

# Enrollment/Change Application

## Instructions:

- All employees complete Sections A, C, D, E, G and H.
- For change requests, complete Sections A, B and all other applicable sections.
- If your group has elected USABLE Life products you must complete Section F.  
**For USABLE<sup>®1</sup> Life Only you must complete Sections A, B, F, G and H.**

**Completed by Group Administrator Only**

Group Number (if applicable):

Life Class Designation (if applicable):

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

A. Employee information												
First Name			Middle Initial		Last Name			Suffix				
Employee Birthdate mm dd yyyy			Employee Social Security Number				<input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status				
Address			P.O. Box <i>(For Blue Options HSA you must also provide a street address.)</i>		Apt. No.	City		State	Zip Code			
Company Name					Occupation							
Work Location			Date of Full Time Employment mm dd yyyy			Language Preference <input type="checkbox"/> Spanish <input type="checkbox"/> English <input type="checkbox"/> Other _____						
Home Phone Number ( )			Work Phone Number ( )		E-Mail Address							
<b>Ethnicity:</b> (This information is optional and will not be used in a discriminatory manner. Responses or nonresponses to this question will not affect eligibility for coverage.) <input type="checkbox"/> African American/Black <input type="checkbox"/> Asian/Asian American <input type="checkbox"/> Choose not to report <input type="checkbox"/> White/Caucasian <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native American/Alaskan Native <input type="checkbox"/> Other (specify) _____												
<input type="checkbox"/> ACTIVE EMPLOYEE	<input type="checkbox"/> COBRA/STATE CONTINUATION											
<b>COBRA/State Continuation Qualifying Event:</b>	<input type="checkbox"/> Termination of Employment	<input type="checkbox"/> Reduction in Hours	<input type="checkbox"/> Death of Subscriber	<input type="checkbox"/> Divorce	<input type="checkbox"/> Over Age Dependent	<input type="checkbox"/> Medicare Eligible						
What was the date of the Qualifying Event? mm dd yyyy			Date Continuation Started mm dd yyyy			Date Continuation Ends mm dd yyyy						
B. If making a change from previous enrollment												
<b>Check All That Apply:</b> <input type="checkbox"/> Name <input type="checkbox"/> Address <input type="checkbox"/> Other Insurance Information <input type="checkbox"/> Telephone <input type="checkbox"/> Replace ID Card <input type="checkbox"/> Date of Birth Correction <input type="checkbox"/> E-Mail Address <input type="checkbox"/> Late Applicant <input type="checkbox"/> Over the Guarantee Issue <input type="checkbox"/> Other _____			<b>Add Dependent(s):</b> <input type="checkbox"/> Marriage <input type="checkbox"/> Newborn <input type="checkbox"/> Adoption <input type="checkbox"/> Other _____			<b>Remove Dependent(s):</b> <input type="checkbox"/> Divorce <input type="checkbox"/> Dependent Age <input type="checkbox"/> Death <input type="checkbox"/> Other _____			<b>Reinstate Coverage:</b> Reason: _____ _____ _____			
						<b>Cancel Coverage:</b> <input type="checkbox"/> Not Eligible Reason: _____ <input type="checkbox"/> Left Employment <input type="checkbox"/> Subscriber Request <input type="checkbox"/> Other Reason: _____						

An independent licensee of the Blue Cross and Blue Shield Association. ©, SM Marks of the Blue Cross and Blue Shield Association SM1 Mark of Blue Cross and Blue Shield of North Carolina ©1 Mark of USABLE Life

Your plan for better health.™ | [bcbsnc.com](http://bcbsnc.com)



Employee Name:

C. Benefits and coverage selection - complete for BCBSNC health and dental, if offered by employer

MEDICAL PLAN: [ ] No Medical Coverage [ ] Blue Options HSA™ [ ] Blue Options PPO [ ] Blue Options 1-2-3 [ ] High [ ] Blue Care® (HMO) [ ] Classic Blue® (CMM) [ ] Blue Options HRA™ [ ] Low

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

DENTAL PLAN: [ ] No Dental Coverage [ ] Dental

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

D. Family information - complete for anyone taking medical and/or dental coverage\*

Table with columns: NAME (First, Middle Initial, Last, Suffix), Social Security Number, Birthdate (mm/dd/yyyy), Sex (M/F), HEALTH (Y/N), DENTAL (Y/N), Child Status (Foster, Adopted, Handicapped\*\*, Under the age of 26\*\*\*). Rows for Spouse, Child 1, Child 2, Child 3\*\*\*\*.

