# Employee Enrollment Application For 1-50 Employee Small Groups<sup>1</sup> Connecticut



You, the employee, must complete this application. You are solely responsible for its accuracy and completeness. To avoid the possibility of delay, answer all questions and be sure to sign and date your application.

Please complete in black ink only. Section A: Application Type - Select one. ☐ New enrollment COBRA – Open enrollment Qualifying event date: Select qualifying event ☐ Rehire — Rehire date: Left employment Reduction in hours ☐ Death  $\square$  Loss of dependent child status ☐ Divorce or legal separation ☐ Medicare ☐ Covered employee's Medicare entitlement Court-ordered health care coverage?  $\square$  Yes  $\square$  No If yes, attach legal documentation. Section B: Employee and Dependent Information – All fields required. Attach a separate sheet if necessary. M.I. Employee last name First name Social Security no.2 (required) Home address - Street and P.O. Box if applicable State ZIP code City Marital status Primary phone no. Secondary phone no. ☐ Single ☐ Married ☐ Domestic Partner Sex Disabled Birthdate (MM/DD/YYYY) Relationship to applicant ☐ Male ☐ Female ☐ Yes □ No Primary Care Physician (PCP) name PCP ID no. Existing patient? ☐ Yes ☐ No Employee email address Income reported by:  $\square$  W-2  $\square$  1099  $\square$  Other: Group no. (if known) **Employer** name **Employer street address** State ZIP code City Date of hire Date of full-time employment Date waiting period begins **Employment status** No. of hours worked per week (MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYY) ☐ Full time ☐ Part time  $\square$  Retired Disabled M.I Spouse/Domestic Partner last name First name Social Security no.2 (required) Disabled Birthdate (MM/DD/YYYY) Relationship to applicant Sex  $\square$  Male ☐ Yes □ No ☐ Female ☐ Spouse ☐ Domestic Partner PCP ID no. PCP name Existing patient?

☐ Yes ☐ No

<sup>1</sup> A small group must have at least one eligible employee, in addition to the business owner. A spouse cannot be the only eligible employee.

<sup>2</sup> Anthem Blue Cross and Blue Shield (Anthem) is required by the Internal Revenue Service to collect this information.

Section B: Employee and Dependent Information — Continued. All fields required. Attach a separate sheet if necessary.												
Dependent last  Sex  Male			M.I.  nship to applicant d □ Other If other, what is relationship?	Social Security no. <sup>1</sup> (required)								
PCP name	ndent have a different addres		PCP ID no.	Existing patient?								
If yes, please enter:												
Dependent last		First name	Social Security no. <sup>1</sup> (required)									
Sex Disabled Birthdate (MM/DD/YYYY) Relationship to applicant Child Child Other If other, what is relationship?												
PCP name			PCP ID no.	Existing patient?  Yes \sum No								
Does this dependent have a different address?  \Boxed Yes \Boxed No  If yes, please enter:												
Dependent last name       First name       M.I.       Social Security no.¹ (required         Sex       Disabled       Birthdate (MM/DD/YYYY)       Relationship to applicant         □ Male       □ Female       □ Yes       □ No       □ Child       □ Other       If other, what is relationship?												
PCP name PCP ID no. Existing patient?												
Does this dependent have a different address?												
Section C: Ty	pe of Coverage											
Medical Coverage — Select one plan option. Dental coverage for children under age 21 is already included in all our medical plans (also known as Pediatric Essential Health Benefits).												
PPO Plans	Anthem Platinum	Anthem Gold	Anthem Silver	Anthem Bronze								
Century Preferred	□ (2H8G) 30/0%/3000	(2H9N) 1000/20%/5500   (2HAN) 1500/0%/3550   (2H7K) 1500/20%/3000   (2HBR) 2000/0%/3050   (2HAE) 2000/0%/3500   (2HAJ) 2000/0%/4900   (2HBJ) 2500/0%/5000   (2HBZ) 2500/20%/4600   (2HAA) Tiered 2000/0%/5500	☐ (2H7S) 2500/20%/6500 ☐ (2HBC) 2500/50%/6850 ☐ (2HB4) 3000/20%/6750 ☐ (2HB0) 3000/25%/7150 ☐ (2H7V) 3500/30%/5500 ☐ (2H9J) 3550/20%/7150 ☐ (2HBV) 3750/25%/7150 ☐ (2HB8) 4000/50%/7150 ☐ (2HAW) 4500/0%/6000 ☐ (2HAS) 5000/25%/7150 ☐ (2H99) 2700/25%/5000 w/HSA ☐ (2HBG) 2800/20%/4000 w/HSA ☐ (2H9E) 3000/0%/5000 w/HSA ☐ (2HA2) Tiered 2750/0%/6000 w/HSA									
	Anthem Platinum	Anthem Gold	Anthem Silver	Anthem Bronze								
BlueCare	☐ (2H8C) 30/0%/3000 ☐ (2H9S) Tiered 20/0%/7150	(2H80) 2750/0%/4000 (2HA6) Tiered 2000/0%/5500	□(2H94) 6000/0%/6550 w/HSA									
Member medical coverage — select one:  □ Employee only □ Employee + Spouse/Domestic Partner □ Employee + Child(ren) □ Family												

