

# Blue Shield of California and Blue Shield of California Life & Health Insurance Company

Blue Shield plans for groups with 2-50 eligible employees

Effective January 1, 2008

**It is very important that all questions be answered.**

1. Provide the employee data requested.
2. Check the box(es) to indicate your coverage selection, and fill in plan name as appropriate. (Example:  Access+ HMO® Plan 15 or  Shield Spectrum PPO<sup>SM</sup> Plan 500 Premier)
3. Check the "Enroll in Medical" box for each dependent listed in this section. In the space provided, list all eligible dependents you wish to enroll (including spouse or domestic partner), their dates of birth, Social Security number, and relationship to the employee. Domestic partner enrollment is only available if your employer has elected to offer this option. **If selecting Access+ HMO or Added Advantage POS,<sup>SM</sup> you must choose a Personal Physician.** Please enter the provider number and the name of the IPA or MG. Please note the important dental enrollment guidelines described below.

If dependent is over 18 and under 25, you must check the "Full Time Student" box as "Yes" for each dependent. To be considered eligible, dependent children ages 19-24 must be enrolled full time in college (minimum of 12 units) or trade school. Blue Shield of California/Blue Shield Life will deem this completed information to be a certification of full-time student status. Dependent coverage over age 18 for full-time students is not available to dependents of legal guardians.

**Access Baja HMO**

- To enroll in the Access Baja HMO, you must live or work within the Access Baja service area to ensure reasonable access to care.
- Refer to the *Access Baja HMO Provider and Pharmacy Directory* for selection of primary care physician and service area information.

You must understand the standards of care as reflected in the Disclosure Form. Dental and life insurance are not available with Access Baja plans.

### Important dental enrollment guidelines

You must check the "Enroll in Dental" box for each dependent listed in Section 3 of the Employee Application in order for each dependent to be covered. Employees may elect to enroll any number of their dependents in a Blue Shield of California Dental PPO or Dental HMO plan.

**Dental PPO**

- Employee enrollment in a Blue Shield of California/Blue Shield of California Life & Health Insurance Company (Blue Shield Life) health plan is not required to select dental PPO.

**Dental HMO**

- Employee enrollment in a Blue Shield of California/Blue Shield Life health plan is not required to select dental HMO.
  - To enroll in a dental HMO plan, **you must live or work sufficiently close to a participating dental provider to ensure reasonable access to care, as determined by the plan.**
  - Refer to the dental HMO dental provider directory for service areas
  - If selecting a dental HMO plan, you must list the identification number of the dental provider you have selected. Refer to the dental HMO dental provider directory at [blueshieldca.com](http://blueshieldca.com) for the identification number.
4. In the "Life Insurance Beneficiary" section, enter the name of the person who is to receive the group life insurance benefit, his or her relationship to the employee, and his or her current address.
  5. The employee must sign and date the authorization for payroll deduction and disclosure of personal and health information. Blue Shield of California/Blue Shield Life cannot process the application without signed authorization.

## Refusal of Coverage form

**This form (located on the last page of this application) is to be used for all employees who decline coverage for themselves or their dependents. This form is not required for dental or life insurance only applications.**

Enter the employee name, Social Security number, the employer (group) name, date of full-time hire, and marital status. Check the appropriate box if you, your spouse, or dependent(s) are declining health and/or dental coverage. Check the box that meets your reason for refusing coverage for you, your spouse, or dependent(s). Indicate the name of the other health and/or dental insurance carrier with whom you or your dependents have coverage.

**Sign and date if you have refused personal or dependent coverage.**

### The pre-existing condition exclusion

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a federal law which limits when coverage may be excluded for pre-existing conditions. Under the law, if a person's health coverage terminates, and he or she enrolls in new health coverage within 63 days (excluding any waiting period), the new coverage must credit the time he or she was enrolled in the prior coverage towards the new coverage's pre-existing condition exclusion. In addition, the state law requires that the time a person was enrolled in prior coverage be credited if he or she enrolls in new coverage within 180 days (excluding any waiting period) if the "prior creditable coverage" was employer-sponsored coverage.

The Shield Spectrum PPO plans, the Shield Spectrum PPO Savings plans and the Blue Shield Life Active Choice<sup>SM</sup> plans exclude pre-existing conditions. Pre-existing conditions are covered only after you have been continuously covered for six (6) consecutive months, including your present employer's waiting period, if any. The pre-existing condition does not apply to:

- Pregnancy benefits;
- Newborns or adopted children, who had prior creditable coverage within thirty (30) days of their birth, adoption, or placement for adoption and who enrolled in one of the Blue Shield of California or Blue Shield Life plans within sixty-three (63) days of that prior creditable coverage (excluding any waiting period);
- Employees and dependents who were validly covered under the present employer's previous group health coverage when that coverage was terminated, and who are enrolled on the original effective date of the Blue Shield of California or Blue Shield Life Health plan within 60 days of the termination of that previous coverage.

To get credit for any prior creditable coverage, obtain a Certificate of Creditable Coverage from your prior employer, insurer, or health plan and submit the certificate to Blue Shield of California/Blue Shield Life. If assistance is required, please contact your Blue Shield Customer Service Representative.

