

# Employer Application

Group size 51+ eligible employees



Please complete in blue or black ink and use extra sheets of paper if necessary

For more information about Anthem, its products and services visit [www.anthem.com](http://www.anthem.com).

<b>Anthem use:</b> <input type="checkbox"/> New <input type="checkbox"/> Termination <input type="checkbox"/> Reclass	Group/Account #	Effective Date / /	State <input type="checkbox"/> Indiana <input type="checkbox"/> Kentucky <input type="checkbox"/> Ohio <input type="checkbox"/> Wisconsin <input type="checkbox"/> Missouri	UGT#
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**1. Effective date**  
Requested effective date: / /

**2. The benefits you have selected are outlined on the attached proposal, herein incorporated by reference.**

<input type="checkbox"/> Blue Access <sup>SM</sup> (PPO)	<input type="checkbox"/> Blue Preferred <sup>®</sup> Plus (POS) (MO & WI only)	<input type="checkbox"/> Dental Traditional (IN/OH only)	<input type="checkbox"/> Vision (NA WI/MO)	<input type="checkbox"/> Optional AD&D
<input type="checkbox"/> Blue Access <sup>SM</sup> Choice (PPO) (MO & WI only)	<input type="checkbox"/> Blue Preferred <sup>®</sup> (HMO) (MO & WI only)	<input type="checkbox"/> Dental PPO (NA MO)	<input type="checkbox"/> Basic Life	<input type="checkbox"/> Short Term Disability
<input type="checkbox"/> Blue Access <sup>SM</sup> Hospital Surgical PPO (MO only)	<input type="checkbox"/> Blue Priority <sup>SM</sup> (HMO) <sup>1</sup>	<input type="checkbox"/> DentaCare (HMO)(WI only)	<input type="checkbox"/> Basic AD&D	<input type="checkbox"/> Long Term Disability
<input type="checkbox"/> Blue Access <sup>SM</sup> Choice Hospital Surgical (MO only)	<input type="checkbox"/> Blue Traditional <sup>®</sup> (Indemnity) (NA MO/WI)	<input type="checkbox"/> DentaBlue (PPO) (MO only)	<input type="checkbox"/> Dependent Life	('Ohio only - a health insuring corporation product or "HIC")
<input type="checkbox"/> Blue Preferred <sup>®</sup> Primary Plus (POS) (NA MO/WI)		<input type="checkbox"/> DentaBlue Select (PPO) (MO only)	<input type="checkbox"/> Optional Life	
<input type="checkbox"/> Blue Preferred <sup>®</sup> Primary (HMO)* (NA MO/WI)				

**A. (MO only) Missouri-Legislated Optional Benefits (Note: You must initial below after items 1 and 2 in order to apply for these benefits)**  
By my signature at the end of this form, I am confirming that I have reviewed the information provided to me regarding the Missouri-Legislated Optional Benefits. On behalf of my eligible employees and their dependents:

- I am NOT applying for the benefits for Speech and Hearing Care** (available as an option with the Blue Access and Blue Access Choice plans, unless I have initialed below).  
\_\_\_\_\_ Initial here only if you wish to apply for the benefits for Speech and Hearing Care.
- I am NOT applying for the benefits for Well-Child Care** (available as an option with the Blue Access plan), unless I have initialed below.  
\_\_\_\_\_ Initial here only if you wish to apply for the benefits for Well-Child Care.

