



## Your Individual Application Kit is enclosed

Here is a checklist to review before you return your application.

- Print clearly and complete the application in blue or black ink.
- If you make any changes while completing this form (for example, if you cross out something you wrote), be sure to **initial and date** those changes.
- If any **corrections** are needed or if the form is incomplete, the application may have to be returned to you, or we may try to call you, to obtain the necessary information. In that case, we will record your information on a form that will be attached to your application.
- You may request an effective date of the 1st or 15th of the month, unless you are requesting continuous coverage. Continuous coverage is defined as no lapse between the cancellation date of your current coverage and the effective date of the Anthem Blue Cross and Blue Shield (“Anthem”) coverage for which you are applying. Your application must be received by Anthem by the requested effective date in order to secure that date.
- The primary applicant and spouse, if applicable, must sign and date the application (bottom of page 9). They must also sign HIPAA authorization form (see page 10).**
- List the height and weight for each applicant.
- List the date of birth for each applicant.
- If you have had creditable health coverage in the past 63 days, please fill out Section I to apply for preexisting credit. Creditable Coverage is defined as prior coverage from a group plan, Medicare, Medicaid, health plan for active military personnel, including CHAMPUS, Indian Health Service, state risk pool, Federal Employees Health Benefits Program, state children’s health insurance program, public health plan, U.S. Government plans, foreign health plans, individual insurance policy or Peace Corps service. Prior coverage does not count as Creditable Coverage if there was a break of 63 days or more prior to applying for this coverage.
- Select the plan, deductible amount and any applicable riders requested.
- Answer all health history questions in Section K. Failure to do so will delay the processing of your application.
- If you answered “yes” to any of the health history questions, give complete details on page 7.
- For Automatic Bank Draft, complete the Authorization located in Section H and include a **voided check**. We cannot accept deposit slips. (Your account will be drafted from the assigned effective date to the current billing date if your application is approved by Underwriting.)
- The initial premium is not required with the application. However, if you wish to submit the initial premium please make the check payable to Anthem Blue Cross and Blue Shield. Include your Social Security number on the front of the check, and affix the check to the front of the application.
- The contract associated with the Blue Access<sup>SM</sup> Value Plan is a basic health benefit plan, as defined by Kentucky law, that provides limited coverage to the persons issued coverage under such contract. The contract excludes chiropractic services, food for metabolic disorders and PKU disorders, TMJ and craniomandibular joint disorder services, cochlear implants, autism and hearing aids, which are state-mandated benefits. Please note that the benefits for diabetes and hospice, as required by Kentucky law, are not excluded from the Blue Access Value Plan contract and the contract also includes all federally mandated benefits.
- If you are enrolled in **both** Part A and Part B of Medicare, you are not eligible to apply for our individual products.

If you need assistance filling out the application, please contact your agent.

# Kentucky Individual Enrollment Application



Please complete in blue or black ink only. Do not write in shaded areas, these are for internal use only.

## Section A – Coverage Information

**Application Type (select one):**     Change Anthem Individual policy coverage     Add dependent(s) to current coverage  
 New Coverage    Policy No. \_\_\_\_\_    Policy No. \_\_\_\_\_

**Effective date requested (complete one):**     1st or 15th of the month following *application receipt date*  
**OR**     1st or 15th of the month following *underwriting approval date*  
Or, if you are requesting continuous coverage or a future effective date, please enter the desired effective date: Date \_\_\_\_/\_\_\_\_/\_\_\_\_ MM/DD/YY  
Note: Please see cover page of application to see if you qualify for continuous coverage. You must enter the cancellation date of your current coverage in Section I.