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

E. Other health/dental insurance information

Have you or your dependents had any other health or dental coverage within the last 12 months (other than BCBSNC coverage that you are applying for today)? [ ] Yes [ ] No

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

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

Insurance Carrier [ ] Policy Number [ ]

Policy Holder Name [ ] Date of Birth [mm][dd][yyyy]

Effective Date [mm][dd][yyyy] Termination Date or Expected Termination Date [mm][dd][yyyy] (If remaining active leave blank)

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

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

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

Insurance Carrier [ ] Policy Number [ ]

Policy Holder Name [ ] Date of Birth [mm][dd][yyyy]

Effective Date [mm][dd][yyyy] Termination Date or Expected Termination Date [mm][dd][yyyy] (If remaining active leave blank)

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

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

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

Insurance Carrier [ ] Policy Number [ ]

Policy Holder Name [ ] Date of Birth [mm][dd][yyyy]

**Employee Name:**

Effective Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Termination Date or Expected Termination Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	(If remaining active leave blank)
----------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	--	----------------------	----------------------	----------------------	-----------------------------------

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

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

**If anyone covered has Medicare Coverage please complete below:**

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

Medicare Claim Number:  Eligible Due To:  Renal Disease First Day of Dialysis         Disability  Age

Part A Effective Date:    Part B Effective Date:

**F. Coverage selection for products underwritten by USABLE Life, if offered by employer**

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

Life/AD&D	<input type="checkbox"/> Yes <input type="checkbox"/> No	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"><input type="checkbox"/> No Benefits Selected</div> <div style="border: 1px solid black; padding: 2px;"><input type="checkbox"/> Applying For Over Guarantee Issue</div>
Dependent Life	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Weekly Disability	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Long Term Disability	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Supplemental Life/AD&D	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Supplemental Life/AD&D Amount: <input type="text"/>		

Employee's Annual Salary (Required if Salary Based Plan)	Employee's Job Title
--	----------------------

Primary Beneficiary Name (required)	Primary Beneficiary Address (required)
-------------------------------------	--

Relationship	Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	Social Security Number	Percent <sup>1</sup>
--------------	---------------	----------------------	----------------------	----------------------	------------------------	----------------------

Second Primary Beneficiary Name (required)	Second Primary Beneficiary Address (required)
--	---

Relationship	Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	Social Security Number	Percent <sup>1</sup>
--------------	---------------	----------------------	----------------------	----------------------	------------------------	----------------------

Contingent Beneficiary Name (required)	Contingent Beneficiary Address (required)
--	---

Relationship	Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	Social Security Number	Percent <sup>1</sup>
--------------	---------------	----------------------	----------------------	----------------------	------------------------	----------------------

Second Contingent Beneficiary Name (required)	Second Contingent Beneficiary Address (required)
---	--

Relationship	Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	Social Security Number	Percent <sup>1</sup>
--------------	---------------	----------------------	----------------------	----------------------	------------------------	----------------------

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

- I understand that if I select any of the products listed above that I will be covered by USABLE Life at the discretion of the employer group (as indicated above).
- I understand that if I am not actively at work as defined in the policy(ies) (for the products selected above) on the date my coverage would otherwise become effective, my insurance will not begin until the day I meet the policy definition of actively at work. For those coverages I did not elect, I understand that if I choose to enroll at a later date, my cost may be higher and a health questionnaire may be required.
- I hereby designate the above beneficiaries and revoke the appointment of any existing beneficiaries.

