## Employer Application EmployeeElect

For 2-50 Member Small Groups



Health care plans offered by Anthem Blue Cross. Insurance plans offered by Anthem Blue Cross Life and Health Insurance Company.

anthem.com/ca

SECTION 1: COMPANY INFO	ORMATION								
Company name						Employer tax ID no. (required)			
Doing Business As (DBA)						Group no. (f	for existing g	group)	
Street address				City			State	ZIP code	
Billing address (if different fro	m above)			City		State	ZIP code		
Organization type: Corpora	Other:								
SIC code Type of busine				Company contact name Tit			Title	tle	
Phone no.	Fax no.		Email address						
Has company been insured by	Anthem Blue Cross in tl	ne last 12 mo	onths? 🗆 Yes 🗆 N	lo If yes, e	enter date coverage te	rminated:			
SECTION 2: HEALTH COVER		o drugo el en l	oo oon only be eff	d alamasid+l	one with the	upulatura	on over1-	nlana an th-	
Note: Select HMO, Priority Sel Select HMO network car Full HMO networks. Not	be offered alongside (	other plans o	on the Select HMO ne						
A. We choose to offer:	All plans 🔲 Design	ate specific	plans – check all th	nat apply.		-			
☐ Premier PPO \$10 Copay¹ ☐ Premier PPO \$20 Copay¹ ☐ Premier PPO \$30 Copay¹ ☐ PPO \$20 Copay¹ ☐ PPO \$30 Copay¹ ☐ PPO \$30 Copay¹ ☐ PPO \$40 Copay¹ ☐ PPO \$40 Copay¹ ☐ PPO 1500/\$35¹ ☐ PPO 1500/\$35¹ ☐ PPO 1000/\$25 (Select PPO Network)¹ ☐ PPO 1500/\$35¹ (Select PPO Network)¹ ☐ PPO 2000/\$45¹ (Select PPO Network)¹ ☐ PPO \$25 Copay GenRx² ☐ PPO \$35 Copay GenRx² ☐ PPO \$45 Copay GenRx²	Solution 2500 Pf Solution 3500 Pf Solution 5000 Pf Deductible 3000 Deductible 4000 Deductible 3000 (Select PPO Netv Deductible 4000 (Select PPO Netv ACO 20¹ ACO 30¹ Elements Hospita	P0 <sup>2,5</sup> P0 <sup>2</sup> PP0 <sup>1</sup>	☐ Lumenos HS☐ Lumenos HS☐ Lumenos HR☐ Lumenos HR☐ Lumenos HR☐ Lumenos HR☐ Lumenos HR☐ High Deduct	A 3000C <sup>2</sup> A 5000D <sup>2</sup> A 5000C <sup>2</sup>	HMO \$10 100%¹ HMO \$25 100%¹ Classic \$20 HMO Classic \$30 HMO Classic \$40 HMO¹ Saver \$20 HMO¹ Saver \$40 HMO¹ For HMO plans, cho Full HMO Network Select HMO Netw	ose one ne'	Lumeno: Element Other:  twork optio		
1 Offered by Anthem Blue Cross 2 Offered by Anthem Blue Cross Life and Health Insurance Company 3 Plans will not be available for new group sales or renewals beginning July 2012 4 Plans will not be available for new group sales or renewals beginning October 2012 5 Plan will not be available for new group sales or renewals beginning January 2013									
For Lumenos HRA plans: The selection of any HRA-compatible plan requires enrollment in the Agreement for Health Reimbursement Accounts (HRA Agreement) and submission of the Demand Debit Authorization form.  Required for Lumenos plans — Only one choice is allowed.  Group will establish Health Savings Account (HSA) with Anthem facilitating with a banking services provider.  Group will establish Health Savings Account (HSA) but does not want Anthem to facilitate in the creation of the account.									
B. Choose your health contri		<del>-</del>			0/	J4			
☐ Traditional Option ☐ Fixed Dollar Option ☐ Percentage and Plan Opti	<b>on</b> We will contribut	e (at least \$	100 in \$5 increment 6) to the following pl		% per depend	uelil			

