

Alan Benoy Insurance Services

Application Instructions For Blue Cross of California

1. Print all pages of the application including instructions.
2. Complete all questions and sections of the application.
3. Complete the fax cover letter on the next page and fax to Alan Benoy Insurance Services for review along with the completed application. If you do not have access to a fax machine, send the completed application to Alan Benoy Insurance Services along with the required first month's payment.

HELPFUL TIPS:

Here is a checklist of a few things that are commonly overlooked and are mandatory in processing your application.

- Indicate your requested effective date.
- Select your preferred billing method.
- Sign and date the application.

IMPORTANT:

If you have requested that your monthly premium be deducted automatically from your checking account, you must attach a voided check to the area provided and also complete, sign, and date the authorization form.

Don't forget to **enclose a check for the required payment made payable to Blue Cross of California** if you are not paying by credit card for the first month.

Mail completed application and check to:

Alan Benoy Insurance Services

Attn: New Enrollment

P.O. Box 3001

Visalia, CA 93278

Alan Benoy Insurance Services will review your application for completeness and accuracy before we submit it to Blue Cross of California for processing. This may reduce the approval time because they cannot process unclear or incomplete applications until the missing information has been gathered.

Please contact us if you have any questions regarding the application or the application process. You may reach us at (800) 634-4288 or e-mail us at abenoy@benoyinsurance.com.

Alan Benoy Insurance Services

FAX COVER LETTER

(Please ignore this form if you do not have access to a fax machine.)

****Please FAX this cover letter with the completed application to:**

Alan Benoy Insurance Services

FAX# (559) 733-3250

Dear Alan Benoy Insurance Services,

Please accept my completed insurance application for submittal and contact me to confirm receipt of this application

Name _____

E-mail _____

Date _____

Time _____

Please contact me at this phone number _____ after you have reviewed my application for completeness and accuracy.

I will contact Alan Benoy Insurance Services at (800) 634-4288 to verify receipt of my application.

****I understand that Alan Benoy Insurance Services will not review this application until the following business day if I faxed this application after 5:00PM or on a weekend**

I understand that the original signed application must still be mailed to Alan Benoy Insurance Services. I will mail the original signed application to :

Alan Benoy Insurance Services

Attn: New Enrollment

P.O. Box 3001

Visalia, CA 93278

I will send the original application as soon as I have been contacted by Alan Benoy Insurance Services with confirmation that my application has been received by fax and reviewed for completeness.

Norvax form #CS-1

Applicant's Social Security or ID No.

DENTAL COVERAGE

- BC Life Dental PPO (7874)
 - Dental Saver SelectHMO* (ZE6N)
 - Dental SelectHMO* (ZE7N)
 - Dental Premier SelectHMO* (ZE8N)
- * For any of the Blue Cross Dental SelectHMO coverages, please indicate the Provider number:

Provider Number

Please list applicants you wish to provide Dental coverage for:

Applicant Name	Birthdate	Applicant Name	Birthdate	Applicant Name	Birthdate
Self		Dependent			
Spouse					

3. Applicants for Medical Coverage

Please list ALL applicants (youngest to oldest) applying for coverage. For RightPlan PPO 40, each member will be enrolled on his/her own policy. Use FamilyELECT section 3B. If a family member's last name is different than yours, please explain:

MUST BE ACCURATE

3A. For HMO Use Only
Choose a physician for each family member from the Provider Directory.

