

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

Step 1

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), bi-monthly (every two months) or quarterly (every three months).

Step 3

SEND THE COMPLETED APPLICATION TO:

Please make your check payable to: Anthem Blue Cross

We will be in contact with you upon receipt of your completed application. We will also keep you advised of the underwriting status. Do Not Cancel your current coverage until a new policy is approved and you have received written confirmation of the policy's rates and benefits from the insurance company.

If you have questions please contact our office at:

Thank you for choosing...





Please complete using black ink/type, seal the inside pages for privacy and return to your Group Administrator. You, the employee, must complete this application. You are solely responsible for its accuracy and completeness. To avoid the possibility of delay, please answer all questions and be sure to sign and date your application.

Group No. [] [] [] [] [] [] [] [] [] []

1a. Medical Coverage ... please ask your employer which Medical plans are available before checking your selection:

- Basic PPO**
Saver PPO**
PPO \$35 Copay GenRx**
PPO \$45 Copay GenRx**
PPO \$30 Copay*
PPO \$40 Copay*
Lumenos HSA 1500**
Lumenos HSA 3000**
Lumenos HIA Plus 3000**
Advantage PPO \$25 Copay**
Premier PPO \$20 Copay*
Premier PPO \$10 Copay*
Power HealthFund 500**
Power HealthFund 750**
PPO 3500 (HSA-Compatible)**
PPO 2400 (HSA-Compatible)**
High Deductible EPO*
Other: _____
Power Select HMO*
Saver HMO*
Classic HMO*
HMO 100%*

If HMO, be sure to provide physician number in section 3

* offered by Anthem Blue Cross
** offered by Anthem Blue Cross Life and Health

If directed by your employer, Anthem Blue Cross will facilitate the opening of a Health Savings Account in your name.

1b. Dental Coverage ... please ask your employer which Dental options are available before checking your selection:

- Dental Blue Platinum Plus**
Dental Blue Platinum**
Dental Blue Gold Plus**
Dental Blue Gold**
Dental Blue Silver Plus**
Dental Blue Silver**
High Option PPO**
Standard Option PPO**
Basic Option PPO**
Dental Net*
Dental SelectHMO*
Other: _____
If you select a Dental Blue plan, you must also select a network. Please check one: 100, 200, 300. For above 3 PPO plans, fee-for-service coverage will be substituted if member is outside of PPO service area. For above 2 HMO plans, you must select a Dental Office Number.

Voluntary Dental Coverage

- PPO Dental Plan**
Dental Saver SelectHMO* - You must select a Dental Office Number (to the left)

1c. Vision Coverage ... please check with your employer to make sure these options are available before selecting:

- Blue View OR Blue View Plus offered by Anthem Blue Cross Life and Health

1d. Life Coverage ... please check with your employer to make sure these options are available before selecting:

- Optional Dependent Life Insurance (only if offered by your employer)
\$10,000/\$1,000 (\$10,000 spouse/child 6 mo-24 yrs or disabled; \$1,000-6 mo)
\$5,000/\$500 (\$5,000 spouse/child 6 mo-24 yrs or disabled; \$500-6 mo)
Supplemental Life Insurance (in addition to Term Life, if it is offered) Yes No
Amount: \$15,000 \$25,000 \$50,000 \$100,000

2. Please provide the following enrollment information (must be completed by the employee):

- New group enrollment
Family addition
Late enrollment
New hire
Change of coverage
Other: _____
COBRA
Cal-COBRA
COBRA/Cal-COBRA Effective Date: [] [] [] [] [] [] [] [] [] []
(Cal-COBRA applicants must submit first month's premium)

Form fields for personal information: Last Name, First Name, M.I., Social Security or ID No., Home Address, Apt No., Marital Status, Spouse/DP Social Security or ID No., City, State, ZIP Code, # of Dependents including Spouse/DP, Home Phone No., Employer Name, Occupation/Job Title, Business Phone No., Hire Date, Part time/Full time, Salary (Required), Hourly/Weekly/Monthly, # of Hours Worked per Week, Life Insurance Beneficiary - Last Name, First, M.I., Relationship.

When information is sent to you, we may be able to send it in a language other than English. What language would you prefer? (Optional)
Spanish Chinese Korean Japanese Arabic Khmer Vietnamese Armenian Tagalog Farsi Russian Hmong Other _____



Social Security or ID No. _____

3. Please tell us about yourself and your eligible enrolling dependents ...

Eligible dependent is an employee's lawful spouse or domestic partner; a child of an employee who is the permanent legal guardian of that child and for whom a valid court order establishing guardianship has been submitted; the unmarried child(ren) of the employee or of the employee's spouse/domestic partner who are under age 19, or, the unmarried child(ren) of the employee or enrolled spouse/domestic partner 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. Written proof of relationship may be required for certain dependent enrollments. For example, an existing subscriber who is adding a dependent spouse or domestic partner must provide copy of a Marriage Certificate, Declaration of Domestic Partnership or equivalent document. For enrollment of an adopted child, legal evidence of adoption (or intent to adopt) is required.