## Section B – Applicant Information

Risk Tier	Last Name	First Name	MI	Social Security Number*
Home Address (street and P.O. Box if applicable)				
City		State	Zip	County
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	Height (Ft./In.) /	Weight	Sex M    F	Age
Date of Birth / /		Daytime Phone Number ( )		
Evening Phone Number ( )		E-mail (This information will not be shared with any third party.)		
Are you a legal resident of the United States and a resident of the state in which you are applying for coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No		Tobacco Use: Have you used tobacco in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No If cigarettes, how many do you smoke per day? _____		

## Section C – Spouse Information

Risk Tier	Last Name	First Name	MI	Relationship <b>Spouse</b>
Social Security Number*				
Height (Ft./In.) /		Weight	Sex M    F	Age
Date of Birth / /		Daytime Phone Number ( )		
Evening Phone Number ( )		E-mail (This information will not be shared with any third party.)		
Are you a legal resident of the United States and a resident of the state in which you are applying for coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No		Tobacco Use: Have you used tobacco in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No If cigarettes, how many do you smoke per day? _____		

## Section D – Child Dependents to be Covered Information (All fields required. Attach a separate sheet if necessary.)

Dependent information must be completed for all additional child dependents (if any) to be covered under this coverage. An eligible dependent may be your unmarried children, or your spouse's unmarried children (to the end of the calendar month in which they turn 19 or to the end of the calendar month in which they turn 25 if they qualify as full-time students or qualify for federal tax exemptions). Anthem only charges for 3 dependent children on a medical policy. (List all dependents beginning with the eldest.)

Risk Tier	First, MI (last name if different)	Relationship to Applicant	Social Security Number	Sex	Age	Date of Birth mm/dd/yyyy	Height Ft. / In.	Weight Lbs.	FT student or Tax Exempt
		Child		M    F			/		Y    N
		Child		M    F			/		Y    N
		Child		M    F			/		Y    N
		Child		M    F			/		Y    N
		Child		M    F			/		Y    N
		Child		M    F			/		Y    N

**Risk Tier Key:** Super Preferred (SP)    Preferred (P1), (P2), (P3)    Standard (S1), (S2), (S3)    Modified (M1), (M2)

## Section E – Medical Coverage

Select ONE Plan . . .

then select ONE Deductible and any optional Riders

### Blue Access Value

- Blue Access Value . . . . .  \$2,000    \$3,000    \$5,000    \$10,000  
 **Extended Mental Health** rider

### Blue Access Economy

- Blue Access Economy . . . . .  \$500    \$1,000    \$1,500    \$2,500  
 **Extended Mental Health** rider

### Blue Access Saver for Health Saving Account (HSA)

- Plan 1 (20% coinsurance) . . . . .  \$2,400 single/\$4,800 family\*  
 Plan 2 (30% coinsurance) . . . . .  \$2,400 single/\$4,800 family\*  
 Plan 3 (20% coinsurance) . . . . .  \$1,200 single/\$2,400 family\*    \$2,500 single/\$5,000 family\*  
 Plan 4 (0% coinsurance) . . . . .  \$1,200 single/\$2,400 family\*    \$2,400 single/\$4,800 family\*  
  \$2,500 single/\$5,000 family\*    \$4,000 single/\$8,000 family\*  
  \$5,000 single/\$10,000 family\*  
 Plan 5 (20% coinsurance) . . . . .  \$2,700 single/\$5,350 family\*  
 Plan 6 (0% coinsurance) . . . . .  \$2,700 single/\$5,350 family\*  
 **Extended Mental Health** rider (to the selected Blue Access Saver plan)

### Blue Access

- Plan 1 (20% coinsurance) . . . . .  \$500    \$1,000    \$2,500    \$5,000  
 Plan 2 (20% coinsurance) . . . . .  \$250    \$500    \$1,000    \$2,500  
 Plan 3 (0% coinsurance) . . . . .  \$2,500    \$5,000    \$10,000  
 **Extended Mental Health** rider (to the selected Blue Access plan)

### Blue Access Standard

- Blue Access Standard . . . . .  **Mental Health** rider    **\$15 Rx** rider

\*The Blue Access Saver family deductible must be satisfied by either one member or all members collectively before any covered services will be paid by the plan.