SECTION 3: DENT	TAL COVERAGE							
		Dental Complete plans, please use th	e Dental Prime and Complete employer a	pplication.				
A. We choose to offer: All plans Designate specific plans — check all that apply.								
□ Dental Blue Silve □ Dental Blue Silve □ Dental Blue Gold □ Dental Blue Gold	r Plus 100-80 <sup>1</sup> 100-80 <sup>1</sup>	□ Dental Blue Platinum 100-80¹ □ Dental Blue Platinum Plus 100-80¹ □ High Option PP0¹ □ Standard Option PP0¹ □ Basic Option PP0¹	Dental Net DHMO <sup>2</sup> Dental Net 2000A <sup>2</sup> Dental Net 2000B <sup>2</sup> Dental Net 2000C <sup>2</sup> Other:	Voluntary Dental Coverage Please check below to offer Voluntary Dental coverage (not available in conjunction with any other Dental plans):  Dental Net Voluntary DHMO <sup>2</sup> Dental Net Voluntary 2000A <sup>2</sup> Dental Net Voluntary 2000B <sup>2</sup> Dental Net Voluntary 2000C <sup>2</sup>				
1 Offered by Anthem Blue 2 Offered by Anthem Blue	e Cross Life and Health In e Cross	surance Company		☐ Voluntary Dental PPO¹ ☐ Other:				
B. Choose your de	ntal contribution fo	<b>r each month —</b> only <b>one</b> choice is allow	ed.					
☐ Traditional Optio☐ Fixed Dollar Opt		tribute (at least 50%)% pe tribute (at least \$15 in \$5 increments)		t				
SECTION 4: VISIO	ON COVERAGE							
For Voluntary plans, A. Choose type of p B. We will contribut	employers may cont lan: Employer s e:%	- check all that apply: Blue View	·					
SECTION 5: LIFE	COVERAGE Add S		your group may qualify for 1% medical					
☐ We choose to of We will contribu Please check on ☐ Schedule A	fer employee Life c te (25-100%): ly one schedule and Coverage is the sai Coverage differs by Class I, officers, m Class II, all other g (Coverage amount	overage% per employee% specify amount of Life coverage (from \$2 ne for all job titles \$ y job title: anagers, supervisors \$	6 per dependent 25,000 to \$250,000 in \$1,000 increments):  age amount for Class II)					
	EITHER ☐ 1 tim OR ☐ 2 tim	ollowing for <b>all</b> employees: es annual salary, maximum Life coverage es annual salary, maximum Life coverage ovide list of employees and annual base sa	\$					
EITHER = \$1		000 children 6 months to age 26; \$1,000	children under 6 months (available only if e dren under 6 months (available only if emplo					
		fe coverage available e paid <mark>(available only if other Life optio</mark>	ns are also selected)					
Offered by Anthem Blue (	Cross Life and Health Insu	rance Company						
SECTION 6: PREM	IUM ONLY PLAN (P.	0.P.)						
that helps companie	P.O.P.) is a payroll ac es receive IRS Sectio	lministration service offered by Ceridian E n 125 tax advantages.	Benefit Services, Inc. (an independent compar e the cost per year is \$125. Please read the F					
	oll please complete		e the cost per year is \$125. Please read the Fate check (if applicable) along with this applic					

