



Kansas City

An Independent Licensee of the Blue Cross and Blue Shield Association

Employee Application and Change Form



BlueKC.com • One Pershing Square, 2301 Main, P.O. Box 419169, Kansas City, MO 64141-6169 • 816-395-2222

GROUPS WITH 51-99 EMPLOYEES

Please Complete All Boxes LEGIBLY (Print) IN BLUE OR BLACK INK and Sign.

Preferred-Care Blue Blue-Care HMO*

If application is to be used as a Change Form, please specify event below.

DATE OF EVENT: _____ PROPOSED EFFECTIVE DATE: _____

- Birth
 Change of Address
 Divorce
 Marriage
 Death
 Change of Beneficiary
 Adoption/Placement
 Loss of Other Group Coverage
 Reaching Lifetime Benefit Maximum

I Employee Information Only

1. LAST NAME		FIRST NAME	MIDDLE INITIAL	2. STREET ADDRESS		
3. CITY		STATE		ZIP CODE	4. HOME PHONE NO.	
					WORK PHONE NO.	
5. E-MAIL ADDRESS <i>Blue KC may use this e-mail address to provide documents, materials, and other notices related to this coverage.</i>				6. BIRTH DATE	7. SOCIAL SECURITY NO.	
8. HIRE DATE	9. EMPLOYER			POSITION	10. NO. OF HOURS WORKED PER WEEK	

II Family Information - Employee and Employee's Dependents to be Enrolled or Changed (attach sheet if necessary)

CHECK APPROPRIATE BOX	SOCIAL SECURITY NO.	LAST NAME FIRST NAME M.I.	DATE OF BIRTH	GENDER	HEIGHT	WEIGHT	INDICATE COVERAGE	PRIMARY CARE PHYSICIAN (Complete only if applying for HMO)	CURRENT PATIENT
<input type="checkbox"/> New	EMPLOYEE			<input type="checkbox"/> Male			<input type="checkbox"/> Medical	PCP Name:	<input type="checkbox"/> Yes
<input type="checkbox"/> Change				<input type="checkbox"/> Female			<input type="checkbox"/> Dental	PCP No.:	<input type="checkbox"/> No
<input type="checkbox"/> New	SPOUSE			<input type="checkbox"/> Male			<input type="checkbox"/> Medical	PCP Name:	<input type="checkbox"/> Yes
<input type="checkbox"/> Change				<input type="checkbox"/> Female			<input type="checkbox"/> Dental	PCP No.:	<input type="checkbox"/> No
<input type="checkbox"/> New	CHILD			<input type="checkbox"/> Male			<input type="checkbox"/> Medical	PCP Name:	<input type="checkbox"/> Yes
<input type="checkbox"/> Change				<input type="checkbox"/> Female			<input type="checkbox"/> Dental	PCP No.:	<input type="checkbox"/> No
<input type="checkbox"/> New	CHILD			<input type="checkbox"/> Male			<input type="checkbox"/> Medical	PCP Name:	<input type="checkbox"/> Yes
<input type="checkbox"/> Change				<input type="checkbox"/> Female			<input type="checkbox"/> Dental	PCP No.:	<input type="checkbox"/> No
<input type="checkbox"/> New	CHILD			<input type="checkbox"/> Male			<input type="checkbox"/> Medical	PCP Name:	<input type="checkbox"/> Yes
<input type="checkbox"/> Change				<input type="checkbox"/> Female			<input type="checkbox"/> Dental	PCP No.:	<input type="checkbox"/> No
<input type="checkbox"/> New	CHILD			<input type="checkbox"/> Male			<input type="checkbox"/> Medical	PCP Name:	<input type="checkbox"/> Yes
<input type="checkbox"/> Change				<input type="checkbox"/> Female			<input type="checkbox"/> Dental	PCP No.:	<input type="checkbox"/> No