3B. FamilyELECT Medical Coverage
Choose Medical Plan code number(s) from Section 2

Relation	Last Name	First	M.I.	Social Security or ID No.	Birthdate	Age	Height	Weight	PMG/ IPA	Primary Care Physician (PCP)	Current Patient	
10 <input type="checkbox"/> Male 20 <input type="checkbox"/> Female	Yoursel				/ /						<input type="checkbox"/> Yes <input type="checkbox"/> No	
30 <input type="checkbox"/> Male 40 <input type="checkbox"/> Female	Spouse*				/ /						<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"/> Son <input type="checkbox"/> Daughter					/ /						<input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Son <input type="checkbox"/> Daughter					/ /						<input type="checkbox"/> Yes <input type="checkbox"/> No	

3C. Dependent Information: Do you claim all children listed above who are between the ages of 19 through 22 as dependents on your Federal Income Tax? Yes No **If "NO"; any child between the ages of 19 through 22 who is not claimed on your Federal Income Tax is not eligible as a dependent but may apply individually.** *Spouse includes domestic partner (when applicable). Domestic partner enrollment requires submission of a copy of a valid Declaration of Domestic Partnership filed with and stamped by the California Secretary of State.

4A. BC Life & Health Term Life Insurance

TERM LIFE COVERAGE

Applicants and/or any dependents that are approved will also qualify for BC Life & Health Insurance Term Coverage at an additional charge. Applicants under the age of one year are not eligible for life insurance. **DO NOT SUBMIT PREMIUM FOR LIFE INSURANCE.**

Family Member Name	Amount of Coverage			Beneficiary Name	Relationship	Beneficiary Address City / State / ZIP Code
	\$15,000* (30)	\$30,000* (31)	\$50,000* (32)			

If you have selected term life coverage, you are submitting this application and providing the information on this application to the life insurance department of BC Life & Health Insurance Company – Initial: _____

*NOTE: The \$50,000 amount is not available to applicants under the age of 19. If selected by an approved applicant under age 19, the selection will default to \$30,000.

If beneficiary is not listed and policy is issued, death benefits will be paid in accordance with the Beneficiary Provision on page 3 of the Policy.

I have discussed Life Insurance with my agent and decline to apply – Initial: _____

4B. If you have selected BC Life Basic PPO 1000 (7900) or BC Life PPO Saver (NM31), please provide the beneficiary name below:



5. Prior Insurance History and HIPAA Eligibility –

Please answer ALL of the following questions.

Blue Cross credits prior coverage toward the preexisting period for those applicants who apply and are accepted for coverage and request an effective date within 63 days after termination of qualifying prior coverage as required by law. To obtain credit toward the preexisting period, please complete the following.

- A.** Has any applicant been a member of Blue Cross of California or any other health plan within the last 5 years? Yes No
B. Has any applicant had coverage in the last 63 days? Yes No

If you answered "Yes" to A or B above, please provide the following information for each applicant:

Applicant Name	Insurer Name	Certificate/Policyholder No.	
Plan Name	State	Most recent coverage start date	End Date
Applicant Name	Insurer Name	Certificate/Policyholder No.	
Plan Name	State	Most recent coverage start date	End Date
Applicant Name	Insurer Name	Certificate/Policyholder No.	
Plan Name	State	Most recent coverage start date	End Date

I certify that my coverage terminated/will terminate on (date):

Do you agree to discontinue your current coverage if this application is accepted? Yes No

If No, please explain:

- C.** Has any applicant ever been eligible for or received benefits from any of the following?
 (Check all that apply): Medicaid Medi-Cal Medicare California State Disability Insurance
 Workers' Compensation Employer-sponsored health plan

If Yes, please explain: _____ Start Date (Mo/Day/Yr) End Date (Mo/Day/Yr)

D. HIPAA Coverage – If I do not qualify for the Individual Plans, I would like to be considered for coverage under HIPAA. HIPAA does require eligibility. I understand that no underwriting is required and rates may be higher than for the Individual Plans. If I qualify, please offer the HIPAA coverage and send complete details regarding my options and rates. Yes No

If yes, please provide the following information:

Name of Applicant(s) requesting HIPAA Coverage

1. Are you currently covered by or eligible for Medicaid, Medicare, or any other employer-sponsored health insurance benefits, or do you have other health coverage? Yes No

If yes, you are not eligible for HIPAA coverage.