SECTION 7: ELIGIBILITY								
A. Total number of employees			J. Is your group currentl	v subject to	Cal-COBRA?		☐ Yes ☐ No	
(including employed owners/officers):	(Employed 2-19 eligible employees on at least 50% of its							
<b>B.</b> Number of eligible <b>ENROLLING</b> employees:	working days in the pl during any part of the	revious cale	ndar year; or if not	in business				
C. Number of eligible <b>DECLINING</b> employees:	2-19 eligible employe	ės on at leas	st 50% of its work	ing days				
D. Number of INELIGIBLE employees:			during the previous calendar quarter; and not subject to COBRA)					
E. Are part-time employees to be covered? If yes, choose one:		□Yes □No						
$\square$ 20-29 hours weekly $\square$ 15-29 hours	weekly		L. Is your group currently subject to COBRA and Cal-COBRA?					
F. Will coverage be restricted to a certain cla	•		(Employed 20 or more total employees on at least 50% of the working days in the previous calendar year)					
of employees?		☐ Yes ☐ No	M. Number of COBRA enrollees:					
If yes, what class(es) of employees are to	be covered?		N. Is your group currently subject to the Family Medical Leave Act of 1993?					
<b>G.</b> Are all eligible employees subject to withhous on a W-2 form?	olding	□Yes □No	(50 or more total employees)					
H. Probationary period/waiting period for new	y amplayage:	∟ Yes ∟ Nu	<b>0.</b> Under TEFRA/DEFRA; v	vhich one ap	oplies for your grou	ль;		
n. Probationary period/waiting period for new □ None □ First of month after hi	· ·		☐ Medicare is primar	y (less than	20)			
$\square$ 1 month $\square$ 3 months $\square$ 5 mc	onths		☐ Anthem Blue Cross					
$\square$ 2 months $\square$ 4 months $\square$ 6 mc			Medicare is primary c Blue Cross is primary					
I. Do you want to offer coverage for opposite partners under the age of 62 years?	e sex domestic	□Yes □No	number of employees					
If yes to questions J, L, or N, please comple	ete Cal-CORRA/CORR		laire on nage 5					
SECTION 8: OWNERSHIP	oto odi oobiat, cobi	ar, r merr quoccioni	14110 011 pago 01					
Please account for 100% of the ownership, re	agardloss of oligibility	Incort an addition	al chant if nacassary					
Last name	egaraless of eligibility		name	M.I.	Percentage of 0	)wnorchin	Eligible	
Last Halle		11131	nanic	IVI.I.		%	Yes No	
						%	☐ Yes ☐ No	
						%	☐ Yes ☐ No	
						%	□ Yes □ No	
SECTION 9: REQUESTED EFFECTIVE DATE								
The actual e	ffective date will be a	ssigned if the annli	cation is accented					
The detudie	Trective date will be a	osignoun the apph	cation is accepted.					
SECTION 10: CERTIFICATES/EOCS								
The Employer has the option to either access	electronic copies or re	eceive printed copi	es of the employee Certifi	cates or Cor	nbined Evidence o	f Coverage a	nd Disclosure	
Forms (EOCs). Choose one.	as of the ampleyes Os	utificates and/au O	ambinad Evidanaa of Oova	wage and Die	ralaguna Fauma /FC	Oo) Inform	stion on how to	
Yes – Employer will access electronic copic access electronic EOCs are included in you								
be mailed to its offices and agrees to com	ply with all applicable							
copies available to its employees upon req		oo and las O	d Fuidance of Course	d Diacl	- Forms (FOO-) F		d like to us = ::	
No — Employer will not access electronic copies of the Certificates and/or Combined Evidence of Coverage and Disclosure Forms (EOCs). Employer would like to receive printed copies of the Certificates and/or Combined Evidence of Coverage and Disclosure Forms (EOCs)								
SECTION 11: PRIOR COVERAGE	C.I.BITIOU EVIUOTIOU OT	22101400 alla Di001						
Has your group had coverage within 90 days of this application's signature date? Yes No								
Will this plan replace current	от пио арриодили о ог					Tormi	ination date	
		ii yes	es, carrier name			Termination date		
Health coverage ☐ Yes ☐ No								
Dental coverage ☐ Yes ☐ No								
Vision coverage ☐ Yes ☐ No								

SECTION 12: LEAVES OF ABSENCE							
A. Medical: Number of months employees are elig (maximum 6 months).  None 1 month 2 months			. ,	al leav	e of absence		
B. Personal: Number of months employees are elig (maximum 3 months). ☐ None ☐ 1 month 2 months	ible to continue group coverage v	vhile on an employer-app	proved temporary perso	nal leav	ve of absence		
SECTION 13: INJURIES/ILLNESSES							
To your knowledge, is anyone to be covered unable t	o work due to injury or illness?	☐ Yes ☐ No If yes, c	omplete the following.				
Last name		First name		M.I.	Anticipated return date		
SECTION 14: WORKERS' COMPENSATION COVE	RAGE						
Current carrier					Next renewal date		
Please list the name and job title for any medically e Compensation law or similar legislation (see the defi		em Blue Cross coverage v	who is not an employee	for the	purpose of Workers'		
Last name	First name	M.I.	Job title		Exempt per definition below		
					□ Yes □ No		
					□Yes □No		
					□ Yes □ No		
					☐ Yes ☐ No		
					☐ Yes ☐ No		
					☐ Yes ☐ No		
					☐ Yes ☐ No		
					☐ Yes ☐ No		
<b>Definition</b> : Under California Labor Code Section 335 purposes except under limited circumstances. In ord shareholders of the corporation, and all stock of the	er for individuals holding the abov	e-mentioned positions to	o fall outside the Worke	rs' Con	npensation laws, they must be		