## Section F – Dental Coverage

### Anthem® Dental Blue<sup>SM</sup>

- Yes, I wish to add dental coverage (at an extra cost per individual)  
 If Yes, select ONE coverage type (applies to individuals listed on this application only):  
 Applicant only    Applicant, Spouse, and all dependent children listed  
 Applicant & Spouse only    Applicant & all dependent children listed  
 Yes, if myself or any listed family member are declined for medical coverage, still enroll **all members selected above, if eligible.**

## Section G – Term Life Insurance

### Blue Preferred Term Life

- Yes, in addition to my medical coverage, I wish to apply for Term Life Insurance (at an extra cost per individual).  
 Provide information below.  
 Applicants must meet Anthem's Underwriting Guidelines to qualify for Term Life Insurance Coverage. Applicants under the age of one year are not eligible for Life Insurance. All Term Life policies terminate at age 65.

Applicants	Coverage Amount (select one)	Beneficiary**	Relationship	Beneficiary Street Address City/State/ZIP code
<input type="checkbox"/> Applicant	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000*	Primary:		
		Contingent:		
<input type="checkbox"/> Spouse	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000*	Primary:		
		Contingent:		
<input type="checkbox"/> Child(ren)	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000*	Primary:		
		Contingent:		

\*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 \$25,000.

\*\*If a beneficiary is not listed and a policy is issued, death benefits will be paid in accordance with the Beneficiary Provision of the Policy.

## Section H – Billing Options

### Frequency (select one)

- Monthly                       Quarterly  
 Semi-annually               Annually

### Initial Premium (optional)

- Bank Draft (see below)  
 Premium check enclosed      **Total amount enclosed/charged \$ \_\_\_\_\_**  
If paying by check, make the check payable to **Anthem Blue Cross and Blue Shield.**

### Method (select one)

- HOME**—Bills will be sent to your home billing address unless a separate billing address is listed below.

\_\_\_\_\_

Name	Address (street and P.O. Box if applicable)	City	State	Zip
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- AUTOMATIC BANK DRAFT** (automatic premium withdrawals)—your premium will be deducted on the same day of the month as your assigned effective date. (You **MUST** attach a **blank voided check**)

*I authorize Anthem Blue Cross and Blue Shield to initiate premium deductions from the checking account indicated and the designated financial institution to debit the same account. I understand that this authorization is in effect until I notify Anthem in writing that I no longer desire this service, allowing them reasonable time to act upon my notification. I understand Anthem and my financial institution have the right to discontinue the withdrawals if they wish to do so.*

Account holder's name (please print)

**X**

Account holder's signature (if other than the applicant)

**X**

Staple  
blank, voided check here

Staple  
blank, voided check here

- NEW LIST BILL**—Billing through employer (This option must have prior approval and requires separate List Bill forms to be completed and submitted with this application).

- CHANGE TO EXISTING LIST BILL**      List Bill Arrangement Number: \_\_\_\_\_

### Section I – Other Health Coverage

Are you or anyone applying for coverage currently covered by Medicare?  Yes  No If yes, whom? \_\_\_\_\_

Did you or your eligible dependents have creditable coverage within the past 63 days?  YES  NO (you may be eligible for preexisting credit).

**The following information must be completed in order for credit to be given. Please provide the previous 18 months of coverage.**

Name(s) of covered persons. If the whole family, simply write ALL in space below.		Identification Number(s)
Name and phone number of prior carrier(s)		Reason for cancellation
Type of coverage <input type="checkbox"/> Group <input type="checkbox"/> Individual	Effective Date of Coverage	Cancellation Date of Coverage
Will you be canceling this coverage if approved for Anthem coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No		

### Complete this section if you've had more than one carrier in the last 18 months (attach a separate sheet if necessary).

Name(s) of covered persons. If the whole family, simply write ALL in space below.		Identification Number(s)
Name and phone number of prior carrier(s)		Reason for cancellation
Type of coverage <input type="checkbox"/> Group <input type="checkbox"/> Individual	Effective Date of Coverage	Cancellation Date of Coverage
Will you be canceling this coverage if approved for Anthem coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No		

### Section J – Healthy Lifestyle (optional)

You and your spouse may qualify for a better rate based on your lifestyle. Complete the section below if you would like to be considered for this special rate.