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

**Life insurability questionnaire - complete only if you are a late applicant or applying for coverage over the guarantee issue amount**

1. Employee Height:	2. Employee Weight:
---------------------	---------------------

3. Have you used any tobacco products in the past year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Do you have any condition for which consultation or treatment is contemplated or has been advised?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you been hospitalized for any reason during the past five (5) years?	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you consulted a physician in the past one (1) year for any reason?	<input type="checkbox"/>	<input type="checkbox"/>

Employee Name:

7. Have you ever been diagnosed or treated by a member of the medical profession for:			
	Yes	No	
a. Cancer, cancer related disease or benign tumor?	<input type="checkbox"/>	<input type="checkbox"/>	f. Emotional, nervous system, eating disorder, or mental health problems?
b. Disease of the heart or blood vessels, or had a stroke?	<input type="checkbox"/>	<input type="checkbox"/>	g. Ulcer, stomach or digestive disorder?
c. Kidney disease or diabetes?	<input type="checkbox"/>	<input type="checkbox"/>	h. Arthritis, back, bones or joint disorder?
d. Alcohol or drug abuse?	<input type="checkbox"/>	<input type="checkbox"/>	i. Bladder, urinary system or reproductive organs disorder?
e. Lung, asthma, liver or blood disorder?	<input type="checkbox"/>	<input type="checkbox"/>	
8. Have you ever been diagnosed or treated by a member of the medical profession for: Acquired Immunodeficiency Syndrome ("AIDS") or AIDS Related Complex, or Human Immunodeficiency Virus ("HIV")?			Yes No <input type="checkbox"/> <input type="checkbox"/>
9. Have you ever been diagnosed or treated by a member of the medical profession for hypertension (high blood pressure)? If yes, list name of person(s), medications taken, medication dosage, and last two blood pressure readings.			<input type="checkbox"/> <input type="checkbox"/>
10. Are you currently taking medication(s)? If yes, list name of person, medications and dosage.			<input type="checkbox"/> <input type="checkbox"/>
11. Have you ever had any impairments, diseases or illnesses not covered in questions 2-8?			<input type="checkbox"/> <input type="checkbox"/>
12a. Are you now pregnant? <input type="checkbox"/> Yes <input type="checkbox"/> No	12b. Have you ever had an ectopic pregnancy, a problem pregnancy, a miscarriage, a problem delivery, a therapeutic abortion, or a Cesarean section?		<input type="checkbox"/> <input type="checkbox"/>
13. Are you actively at work on the date of this application and have you been actively at work for the 31 days prior to such date? If no, give full details.			<input type="checkbox"/> <input type="checkbox"/>

14. Names, addresses, and phone numbers of the personal physicians of all applicants:

**G. Statement of understanding - your signature is required**

I understand the benefits for which I (we) will be eligible are those described in the Blue Cross and Blue Shield of North Carolina (BCBSNC) and/or the life insurance carrier (USable Life) contract (including the benefit booklet) and changes provided for therein. I certify that all statements made herein and on all sections of this application are complete and true to the best of my knowledge. I understand that BCBSNC and/or the life insurance carrier may, within two years of the date of this application, rescind my policy for any of my acts or practices that constitute fraud or if I make an intentional misrepresentation of material fact. If fraudulent misstatements were made, BCBSNC may take legal action at any time.

I understand that if I am applying for Blue Options HSA and my employer has established an HSA, the HSA will be provided to me directly by a separate administrator, unaffiliated with Blue Cross and Blue Shield of North Carolina (BCBSNC). BCBSNC is not responsible or liable for administration of the HSA.

I understand that if I am applying for Blue Options HRA and my employer has established an HRA, the HRA may be administered by BCBSNC separately from my health insurance plan, or by a separate administrator.

Detailed information regarding my HSA/HRA will be provided by the designated administrator. I also understand that due to bank regulations, if I provide a P.O. Box as my address I will receive a request for additional information regarding my mailing address. Failure to respond to requests for additional information will result in account closure and return of any funds posted to my account.