## SECTION 15: CAL-COBRA/COBRA/FMLA QUESTIONNAIRE Cal-COBRA: California law requires employers with 2-19 eligible qualified employees to extend health coverage programs to former employees spouses (widowed/ divorced), and their dependents when a qualifying event occurs. COBRA: The Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) requires most employers with 20 or more total employees to extend health coverage programs to former employees, spouses (widowed/divorced), and their dependents when a qualifying event occurs, unless the former employee, spouse or dependent was not eligible for continuation of coverage prior to January 1, 2005. FMLA: The Family and Medical Leave Act of 1993 requires groups with 50 or more employees to provide up to 12 weeks of unpaid, job-protected leave to "eligible" employees for certain family and medical reasons. A. CAL-COBRA AND COBRA — Complete for each employee or family member currently on Cal-COBRA or COBRA. Qualifying event Name **Birthdate** Social Security no. Type Description Date ☐ Cal-COBRA COBRA ☐ Cal-COBRA ☐ COBRA ☐ Cal-COBRA ☐ COBRA B. CAL-COBRA — Complete for each employee terminated in the last 60 days who has had a qualifying event. **COBRA** Complete for each employee terminated in the last 90 days who has had a qualifying event. Last name First name Social Security no. Termination date □ Cal-COBRA $\square$ Cobra Describe qualifying event: To the best of your knowledge, will this employee/dependent exercise their Cal-COBRA/COBRA option? 🔲 Yes 🔲 No Is this employee/dependent presently disabled? $\square$ Yes $\square$ No If yes, disabling condition: First name M.I. Last name Social Security no. Termination date □ Cal-COBRA □ COBRA Describe qualifying event: To the best of your knowledge, will this employee/dependent exercise their Cal-COBRA/COBRA option? $\square$ Yes $\square$ No Is this employee/dependent presently disabled? $\square$ Yes $\square$ No If yes, disabling condition: First name Last name M.I. Social Security no. Termination date □ Cal-COBRA $\square$ cobra Describe qualifying event: To the best of your knowledge, will this employee/dependent exercise their Cal-COBRA/COBRA option? 🔲 Yes 🔲 No Is this employee/dependent presently disabled? $\square$ Yes $\square$ No If yes, disabling condition: C. FMLA - Complete for each employee on family or medical leave. Last name First name M.I. Social Security no. Beginning date of leave To the best of your knowledge, will this employee return to work? $\square$ Yes $\square$ No If no, is this employee presently disabled? $\square$ Yes $\square$ No $\square$ If yes, disabling condition: To the best of your knowledge, will this employee/dependent exercise their Cal-COBRA/COBRA option? $\Box$ Yes $\Box$ No First name Last name M.I. Social Security no. Beginning date of leave To the best of your knowledge, will this employee return to work? $\square$ Yes $\square$ No If no, is this employee presently disabled? $\square$ Yes $\square$ No $\square$ If yes, disabling condition: To the best of your knowledge, will this employee/dependent exercise their Cal-COBRA/COBRA option? 🗌 Yes 🔲 No Last name First name M.I. Social Security no. Beginning date of leave To the best of your knowledge, will this employee return to work? $\square$ Yes $\square$ No If no, is this employee presently disabled? $\square$ Yes $\square$ No $\square$ If yes, disabling condition: To the best of your knowledge, will this employee/dependent exercise their Cal-COBRA/COBRA option? 🔲 Yes 🔲 No Company officer signature Company name Date X