FAMILY ADDITION: Date of marriage or Domestic Partnership Declaration: _____ Date of adoption: _____

Sex	Last Name	First Name	MI	Height	Weight	Birthdate Mo. Day Year	Disabled	HMO PLANS ONLY:	
								Primary Care Physician No. or 3-digit Medical Group/IPA No.	Current Patient
<input type="checkbox"/> Male <input type="checkbox"/> Female	Employee						<input type="checkbox"/> Yes <input type="checkbox"/> No		<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"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Son <input type="checkbox"/> Daughter							<input type="checkbox"/> Yes <input type="checkbox"/> No		<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"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Son <input type="checkbox"/> Daughter							<input type="checkbox"/> Yes <input type="checkbox"/> No		<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"/> Yes <input type="checkbox"/> No

Note: If any enrolling dependent(s) do not live at the address you listed in Section 2 on the previous page, please provide their address(es) on a separate piece of paper.

4. Please complete if you want to decline coverage for yourself and/or any eligible dependents:

Type of Coverage:	Declined for:	Reason for declining: (proof of coverage may be required)
Medical plan	<input type="checkbox"/> Self <input type="checkbox"/> Child(ren) <input type="checkbox"/> Spouse/DP	<input type="checkbox"/> Covered by another employer-sponsored group plan; carrier name is: _____
Dental plan (if offered)	<input type="checkbox"/> Self <input type="checkbox"/> Child(ren) <input type="checkbox"/> Spouse/DP	<input type="checkbox"/> Covered by Individual Policy <input type="checkbox"/> Covered by Tricare <input type="checkbox"/> Covered by Medicare
Vision plan (if offered)	<input type="checkbox"/> Self <input type="checkbox"/> Child(ren) <input type="checkbox"/> Spouse/DP	<input type="checkbox"/> Covered by MediCal <input type="checkbox"/> Enrolled in any other insurance carrier plan; name: _____
Life coverage (if offered)	<input type="checkbox"/> Self <input type="checkbox"/> Child(ren) <input type="checkbox"/> Spouse/DP	<input type="checkbox"/> Other: _____

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'S MEDICAL AND/OR GROUP LIFE INSURANCE PLAN, as well as a six-month pre-existing condition exclusion UNLESS ENTITLED TO A SPECIAL ENROLLMENT PERIOD DUE TO CERTAIN CHANGED CIRCUMSTANCES (E.G., ACQUISITION OF A DEPENDENT OR LOSS OF OTHER COVERAGE THROUGH A DEPENDENT.) The twelve (12) month wait will not apply if: (1) I certify at the time of initial enrollment that the coverage under another employer health benefit plan or no share-of-cost Medi-Cal coverage was the reason for declining enrollment and I lose coverage under that employer health benefit plan or no share-of-cost Medi-Cal; (2) my employer offers multiple health benefit plans and I elected a different plan during an open enrollment period; (3) a court orders that I provide coverage under this plan for a spouse or minor child or (4) if I have a new dependent as a result of marriage, birth, adoption or placement for adoption, they may be able to be enrolled if enrollment is requested within 30 days after the marriage, birth, adoption or placement for adoption.

If I am declining enrollment for myself and/or my dependent(s) (including my spouse/domestic partner) because of other health insurance or group health plan coverage, I must request enrollment within 30 days after the other coverage ends (or after the employer stops contributing toward the other coverage).

Please examine your options carefully before declining this coverage. You should be aware that companies selling individual health insurance typically require a review of your medical history that could result in a higher premium or you could be denied coverage entirely.

X _____
Signature if declining coverage for self/dependents Date (Month/Day/Year)



5. Health Questionnaire for Groups Enrolling 1-10 Employees – this confidential info. will not be seen or given to your employer

Groups with 11-50 Enrolling Employees: Do not complete this section. Please skip to Section 5A.

All questions must be answered "Yes" or "No".
 INCOMPLETE APPLICATIONS WILL BE RETURNED TO YOU FOR COMPLETION WHICH MAY DELAY THE EFFECTIVE DATE OF YOUR COVERAGE.