<sup>1</sup> Anthem is required by the Internal Revenue Service to collect this information.

2. Dental Coverage — Please as	sk your	employer whic	h dental optio	ns are available be	efore checking you	r selection.						
Anthem Family Dental and Anth Anthem Dental Prime and Comp essential health benefits. Your	lete wit	h product fam	ilies including	Value, Classic, Enl	nanced, and Volunt	ary <u>do not</u> include	e certified pediatric dental					
Member dental coverage — selection   ☐ Employee only ☐ Employee + If waiving coverage for employee	Spouse				•	age						
Contract Code — Please indicate Contract code:	the con	tract code for t	the dental plan	selected. Your empl	loyer will advise you	of your plan optio	ns and contract codes.					
3. Vision Coverage — Select on	e plan o	ption.										
Member vision coverage — select  □ Employee only □ Employee +  If waiving coverage for employee	Spouse				•	age						
Contract code — Please indicate Contract code:	the con	tract code for t	the vision plan s	elected. Your emplo	oyer will advise you	of your plan option	s and contract codes.					
Section D: Other Group Covera	ge – At	tach a separa	te sheet if nec	essary.								
Are you or anyone applying for co	verage o	currently eligibl	e for Medicare?	? □ Yes □ No								
If yes, give name:						<del></del>						
Medicare ID no.	Medicare ID no.  Part A effective date  Part B effective date  Medicare eligibility reason (check all that apply)  □ Age □ Disability □ ESRD: Onset date: □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □											
Medicare Part D ID no.	Medica	care Part D Carrier Part D effective date										
On the day your coverage begins, On the day your coverage begins, On the day your coverage begins,	will you will you	or a family mer or a family mer	nber be covered nber be covered	d by other health co	overage? 🗆 Yes 🗆	□ No □ No □ No						
If yes to any of these questions, p	olease p	rovide the folio										
Name of person covered (Last name, first, M.I.)		Type (check one)	Coverage (check all that apply)	Carrier name	Carrier phone no.	Policy ID no.	Dates (if applicable)					
		☐ Individual ☐ Group ☐ Medicare	Health Dental				Start:  End:					
		☐ Individual ☐ Group ☐ Medicare	Health Dental				Start:  End:					

Section E: Waiver/Declining Coverage								
Medical coverage declined for – check all that a Dental coverage declined for – check all that ap Vision coverage declined for – check all that ap	☐ Myself       ☐ Spouse/Domestic Partner       ☐ Dependent(s)         ☐ Myself       ☐ Spouse/Domestic Partner       ☐ Dependent(s)         ☐ Myself       ☐ Spouse/Domestic Partner       ☐ Dependent(s)							
Reason for declining coverage — check all that a	☐ Covered by spouse's/domestic partner's group coverage ☐ Enrolled in other Insurance —Please provide company name and plan:							
	Enrolled in Individual coverage  Spouse covered by employer's group medical Coverage  Medicare/Medicaid/VA  Other – please explain:							
Sign here only if you are declining coverage.								
Signature of applicant	Printed name	е		Social Security no.		Date (MM/DD/YYYY)		
X								
Section F: Terms, Conditions and Authorizatio	ns							
Please read this section carefully before signing	ng the applica	tion.						
Eligible employee:								

- An active employee of the Employer who works the number of hours per week to be eligible for benefits as defined by the Employer and approved by Anthem Blue Cross and Blue Shield (Anthem) as of the effective date. Employment must be verifiable from state or federal wage tax reports.
- An employee, as defined above, who enters into employment after the coverage effective date and who completes the group imposed waiting period for eligibility (if any) and applies for coverage within 30 days.
- Any other class of persons identified by the Employer, provided that written approval of their eligibility is obtained from the Company(ies); or
- Employees eligible for continuous coverage under state or federal laws.