## We, the employer, as administrator of an Employee Welfare Benefit Plan under ERISA (Employee Retirement Income Security Act of 1974), apply to obtain the coverage indicated. We understand that any dispute involving an adverse benefit decision may be subject to voluntary binding arbitration only after the ERISA appeals procedure has been completed. We, the employer, as administrator of an Employee Welfare Benefit Plan which is a church plan or governmental plan as defined under ERISA (Employee Retirement Income Security Act of 1974) and therefore not subject to ERISA, apply to obtain the coverage indicated. To the best of our knowledge and belief, all information on this application is true and complete, and Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company may rely on this application in deciding whether to provide coverage. If the application is not complete, Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company reserve(s) the right to reject it and notify us in writing. We understand and agree that no coverage will be effective before the date determined by Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company, and that such coverage will be effective only if we have paid our first month's premium and this application is accepted. We understand that the premium rates calculated for the employer are contingent on the accuracy of eligibility data submitted on employees and covered dependents to Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company. Any misstatements on the employees' applications or failure to report new medical information prior to the employee's effective dates may result in a material change to the group's coverage or premium rates as of the effective date of the group coverage. We further understand and agree that we should keep prior coverage in force until notified of acceptance in writing by Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company and that no agent has the right to accept this application or bind coverage. If this application is accepted, it becomes a part of our contract with Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company. If we decide to cancel our group coverage after coverage has been issued, we understand that the cancellation will become effective on the last day of the month in which Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company received the written notification of cancellation, and that no premiums will be refunded for any period between Anthem's receipt of the notification and the last day of the month when the cancellation takes effect. If there are any premiums after the cancellation date, we understand that Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company will refund these premiums after 45 days from the premium deposit date. If a subscriber or covered dependent of a subscriber fails to elect coverage during the initial enrollment period, and then later decides to elect coverage, Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company may impose an exclusion from coverage for a twelve (12) month period as well as a six (6) month pre-existing condition exclusion. For employers offering a Health Savings Account (HSA) compatible EPO plan: We, the employer, understand that the High Deductible EPO plan is designed for Exclusive Provider Organization (EPO) usage, and that using non-participating providers could result in significantly higher out-of-pocket costs. We understand that having this coverage does not establish an HSA. The HSA, which must be established for tax-advantaged treatment, is a separate arrangement between the individual and a bank or other qualified institution. Applicant must be an "eligible individual" under IRS regulations to receive the HSA tax benefits. The IRS has not yet issued HSA or high deductible health plan regulations or determined that Anthem Blue Cross high deductible plans are qualifying high deductible health plans. Consultation with a tax advisor is recommended. 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. REQUIREMENT FOR BINDING ARBITRATION ALL DISPUTES INCLUDING BUT NOT LIMITED TO DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY AND CLAIMS OF MEDICAL MALPRACTICE MUST BE RESOLVED BY BINDING ARBITRATION. IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF SMALL CLAIMS COURT AND THE DISPUTE CAN BE SUBMITTED TO BINDING ARBITRATION UNDER APPLICABLE FEDERAL AND STATE LAW, INCLUDING BUT NOT LIMITED TO, THE PATIENT PROTECTION AND AFFORDABLE CARE ACT. 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 permitted and provided by federal and California law. including but not limited to, the Patient Protection and Affordable Care Act, 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." YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY AGREE TO BE BOUND BY THIS ARBITRATION PROVISION AND ACKNOWLEDGE THAT THE RIGHT TO A JURY TRIAL OR TO PARTICIPATE IN A CLASS ACTION IS WAIVED FOR BOTH DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY AND MEDICAL MALPRACTICE CLAIMS.

Title

Date

By providing your "wet or electronic" signature below, you acknowledge that such signature is valid and binding.

Printed name

SECTION 16: SIGNATURE REQUIRED - Read carefully

Please check the box that applies:

Company officer signature (required)

X

SECTION 17: AGENT CERTIFICATION — To I hereby certify:	be complet	ed by the agent/bro	ker							
A. That I am not aware of any information not	•	• •		,						
B. That I have advised the client not to termin Insurance Company, that the coverage bei	nate any exis ng applied fo	ting coverage until red r by this application is	ceiving accep	gwritten notification from Anthem Blue Cr oted.	oss and	I/or Anther	n Blue Cros	s Life ar	ıd Health	
C. By providing your "wet or electronic" signa	ture below, y	ou acknowledges tha	t such	signature is valid and binding.						
WRITING AGENT 0/			%	SECOND WRITING AGENT					%	
Name			Name							
Agent/agency ID no.				Agent/agency ID no.						
Sub-agent ID no. (if different)				Sub-agent ID no. (if different)						
Street Address				Street Address						
City	State	ZIP code		City		State	ZIP code			
Phone no. Fa	ax no.			Phone no.	Fax	nn				
Thomas no.	ix iiu.			Thone no.	I ux	110.				
Email address				Email address						
Signature		Date		Signature			Date			
		FOR GENERAL	AGEN	I It/Broker USE only						
General agent name				Agent ID no.						
Ctuant adduses				0:4		Ctata	7ID anda			
Street address				City		State	ZIP code		ı	
						•	-			
Send administration kit to: $\square$ Agent $\square$	☐Group									
Submit application to:										
Small Group Services Anthem Blue Cross P.O. Box 9042 Oxnard, CA 93031-9042										
New business can also be submitted by emnewsguwca@wellpoint.com	ail to:									
Employers are responsible for sending an e beneficiaries. To access your group's SBCs,			summ	nary of benefits and coverage (also cal	led an '	'SBC") to <sub>l</sub>	plan partic	ipants a	and	



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