

# Enrollment and Change Application

**Instructions:**

- All employees complete Sections **B, C, D, E, G** and **H**.
  - For change requests, complete Sections **A, B** and all other applicable sections.
  - If your group has elected USABLE Life products you must complete Section **F**.
- For USABLE Life Only coverage:** If you are a late applicant or applying for over the guarantee issue amount complete Sections **A, B, F** and **H** to their entirety.

<b>Completed by Group Administrator Only</b>	
Group Number	
Life Class Designation (if applicable):	

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

**A. IF MAKING A CHANGE FROM PREVIOUS ENROLLMENT**

<b>Check All That Apply:</b> <input type="checkbox"/> Name <input type="checkbox"/> Address <input type="checkbox"/> Other Insurance Information <input type="checkbox"/> Telephone <input type="checkbox"/> Replace ID Card <input type="checkbox"/> Date of Birth Correction <input type="checkbox"/> E-Mail Address <input type="checkbox"/> Late Applicant <input type="checkbox"/> Over the Guarantee Issue <input type="checkbox"/> Other _____	<b>Add Dependent(s):</b> <input type="checkbox"/> Marriage <input type="checkbox"/> Newborn <input type="checkbox"/> Adoption <input type="checkbox"/> Other _____	Date of Occurrence <table border="1"> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> </table>	mm	dd	yyyy	mm	dd	yyyy	mm	dd	yyyy	mm	dd	yyyy	<b>Reinstate Coverage:</b> Reason: _____ _____ _____												
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<b>Remove Dependent(s):</b> <input type="checkbox"/> Marriage <input type="checkbox"/> Divorce <input type="checkbox"/> Dependent Age <input type="checkbox"/> Death <input type="checkbox"/> Other _____	Date of Occurrence <table border="1"> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> </table>	mm	dd	yyyy	mm	dd	yyyy	mm	dd	yyyy	mm	dd	yyyy	mm	dd	yyyy	<b>Cancel Coverage:</b> <input type="checkbox"/> Not Eligible <input type="checkbox"/> Left Employment <input type="checkbox"/> Subscriber Request <input type="checkbox"/> Other Reason: _____ _____ _____	Date of Occurrence <table border="1"> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> </table>	mm	dd	yyyy	mm	dd	yyyy	mm	dd	yyyy
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**B. EMPLOYEE INFORMATION**

<input type="checkbox"/> ACTIVE EMPLOYEE	<input type="checkbox"/> COBRA/STATE CONTINUATION			
<b>COBRA/State Continuation Qualifying Event:</b>	<input type="checkbox"/> Termination of Employment <input type="checkbox"/> Reduction in Hours <input type="checkbox"/> Death of Subscriber <input type="checkbox"/> Divorce <input type="checkbox"/> Over Age Dependent <input type="checkbox"/> Medicare Eligible			
What was the date of the Qualifying Event?	Date Continuation Started <table border="1"> <tr><td>mm</td><td>dd</td><td>yyyy</td></tr> </table>	mm	dd	yyyy
mm	dd	yyyy		
First Name	Middle Initial			
Last Name	Suffix			
Address	Apt. No.			
City	State			
Zip Code				
<i>(If selecting Blue Options HSA or HRA, you must provide a street address not a P.O. Box)</i>				
Employee Social Security Number	Employee Birthdate			
Male	Female			
Marital Status				
<b>Ethnicity:</b> (This information is optional and will not be used in a discriminatory manner. Responses or nonresponses to this question will not affect eligibility for coverage.)				
<input type="checkbox"/> African American/Black <input type="checkbox"/> Asian/Asian American <input type="checkbox"/> Choose not to report <input type="checkbox"/> White/Caucasian <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native American/Alaskan Native <input type="checkbox"/> Other (specify) _____				
Company Name	Occupation			
Work Location	Date of Full Time Employment			
Language Preference	Spanish   English   Other _____			
Home Phone Number	Work Phone Number			
E-Mail Address				

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Employee Name:

**C. BENEFITS AND COVERAGE SELECTION – Complete for BCBSNC Health and Dental, if offered by employer**

**MEDICAL PLAN:**  No Medical Coverage  Blue Options HSA<sup>SM</sup>  Blue Options PPO  Blue Options 1-2-3  High  
 Blue Care<sup>®</sup> (HMO)  Classic Blue<sup>®</sup> (CMM)  Blue Options HRA<sup>SM</sup>  Low

**MEDICAL COVERAGE (if applicable):**  Employee Only  Employee/Child(ren)  Employee/Spouse  Employee/Family

**DENTAL PLAN:**  No Dental Coverage  Dental

**DENTAL COVERAGE (if applicable):**  Employee Only  Employee/Child(ren)  Employee/Spouse  Employee/Family

**D. FAMILY INFORMATION – Complete for Anyone Taking Medical and/or Dental Coverage\***

NAME First, Middle Initial, Last, Suffix	Social Security Number	Birthdate mm/dd/yyyy	Sex	H E A L T H	D E N T A L	Child Status (please check one)
Spouse	required		<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
Child 1			<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Foster <input type="checkbox"/> Adopted <input type="checkbox"/> Handicapped** <input type="checkbox"/> Under the age of 26***
Child 2			<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Foster <input type="checkbox"/> Adopted <input type="checkbox"/> Handicapped** <input type="checkbox"/> Under the age of 26***
Child 3****			<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Foster <input type="checkbox"/> Adopted <input type="checkbox"/> Handicapped** <input type="checkbox"/> Under the age of 26***

\* Application does not guarantee enrollment.  
 \*\* A request for coverage (form P24) is required if your child is 26 years or older and will be reviewed to determine eligibility.  
 \*\*\* Consult your employer regarding dependent eligibility requirements. Supporting documentation may be required.  
 \*\*\*\* If you have more than three children, complete Section D on another application.

**E. OTHER HEALTH/DENTAL INSURANCE INFORMATION**

See important notices regarding pre-existing condition limitations and special enrollment information attached.

Please list any health or dental coverage the employee and/or dependents has/had within the last 12 months (including BCBSNC coverage):

Insurance Carrier \_\_\_\_\_ Policy Number \_\_\_\_\_

Policy Holder Name \_\_\_\_\_ Date of Birth

Effective Date    Termination Date or Expected Termination Date    (If remaining active leave blank)

What kind of coverage:  Individual  Group  Medical  Dental (Proof of dental coverage must be included with application for processing)

Persons covered:  Employee  Spouse  Domestic Partner  Child1  Child2  Child3  Additional Dependents

**Additional Coverage that will be in-force when this policy becomes active:**

Insurance Carrier \_\_\_\_\_ Policy Number \_\_\_\_\_

Policy Holder Name \_\_\_\_\_ Date of Birth

Effective Date    Termination Date or Expected Termination Date    (If remaining active leave blank)

What kind of coverage:  Individual  Group  Medical  Dental (Proof of dental coverage must be included with application for processing)

Persons covered:  Employee  Spouse  Domestic Partner  Child1  Child2  Child3  Additional Dependents

**Additional Coverage that will be in-force when this policy becomes active:**

Insurance Carrier \_\_\_\_\_ Policy Number \_\_\_\_\_

Policy Holder Name \_\_\_\_\_ Date of Birth

**Employee Name:**

Effective Date	<input type="text" value="mm"/>	<input type="text" value="dd"/>	<input type="text" value="yyyy"/>	Termination Date or Expected Termination Date	<input type="text" value="mm"/>	<input type="text" value="dd"/>	<input type="text" value="yyyy"/>	(If remaining active leave blank)
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What kind of coverage:  Individual  Group  Medical  Dental (Proof of dental coverage must be included with application for processing)

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: <input type="checkbox"/> Renal Disease <input type="checkbox"/> Disability <input type="checkbox"/> Age
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Part A Effective Date:	<input type="text" value="mm"/>	<input type="text" value="dd"/>	<input type="text" value="yyyy"/>	Part B Effective Date:	<input type="text" value="mm"/>	<input type="text" value="dd"/>	<input type="text" value="yyyy"/>
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**F. COVERAGE SELECTION FOR PRODUCTS UNDERWRITTEN BY USABLE LIFE, if offered by employer**

**USABLE Life is an independent life insurance company that does not provide BCBSNC products or services. USABLE Life is solely responsible for the life and disability insurance coverage below.** Your non-medical group insurance program may not include all the benefits listed below. These benefits will be written by USABLE Life. Ask your employer details. Employer is required to retain a copy of this form for beneficiary information.