**3. Employer Information**

Applicant (legal name of group)		Name of association (if applicable)		
Name and title of head of firm		Name and title of administrative contact		
Home office address	City	County	State	ZIP Code
eMail address		Phone number (include area code)	Fax number (include area code)	
Billing address and/or contact (if different from above)		Tax ID/FEIN	Number of years in business	
Standard industry code (SIC)	Type of business	Type of organization	<input type="checkbox"/> Labor Union <input type="checkbox"/> Trust <input type="checkbox"/> Government Unit <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other:	
Is any part of group subject to bargaining agreement? <input type="checkbox"/> Yes <input type="checkbox"/> No	Union name, number, contract expiration date (attach a copy of agreement)	Will bargaining agreement participants be considered eligible employees? <input type="checkbox"/> Yes <input type="checkbox"/> No		
List all affiliates/subsidiaries/divisions (list names, locations, number employed at each location.) Attach a separate page to show any separate billing addresses, and any separate billings for life classes.				
Total # of employees residing/working outside of Home Office state		List # of employees at each office location		
Has your group been turned down for coverage in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, by whom, when and why?		
Name of current health and/or life carrier(s)		Will any insurance carrier(s), in addition to Anthem, provide health coverage as part of the Group's employee benefit plan? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, list carrier(s) and product(s) offered	
In the past 36 months, has the company or any affiliate entity filed for protection or operated under federal/state bankruptcy laws (Chapter 11 or 7) or state receivership? <input type="checkbox"/> Yes <input type="checkbox"/> No		In the past 36 months, has any creditor filed or threatened to file a petition requesting the company or any affiliated entity to be placed voluntarily into bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Is your group subject to COBRA? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have a COBRA administrator? <input type="checkbox"/> Yes <input type="checkbox"/> No	If no, do you want an Anthem affiliate to administer COBRA for your group? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete and sign the COBRA agreement.		
List employees/dependents on Continuation of Coverage/COBRA		Names of persons in COBRA eligibility period		
List all totally disabled employees and dependents				

**4. Medicare Secondary Payer**

Medicare Part D Prescription Drug Benefits:  Wrap  Waiver  Subsidy

If Subsidy (CMS Information needed): Plan Sponsor ID: \_\_\_\_\_ Application ID: \_\_\_\_\_ Unique Benefit Option Identifier: \_\_\_\_\_

Does not employ 20 or more employees (full-time, part-time, leased) under the terms of the Medicare Secondary Payer statute (The group agrees to notify Anthem Blue Cross and Blue Shield as soon as this statement is no longer true.)

Does employ 20 or more employees (full-time, part-time, leased) under the terms of the Medicare Secondary Payer statute

**5. Eligibility**

Eligible full-time employees must work at least 30 (25 in OH) hours per week, must be actively at work, must have satisfied any applicable eligibility waiting period.

Eligible full-time employees do not include temporary or seasonal employees.

Number of full time employees (including those within their waiting period)	Total number of employees (including part-time)	Full-time eligible enrollees as of this plan's effective date will have coverage: <input type="checkbox"/> On group's effective date <input type="checkbox"/> Same waiting period that applies to new persons or on group effective date, whichever is later
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New eligible enrollees will become effective on:  
The first of the month following  0  30  60  90  180 days of employment OR First billing date after  0 days  30 days  60 days  90 days  180 days

Do any classes of employees have a different waiting period?  Yes  No  
If yes, explain

**6. Contribution Requirements** Employer must have at least two enrolled employees enrolled in health to maintain coverage under this plan.

Group contribution level for insurance

Health \_\_\_\_\_% Basic Life \_\_\_\_\_% Basic AD&D \_\_\_\_\_% Dependent Life \_\_\_\_\_% Optional Life \_\_\_\_\_% Optional AD&D \_\_\_\_\_% STD \_\_\_\_\_% LTD \_\_\_\_\_%

Do any classes have a percentage of group contribution different than above?  Yes  No  
If yes, explain

**7. Premium Contributions (WI Only)**

**Single-Product Offering:** *Required Contribution:* At least 50% of individual coverage premium and 25% of family coverage premium for employee benefits.

What percentage of the monthly premium is paid by the employer? Single: \_\_\_\_\_% Family: \_\_\_\_\_% Other: \_\_\_\_\_% Retiree: \_\_\_\_\_%

**Multiple-Product Offering:** *Required Contribution:* At least 75% of the single premium of the **Core/Low** plan, regardless of the plan in which the employee actually enrolls.