- Has any person listed on this application ever had, consulted for, sought treatment, had treatment recommended, received treatment, been surgically treated or been hospitalized for any of the following conditions?**
1. Heart attack, heart murmur, stroke, chest pain, high blood pressure, anemia, varicose veins, or any other disorder of the heart, blood, blood vessels, hyperlipemia or arteriosclerosis? Yes No
 2. Ulcer, colitis, gall stone, hernia or any other disorder of the stomach, intestines, rectum, gall bladder, or liver?..... Yes No
 3. Cancer, cyst, or tumor? Yes No
 4. Disorder of the kidneys, blood or albumin, thyroid glands, diabetes, venereal disease or any related eye disorders, urinary systems, male or female organs, or menstrual dysfunction? Yes No
 5. Tuberculosis, asthma, hay fever, adenoids, pleurisy or any other disorder of the lungs or respiratory system? Yes No
 6. Epilepsy, fainting spells, mental or nervous condition, paralysis or any disorder of the brain or nervous system?..... Yes No
 If epileptic, date of last seizure: ____ / ____ / ____
 7. Been treated for alcoholism or other drug or substance abuse or been advised to seek treatment for the same? Yes No
 8. Arthritis, rheumatic fever, back trouble, or any other disorder of the joints, muscles, or bones? Yes No
 9. Any physical deformity or defect? Any serious bodily injury, fracture, concussion, burn, and/or congenital problems? Yes No
 10. Has any person to be covered had or been told that they had an immune deficiency disorder, AIDS, or AIDS-related complex, not including the results of HIV testing?..... Yes No
 11. Within the last 12 months, taken medicine as prescribed by a physician or other health practitioner?..... Yes No
 - 12 a. Is any female to be covered currently pregnant? Yes No
 b. If you are a male listed on this application, are you expecting a child with anyone, even if the mother is not listed on this application?..... Yes No
 If yes, Due Date (Month): _____.
 13. Does anyone listed on this application use tobacco products?..... Yes No

If you answer "Yes" to all or part of above questions 1-12b, please complete the following (Insert additional sheets if necessary):

Question # ____ Name of patient _____ Condition treated _____ Dates of treatment: Start _____ End _____ Treatment rendered _____ check here if still under treatment <input type="checkbox"/> Medication and dosage taken _____ Dates taken: Start _____ End _____ _____ check here if still taking <input type="checkbox"/>	Question # ____ Name of patient _____ Condition treated _____ Dates of treatment: Start _____ End _____ Treatment rendered _____ check here if still under treatment <input type="checkbox"/> Medication and dosage taken _____ Dates taken: Start _____ End _____ _____ check here if still taking <input type="checkbox"/>
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Social Security or ID No. _____

6. Other Coverage – please be sure to complete this important information:

1. 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: _____

2. 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 coverage: Group Individual Other: _____
Insurance Company: _____
Date coverage began: _____ Dated ended: _____

3. Does any person applying for coverage currently have Dental Insurance Coverage?..... Yes No

If yes:
Applicant/family member name(s): _____
Type of coverage: Group Individual Other: _____
Insurance Company: _____
Date coverage began: _____ Dated ended: _____

4. 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.

Please note: If you or a family member have/had a medical condition before coming to our plan for which medical advice, diagnosis, care or treatment was recommended or received within the last six months and you do not advise and provide proof of prior coverage, you may be subject to a six-month preexisting condition exclusion (does not apply to HMOs). That means that you might have to wait at least six months before the plan will provide coverage for that condition (does not apply to pregnancy nor to a child who is enrolled in the plan within 30 days after birth, adoption or placement for adoption). In some cases, the exclusion may last up to 12 months, or as long as 18 months for late enrollees. However, the length of the waiting period can be reduced by the number of days of prior "creditable coverage," which means not experiencing a break in qualified prior health coverage that lasted more than 63 days for an Individual plan or 180 days for an employer-sponsored or employer-related plan. Proof of creditable coverage is required to reduce a waiting period, including a copy of the certificate or other documentation, which we can help you obtain from a prior plan/issuer if needed.

After completion, remove tape on inside pages, fold closed to seal, and submit application to your employer.



Social Security or ID No. _____

7. 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 maybe issued under the plan. I further 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 an application made by my employer have been accepted and approved by ANTHEM BLUE CROSS and ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY.

RESCISSION OF MEMBERSHIP: I have provided a complete history of material information that is considered in the acceptance or denial of this enrollment application. I understand and agree that I alone am responsible for the accuracy and completeness of this application, and to the best of my knowledge and belief, I have done everything necessary to be able to assure you that all information about any children under the age of 18 listed on this application is true and complete. Also, all of my dependents listed on this application that are over the age of 18 years have read this application and have provided complete and accurate information for this application. I understand and agree that following approval of the enrollment application, if Anthem Blue Cross discovers that I intentionally provided incomplete or false material information or withheld material information from Anthem Blue Cross prior to the Effective Date of the Agreement, Anthem Blue Cross may revoke coverage. This means Anthem Blue Cross may cancel coverage as if it never existed. If Anthem Blue Cross revokes your coverage under the Combined Evidence of Coverage and Disclosure Form, Anthem Blue Cross will send you a written notice explaining the basis for the decision and your appeal rights. You have the option to submit a new application in the future to be underwritten and considered for enrollment. You will be required to pay for any services that were covered while you were a Member, and Anthem Blue Cross will refund any amounts paid by you except amounts already paid by Anthem Blue Cross.

