

**Employee Enrollment Application/
Change Form**
For 51+ employee groups
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 electronically or in blue or black ink only.

Employer name		
Group no.	Subsection	Requested effective date (MM/DD/YYYY)

Section 1: Employee information

Last name		First name		M.I.	Social Security no.* (required)	
Birthdate (MM/DD/YYYY)		Home address				
City			County		State	ZIP code
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic Partner			Primary phone no.	
Employee email address						
Employment status <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Disabled <input type="checkbox"/> Retired				Hire date (MM/DD/YYYY)		No. of hours worked per week
Primary Care Physician (PCP) name				PCP ID no.		Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No

Section 2: Reason for application – Select one

New enrollment
 New group (initial enrollment)
 Annual open enrollment (not applicable to life and disability)

New hire
 Rehire – Rehire date: _____ (MM/DD/YYYY)

Add dependent (Fill in section 4)

Marriage – Date of marriage: _____ (MM/DD/YYYY)

Birth of child
 Adoption
 Domestic partner

Court order

Entrance to the military
 Discharge from military

Covered by Medicaid

Voluntary cancellation

Loss of eligibility for other coverage – Date previous coverage ended: _____ (MM/DD/YYYY)

Death

COBRA – Select qualifying event

Left employment
 Reduction in hours
 Death
 Medicare

Loss of dependent child status
 Divorce or legal separation

Qualifying event date: _____ (MM/DD/YYYY)

Other: _____

Waiver (To decline ALL coverage skip to section 8.)

*Anthem Blue Cross and Blue Shield (Anthem) is required by the Internal Revenue Service to collect this information.

Section 3: Type of coverage

Medical coverage		
Large Group 51-100 options		
<input type="checkbox"/> Century Preferred PPO	<input type="checkbox"/> Century Preferred EPO	<input type="checkbox"/> Century Preferred PPO Choice (3-Tier)
<input type="checkbox"/> Century Preferred PPO Basic	<input type="checkbox"/> Century Preferred HRA	<input type="checkbox"/> Century Preferred PPO Choice HSA (3-Tier)
<input type="checkbox"/> Century Preferred PPO 3 OV	<input type="checkbox"/> Century Preferred HSA	<input type="checkbox"/> BlueCare HMO Choice (3-Tier)
Large Group 101+ options		
<input type="checkbox"/> BlueCare HMO	<input type="checkbox"/> Century Preferred PPO	<input type="checkbox"/> Century Preferred HRA
<input type="checkbox"/> BlueCare HMO Basic	<input type="checkbox"/> Century Preferred PPO Basic	<input type="checkbox"/> Century Preferred HSA
<input type="checkbox"/> BlueCare HMO Deductible	<input type="checkbox"/> Century Preferred PPO 3 OV	<input type="checkbox"/> Century Preferred PPO Choice (3-Tier)
<input type="checkbox"/> BlueCare HMO HSA	<input type="checkbox"/> Century Preferred EPO	<input type="checkbox"/> Century Preferred PPO Choice HSA (3-Tier)
<input type="checkbox"/> BlueCare HMO Choice (3-Tier)		
<input type="checkbox"/> BlueCare POS		<input type="checkbox"/> Other: _____
<input type="checkbox"/> BlueCare POS Basic		
Member medical coverage – select one:		
<input type="checkbox"/> Employee only <input type="checkbox"/> Employee + Spouse/Domestic Partner <input type="checkbox"/> Employee + child(ren) <input type="checkbox"/> Family <input type="checkbox"/> No coverage		
Flexible Spending Account (FSA) coverage – More than one plan may be selected, depending on employer offerings.		
<input type="checkbox"/> Healthcare FSA (excluded if you have an HSA plan)	<input type="checkbox"/> Commuter Parking	
<input type="checkbox"/> Limited-Purpose FSA (for dental and vision services)	<input type="checkbox"/> Commuter Transit	
<input type="checkbox"/> Dependent Care FSA	<input type="checkbox"/> No FSA coverage at this time	
Dental coverage		
<input type="checkbox"/> Prime Essential Choice	<input type="checkbox"/> Prime Consumer Choice	<input type="checkbox"/> Complete Essential Choice <input type="checkbox"/> Complete Consumer Choice
<input type="checkbox"/> Other: _____		
Member dental coverage – select one:		
<input type="checkbox"/> Employee only <input type="checkbox"/> Employee + Spouse/Domestic Partner <input type="checkbox"/> Employee + child(ren) <input type="checkbox"/> Family <input type="checkbox"/> No coverage		
Vision coverage		
<input type="checkbox"/> Vision		
Member vision coverage – select one:		
<input type="checkbox"/> Employee only <input type="checkbox"/> Employee + Spouse/Domestic Partner <input type="checkbox"/> Employee + child(ren) <input type="checkbox"/> Family <input type="checkbox"/> No coverage		
Life and disability coverage		
If you select life and/or disability coverage over the guaranteed issue amount or are a late entrant an Evidence of Insurability form may be sent to you to complete.		
<input type="checkbox"/> Basic Life <input type="checkbox"/> Basic Life and Accidental Death and Dismemberment <input type="checkbox"/> Basic Dependent Life <input type="checkbox"/> Optional Supplemental/Voluntary Life and Accidental Death and Dismemberment. \$ _____ (employee amount) <input type="checkbox"/> Optional Supplemental/Voluntary Dependent Life Spouse \$ _____ (spouse amount) <input type="checkbox"/> Optional Supplemental/Voluntary Dependent Life Child \$ _____ (child amount) <input type="checkbox"/> Voluntary Accidental Death and Dismemberment \$ _____ (employee amount) <input type="checkbox"/> Voluntary Accidental Death and Dismemberment Family Plan (Spouse and Child coverage) <input type="checkbox"/> Voluntary Accidental Death and Dismemberment Spouse Only (no Child coverage) <input type="checkbox"/> Voluntary Accidental Death and Dismemberment Child Only (no Spouse coverage) <input type="checkbox"/> Short Term Disability <input type="checkbox"/> Long Term Disability <input type="checkbox"/> Voluntary Short Term Disability <input type="checkbox"/> Voluntary Long Term Disability		
Current annual income – For employer/Anthem use \$ _____	Occupation	Life and disability class no. – For employer/Anthem use