	Applicant		Spouse	
1. Have you been a non-tobacco user for three years or longer?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Do you exercise regularly?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Are you in excellent health with no ongoing medical conditions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

### Section K– Health History (IMPORTANT: This section has two steps)

**Step 1: All applicants must answer all questions.**

**Questions 1–19: In his/her lifetime,** has any person to be covered been treated for, diagnosed by or consulted a physician, psychotherapist, counselor, or any other provider, for any of the following illnesses, injuries, or conditions?

	YES	NO		YES	NO
1. Alcoholism/Drug Dependency—Habit or have been convicted of driving while intoxicated or under the influence of a controlled substance.	<input type="checkbox"/>	<input type="checkbox"/>	11. Irregular heart beat, Mitral Valve Prolapse (MVP) or heart murmur	<input type="checkbox"/>	<input type="checkbox"/>
2. Disease or disorders of the blood or circulatory system including anemia	<input type="checkbox"/>	<input type="checkbox"/>	12. Hepatitis <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> Chronic <input type="checkbox"/> Alcoholic <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
3. Cancer (skin or internal)	<input type="checkbox"/>	<input type="checkbox"/>	13. Kidney disease or disorders, including kidney stones	<input type="checkbox"/>	<input type="checkbox"/>
4. Cerebral Palsy	<input type="checkbox"/>	<input type="checkbox"/>	14. Liver disorders or disease (including Cirrhosis)	<input type="checkbox"/>	<input type="checkbox"/>
5. Chest Pain	<input type="checkbox"/>	<input type="checkbox"/>	15. Lung disorders or lung disease, including Emphysema, Tuberculosis, or Chronic Obstructive Pulmonary disease (COPD)	<input type="checkbox"/>	<input type="checkbox"/>
6. Diabetes or hypoglycemia	<input type="checkbox"/>	<input type="checkbox"/>	16. Multiple Sclerosis, Amyotrophic Lateral Sclerosis (Lou Gehrig's) or paralysis	<input type="checkbox"/>	<input type="checkbox"/>
7. Down's Syndrome	<input type="checkbox"/>	<input type="checkbox"/>	17. Muscular Dystrophy, Parkinson's Disease, Myotonia, or Myasthenia Gravis	<input type="checkbox"/>	<input type="checkbox"/>
8. Epilepsy or seizure <input type="checkbox"/> Grand Mal <input type="checkbox"/> Petit Mal <input type="checkbox"/> Other Date of last seizure (mm/yyyy) _____	<input type="checkbox"/>	<input type="checkbox"/>	18. Disease or disorders of the Pancreas	<input type="checkbox"/>	<input type="checkbox"/>
9. Heart disease, disorder or heart surgery	<input type="checkbox"/>	<input type="checkbox"/>	19. Disease or disorders of the Spine or disc(s)	<input type="checkbox"/>	<input type="checkbox"/>
10. Heart attack, Angina, Aneurysm, Stroke or Transient Ischemic Attack (TIA)	<input type="checkbox"/>	<input type="checkbox"/>			

(continued)

**Section K– Health History (continued)**

**Questions 20–45:** Within the past 5 years, has any person to be covered been treated for, diagnosed by or consulted a physician, psychotherapist, counselor, or any other provider, for any of the following illnesses, injuries, or conditions?