2. Have you had a minimum of 18 months of continuous health coverage most recently under an employer-sponsored group health plan, ("employer" includes a governmental entity or church), that ended within the last 63 days for a reason other than fraud or non-payment of premium? Yes No

If yes, you will be asked to provide documentation of such coverage, preferably the Certificate of Coverage from your former employer or carrier OR a letter from the employer giving us the following:

Name of Applicant	Start Date (Mo/Day/Yr)	End Date (Mo/Day/Yr)
Name of insurance carrier(s):	Phone No.	

If no, you are not eligible for HIPAA coverage.

3. Were you eligible for COBRA or Cal-COBRA? Yes No

If yes, please provide the following:

Start Date (Mo/Day/Yr) End Date (Mo/Day/Yr)

If no, please explain:

If COBRA or Cal-COBRA is not exhausted, you are not eligible for HIPAA coverage.



6. Health History – Include information on ALL family members you wish to enroll.
HIPAA law guarantees coverage. Applicants for only HIPAA do not need to complete.

Applicant's Social Security or ID No.

6A. Health History Questionnaire – ALL QUESTIONS MUST BE ANSWERED OR THE APPLICATION WILL BE RETURNED.

Give COMPLETE details of any "Yes" answers in Section 6C on the following page.

Has any person listed on this application, in the last **10 years**, had any signs or symptoms, seen a health care provider, had treatment recommended including prescription medications, received treatment, or been hospitalized for any of the following conditions as stated in questions 1 through 14?