*Anthem is required by the Internal Revenue Service to collect this information.

Social Security no.* (required)

Life and disability coverage – Continued

Primary beneficiary

Last name	First name	M.I.	Birthdate (MM/DD/YYYY)	Social Security no.* (required)	Relationship to applicant
Address				Percentage to be paid to beneficiary	

Last name	First name	M.I.	Birthdate (MM/DD/YYYY)	Social Security no.* (required)	Relationship to applicant
Address				Percentage to be paid to beneficiary	

Contingent beneficiary – If no primary beneficiary survives, the proceeds will be paid to the contingent beneficiary(ies) listed.

Last name	First name	M.I.	Birthdate (MM/DD/YYYY)	Social Security no.* (required)	Relationship to applicant
Address				Percentage to be paid to beneficiary	

Last name	First name	M.I.	Birthdate (MM/DD/YYYY)	Social Security no.* (required)	Relationship to applicant
Address				Percentage to be paid to beneficiary	

Total percentages should add up to 100%. If no percentages are indicated, the proceeds will be divided equally.

Spousal consent for community property states only (Note: The insurance company is not responsible for the validity of a spouse's consent for designation.)
If you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA and WI), your state may require you to obtain the signature of your spouse if your spouse will not be named as a primary beneficiary for 50% or more of your benefit amount. Please have your spouse read and sign the following. I am aware that my spouse, the Employee/Retiree named above, has designated someone other than me to be the beneficiary of group life insurance under the above policy. I hereby consent to such designation and waive any rights I may have to the proceeds of such insurance under applicable community property laws. I understand that this consent and waiver supersedes any prior spousal consent or waiver under this plan.