I understand that if my employer establishes an HSA/HRA, my employer or their designees will share certain personal information about me with these administrators to facilitate the administrator's establishment of the HSA/HRA account. By signing this application, I authorize my employer or their designees to share pertinent information with these selected administrators as applicable, which may include my name, address, social security number and my employer's name.

I understand that if issued a debit card in connection with my HSA/HRA, I agree that although BCBSNC's name and marks may be included on the face of the debit card for convenience, BCBSNC is not responsible or liable for administration of my debit card. The terms and conditions associated with my debit card are governed by my agreement with the bank issuing the card.

**HSA Only:** If I am applying for Blue Options HSA, I understand that BCBSNC takes no responsibility for determining eligibility to contribute to an HSA and that I should consult a tax advisor if I have questions. By signing this application, I understand that I am authorizing the administrator to establish an HSA on my behalf, as of the date corresponding with the effective date of my BCBSNC plan with my employer. In order to activate the account, I will need to provide additional authorization through documents that will be provided to me by the fund administrator.

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

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

Employee Name:

**H. Statement of authorization for release of protected health information - your signature is required**

I understand that if I refuse to sign this authorization that BCBSNC and/or USABLE Life may refuse to enroll me or determine that I am not eligible for benefits in BCBSNC and/or USABLE Life.

I understand that my protected health information is individually identifiable health information, including demographic information, collected from me or created or received by a health care provider, a health plan, or a health care clearinghouse and that relates to:

- (i) my past, present, or future physical or mental health or condition;
- (ii) the provision of health care to me; or
- (iii) the past, present, or future payment for the provision of health care to me.

I authorize any current or past medical professional, medical care institution or other medical care giver that has treated me or provided medical services or supplies to me to disclose my protected health information to BCBSNC and/or USABLE Life.

I further authorize BCBSNC and/or USABLE Life to review any applications for health care coverage that I may have submitted to BCBSNC and/or USABLE Life in the past.

I authorize BCBSNC and/or USABLE Life to receive, use and disclose as necessary my protected health information in connection with any underwriting or eligibility determination purposes in connection with the coverage for which I have applied.

The protected health information (excluding psychotherapy notes) that may be used and disclosed is as follows:

Medical records or any information concerning my current or past health status or treatment received from my medical care providers or previous applications for health care coverage.

I understand that BCBSNC and/or USABLE Life will use my protected health information for the following purposes:

To determine my eligibility for enrollment and my premium rate.

I understand that BCBSNC and/or USABLE Life will make every effort to safeguard my protected health information. I further understand that BCBSNC and/or USABLE Life will not disclose my protected health information unless I request it or when state or federal privacy laws permit or require BCBSNC and/or USABLE Life to disclose my protected health information. I understand that BCBSNC and/or USABLE Life may disclose my protected health information to individuals or organizations that are not health care providers, health care clearinghouses, or health plans covered by the federal privacy regulations. I understand that if my protected health information is received by individuals or organizations that are not health care providers, health care clearinghouses, or health plans covered by the federal privacy regulations, my protected health information described above may be re-disclosed and no longer protected by federal privacy regulations.

I understand that I may revoke this authorization at any time by sending a written notification addressed to:

**Rating**  
**Blue Cross and Blue Shield of North Carolina**  
**P.O. Box 30013**  
**Durham, NC 27702**

**USABLE Life**  
**320 West Capital Avenue**  
**Suite 700**  
**Little Rock, Arkansas 72201**

and this revocation will be effective for future uses and disclosures of protected health information. However, I further understand that this revocation will not be effective:

- (i) for information that BCBSNC and/or USABLE Life already used or disclosed, relying on this authorization or
- (ii) if the authorization was obtained as a condition of coverage in BCBSNC and/or USABLE Life and, by law, BCBSNC and/or USABLE Life has a right to contest the coverage.

This authorization expires 120 days from the date this authorization is signed by the applicable person listed below. After 120 days expire, BCBSNC and/or USABLE Life may no longer use this information.

Signature of Primary Applicant or  
 Legal Personal Representative:  \_\_\_\_\_ Date

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