<p>1. Brain/Nervous – such as: frequent and/or severe headaches, migraines, seizures, epilepsy, dizziness, weakness, fainting, numbness/tingling, head injury, paralysis, stroke, confusion, memory loss, loss of consciousness, sleep apnea, narcolepsy, used a sleep monitoring device. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>9. Endocrine/Metabolic –</p> <p>a) Such as: diabetes, thyroid, anemia, adrenal disorders, pituitary disorders, lupus, AIDS/ARC, immune disorders not including the result for an HIV test, scleroderma, Epstein-Barr/ chronic fatigue syndrome. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>2. Heart/Circulatory – such as: chest pain, angina, high or low blood pressure, heart disease, heart attack, heart murmur, palpitations, valve replacement, pacemaker, defibrillator; or blood clot, phlebitis, varicose veins, enlarged lymph nodes, blood/bleeding disorder, anemia, rheumatic fever, Raynaud's. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>b) Is any applicant a candidate for, or a recipient of an organ or bone marrow transplant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c) Is any applicant currently on the waiting list and/or registered to donate an organ or bone marrow (excluding DMV donor card)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>3. Lungs/Respiratory – such as: allergies, infections, sinusitis, asthma, bronchitis, emphysema, pneumonia, tuberculosis, difficulty breathing, shortness of breath, chronic cough, spitting/coughing up blood. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>10. Has any applicant ever had cancer, tumor/growth, leukemia, cyst? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, specify: <input type="checkbox"/> Cancer <input type="checkbox"/> Tumor/growth <input type="checkbox"/> Leukemia <input type="checkbox"/> Cyst</p>
<p>4. Digestive – such as: tonsillitis, infections of the mouth/throat, jaw/chewing problems, gastric reflux, ulcers, hernia, colitis, intestinal problems, diarrhea, rectal problems/bleeding, polyps, hemorrhoids, gallbladder, pancreatitis, liver disease, cirrhosis, hepatitis, jaundice, unexplained weight loss. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>11. Skin Disorder/Problems – such as: cancer, melanoma, pre-cancerous lesion, psoriasis, keratosis, warts, birthmarks, 2nd or 3rd degree burns, acne, fungal infections, eczema, dermatitis, herpes, scars/keloids, or revisions of cosmetic or reconstructive surgery, infections. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>5. Urinary – such as: kidney, bladder, urinary tract infections, stones, urinary incontinence, blood in urine. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>12. Eyes, Ears, Nose and Throat – Disorders such as: any infections, crossed eyes, glaucoma, cataracts, detached retina, polyps, deviated nasal septum, excessive snoring, problems with tonsils or adenoids, sleep apnea? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>6. Male Reproductive System –</p> <p>a) Such as: prostate, infertility, low sperm count, impotence, sexual dysfunction, penile or scrotal implant, sexually transmitted disease, herpes, genital warts, undescended testes. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>13. Nervous, Mental, Emotional, Behavioral – such as: eating disorder, anorexia/bulimia, depression, anxiety, alcohol or substance abuse/dependency, counseling, bi-polar, chemical imbalance, attention deficit disorder, schizophrenia, obsessive-compulsive or panic disorder. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>b) Is any male listed on this application expecting a child or in the process of adoption or surrogate pregnancy with anyone, whether or not listed on this application? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>14. Congenital Abnormalities, Birth Defects – such as: cleft lip/palate, club foot, webbed fingers or toes, mental retardation, developmental delay, Down's syndrome, heart/lung problems, skull/facial deformities, birthmark. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>7. Female Reproductive –</p> <p>a) Such as: breast disorder/cyst, lump, breast implants, fibroid tumors, endometriosis, pelvic pain, menstruation disorders, abnormal/absent menstrual bleeding, uterine fibroids, ovarian cysts, infertility, miscarriages, sexually transmitted disease, herpes, genital warts. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>15. Has any applicant taken any prescribed medications in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, complete 6E on page 6.</i></p>
<p>b) Does any proposed female member menstruate? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, indicate if: <input type="checkbox"/> Applicant/spouse <input type="checkbox"/> Dependent(s) Dependent name(s): _____</p>	<p>16. Has any applicant consulted a provider for any condition or symptom(s) in the last 12 months, for which a diagnosis has not been established? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>c) Has it been more than 40 days since her/their last menstrual period? <input type="checkbox"/> Yes <input type="checkbox"/> No Name(s): _____ <input type="checkbox"/> Applicant/spouse <input type="checkbox"/> Dependent If yes, explain: _____</p>	<p>17. Has any applicant been advised to see a dentist or oral surgeon in the last 12 months (excluding normal checkups)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>d) Has any female applicant had a pelvic exam/Pap smear? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, complete 7e below.</i></p>	<p>18. Has any applicant been a patient in a hospital, clinic, surgicenter, sanatorium, or other medical facility as an inpatient or outpatient (excluding childbirth) in the last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, complete 6C on page 6.</i></p>
<p>e) Date and result of last pelvic exam/Pap smear for each female over age 16.</p> <p>Name: _____ Mo/Day/Yr: _____ <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal Name: _____ Mo/Day/Yr: _____ <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal Name: _____ Mo/Day/Yr: _____ <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal</p>	<p>19. In the last 10 years, has any applicant had an abnormal physical exam, laboratory results, x-rays, EKG, MRI, CT scan or been advised to undergo further testing, surgery or treatment? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>f) Is any female applicant pregnant, or in the process of adoption or surrogate pregnancy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>20. In the last 10 years, has any applicant seen, received treatment from or consulted any doctor, or any other person providing health care services for any other condition or symptom(s) not listed on this application? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, complete 6C on page 6.</i></p>
<p>8. Musculoskeletal – such as: bone, joint and/or muscle pain, injury or disorder of joint/tendon/ligament/disc, weakness of back/spine/joint, amputation, physical handicap, polio, arthritis, gout, sprain/strain, prosthesis, joint replacement, hardware, internal fixations (i.e., pins, plates, screws), fractures, TMJ. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	