Eligible employee does not include independent contractors (whose compensation is reported on IRS Form 1099) and directors and officers of the Group Policyholder if they do not work the required number of hours per week described above.

#### Eligible dependent:

- Employee's spouse, or children age 26 or younger, which includes a newborn, natural child, or a child placed with the employee for adoption, a stepchild or any other child for whom the employee has legal guardianship or court ordered custody. The age limit for enrolling a child is age 26. Coverage for children will end on the renewal date of the group when the child reaches age 26.
- The age limit of 26 does not apply for the initial enrollment or maintaining enrollment of an unmarried child who cannot support himself or herself by reason of mental or physical handicap, mental illness, or physical incapacity that began prior to the child reaching the age limit. Coverage may be obtained for the child who is beyond the age limit at the initial enrollment if the employee provides proof of handicap and dependence at the time of enrollment. (The employee may be asked to provide a physician's certification of the dependent's condition.)
- Dependents eligible for continuous coverage under state or federal laws.

As an eligible employee, I am requesting coverage for myself and all eligible dependents listed and authorize my employer to deduct any required contributions for this insurance from my earnings. All statements and answers I have given are true and complete. I understand it is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. I understand all benefits are subject to conditions stated in the Group Contract and coverage document.

#### Section F: Terms, Conditions and Authorizations - Continued

#### In signing this application I represent that:

I have read or have had read to me the completed application, and I understand that intentionally false and/or intentionally incomplete responses or statements may result in rescission of coverage and/or non-payment of claims for myself or my eligible dependents. I understand a copy of this application is provided to me as part of my Subscriber Agreement or health benefit plan document as applicable and is incorporated by reference therein. I certify that my statements in this form are true and complete to the best of my knowledge and belief.

I certify each Social Security number listed on this application is correct.

By signing below, I (primary applicant) agree to receive my plan-related communications either by email or electronically. This may include my certificate, evidence of coverage, explanation of benefits statements, required notices or helpful information to get the most out of my plan. I agree to provide and update Anthem with my current email address. I know that at any time I can change my mind and request a copy of these materials (or any specific materials) by mail, by contacting Anthem.

For Health Savings Account enrollees: Except as otherwise provided in any agreement between me and the financial custodian, the custodian of my Health Savings Account (HSA), I understand that my authorization is required before the financial custodian may provide Anthem with information regarding my HSA. I hereby authorize the financial custodian to provide Anthem with information about my HSA, including account number, account balance and information regarding account activity. I also understand that I may provide Anthem with a written request to revoke my authorization at any time.

#### **Coverage Option**

If your employer/group offers HMO coverage which does not permit you to receive the full range of covered services from the provider of your choice, you will also have the option at the time of your initial enrollment and at each renewal to choose a health care plan allowing you to access care from the provider of your choice ("point-of-service" plan). This point-of-service plan may be offered by the HMO, Anthem or by another carrier.

For insurance entities, the term "medical loss ratio" (MLR) refers to the ratio of incurred claims to earned premium for a prior calendar year. The MLR is calculated for managed care (HMO) and PPO/Indemnity plans, one for state law purposes and the other as determined under federal law. For 2013, Anthem's Medical Loss Ratio for state law purposes was 81.6% for HMO plans and 84.2% for PPO/Indemnity plans. For 2013, Anthem's MLR for federal law purposes was 85.9% for small group plans and 89.4% for large group plans. Please refer to anthem.com for the most current MLR information.

Sign	Applicant signature	Date (MM/DD/YYYY)					
here	X						

#### **Special Enrollment Rights**

If you declined enrollment for yourself or your dependent(s) (including a spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependent(s) in this plan if you or your dependent(s) lose eligibility for the other health insurance or group health plan coverage (or if the employer stops contribution towards your coverage or your dependent's other coverage). However, you must request enrollment within 31 days after coverage ends (or after the employer stops contribution toward the other coverage). In addition, if you have a dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependent(s) provided that you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption. You also understand that you and your dependents may enroll under two additional circumstances:

- Either your or your dependent's Medicaid or Children's Health Insurance Program (CHIP) coverage is terminated as a result of loss of eligibility; or
- You or your dependent becomes eligible for a subsidy (state premium assistance program).