Spouse/Domestic Partner signature X	Spouse/Domestic Partner name	Date (MM/DD/YYYY)
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Social Security no.* (required)

Voluntary Accident, Critical Illness, and Hospital Indemnity Insurance

Voluntary Accident Insurance – Coverage option: Employee only Employee + Spouse Employee + Children Family
 If more than one Accident plan offered please select: Low Plan High Plan

Voluntary Critical Illness Insurance – Coverage option: Employee only Employee + Spouse Employee + Children Family
 If more than one Critical Illness plan offered please select: Low Plan High Plan

Have you smoked or used tobacco products in the last 12 months? No Yes, explain product used: _____

Voluntary Hospital Indemnity Insurance – Coverage option: Employee only Employee + Spouse Employee + Children Family
 If more than one Hospital Indemnity plan offered please select: Low Plan High Plan

If any person to be covered by a Critical Illness or Hospital Indemnity plan is a resident of CA, GA, NY or CO, please answer the following question:

Will all applicants who reside in CA, GA, NY or CO, when such coverage is to become effective, be enrolled in comprehensive health benefits from an individual or group health insurance policy, an employer sponsored health plan, or an HMO that provides essential health benefits? Yes No (Please note that if the response is No, such applicants are not eligible for coverage)

Voluntary Accident, Critical Illness, and Hospital Indemnity Insurance beneficiary designation

Primary beneficiary

Last name	First name	M.I.	Birthdate (MM/DD/YYYY)	Social Security no.* (required)	Relationship to applicant
Address					Percentage to be paid to beneficiary

Last name	First name	M.I.	Birthdate (MM/DD/YYYY)	Social Security no.* (required)	Relationship to applicant
Address					Percentage to be paid to beneficiary

Contingent beneficiary – If no primary beneficiary survives, the proceeds will be paid to the contingent beneficiary(ies) listed.

Last name	First name	M.I.	Birthdate (MM/DD/YYYY)	Social Security no.* (required)	Relationship to applicant
Address					Percentage to be paid to beneficiary

Last name	First name	M.I.	Birthdate (MM/DD/YYYY)	Social Security no.* (required)	Relationship to applicant
Address					Percentage to be paid to beneficiary

Total percentages should add up to 100%. If no percentages are indicated, the proceeds will be divided equally.

*Anthem is required by the Internal Revenue Service to collect this information.

Social Security no.* (required)

Section 4: Coverage information – All fields required. Attach a separate sheet if necessary.

Dependent information must be completed for all additional dependents (if any) to be covered under this coverage. An eligible dependent may be your spouse or domestic partner, your children, or your spouse or domestic partner's children (to the end of the renewal date of the group in which they turn age 26 unless they qualify as a disabled person). List all dependents beginning with the eldest.

Please read the Genetic Information Non-discrimination Act (GINA) information on page 7 of the application, under Section 6, Terms, Conditions and Authorizations, prior to answering the questions in Section 4.

Spouse/Domestic Partner last name		First name		M.I.	Social Security no.* (required)
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Birthdate (MM/DD/YYYY)	Relationship to applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner		
PCP name			PCP ID no.	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Dependent last name		First name		M.I.	Social Security no.* (required)
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Birthdate (MM/DD/YYYY)	Relationship to applicant <input type="checkbox"/> Biological child of applicant/spouse/domestic partner <input type="checkbox"/> Other If other, what is relationship? _____		
PCP name			PCP ID no.	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Does this dependent have a different address? Yes No

If yes, please enter: _____

Dependent last name		First name		M.I.	Social Security no.* (required)
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Birthdate (MM/DD/YYYY)	Relationship to applicant <input type="checkbox"/> Biological child of applicant/spouse/domestic partner <input type="checkbox"/> Other If other, what is relationship? _____		
PCP name			PCP ID no.	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Does this dependent have a different address? Yes No

If yes, please enter: _____

Dependent last name		First name		M.I.	Social Security no.* (required)
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Birthdate (MM/DD/YYYY)	Relationship to applicant <input type="checkbox"/> Biological child of applicant/spouse/domestic partner <input type="checkbox"/> Other If other, what is relationship? _____		
PCP name			PCP ID no.	Existing patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Does this dependent have a different address? Yes No

If yes, please enter: _____

Section 5: Prior and other group coverageAre you or anyone applying for coverage currently eligible for Medicare? Yes No

If yes, give name: _____

Medicare ID no.	Part A effective date (MM/DD/YYYY)	Part B effective date (MM/DD/YYYY)	Medicare eligibility reason (check all that apply) <input type="checkbox"/> Age <input type="checkbox"/> Disability <input type="checkbox"/> ESRD: Onset date: _____ (MM/DD/YY)
Medicare Part D ID no.	Medicare Part D carrier		Part D effective date (MM/DD/YYYY)