	YES	NO		YES	NO
20. Arthritis, Lupus or Gout	<input type="checkbox"/>	<input type="checkbox"/>	35. Migraines, chronic pain, fatigue, fibromyalgia	<input type="checkbox"/>	<input type="checkbox"/>
21. Asthma or Allergies	<input type="checkbox"/>	<input type="checkbox"/>	36. Other nervous or mental conditions, including depression, bipolar disorder, obsessive-compulsive disorder, schizophrenia, mental retardation, or Alzheimer's	<input type="checkbox"/>	<input type="checkbox"/>
22. Attention Deficit Disorder (ADD/ADHD)	<input type="checkbox"/>	<input type="checkbox"/>	37. Organ transplant	<input type="checkbox"/>	<input type="checkbox"/>
23. Autism	<input type="checkbox"/>	<input type="checkbox"/>	38. Disease or disorder of the prostate	<input type="checkbox"/>	<input type="checkbox"/>
24. Anxiety, stress	<input type="checkbox"/>	<input type="checkbox"/>	39. Disease or disorder of the male or female reproductive system	<input type="checkbox"/>	<input type="checkbox"/>
25. Disease or disorders of the Bladder or Urinary Tract System	<input type="checkbox"/>	<input type="checkbox"/>	40. Neck pain or disorder, back pain or disorder or any treatment or evaluation for chiropractic treatment.	<input type="checkbox"/>	<input type="checkbox"/>
26. Bone, muscle or nerve diseases or disorders	<input type="checkbox"/>	<input type="checkbox"/>	41. Genital Warts, Herpes Simplex II, or other sexually transmitted disease(s)	<input type="checkbox"/>	<input type="checkbox"/>
27. High cholesterol/triglycerides	<input type="checkbox"/>	<input type="checkbox"/>	42. Any disease or disorder of skin (acne, psoriasis) or nail fungus	<input type="checkbox"/>	<input type="checkbox"/>
28. Cyst, tumor growth, lymph node or gland disorder	<input type="checkbox"/>	<input type="checkbox"/>	43. Disease or disorders of the stomach or intestines (including ulcers, colitis or gastroesophageal reflux disease (GERD), and Irritable Bowel Syndrome)	<input type="checkbox"/>	<input type="checkbox"/>
29. Disease or disorders of the eyes, ears, nose, or throat, including sleep apnea	<input type="checkbox"/>	<input type="checkbox"/>	44. Surgery for obesity or any eating disorders	<input type="checkbox"/>	<input type="checkbox"/>
30. Disease or disorders of the gallbladder, including gallstones	<input type="checkbox"/>	<input type="checkbox"/>	45. Hyperthyroidism, hypothyroidism, goiter or other thyroid disease or disorders	<input type="checkbox"/>	<input type="checkbox"/>
31. Hernia <input type="checkbox"/> Hiatal <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>			
32. Hypertension or high blood pressure	<input type="checkbox"/>	<input type="checkbox"/>			
33. Implant(s), prosthetic device(s), internal fixation device(s), retained hardware (i.e. pins, wires, screws, shunts, stents, pacemaker or valve replacements)	<input type="checkbox"/>	<input type="checkbox"/>			
34. Disease or disorders of the joints (hip, knees, shoulders, etc.)	<input type="checkbox"/>	<input type="checkbox"/>			

	YES	NO
46. <b>Within the past 5 years</b> , has any person to be covered had any of the following symptoms: unexplained weight loss, night sweats, persistent fever or cough, malaise, prolonged fatigue, chronic/recurrent skin rashes or lesions, recurrent episodes of diarrhea, lymph node enlargement, or unexplained recurrent headaches?	<input type="checkbox"/>	<input type="checkbox"/>
47. <b>Within the past 5 years</b> , has any person to be covered been treated for, diagnosed by or consulted a physician, psychotherapist, counselor, or any other provider, for any illness, injury or medical abnormality not stated in questions 1–46?	<input type="checkbox"/>	<input type="checkbox"/>
48. <b>Within the past 5 years</b> , has any person to be covered had abnormal results in any of the following tests: blood work, laboratory results, X-Ray, EKG, blood flow studies, MRI scan, or CAT scan, for conditions you have not already described in this application?	<input type="checkbox"/>	<input type="checkbox"/>
49. <b>Within the past 5 years</b> , has any person to be covered had surgery, been confined in a hospital, or been treated in an emergency room for conditions you have not already described in this application?	<input type="checkbox"/>	<input type="checkbox"/>
50. <b>In his or her lifetime</b> , has any person to be covered ever tested positive for Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) or other immune system disorder?	<input type="checkbox"/>	<input type="checkbox"/>
51. Is any person to be covered currently taking medication or been prescribed medication by a physician?	<input type="checkbox"/>	<input type="checkbox"/>
52. Currently are you, your spouse, or any dependent child(ren), even if not named in this application, an expectant parent? Name/Relationship _____ Due Date: _____	<input type="checkbox"/>	<input type="checkbox"/>
53. Has any person applying for coverage applied for disability or have a condition that is currently covered by Worker's Compensation?	<input type="checkbox"/>	<input type="checkbox"/>
54. Have you or any dependent listed ever been rated up or refused health coverage by an insurer? If yes, explain reason for rate up/denial and date. <input type="checkbox"/> rated or <input type="checkbox"/> declined	<input type="checkbox"/>	<input type="checkbox"/>