In these cases, you may be able to enroll yourself and your dependents provided that you request enrollment within 60 days of the loss of Medicaid/CHIP or of the eligibility determination.



# Get help in your language

# our language Anthem. BlueCross BlueShield

## **Language Assistance Services**

Curious to know what all this says? We would be too. Here's the English version: If you need assistance to understand this document in an alternate language, you may request it at no additional cost by calling the Member Services number (855-738-6644). (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the Member Services telephone number on the back of your ID card.

# Spanish

Si necesita ayuda para entender este documento en otro idioma, puede solicitarla sin costo adicional llamando al número de Servicios para Miembros (855-738-6644). (TTY/TDD: 711)

#### Albanian

Nëse ju nevojitet ndihmë për ta kuptuar këtë dokument në një gjuhë tjetër, mund ta kërkoni pa kosto shtesë duke telefonuar në numrin e shërbimeve për anëtarët (855-738-6644). (TTY/TDD: 711)

#### Arabic

إذا احتجت إلى المساعدة لفهم هذا المستند بلغة أخرى، فيمكنك طلب المساعدة دون تكلفة إضافية من خلال الاتصال برقم خدمات الأعضاء (855-738). (711:TDD/TTY)

#### Chinese

如果您需要協助以便以另一種語言理解本文件,您可以撥打成員服務號碼(855-738-6644)請求免費協助。(TTY/TDD: 711)

#### French

Si vous avez besoin d'aide pour comprendre ce document dans une autre langue, vous pouvez en faire la demande gratuitement en appelant les Services destinés aux membres au numéro suivant : 855-738-6644. (TTY/TDD: 711)

#### Greek

Αν χρειαστείτε βοήθεια για να κατανοήσετε το παρόν έγγραφο σε άλλη γλώσσα, μπορείτε να τη ζητήσετε χωρίς πρόσθετο κόστος καλώντας τον αριθμό του Τμήματος Υπηρεσιών Μέλους (855-738-6644). (TTY/TDD: 711)

#### Haitian

Si ou bezwen èd pou konprann dokiman sa a nan yon lòt lang, ou kapab rele nimewo Manm Sèvis la pou mande asistans gratis nan nimewo (855-738-6644). (TTY/TDD: 711)

#### Hindi

अगर आपको यह दस्तावेज़ वैकल्पिक भाषा में समझने के लिए सहायता की ज़रूरत है, तो आप सदस्य सेवाएँ नंबर (855-738-6644) पर कॉल करके अतिरिक्त लागत के बिना इसके लिए अनुरोध कर सकते हैं। (TTY/TDD: 711)

#### Italian

Se ha bisogno di assistenza per la comprensione del presente documento in un'altra lingua, può richiederla senza alcun costo aggiuntivo chiamando il numero dedicato ai Servizi per i membri (855-738-6644). (TTY/TDD: 711)

#### Korean

다른 언어로 본 문서를 이해하기 위해 도움이 필요하실 경우, 추가 비용 없이 회원 서비스 번호(855-738-6644)로 전화를 걸어 도움을 요청할 수 있습니다. (TTY/TDD: 711)

#### Polish

Jeśli potrzebujesz pomocy w zrozumieniu niniejszego dokumentu w innym języku, możesz ją uzyskać bez ponoszenia dodatkowych kosztów, dzwoniąc do Działu Obsługi Klienta pod numer (855-738-6644). (TTY/TDD: 711)

### Portuguese-Europe

Se necessitar de ajuda para compreender este documento noutro idioma, poderá solicitá-la gratuitamente ligando para o número dos Serviços para Membros (855-738-6644). (TTY/TDD: 711)

#### Russian

Если вам нужна помощь, чтобы понять содержание настоящего документа на другом языке, вы можете бесплатно запросить ее, позвонив в отдел обслуживания участников (855-738-6644). (TTY/TDD: 711)

#### Tagalog

Kung kailangan ninyo ng tulong upang maunawaan ang dokumentong ito sa ibang wika, maaari ninyo itong hilingin nang walang karagdagang bayad sa pamamagitan ng pagtawag sa Member Services sa numerong (855-738-6644). (TTY/TDD: 711)

#### Vietnamese

Nếu quý vị cần hỗ trợ để hiểu được tài liệu này bằng một ngôn ngữ thay thế, quý vị có thể yêu cầu mà không tốn thêm chi phí bằng cách gọi số của Dịch Vụ Thành Viên (855-738-6644). (TTY/TDD: 711)

#### It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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