Blue Shield of California/Blue Shield Life protects the confidentiality and privacy of your personal and health information. Personal and health information includes both medical information and individually identifiable information, such as your name, address, telephone number, and Social Security number. We will not disclose this information, except as permitted by law.

**Blue Shield of California and  
Blue Shield of California Life & Health  
Insurance Company**

**Employee Application (for 2-50 employees)**

**Do not write in shaded area**

- New enrollment
- Re-hire

B/U	OED	RSN	S	TOC	NP	PKG
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**Employee Information (Please type or print clearly. Use black ink.)** If you, your spouse, or your dependent(s) are refusing coverage, please complete and sign the Refusal of Coverage form at the end of this application

<b>1</b>	Social Security number	Employer (Group) name	Group number
<b>S</b>	Last name		
<b>E</b>	First name		MI
<b>L</b>	Home address		
<b>F</b>	City	State	ZIP
	Apartment		
	Mailing address (same as home address <input type="checkbox"/> )		
	City	State	ZIP
	Daytime phone ( )	Home phone ( )	E-mail address
	Full-time hire date (Mo./Day/Yr.)	Job title	Life/AD&D amount
How would you prefer we contact you? Select one of the following: <input type="checkbox"/> E-mail <input type="checkbox"/> Standard mail Telephone: <input type="checkbox"/> Home <input type="checkbox"/> Work Blue Shield will use your preferred method when possible.			
Are you a full-time employee, actively working at least 30 hours per week for this employer? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.			
Date of birth		Sex	Marital status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic partner
Month	Day	Year	Language preference <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Chinese <input type="checkbox"/> Other:
		<input type="checkbox"/> Male <input type="checkbox"/> Female	Check yes if additional sheet(s) is attached to this application <input type="checkbox"/> Yes
Do you have eligible dependents? <input type="checkbox"/> Yes <input type="checkbox"/> No Are they enrolling? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If no, are your dependents covered by any form of health insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>Please complete the Refusal of Coverage form included in this application for eligible dependents that are not enrolling.</b>			
<b>Access+ HMO and Added Advantage POS – name of personal physician</b>			
Provider number		Name of IPA/MG	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Dental HMO only – name of dental provider</b>			Dental provider number

**2** Check plan(s) and fill in plan name(s) as appropriate (see important guidelines on page 1)

**Medical benefits**

- Access+ HMO \_\_\_\_\_
- Added Advantage POS \_\_\_\_\_
- Access Baja HMO \_\_\_\_\_
- Active Choice<sup>1</sup> \_\_\_\_\_
- Shield Spectrum PPO \_\_\_\_\_
- Shield Spectrum PPO Savings<sup>2</sup> \_\_\_\_\_
- Other \_\_\_\_\_

**Optional Benefits**

- Life/AD&D \_\_\_\_\_ (See footnote 3 below)
- Dental PPO \_\_\_\_\_
- Dental HMO \_\_\_\_\_
- Vision \_\_\_\_\_
- Other \_\_\_\_\_

<sup>1</sup> Underwritten by Blue Shield of California Life & Health Insurance Company.

<sup>2</sup> Shield Spectrum PPO Savings Plans are HSA-eligible high-deductible health plans.

<sup>3</sup> Group term life insurance for groups of 2-9 eligible employees is administered and underwritten through a small group employer trust.

Applicant's full name

Social Security number

**3** **Dependent Information:** Access+ HMO and Added Advantage POS applicants must select a Personal Physician in the Blue Shield *Access+ HMO Physician and Hospital Directory*. Dental HMO applicants must select a dental provider listed in the dental HMO provider directory. You may choose a different Access+ HMO Personal Physician for each family member. Be sure to include each physician's provider number and IPA number, as well as each dental provider number. For Access Baja HMO, please see Page 2.

Dependent's address if different from employee

Applicant's full name	Access+ HMO and Added Advantage POS only – name of personal physician	Dental HMO only – dental provider
Applicant's Social Security number	Doctor's name	Dental provider name:
<input type="checkbox"/> Spouse <input type="checkbox"/> Domestic partner <input type="checkbox"/> Male <input type="checkbox"/> Female		
First name _____ MI _____	First _____	First _____
Last name _____	Last _____	Last _____
Month _____ Day _____ Year _____	Provider number _____	Dental provider number _____
Date of birth _____	IPA/MG number _____	
Enroll in: <input type="checkbox"/> Medical <input type="checkbox"/> Dental	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Son <input type="checkbox"/> Daughter		
First name _____ MI _____	First _____	First _____
Last name _____	Last _____	Last _____
Month _____ Day _____ Year _____	Provider number _____	Dental provider number _____
Date of birth _____	IPA/MG number _____	
Enroll in: <input type="checkbox"/> Medical <input type="checkbox"/> Dental	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No
Full-time student status? (If over 18) <input type="checkbox"/> Yes <input type="checkbox"/> No		
<input type="checkbox"/> Son <input type="checkbox"/> Daughter		
First name _____ MI _____	First _____	First _____
Last name _____	Last _____	Last _____
Month _____ Day _____ Year _____	Provider number _____	Dental provider number _____
Date of birth _____	IPA/MG number _____	
Enroll in: <input type="checkbox"/> Medical <input type="checkbox"/> Dental	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No
Full-time student status? (If over 18) <input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>4</b> Life insurance beneficiary Name	Relationship to applicant	
Street address		
City	State	ZIP