Life/AD&D	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Change to <b>Supplemental Life/AD&amp;D Amount:</b> _____	<input type="checkbox"/> <b>No Benefits Selected</b>
Dependent Life	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Weekly Disability	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Long Term Disability	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Supplemental Life/AD&D	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

Employee's Annual Salary (Required If Salary Based Plan)	Employee's Job Title
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Primary Beneficiary Name (required)		Primary Beneficiary Address (required)	
Relationship	Date of Birth	<input type="text" value="mm"/>	<input type="text" value="dd"/>
		<input type="text" value="yyyy"/>	Social Security Number
		Percent <sup>1</sup>	

Second Primary Beneficiary Name (required)		Second Primary Beneficiary Address (required)	
Relationship	Date of Birth	<input type="text" value="mm"/>	<input type="text" value="dd"/>
		<input type="text" value="yyyy"/>	Social Security Number
		Percent <sup>1</sup>	

Contingent Beneficiary Name (required)		Contingent Beneficiary Address (required)	
Relationship	Date of Birth	<input type="text" value="mm"/>	<input type="text" value="dd"/>
		<input type="text" value="yyyy"/>	Social Security Number
		Percent <sup>1</sup>	

Second Contingent Beneficiary Name (required)		Second Contingent Beneficiary Address (required)	
Relationship	Date of Birth	<input type="text" value="mm"/>	<input type="text" value="dd"/>
		<input type="text" value="yyyy"/>	Social Security Number
		Percent <sup>1</sup>	

<sup>1</sup> NOTE: The primary and contingent beneficiary's percentages must equal 100%.

- I understand that if I select any of the products listed above that I will be covered by USABLE Life at the discretion of the employer group (as indicated above).
- 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 beneficiaries and revoke the appointment of any existing beneficiaries.

**X** Signature: \_\_\_\_\_ Date

**LIFE INSURABILITY QUESTIONNAIRE Complete only if you are a late 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?	<b>Yes No</b> <input type="checkbox"/> <input type="checkbox"/>
4. Do you have any condition for which consultation or treatment is contemplated or has been advised?	<input type="checkbox"/> <input type="checkbox"/>
5. Have you been hospitalized for any reason during the past five (5) years?	<input type="checkbox"/> <input type="checkbox"/>
6. Have you consulted a physician in the past one (1) year for any reason?	<input type="checkbox"/> <input type="checkbox"/>

**Employee Name:**

7. Have you ever been diagnosed or treated by a member of the medical profession for:			
	<b>Yes</b>	<b>No</b>	
a. Cancer, cancer related disease or benign tumor?	<input type="checkbox"/>	<input type="checkbox"/>	
b. Disease of the heart or blood vessels, or had a stroke?	<input type="checkbox"/>	<input type="checkbox"/>	
c. Kidney disease or diabetes?	<input type="checkbox"/>	<input type="checkbox"/>	
d. Alcohol or drug abuse?	<input type="checkbox"/>	<input type="checkbox"/>	
e. Lung, asthma, liver or blood disorder?	<input type="checkbox"/>	<input type="checkbox"/>	
			<b>Yes No</b>
f. Emotional, nervous system, eating disorder, or mental health problems?	<input type="checkbox"/>	<input type="checkbox"/>	
g. Ulcer, stomach or digestive disorder?	<input type="checkbox"/>	<input type="checkbox"/>	
h. Arthritis, back, bones or joint disorder?	<input type="checkbox"/>	<input type="checkbox"/>	
i. Bladder, urinary system or reproductive organs disorder?	<input type="checkbox"/>	<input type="checkbox"/>	