6B. Other Health Questions

<p>A. During the past 12 months, has any applicant smoked cigarettes, cigars, or pipes, or used chewing tobacco? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Applicant Name: _____</p> <p>Applicant Name: _____</p>	<p>C. Has any applicant consumed any alcoholic beverages in the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><i>(Amount: A drink is 12 oz. of beer, 6 oz. of wine, or 1 oz. of liquor.)</i></p> <p>Applicant Name: _____ Type: _____</p> <p>Amount: _____ per: <input type="checkbox"/> Day <input type="checkbox"/> Week <input type="checkbox"/> Month</p> <p>Applicant Name: _____ Type: _____</p> <p>Amount: _____ per: <input type="checkbox"/> Day <input type="checkbox"/> Week <input type="checkbox"/> Month</p>
<p>B. Has any applicant used marijuana, cocaine, heroin, methamphetamines, LSD, or any other illegal or controlled drugs, or substances in the last 10 years, or been diagnosed as chemically or alcohol dependent? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Applicant Name: _____</p> <p>Substance: _____ Date discontinued: _____</p> <p>Applicant Name: _____</p> <p>Substance: _____ Date discontinued: _____</p>	<p>D. Has any applicant been advised by a health care professional to reduce alcohol intake within the past 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Applicant Name: _____ Date discontinued: _____</p> <p>Applicant Name: _____ Date discontinued: _____</p>

6C. Professional Services

Give COMPLETE details in all sections below of any "Yes" answers to the questions in Section 6A.

Question #	Name of Family Member (As identified on Physician's Record)	Name of Hospital, Clinic and/or Person Providing Care	Phone No. ()
Date of Onset/Treatment (Month/Year)	Date Ended <input type="checkbox"/> Still under treatment	Physician Specialty <input type="checkbox"/> Pediatric <input type="checkbox"/> Cardiac <input type="checkbox"/> Internal Medicine <input type="checkbox"/> Family <input type="checkbox"/> Other _____	
Name of Condition/Illness		Address _____ Suite No. _____	
Treatment Rendered (i.e., X-ray, lab, surgical procedure, etc.) / Results		City / State / ZIP Code	FAX No. (Optional) ()

Question #	Name of Family Member (As identified on Physician's Record)	Name of Hospital, Clinic and/or Person Providing Care	Phone No. ()
Date of Onset/Treatment (Month/Year)	Date Ended <input type="checkbox"/> Still under treatment	Physician Specialty <input type="checkbox"/> Pediatric <input type="checkbox"/> Cardiac <input type="checkbox"/> Internal Medicine <input type="checkbox"/> Family <input type="checkbox"/> Other _____	
Name of Condition/Illness		Address _____ Suite No. _____	
Treatment Rendered (i.e., X-ray, lab, surgical procedure, etc.) / Results		City / State / ZIP Code	FAX No. (Optional) ()

Question #	Name of Family Member (As identified on Physician's Record)	Name of Hospital, Clinic and/or Person Providing Care	Phone No. ()
Date of Onset/Treatment (Month/Year)	Date Ended <input type="checkbox"/> Still under treatment	Physician Specialty <input type="checkbox"/> Pediatric <input type="checkbox"/> Cardiac <input type="checkbox"/> Internal Medicine <input type="checkbox"/> Family <input type="checkbox"/> Other _____	
Name of Condition/Illness		Address _____ Suite No. _____	
Treatment Rendered (i.e., X-ray, lab, surgical procedure, etc.) / Results		City / State / ZIP Code	FAX No. (Optional) ()

Question #	Name of Family Member (As identified on Physician's Record)	Name of Hospital, Clinic and/or Person Providing Care	Phone No. ()
Date of Onset/Treatment (Month/Year)	Date Ended <input type="checkbox"/> Still under treatment	Physician Specialty <input type="checkbox"/> Pediatric <input type="checkbox"/> Cardiac <input type="checkbox"/> Internal Medicine <input type="checkbox"/> Family <input type="checkbox"/> Other _____	
Name of Condition/Illness		Address _____ Suite No. _____	
Treatment Rendered (i.e., X-ray, lab, surgical procedure, etc.) / Results		City / State / ZIP Code	FAX No. (Optional) ()



Applicant's Social Security No. or ID No.

--	--	--	--	--	--	--	--	--	--

6D. Last Doctor Visit (for any reason including checkup) – Provide information for ALL family members you wish to cover.