\_\_\_\_\_ Date: \_\_\_\_\_

**Section K– Health History (continued)**

55. Name, address and phone number of personal physician.

\_\_\_\_\_ Phone No. \_\_\_\_\_

56. Date last seen by physician: \_\_\_\_\_ Reason: \_\_\_\_\_

**STEP 2: If you answered “YES” to any of the health history questions, give complete details (see the example below)**

Question Number of “YES”	Patient First Name	Physician Name & Telephone (with area code)	Specific Diagnosis & Treatment	Name & Dosage of Medication & Dates of Use		Duration of Condition		Was Surgery Performed?		Description of Surgery/ Procedures & Date(s)	Current Status
				Begin mm/yy	End mm/yy	Begin mm/yy	End mm/yy	YES	NO		
Example #27	Mary	Dr. John Doe 555-555-1000	Tonsillitis	Amoxicillin 250 mg. 4x day 8/2002 9/2002		8/2002	9/2002	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Tonsillectomy 09/2002	Good
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		

## Section L – Significant Terms, Conditions and Authorizations (TERMS)

*Please read this section carefully before signing the application.*

1. **I understand that it is mandatory that I notify Anthem, in writing, immediately if I (the applicant) or any other person for whom coverage is sought receives medical treatment, advice, care or a diagnosis for any illness, injury or condition after the date I sign this application but before my coverage approval date. I understand that in this situation, Anthem has the right to underwrite my application again, using the new information and that, as a result, my coverage/family members' coverage might be rescinded or delayed or benefits denied due to the illness, injury or condition being treated as a preexisting condition.**
2. I understand that sending my initial premium with this application, and the receipt of my payment by Anthem, does not mean that coverage has been approved.
3. I may not assign any payment under my Anthem program.
4. I am applying for the coverage selected on this application.
5. I understand that any premium quote provided is preliminary and review of my application by medical underwriting may change the premium or result in a denial of coverage.
6. I understand that, to the extent permitted by law, Anthem reserves the right to accept or decline this application, and that no right whatsoever is created by this application.
7. **I understand that preexisting conditions are limited to 12 months after enrollment for conditions in existence within 6 months immediately prior to my enrollment for which medical advice, diagnosis, care or treatment was recommended or received. Pregnancy is considered a preexisting condition.**
8. I am responsible to timely notify Anthem of any change that would make me or any dependent ineligible for coverage.
9. I understand Anthem may convert my payment by check to an electronic Automated Clearinghouse (ACH) debit transaction and that my original check will be destroyed. The debit transaction will appear on my bank statement although my check will not be presented to my financial institution or returned to me. This ACH debit transaction will not enroll me in any Anthem automatic debit process and will only occur each time I send a check to Anthem. Any resubmissions due to insufficient funds may also occur electronically. I understand that all checking transactions will remain secure, and my payment by check constitutes acceptance of these terms.
10. By signing this application, I agree and consent to the recording and/or monitoring of any telephone conversation between Anthem and myself.
11. **I understand I am applying for individual health coverage which is not part of any employer-sponsored plan. I certify that neither I nor any dependent is receiving any form of reimbursement or compensation for this coverage from any employer. I understand that I am responsible for 100% of the premium payment and I am also responsible to ensure that premiums are paid.**
12. If I purchase optional dental coverage, I understand that I will have a six-month waiting period for coverage of Basic services and a 12-month waiting period for coverage of Major services. *(For a description of Basic and Major services, please refer to your Marketing materials.)*
13. By signing this application I certify that I understand that Anthem Life has the right to deny my application for Term Life Coverage, and if it does, I will be notified in writing. I understand that if Anthem Life declines this coverage, no benefits will be payable. I understand that I alone am responsible for reading and accurately completing this application, and I must communicate any changes to my status. I also understand that all other conditions of my medical application apply for the life application.
14. I acknowledge that I have read the Significant Terms, Conditions, and Authorizations, and I accept such provisions as a condition of coverage. I represent that the answers given to all questions on this application are true and accurate to the best of my knowledge and belief, and I understand they are being relied on by Anthem in accepting this application. Any material misrepresentation or significant omission found in this application may result in denial of benefits or rescission or cancellation of my coverage(s).

