherwise become effective, my insurance will not begin until the day I meet the policy definition of actively at work. For those coverages I did not elect, I understand that if I choose to enroll at a later date, my cost may be higher and a health questionnaire may be required.										
• I hereby designate the above ber	neficiaries and re	evok	e the a	ppointmer	nt of any ex	kisting bene	eficiaries.			
Signature of Primary Applicant: X				\$ 17 Similar 13			[	Date	dd	yyyy

Life insurability questionnaire - complete only if you are a lat	te applicant or applying for coverage over the guarantee issue	amount
1. Employee Height:	2. Employee Weight:	
3. Have you used any tobacco products in the past year?		Yes No
4. Do you have any condition for which consultation or treatment is con	itemplated or has been advised?	
5. Have you been hospitalized for any reason during the past five (5) ye	ars?	
6. Have you consulted a physician in the past one (1) year for any reaso	n?	
	f. Emotional, nervous system, eating disorder, or mental health problems? g. Ulcer, stomach or digestive disorder? h. Arthritis, back, bones or joint disorder? i. Bladder, urinary system or reproductive organs disorder? cal profession for: Acquired Immunodeficiency Syndrome ("AIDS")? cal profession for hypertension (high blood pressure)? and last two blood pressure readings. medications and dosage. ed in questions 2-8? chad an ectopic pregnancy, a problem pregnancy, a miscarriage, ivery, a therapeutic abortion, or a Cesarean section?	Yes No
14. Names, addresses, and phone numbers of the personal physicians of	of all applicants:	
I. Statement of Understanding/Legal Notices - your s	ignature is <b>required</b>	
I understand the benefits for which I (we) will be eligible are those descr (including the benefit booklet) and changes provided for therein. I certificomplete and true to the best of my knowledge. I understand that BCB application, rescind my policy for any of my acts or practices that constitutions misstatements were made, BCBSNC may take legal action at any time.	ibed in the BCBSNC and/or the life insurance carrier (USAble Life) contra y that all statements made herein and on all sections of this application a SNC and/or the life insurance carrier may, within two years of the date of tute fraud or if I make an intentional misrepresentation of material fact. If	this fraudulent
administrator, unaffiliated with BCBSNC. BCBSNC is not responsible or I		
I understand that if I am applying for a medical plan paired with an HRA BCBSNC separately from my health insurance plan, or by a separate adr	and my employer has established an HRA, the HRA may be administered ministrator.	d by
Detailed information regarding my HSA/HRA will be provided by the de a P.O. Box as my address I will receive a request for additional informatio information will result in account closure and return of any funds posted	signated administrator. I also understand that due to bank regulations, if on regarding my mailing address. Failure to respond to requests for addit to my account.	I provide tional
administrators to facilitate the administrator's establishment of the HSA/I designees to share pertinent information with these selected administrat and my employer's name.	or their designees will share certain personal information about me with HRA account. By signing this application, I authorize my employer or their tors as applicable, which may include my name, address, social security n	ir number
I understand that if issued a debit card in connection with my HSA/HRA, the debit card for convenience, BCBSNC is not responsible or liable for debit card are governed by my agreement with the bank issuing the card	I agree that although BCBSNC's name and marks may be included on th administration of my debit card. The terms and conditions associated wit d.	ie tace of ih my

HSA Only: If I am applying for Blue Options HSA, I understand that BCBSNC takes no responsibility for determining eligibility to contribute to an HSA and that I should consult a tax advisor if I have questions. By signing this application, I understand that I am authorizing the administrator to establish an HSA on my behalf, as of the date corresponding with the effective date of my BCBSNC plan with my employer. In order to activate the account, I will need to provide additional authorization through documents that will be provided to me by the fund administrator.

#### Notice of Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- · Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. For questions or to obtain more information, contact a BCBSNC Customer Service Representative at:

BCBSNC Customer Service, Blue Cross and Blue Shield of North Carolina, PO Box 2291, Durham, NC 27702, 1-877-258-3334 (toll-free)

population desired, place close and place close clos				
By signing below, I agree to the above Statement of Understanding and have read all of the Legal Notices.				
Signature of Primary Applicant: X	Date	mm	dd	<b>y</b> yyy

### J. Statement of authorization for release of protected health information - your signature is required

I understand that if I refuse to sign this authorization that BCBSNC and/or USAble Life may refuse to enroll me or determine that I am not eligible for benefits in BCBSNC and/or USAble Life.

I understand that my protected health information is individually identifiable health information, including demographic information, collected from me or created or received by a health care provider, a health plan, or a health care clearinghouse and that relates to:

- my past, present, or future physical or mental health or condition;
- (ii) the provision of health care to me; or
- (iii) the past, present, or future payment for the provision of health care to me.

I authorize any current or past medical professional, medical care institution, pharmacy benefit manager or other medical care giver that has treated me or provided medical services or supplies to me to disclose my protected health information to Blue Cross and Blue Shield of North Carolina ("BCBSNC") and/or USAble Life.

I further authorize BCBSNC and/or USAble Life to review any applications for health care coverage that I may have submitted to BCBSNC and/or USAble Life in the past.

I authorize BCBSNC and/or USAble Life to receive, use and disclose as necessary my protected health information in connection with any underwriting or eligibility determination purposes in connection with the coverage for which I have applied.

The protected health information (excluding psychotherapy notes) that may be used and disclosed is as follows:

Medical records or any information concerning my current or past health status or treatment received from my medical care providers or previous applications for health care coverage.

I understand that BCBSNC and/or USAble Life will use my protected health information for the following purposes:

To determine my eligibility for enrollment and my premium rate.

I understand that BCBSNC and/or USAble Life will make every effort to safeguard my protected health information. I further understand that BCBSNC and/or USAble Life will not disclose my protected health information unless I request it or when state or federal privacy laws permit or require BCBSNC and/or USAble Life to disclose my protected health information. I understand that BCBSNC and/or USAble Life may disclose my protected health information to individuals or organizations that are not health care providers, health care clearinghouses, or health plans covered by the federal privacy regulations. I understand that if my protected health information is received by individuals or organizations that are not health care clearinghouses, or health plans covered by the federal privacy regulations, my protected health information described above may be re-disclosed and no longer protected by federal privacy regulations.

I understand that I may revoke this authorization at any time by sending a written notification addressed to:

Tobacco Rating Blue Cross and Blue Shield of North Carolina P.O. Box 30013 Durham, NC 27702 USAble Life 320 West Capital Avenue Suite 700 Little Rock, Arkansas 72201

and this revocation will be effective for future uses and disclosures of protected health information. However, I further understand that this revocation will not be effective:

- (i) for information that BCBSNC and/or USAble Life already used or disclosed, relying on this authorization or
- (ii) if the authorization was obtained as a condition of coverage in BCBSNC and/or USAble Life and, by law, BCBSNC and/or USAble Life has a right to contest the coverage.

This authorization expires 120 days from the date this authorization is signed by the applicable person listed below. After 120 days expire, BCBSNC and/or USAble Life may no longer use this information.

Signature of Primary Applicant or Legal Personal Representative: X	Date [	mm	dd	уууу
Name of Legal Personal Representative and Relationship to Primary Applicant (please print):	Date	mm	dd	yyyy