Family Member	Date of Visit	Reason for Visit	Results		Name, Phone No. & FAX No. (FAX # optional) of Physician or Hospital Complete Address / City / State / Zip Code
			Normal ✓	Abnormal Findings (Explain)	
					Name: _____ Phone: _____ FAX: _____ Address: _____ City _____ State ____ Zip ____
					Name: _____ Phone: _____ FAX: _____ Address: _____ City _____ State ____ Zip ____
					Name: _____ Phone: _____ FAX: _____ Address: _____ City _____ State ____ Zip ____
					Name: _____ Phone: _____ FAX: _____ Address: _____ City _____ State ____ Zip ____

To provide further information, please use additional sheets if necessary. List the page number, section name, and question number you are explaining. Also, please identify the applicable family member. All additional sheets must be signed by the applicant. No. of sheets attached

6E. Prescription Medications – List all medications taken within the last 12 months by any family member listed on this application.

Family Member	Medication/Dosage/Frequency (i.e., Lopressor/100mg/daily)	Illness for which Medication is Prescribed	Date Prescribed (Mo/Day/Yr)	Date Discontinued (Mo/Day/Yr)	Name, Phone No. of Physician or Hospital
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____

Statement of Accountability – To be completed when the applicant cannot complete the application.

I, _____, personally read and completed this Individual Enrollment Application for the applicant named below because:

Applicant does not read English
 Applicant does not speak English
 Applicant does not write English
 Other (explain): _____

I translated the contents of this form and to the best of my knowledge obtained and listed all the requested personal and medical history disclosed by: _____

I also translated and fully explained the "Application Conditions and Agreement."

Signature of Translator (Required) Today's Date (Required)

7. Application Understandings, Conditions and Agreement

IMPORTANT: It is important that you carefully read and fully understand the following.
All Applicants age 18 and over must personally read, agree to and sign the following. If an Applicant does not read English, the translator must sign and submit a Statement of Accountability for translating this entire application (see above).



7. Application Understandings, Conditions and Agreement (Continued)

PPO Plan Applicants only

I, the undersigned, understand that under the Blue Cross plan in which I am enrolling, I will be entitled to lesser benefits if I use an out-of-network hospital or physician than if I use a network hospital or physician.

Effective Date (PPO Applicants only)

REQUESTING AN EFFECTIVE DATE DOES NOT GUARANTEE UNDERWRITING TO BE COMPLETED BEFORE THE DATE REQUESTED.

If Blue Cross approves my application, please assign an effective date of _____.

The effective date must be after the signature date but not greater than 75 days from the signature date on this application.

If Blue Cross approves my application, please assign an effective date of the first day after Blue Cross approval.

Please note: If you are adding a dependent or changing coverage, your effective date will always be the first of the **month following approval.**

HMO Applicants only: I understand I will only receive benefits for services by, or authorized by, the HMO facility I selected on this application.

If Blue Cross approves my application, please assign an effective date of the first day after Blue Cross approval.

If Blue Cross approves my application, please assign an effective date of _____.

If you have simultaneously applied for a BCL&H Short Term Plan, the effective date of this coverage will begin the day of termination of that Short Term Plan.

High Deductible EPO for Health Savings Account Applicants only

I understand that the High Deductible Plans are 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 contact my tax advisor.

HIPAA enrollees only: Your effective date is determined by the delivery or postmark date of your premium to Blue Cross. If your payment is delivered or postmarked in the first fifteen days of the month, your effective date is the first of that month. If your payment is delivered or postmarked after the fifteenth day of the month, coverage is effective the first day of the following month.

Eligible/Ineligible Applicants: Blue Cross will enroll all eligible family members unless otherwise instructed.

I, the Applicant, request that Blue Cross not enroll any eligible applicants unless ALL family members qualify.

All Applicants

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.