Applicant's full name

Social Security number

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**Authorization: The following authorization section is to be signed by all employees applying for coverage**

**5** \*I agree: All information on this form is correct and true to the best of my knowledge and belief. I understand that it is the basis on which coverage may be issued under the plan. I understand that if I have misrepresented or omitted any material fact that my coverage may be cancelled or my employer's contract rescinded. I further authorize my employer to deduct from my earnings the contribution (if any) required toward the cost of this plan.

I understand that coverage does not become effective until this and my employer's application have been approved by Blue Shield of California/Blue Shield of California Life & Health Insurance Company ("Blue Shield Life").

\_\_\_\_\_  
Signature of employee

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print employee name

\_\_\_\_\_  
Date

**Authorization for Use and Disclosure of Personal and Health Information:**

By signing below, you are authorizing the release of your and/or your dependents' personal and health information by a healthcare provider, insurer, insurance support organization, health plan, or your insurance agent or broker, to Blue Shield of California or Blue Shield of California Life & Health Insurance Company (collectively, Blue Shield), or its representatives, for the purpose of determining eligibility, processing claims for benefits, quality assurance, peer review, or any other administrative functions related to your Blue Shield coverage.

Further, by signing this form, you are authorizing Blue Shield to disclose such personal and health information to a healthcare provider, insurer, self-funded employer plan, insurance support organization, health plan, or your insurance agent or broker for the purpose of investigating or evaluating a claim for benefits. The information used or disclosed pursuant to this authorization may be subject to re-disclosure and may no longer be protected under the federal health information privacy laws.

Blue Shield has the right to condition your and your dependents' eligibility for coverage upon receipt of this signed authorization.

This authorization will remain valid for the longer of (1) 30 months from the date signed below for the purposes of processing the application, a policy restatement, or a request for change in policy benefits; or (2) for as long as may be necessary for the processing of claims incurred during the term of coverage and for all other activities performed under the health services agreement/policy. You are entitled to a copy of this authorization after you sign it.

\_\_\_\_\_  
Signature of employee

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print employee name

\_\_\_\_\_  
Date

**Refusal of personal coverage** (Complete if you, your spouse, domestic partner, or dependent(s) are refusing your employer's Blue Shield of California/Blue Shield of California Life & Health Insurance Company health and/or dental plan coverage) Please type or print. Use black ink.

Employee name	Social Security number
Employer (group) name	Hire date
Marital status Married <input type="checkbox"/> Yes <input type="checkbox"/> No Domestic partnership <input type="checkbox"/> Yes <input type="checkbox"/> No	Job title
Are you a full-time employee, working at least 30 hours per week for this employer? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain:	

Declining coverage for:	Reason for declining coverage
<input type="checkbox"/> I decline health plan coverage for myself, my spouse/domestic partner, and all dependents. <input type="checkbox"/> I decline health plan coverage for: <input type="checkbox"/> My spouse/domestic partner only <input type="checkbox"/> My children only <input type="checkbox"/> My spouse/domestic partner and children <input type="checkbox"/> The following dependents only:  _____ _____	<input type="checkbox"/> Covered by another employer's health plan (e.g., through your spouse/domestic partner). Carrier name _____ ID number _____  <input type="checkbox"/> Covered by an individual health plan. Carrier name _____  <input type="checkbox"/> Medicare. <input type="checkbox"/> Covered by TRICARE. <input type="checkbox"/> No other employer health coverage. <input type="checkbox"/> Other _____ _____

I acknowledge that the coverage available to me has been explained to me by my employer, and I know that I have every right to enroll in this coverage and I have decided not to enroll myself and/or my dependent(s), if any. I now decline to enroll myself, my spouse/domestic partner and/or my dependent(s) in my employer Blue Shield of California/Blue Shield Life health plan. I have made this decision voluntarily, and no one has tried to influence me or put any pressure on me to decline coverage.

If I acquire a new dependent as the result of marriage/domestic partnership, birth, adoption, or placement for adoption, I acknowledge that I, and any dependents I may have, may request enrollment in my employer's health plan by applying for that coverage within 31 days of the marriage/domestic partnership, birth, adoption, or placement for adoption.

If I have indicated above that the reason for declining coverage for myself or my dependent(s) is coverage under another employer health benefit plan, I acknowledge that, if I or my dependent(s) involuntarily lose coverage under the other employer health benefit plan, I must request enrollment for myself and/or my dependent(s) in my employer health benefit plan within 31 days. Otherwise, I understand I may not enroll myself and/or my dependents in my employer's health plan until the earlier of the end of my employer's next open enrollment period or 12 months.

Signature of employee	Date
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Employers must retain a copy of any signed personal refusal of coverage for their records