If tobacco use question in Section B or Section C is answered "NO", I understand that the signature(s) below will attest to non-tobacco usage for the past 12 months.

**Section L – Significant Terms, Conditions and Authorizations (TERMS) (continued)**

Any person who knowingly and with intent to defraud any insurance company, health maintenance organization, self-insured plan, or other person, files an application for insurance or other form of health coverage containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

I give this authorization for and on behalf of any eligible dependents and myself if covered by Anthem. I am acting as their agent and representative.

Signature of Applicant <i>(or Custodial Parent's or Guardian's signature if applicant is under age 18)</i> <b>X</b>		Date
Signature of Spouse (if to be covered) <b>X</b>		Date
<b>Section M – Miscellaneous Information (optional)</b>		
How did you hear about Anthem?	<input type="checkbox"/> Radio <input type="checkbox"/> Print Advertisement (Newspaper, Magazine, etc.) <input type="checkbox"/> Mail	<input type="checkbox"/> Friend/Family Member <input type="checkbox"/> Phone book <input type="checkbox"/> Other _____ Key Code (if available): _____
<input type="checkbox"/> Insurance Agent		
<input type="checkbox"/> Website/Search Engine		
<input type="checkbox"/> Television		
<b>Section N – Agent Certification</b>		
Agent Signature <b>X</b>		Date
Agent Name (please print)		Agent Email Address
Agent No.	Agent Phone No.	Agent Fax No.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Dental products are underwritten by Anthem Blue Cross and Blue Shield. Life and disability products are underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association.

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# Authorization for Use of Protected Health Information

The following authorization must be signed by the applicant and the applicant's spouse, if the spouse is to be covered. If the applicant/spouse does not sign this authorization, coverage, an addition to coverage, or an upgrade to coverage may be denied.

I hereby authorize that any provider of health services or supplies (e.g. physician, hospital, durable medical supplier, pharmacist), insurance company, organization, or person can release to Anthem Blue Cross and Blue Shield ("Anthem") and its agents, subsidiaries or affiliates medical and insurance information about health-related services and supplies provided to me, persons covered, or persons to be covered. This authorization shall not extend to the disclosure of a provider's notes taken during psychotherapy sessions that are maintained separately from the rest of the provider's medical record. Anthem can use the information to review, investigate, or evaluate any application for an insurance policy, a policy reinstatement, or a request for change in policy benefits. Unless previously revoked, this authorization is valid for 24 months from the date I signed it.

This authorization is subject to revocation at any time by written notice to Anthem except to the extent that Anthem has already taken action in reliance on this authorization. If I revoke this authorization after I initially apply for coverage, I understand that I/we will not be considered for coverage. If I revoke this authorization after I ask to upgrade my coverage or add a family member, I understand that the change will not be made. I understand that if my and/or my family's information is to be received by individuals or organizations that are not health care providers, health care clearinghouses or health plans governed by federal privacy regulations, my/our information might be re-disclosed by any of those recipients and will not be protected by federal privacy regulations. A copy of this authorization is available to me, or to my authorized representative, upon request and will serve as the original.

**X**

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Printed name of Applicant	Signature of Applicant or Legal Representative	Date of Birth	Date Signed
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**X**

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Printed name of Spouse	Signature of Spouse or Legal Representative	Date of Birth	Date Signed
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If a legal representative signs on behalf of the applicant or spouse, a copy of the legal representative's authority must be attached to the application.