CURRENT HEALTH COVERAGE: If you currently have health coverage, we strongly recommend that you maintain your current coverage and request an effective date of 60 to 75 days from the date of application. This will help ensure that your application is processed before you surrender your present insurance.

Agreement (all applicants)

By applying for coverage, I, the undersigned, agree to the following:

- Blue Cross may decline my application. No coverage comes into effect until Blue Cross approves this application and informs me in writing. The effective date of my coverage, if this application is accepted, will be assigned by Blue Cross at its discretion (except for HIPAA).
- Even if I pay money with this application, that money is only a deposit against future premiums if this application is accepted. Cashing my check does not mean my application is approved. If this application is declined, neither Blue Cross nor any affiliated company shall have any liability to me or anyone else listed on it, except for the obligation to return the money

submitted with this application. If this application is not accepted, neither I nor anyone listed on it will be entitled to benefits or coverage from Blue Cross.

- The selling agent has no authority to promise me coverage or to modify Blue Cross underwriting policy or the terms of any Blue Cross coverage.
- If the applicant is a minor, I accept full legal and financial responsibility for the coverage and information provided on this application. (Court documents establishing guardianship must be submitted if the responsible adult is not the parent.)
- In no event shall Blue Cross or any affiliated company have any liability to the applicant if the application is not approved, except for the obligation to return the money submitted with this application if this application is not approved, and neither shall any coverage exist nor shall the applicant be entitled to any benefits unless and until this application is approved by the Medical Underwriting Department of Blue Cross.
- I understand Blue Cross may use any information prior to the effective date of coverage in considering my application, including medical conditions which occur after the signature and before the original effective date.

Rescission of Membership

I have provided a complete history of material information that will be considered in the acceptance or denial of this application. I understand that if I intentionally provided incomplete or false material information Blue Cross may revoke my coverage. This means Blue Cross will cancel membership as if it never existed. Also, after approval for membership, if material information is discovered by Blue Cross that was not provided to the Plan prior to the effective date of the policy, Blue Cross may deny coverage.

All of my dependents listed on this application who are over the age of 18 years have read this application and have provided complete and accurate information for this application. Also, 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. I understand and agree that I alone am responsible for the accuracy and completeness of this application. I understand and agree that no one listed on this application will be eligible for coverage if they provide false or incomplete information and that Blue Cross may revoke coverage if it discovers that in applying for coverage I intentionally provided incomplete or false material information to Blue Cross.

I understand that if my coverage is revoked I will be sent written notice that will explain the basis for the decision and my appeal rights. I have the option to submit a new application in the future to be underwritten and considered for enrollment. I also understand that I will be required to pay for any services that were covered while a member and that Blue Cross will refund all amounts paid by me except amounts owed to Blue Cross.

I have personally read and completed this application. If I am accepted, this application will become part of the contract between Blue Cross and me. I and any enrolled family members agree to abide by the terms of that contract.

Requirement for Binding Arbitration

If you are applying for coverage, please note that Blue Cross requires binding arbitration to settle all disputes against Blue Cross, including claims of medical malpractice. California Health and Safety Code Section 1363.1 and Insurance Code Section 10123.19 require specified disclosures in this regard, including the following notice: **"It is understood that any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as provided by California law, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration."** Both parties also agree to give up any right to pursue on a class basis any claim or controversy against the other.

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 OR COURT TRIAL
Signatures (Required) – IMPORTANT: All applicants over age 18 must sign and date.

Applicant/Parent or Legal Guardian	Today's Date	Applicant's Spouse	Today's Date
Applicant's Dependent age 18 or over	Today's Date	Applicant's Dependent age 18 or over	Today's Date



ATTACH BLANK, VOIDED CHECK FOR BANK DRAFT AUTHORIZATION, IF APPLICABLE, HERE. DO NOT TAPE.

Applicant's Social Security or ID No.

8. Payment Method Premium payment required. First payment will be credited to approved applicants only. By sending your check to us, you authorize Blue Cross of California to convert your check into an electronic fund transfer. If you are approved for coverage, your bank account will be debited for the amount indicated on the check. If you do not qualify for coverage, your check will not be submitted for a funds transfer. Please be aware that your check will not be returned to you.