Are you or a family member previously or currently covered by a Medicare, medical and/or dental plan? Yes No

If yes, please provide the following:

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.	Policyholder name	Dates (if applicable) (MM/DD/YY)
	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Medicare	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Orthodontia					Start: _____ End: _____
	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Medicare	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Orthodontia					Start: _____ End: _____
	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Medicare	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Orthodontia					Start: _____ End: _____
	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Medicare	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Orthodontia					Start: _____ End: _____
	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Medicare	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Orthodontia					Start: _____ End: _____

Section 6: Terms, Conditions and Authorizations (TERMS)

Please read this section carefully before signing the application.

Genetic Information Non-discrimination Act (GINA): When answering questions about a person on this form, only give answers about that person, and do not include any genetic information. Genetic information includes family health history, genetic testing, genetic services, genetic counseling, or genetic diseases for which the person may be at risk. All responses about a person will only be considered and used for that person.

Medical Loss Ratio (MLR): For insurance entities, the “medical loss ratio” (MLR) is defined as the ratio of incurred claims to earned premium for the prior calendar year. The MLR is calculated once in accordance with state and again in accordance with federal laws for managed care HMO plans and PPO/Indemnity plans issued in Connecticut. For 2017, Anthem’s Medical Loss Ratio for state law purposes was 92.8% for HMO plans and 85.0% for PPO/Indemnity plans. For 2017, Anthem’s MLR for federal law purposes was 90.8% for large group plans.

Health Savings Account Notice: I authorize the financial custodian of my Health Savings Account (HSA) to give Anthem Blue Cross and Blue Shield (Anthem) facts about my HSA, including account number, account balance and account activity. I understand that I may take back my authorization by written request to Anthem at any time.

1. **Except as specifically required or permitted by applicable law, I understand that I may not assign any payment under my Anthem program.**
2. I agree to have money taken from my wages/pension, if necessary, to cover the premium cost for the coverage applied for.
3. I am asking for the coverage I chose on this form. If I made choices that are not available to me, I agree that my choices may be changed to those on the employer’s application.
4. I agree that I will let my employer know right away of any changes that would make me or any dependent(s) ineligible for this coverage.
5. By signing this application, I agree to the taping or monitoring of any phone calls between Anthem and myself.

I have read and accept the Terms, Conditions and Authorizations as a condition of coverage. My answers to all questions are true to the best of my knowledge, and I understand that Anthem relies on these answers in accepting this application. I understand that any untrue answers or failure to report new medical information before my effective date may cause a material change in coverage or premium rates. Any material misrepresentation or significant omission found in this application may result in denial of benefits, rescission or cancellation of coverage. I agree to these terms for myself and on behalf of any dependents covered by the Plan. I am acting as their agent and representative.

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

FRAUD NOTICE: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

I’m signing here because I want to get information about my benefits by email or electronically. This may include my certificate or evidence of coverage, explanation of benefits statements, required notices and helpful or personalized information to get the most out of my plan, so I will make sure Anthem has my most up to date email. These electronic communications may include specific details about me and my plan. I know I can change my mind at any time or request a free copy of specific materials by mail. I’ll just contact Anthem to do either.

Thank you for choosing Anthem Blue Cross and Blue Shield.

Section 7: Signature — Required if you are applying for coverage. Please review your application for errors or omissions.

Read section 6 carefully before signing.

I have read and understand the language in the TERMS section of this application and agree to all of its terms.

Employee signature

X

Date (MM/DD/YYYY)

Important Accident Insurance eligibility information:

The following notice applies to all Accident and Voluntary Accident coverage presented on this form:

ACCIDENT INSURANCE IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. THIS IS NOT A QUALIFYING HEALTH COVERAGE (“MINIMUM ESSENTIAL COVERAGE”) THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON’T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Important Critical Illness Insurance eligibility information:

The following notice(s) apply to all Critical Illness and Voluntary Critical Illness coverage presented on this form:

CRITICAL ILLNESS INSURANCE IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. THIS IS NOT QUALIFYING HEALTH COVERAGE (“MINIMUM ESSENTIAL COVERAGE”) THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON’T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Important Hospital Indemnity Insurance eligibility information:

The following notice applies to all Hospital Indemnity and Voluntary Hospital Indemnity coverage presented on this form:

HOSPITAL INDEMNITY INSURANCE IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. THIS IS NOT A QUALIFYING HEALTH COVERAGE (“MINIMUM ESSENTIAL COVERAGE”) THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON’T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Section 8: Waiver/Declining coverage

Medical coverage			
Medical coverage declined for – check all that apply: Reason for declining coverage – check all that apply:		<input type="checkbox"/> Myself <input type="checkbox"/> Spouse/domestic partner <input type="checkbox"/> Dependent(s) <input type="checkbox"/> Covered by spouse's/domestic partner's group coverage <input type="checkbox"/> Enrolled in other insurance – Please provide company name and plan: _____ <input type="checkbox"/> Enrolled in individual coverage <input type="checkbox"/> Spouse covered by employer's group medical coverage <input type="checkbox"/> Medicare/Medicaid/VA <input type="checkbox"/> Other – please explain: _____ <input type="checkbox"/> No coverage	
Dental coverage			
Dental coverage declined for – check all that apply: Reason for declining coverage – check all that apply:		<input type="checkbox"/> Myself <input type="checkbox"/> Spouse/domestic partner <input type="checkbox"/> Dependent(s) <input type="checkbox"/> Covered by spouse's/domestic partner's group coverage <input type="checkbox"/> Enrolled in other insurance – Please provide company name and plan: _____ <input type="checkbox"/> Enrolled in individual coverage <input type="checkbox"/> Spouse covered by employer's group medical coverage <input type="checkbox"/> Medicare/Medicaid/VA <input type="checkbox"/> Other – please explain: _____ <input type="checkbox"/> No coverage	
Vision coverage			
Vision coverage declined for – check all that apply: Reason for declining coverage – check all that apply:		<input type="checkbox"/> Myself <input type="checkbox"/> Spouse/domestic partner <input type="checkbox"/> Dependent(s) <input type="checkbox"/> Covered by spouse's/domestic partner's group coverage <input type="checkbox"/> Enrolled in other insurance – Please provide company name and plan: _____ <input type="checkbox"/> Enrolled in individual coverage <input type="checkbox"/> Spouse covered by employer's group medical coverage <input type="checkbox"/> Medicare/Medicaid/VA <input type="checkbox"/> Other – please explain: _____ <input type="checkbox"/> No coverage	
Life and disability coverage			
*Life/AD&D coverage declined for: Spouse, Domestic Partner and dependent coverage not available if life coverage is waived/declined.		<input type="checkbox"/> Myself	
Dependent Life coverage declined for:		<input type="checkbox"/> Spouse/domestic partner and dependents	
Optional Supplemental/Voluntary coverage declined for:		<input type="checkbox"/> Myself	
Optional Supplemental/Voluntary Dependent Life coverage declined for:		<input type="checkbox"/> Spouse/domestic partner and dependents	
Voluntary Short Term Disability coverage declined for:		<input type="checkbox"/> Myself	
Voluntary Long Term Disability coverage declined for:		<input type="checkbox"/> Myself	
Reason for declining coverage – check all that apply:		<input type="checkbox"/> Life/AD&D declined for religious reasons <input type="checkbox"/> Do not elect to enroll in Dependent Life <input type="checkbox"/> Do not elect to enroll in Optional Supplemental/Voluntary coverage <input type="checkbox"/> Do not elect to enroll in Optional Supplemental/Voluntary Dependent Life coverage <input type="checkbox"/> Do not elect to enroll in Voluntary Short Term Disability <input type="checkbox"/> Do not elect to enroll in Voluntary Long Term Disability	
*I hereby certify that I have been given the opportunity to apply for the available group life benefits offered by my employer, the benefits have been explained to me, and I and/or my dependent(s) decline to participate. Neither I nor my dependent(s) were induced or pressured by my employer, agent, or life carrier, into declining this coverage, but elected of my (our) own accord to decline coverage. I understand that if I wish to apply for such coverage in the future, I may be required to provide evidence of insurability at my expense.			
Sign here <i>only</i> if you are <i>declining</i> coverage.			
Signature of applicant	Printed name	Social Security no.	Date (MM/DD/YYYY)
X			