I have personally read and attest to the completeness and validity of the information provided on this application for coverage. If I am accepted, this application will become part of the contract between Anthem Blue Cross and I. I and any enrolled family members agree to abide by the terms of this contract. **Initials:**

I AM APPLYING FOR TERM LIFE COVERAGE: I understand that I am submitting this application to the life insurance department of Anthem Blue Cross Life and Health Insurance Company and that if one or more of the following circumstances apply, then the medical information on this application will be used in the life department of Anthem Blue Cross Life and Health to determine whether or not life insurance will be offered to me: 1) my employer has 2-10 enrolled employees; 2) the date of this application is more than thirty (30) days after my eligibility date for coverage; 3) the amount of term life insurance coverage I am applying for is over \$50,000.

Signature of Employee (If applying for Term Life coverage)
X

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 HEALTHCARE SAVINGS ACCOUNT (HSA) COMPATIBLE EPO PLAN: I understand that the High Deductible EPO Plan is 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.

ARBITRATION AGREEMENT: If your coverage is under a private employer plan governed by ERISA (Employment Retirement Income Security Act of 1974), certain disputes may not be subject to the following arbitration provisions:

If I am enrolled in an employer-sponsored benefit plan that is subject to ERISA (Employment Retirement Income Security Act of 1974, 29 U.S.C. section 1001, et seq.) I understand that any dispute involving an adverse benefit determination for a health claim may not be subject to mandatory binding arbitration. However, I further understand that any dispute I may have with respect to an adverse benefit determination for a health claim may be submitted to voluntary binding arbitration after the ERISA claim appeal process is completed.

I UNDERSTAND THAT ANY AND ALL DISPUTES BETWEEN MYSELF (AND/OR ANY ENROLLED FAMILY MEMBER) AND ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY MUST BE RESOLVED BY BINDING ARBITRATION, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF THE SMALL CLAIMS COURT, AND NOT BY LAWSUIT OR RESORT TO COURT PROCESS, EXCEPT AS CALIFORNIA LAW PROVIDES FOR JUDICIAL REVIEW OF ARBITRATION PROCEEDINGS. THIS MEANS THAT I AND ANTHEM BLUE CROSS LIFE AND HEALTH ARE WAIVING OUR RIGHTS TO A JURY TRIAL. UNDER THIS COVERAGE, ANTHEM BLUE CROSS LIFE AND HEALTH AND I THE GIVING UP THE RIGHT TO PURSUE ON A CLASS BASIS ANY CLAIM OR CONTROVERSY AGAINST THE OTHER. FOR MORE INFORMATION REGARDING BINDING ARBITRATION, PLEASE REFER TOYOUR CERTIFICATE.

I UNDERSTAND THAT ANY AND ALL DISPUTES BETWEEN MYSELF (AND/OR ANY ENROLLED FAMILY MEMBER) AND ANTHEM BLUE CROSS OR ITS AFFILIATES, INCLUDING CLAIMS FOR MEDICAL MALPRACTICE, MUST BE RESOLVED BY BINDING ARBITRATION, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF THE SMALL CLAIMS COURT, AND NOT BY LAWSUIT OR RESORT TO COURT PROCESS, EXCEPT AS CALIFORNIA LAW PROVIDES FOR JUDICIAL REVIEW OF ARBITRATION PROCEEDINGS. THIS MEANS THAT I AND ANTHEM BLUE CROSS ARE WAIVING OUR RIGHTS TO A JURY TRIAL FOR BOTH MEDICAL MALPRACTICE CLAIMS AND ANY OTHER DISPUTES. UNDER THIS COVERAGE, ANTHEM BLUE CROSS OR ITS AFFILIATES AND I ARE TO GIVING UP THE RIGHT TO PURSUE ON A CLASS BASIS ANY CLAIM OR CONTROVERSY AGAINST THE OTHER. FOR MORE INFORMATION REGARDING BINDING ARBITRATION, PLEASE REFER TO YOUR EVIDENCE OF COVERAGE.

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.

NOTICE: BY SIGNING THIS CONTRACT YOU ARE AGREEING TO HAVE ANY ISSUE OF MEDICAL MALPRACTICE DECIDED BY NEUTRAL ARBITRATION AND YOU ARE GIVING UP YOUR RIGHT TO A JURY TRIAL.

Signature of Employee X **Date (MM/DD/YY)**

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.

Health care plans provided by Anthem Blue Cross. Insurance plans provided by Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross is the trade name of Blue Cross. Independent licensees of the Blue Cross Association. © ANTHEM is a registered trademark. ® The Blue Cross name and symbol are registered marks of the Blue Cross Association.



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After completion, remove tape on inside pages, fold closed to seal, 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.