8A. Checking Account Automatic Premium Payment

Monthly checking account deduction premium payments

Name of Bank or Financial Institution:

Account No.:

Bank Routing No.:

Submit a blank check marked "VOID" above where indicated (DEPOSIT SLIPS NOT ACCEPTABLE). If your application is approved, the premium for all products selected, including dental and/or life, will be deducted from your checking account. Premiums may be prorated in order to adjust the initial paid to date or in the event of membership changes.

Monthly Checking Account Automatic Premium Payment Authorization - As a convenience to me, I request and authorize you to pay and charge to my account checks drawn on that account by and payable to the order of BLUE CROSS OF CALIFORNIA provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each such debit shall be the same as if it were a check signed personally by me. I authorize Blue Cross of California to initiate debits (and/or corrections to previous debits) from my account with the financial institution indicated for payment of my Blue Cross of California premiums. This authority is to remain in effect until revoked by me by providing you a 30-day written notice. I agree that you shall be fully protected in honoring any such debit. I further agree that if any such debit be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in forfeiture of insurance. NOTE: Should your withdrawal not be honored by your bank, you will automatically be removed from Monthly Checking Account Automatic Premium Payment and be billed bi-monthly. You will incur a \$25 service charge for any withdrawal not honored.

Authorized Signature (As it appears in the financial institution's records) Date

X

8B. Credit Card

FAX to: (800) 327-9255

Initial premium (For new member's Medical and Dental fees only) Monthly premiums

Monthly Credit Card Authorization - As a convenience to me, I request and authorize you to charge my card for monthly recurring premiums on each due date. I understand that the amount may vary as a result of changes I make, such as, but not limited to, adding and deleting dependents, or moving to a new location. The amount may also change as outlined in my policy. This authority is to remain in effect until revoked by me by providing you a 30-day written notice. I agree that you shall be fully protected in honoring any such card payments. I further agree that if any such card payment be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever, including any fees imposed by my bank, should my card be rejected even though such dishonor results in forfeiture of coverage. Credit Card: VISA MasterCard Discover

Card No.: Exp.: Cardholder's Zip Code

Cardholder's Name (As it appears on the credit card) PRINT Authorized Signature (As it appears on the credit card) Date

X

X

8C. Billing (To be used if an automatic payment option is NOT selected from 8A or 8B above.)

Bi-monthly (Submit 2 months premium) Quarterly (Submit 3 months premium)

TO BE COMPLETED BY YOUR BLUE CROSS-APPOINTED AGENT

- 1. Are you aware of any information not disclosed on this application relating to the health, habits or reputation of any person listed on this application which might have a bearing on the risk?
2. Did you see the proposed subscriber (and spouse, if applying) at the time this application was executed?
3. I verify that this application was completed by the applicant unless the Statement of Accountability was completed.

Signature of Agent (Required) Date (Required)

X

4. Breakdown of funds collected:

Total Medical funds \$
Total Dental funds \$
Total funds collected \$

5. Was the Term Life Insurance option selected? (If yes, first Term Life Insurance payment will be billed.)

Name of Agent (Print Name) Alan Benoy
Agent's Street Address Suite No./Personal Mail Box (PMB) No.
P.O. Box 3001
Agent ID No. LHKMMHJTRZ Sub-Agent ID No.
City/State/ZIP Code Location No.
Visalia, CA 93278
Phone No. (800) 634-4288 FAX No. (559) 733-3250
E-mail Address abenoy@benoyinsurance.com

Mail Service Agreement to: Agent Primary Applicant

PLEASE NOTE: If neither box is checked, the Service Agreement will be mailed directly to the primary applicant.

Mailing address:

Agent: Please mail this application to the following address:
Blue Cross of California • P.O. Box 9041 • Oxnard, CA 93031-9041