8. Have you ever been diagnosed or treated by a member of the medical profession for: Acquired Immunodeficiency Syndrome ("AIDS") or AIDS Related Complex, or Human Immunodeficiency Virus ("HIV")?	<input type="checkbox"/>	<input type="checkbox"/>
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9. Have you ever been diagnosed or treated by a member of the medical profession for hypertension (high blood pressure)? If yes, list name of person(s), medications taken, medication dosage, and last two blood pressure readings.	<input type="checkbox"/>	<input type="checkbox"/>
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10. Are you currently taking medication(s)? If yes, list name of person, medications and dosage.	<input type="checkbox"/>	<input type="checkbox"/>
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11. Have you ever had any impairments, diseases or illnesses not covered in questions 2-8?	<input type="checkbox"/>	<input type="checkbox"/>
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12a. Are you now pregnant? <input type="checkbox"/> Yes <input type="checkbox"/> No	12b. Have you ever had an ectopic pregnancy, a problem pregnancy, a miscarriage, a problem delivery, a therapeutic abortion, or a Cesarean section?	<input type="checkbox"/>	<input type="checkbox"/>
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13. Are you actively at work on the date of this application and have you been actively at work for the 31 days prior to such date? If no, give full details.	<input type="checkbox"/>	<input type="checkbox"/>
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14. Names, addresses, and phone numbers of the personal physicians of all applicants:

### G. STATEMENT OF UNDERSTANDING

I understand that the benefits for which I (we) will be eligible are those described in the BCBSNC and/or the USABLE Life contract and any changes provided for therein. I further understand that BCBSNC and/or USABLE Life may, within two years of the date of this application, void or terminate this coverage or deny claims for coverage if incorrect information has been given on this application. If fraudulent misstatements were made, BCBSNC may take legal action at any time.

I understand that if I am applying for Blue Options HSA or Blue Options HRA, the HSA/HRA is provided to me directly by a separate administrator, unaffiliated with Blue Cross and Blue Shield of North Carolina (BCBSNC). BCBSNC is not responsible or liable for administration of the HSA/HRA. Detailed information regarding my HSA/HRA will be provided by that administrator. I also understand that due to bank regulations, if I provide a P.O. Box as my address I will receive a request for additional information regarding my mailing address. Failure to respond to requests for additional information will result in account closure and return of any funds posted to my account. I understand that if my employer chooses select administrators for my HSA/HRA, my employer or their designees will share certain personal information about me with such administrators to facilitate the administrator's establishment of the HSA/HRA account. By signing this application, I authorize my employer or their designees to share pertinent information with these select administrators as applicable, which may include my name, address, social security number and my employer's name. I understand that if issued a debit card in connection with my HSA/HRA, I agree that although BCBSNC's name and marks may be included on the face of the debit card for convenience, BCBSNC is not responsible or liable for administration of my debit card. The terms and conditions associated with my debit card are governed by my agreement with the bank issuing the card. 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.

I certify that all statements made herein are complete and true to the best of my knowledge and my signature authorizes all sections of this application.

X Signature: \_\_\_\_\_ Date

**H. STATEMENT OF AUTHORIZATION FOR RELEASE OF PROTECTED HEALTH INFORMATION**

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:

- (i) 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 or other medical care giver that has treated me or provided medical services or supplies to me to disclose my protected health information to 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 providers, 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:

<p><b>Rating</b>  <b>Blue Cross and Blue Shield of North Carolina</b>  <b>P.O. Box 30013</b>  <b>Durham, NC 27702</b></p>	<p><b>USABLE Life</b>  <b>320 West Capital Avenue</b>  <b>Suite 700</b>  <b>Little Rock, Arkansas 72201</b></p>
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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 

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Name of Legal Personal Representative and Relationship to Primary Applicant (please print): \_\_\_\_\_ Date 

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