Single: \_\_\_\_\_% Family: \_\_\_\_\_% Other: \_\_\_\_\_% Retiree: \_\_\_\_\_% **-OR-** Flat Dollar Amount\* of \$ \_\_\_\_\_ per employee and \$ \_\_\_\_\_ per family per month  
 \*Must be equal to or greater than Required Contribution for multiple-product offerings.

**8. Participation Requirements (WI Only)**

These participation requirements must be observed and maintained for a Group to remain eligible for coverage. It is the Group's responsibility to maintain these requirements. The number of employees in medical coverage initially and when reviewed periodically thereafter determine the size of group for participation requirement purposes.

**Requirements\* when either Anthem IS NOT the exclusive carrier:**  
 • For groups in size 51-99 eligible employees - 50% participation • For groups in size 100+ eligible employees - 25% participation  
**Requirements\* when either Anthem IS the exclusive carrier: 75% participation**  
 \*Anthem reserves the right to revise its offering if these requirements are not met.

a. Eligible employees who waive coverage due to coverage under a health plan that constitutes "credible coverage" for pre-existing condition purposes (e.g., COBRA, spouse's group health coverage) will not be used to determine participation.

b. For all groups, eligible employees who waive coverage because they are part of another health plan offered by the Group will be used to determine participation.

**9. Open Enrollment**

Our standard open enrollment period is at least 31 days prior to the Group's renewal date and 31 days following, which is held no less frequently than once in any 12 consecutive months. If you want to designate a different open enrollment period, please indicate the following:

\_\_\_\_\_ Start Date \_\_\_\_\_ End Date

**10. Signature PLEASE ATTACH A CHECK FOR THE FIRST MONTH'S PREMIUM (Read Section 11, below, carefully before signing)**

Signature and title of authorized group representative/title	Location where signed	Date / /
Accepted by Anthem's Underwriting Department — Signature and title		Date / /

**11. Read this section carefully before signing. Please review your application for errors or omissions.**

The employer and/or authorized representative hereby requests that it be approved for coverage through Anthem Blue Cross and Blue Shield and Anthem Life Insurance Company (hereinafter "Anthem" unless otherwise specified) and to be bound by Anthem's and Anthem Life's rules and regulations pertaining to coverage under the insurance contracts and policies, as adopted and/or revised from time to time. Employer understands and certifies the following, and if approved for coverage, agrees by payment of the required premiums; and the authorized representative certifies on behalf of the employer:

- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. To comply with all terms and provisions of the Group Contract(s) issued, and trust agreements, if applicable, and also accepts enrollment under the Anthem Life trust policy(ies), if applicable.</li> <li>2. To make the coverage available to all eligible employees and their eligible dependents and to distribute information and documents to enrolled employees as needed.</li> <li>3. To maintain records and furnish to Anthem or their designated agent(s), any information required in connection with administration of the coverage.</li> <li>4. To provide notice of applicable conversion rights and rights to continue health coverage under COBRA to eligible employees and eligible dependents.</li> <li>5. That statements of medical history will be required of employees, and dependents when applying for coverage within or outside the time frames or amount of coverage limits established by Anthem.</li> <li>6. That approval for this coverage may cancel any prior contracts and/or coverage with Anthem effective immediately preceding the effective date of the employer's coverage.</li> <li>7. To pay Anthem by the premium due date, the premiums on behalf of each member covered under the contract, unless otherwise stated in any financial agreement between the parties, to submit applications of employees prior to their date of eligibility, to keep all necessary records regarding membership, to assume responsibility for handling the COBRA and state-mandated continued group coverage and/or conversion process, if applicable.</li> <li>8. That claims filed by or on behalf of members may, at Anthem's option, be suspended if premiums are not timely received. (N/A in Wisconsin)</li> <li>9. If applicable, Employer will receive on behalf of members, all notices delivered by Anthem, and immediately forward such notices to persons involved, at their last known address.</li> <li>10. The advance premium check does not create temporary or interim coverage and that receipt and deposit of that payment does not guarantee issuance of coverage. Rather, issuance of coverage is expressly conditioned on Anthem's determination that the group is an acceptable risk based on their current underwriting practices and procedures. Unless these conditions are met, there shall be no liability on the part of Anthem except to refund the payment. The employer will be responsible for returning to individual employees any part of the payment contributed by those employees.</li> <li>11. That in order for Anthem to accept or decline this application, all the information requested on this application must be completed. In the event the application is not complete, Anthem, or its designated agent(s), is authorized to obtain the necessary information and to complete that information on this application. The employer understands that the coverage issued by Anthem</li> </ol> | <p>may be different than the coverage applied for herein. In that event, Anthem shall notify the employer of such differences, and by payment of the appropriate premiums, the employer will accept the coverage as issued.</p> <ol style="list-style-type: none"> <li>12. The premium rates calculated for the employer are contingent, based upon the accuracy of the eligibility data submitted on employees and covered dependents to Anthem by the employer. Anthem reserves the right to review such rates upon receipt of all individual applications for employers' employees and to modify the rates, if the enrollment information so warrants. Any misstatements on employees' application or failure to report new medical information prior to the employees' effective dates may result in a material change to the groups' coverage or premium rates as of the effective date of coverage.</li> <li>13. The entire application for Group coverage has been reviewed, and all answers contained herein are true and complete to the best of the employer's and/or authorized representative's knowledge and belief.</li> <li>14. All employees applying for coverage are employees of the employer and receive salary or wages documented on state and/or federal payroll reports. Eligible full-time employees must work at least 30 hours per week (25 in OH if the employer is a "small employer" as defined by Ohio law, or if employer participates in a trust to which a group policy has been issued which contains a minimum 25 hours per week eligibility requirement), must be actively at work, must have satisfied any applicable eligible waiting period.</li> <li>15. The requested coverage is not in effect unless and until this application is approved by Anthem, that approval of coverage shall be evidenced by issuing Group contracts and/or policies to the employer, and an employee's coverage is not in effect unless and until the employee applies and is approved for coverage by Anthem.</li> <li>16. The employer acknowledges that he has signed the attached benefit proposals indicating the coverages requested.</li> </ol> <p><b>Fraud Notice</b></p> <p><b>KY</b> - Any person who knowingly and with intent to defraud an insurance company, health maintenance organization or other person files an application for insurance or other form of health coverage containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.</p> <p><b>OH</b> - Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.</p> |
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**12. Broker Certification - I hereby certify that:**

1. I have reviewed the attached employee and group applications and waivers for completeness and accuracy.
2. I have not completed any of the information contained in the applications except with the permission of the applicant and as noted by my initials on the application.
3. I have not signed any of the applications for a group representative or individual applicant.
4. I have advised the group that a failure to provide complete and accurate information may result in a loss of coverage retroactive to the effective date of coverage or re-rating of the group's premium retroactive to the effective date and that coverage shall not be effective until Anthem Blue Cross and Blue Shield reviews and approves the application and the group receives a written notice and contract from Anthem.

Broker name	Broker Signature		
Address			
Broker ID number	Tax ID number to be paid	Broker phone number	Date / /
Agency name (if applicable)	General agency broker		
Address	Anthem sales representative		

In Indiana: Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. In Kentucky: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. In Missouri: Anthem Blue Cross and Blue Shield is the trade name RightCHOICE® Managed Care, Inc. (RIT). Healthy Alliance Life Insurance Company (HALIC) and HMO Missouri, Inc. use to do business in most of Missouri. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO Missouri, Inc. Life and disability products are underwritten by Anthem Life Insurance Company (ALIC), RIT, HMO Missouri, Inc., HALIC and ALIC are independent licensees of the Blue Cross and Blue Shield Association. In Ohio: Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI") underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation ("CompCare") underwrites or administers the HMO policies; and CompCare and BCBSWI collectively underwrite or administer the POS policies. Life and disability products are underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross Blue Shield Association.