III Waiver of Coverage Selection

<p>I Decline Coverage For</p> <p>Medical <input type="checkbox"/> Self <input type="checkbox"/> My Spouse <input type="checkbox"/> My Dependent Child(ren)</p> <p>Dental <input type="checkbox"/> Self <input type="checkbox"/> My Spouse <input type="checkbox"/> My Dependent Child(ren)</p> <p>USable Products <input type="checkbox"/> Self <input type="checkbox"/> My Spouse <input type="checkbox"/> My Dependent Child(ren)</p>	<p>Due to:</p> <p><input type="checkbox"/> Existence of Other Group Health Coverage</p> <p><input type="checkbox"/> Medicare or Medicaid</p> <p><input type="checkbox"/> Existence of Other Individual Health Coverage</p> <p><input type="checkbox"/> Other Reason (explain) _____</p>
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If you are declining medical coverage for yourself or your dependents (including your spouse) because of other group coverage, you or your dependents may in the future be able to enroll in this plan, provided that you request enrollment within 31 days after your other group coverage ends. In addition, you may be able to enroll yourself and your dependent(s), provided that you request enrollment within 31 days after a marriage, birth, adoption or placement for adoption. If you decline coverage for yourself or your dependents while Medicaid coverage or coverage under a state children’s health insurance program (CHIP) is in effect, you and your dependents may be able to enroll in this plan if you or your dependents lose eligibility for that coverage, provided you request enrollment within 60 days after that coverage ends. If you are declining medical and/or dental coverage for any other reason, or if you fail to complete this form, you may be limited to enrolling only during the annual enrollment period. If you or your dependents become eligible for a state premium assistance subsidy from Medicaid or CHIP with respect to this plan, you and your dependents may be eligible to enroll in this plan, provided you request enrollment within 60 after such eligibility is determined. If you decline the life, dependent life, short term disability, long term disability or supplemental life coverage and elect to enroll for coverage at a later date, you may be required to submit, at your own expense, evidence of insurability to USable Life. To request a special enrollment for medical and/or dental coverage, please contact our Member Services Department at (816) 395-2950.

IV Medical Coverage Selection

11. I Elect The Following Coverage *(Select only one available Product. Product availability is limited to your Employer’s selections.)*

BlueValue PPO

Medical Coverage To Be For *(Select only one.):*

Self Self + Spouse Self + Child(ren) Self + Family Self + Domestic Partner

VI Other Health Insurance Carrier (for Coordination of Benefits)

1. On the day the coverage begins, will you or any of your dependents applying for this coverage be covered by other health or dental insurance or Medicare, including continuation of coverage?

YES NO If yes, answer all questions below. Attach sheet if more than one additional policy will be in force.

COVERAGE TYPE <input type="checkbox"/> Medical Insurance <input type="checkbox"/> Dental Insurance	INSURANCE COMPANY NAME	(AREA CODE) PHONE NO.	POLICY NO.
NAME OF INSURED	INSURED’S EMPLOYER NAME	EFFECTIVE DATE	TERMINATION DATE

FAMILY MEMBERS COVERED

1. _____ 2. _____ 3. _____

2. Are any of your dependent children subject to a divorce decree or court order? YES NO

If yes, whose coverage is primary? Yours The Other Parent’s

3. If you or your dependent(s) have Medicare, include a copy of your Medicare card(s) with this Application.

Do you or your dependent(s) have Medicare? YES NO If yes, are you actively working? YES NO

Are you retired? YES NO If yes, please provide date of retirement: _____

4. Are you or any of your dependent(s) covered under COBRA or State Continuation? YES NO

If yes, please provide the effective date and future termination date of coverage:

Effective Date: _____ Future Termination Date: _____

X Agreement and Acknowledgement

I request coverage under the Group Contract(s) ("Contract") issued by Blue Cross and Blue Shield of Kansas City and Good Health HMO, Inc. d/b/a Blue Care (collectively, "Blue KC") and coverage under the Group Life Policy ("Policy") issued by USABLE Life as may from time to time be amended. I authorize my Employer to deduct from my earnings any required contributions. I understand coverage under the Contract and coverage under the Group Life Policy issued by USABLE Life will be available subject to the exclusions, limitations and benefits described in, as applicable, the Contract and the Group Life Policy issued by USABLE Life and the USABLE Life certificate. I represent that the statements and answers in this application are true, complete and correctly recorded. I understand that the statements and answers provided by me in this application shall be a basis of any coverage issued and the coverage is conditioned upon its truth. USABLE Life is not affiliated with Blue Cross and Blue Shield of Kansas City, does not offer Blue Cross or Blue Shield products or services, and is solely responsible for the life insurance coverage.

I understand that if at any time it is determined by Blue KC or USABLE Life that a person listed on this application did not meet the Contract's or Policy's definition of dependent, Blue KC and/or USABLE Life has the right to terminate or rescind coverage for that person or for all ineligible persons under the application, and to recover any benefit payments made for such ineligible person or persons. **Furthermore, I understand that if I intentionally misrepresented any of the information on the application or that if I made a material misrepresentation of a material fact about any person contained herein, Blue KC and/or USABLE Life have the right to terminate or rescind coverage for that person or for all persons under the application; however no statement I make voids my coverage unless my statements are material to the risk assumed and contained in my written application.** After my coverage has been in force for two (2) years from the effective date, no statement except fraudulent statements I make voids my medical or dental coverage or reduces my benefits. I understand that my medical records will be maintained with strict confidentiality by Blue KC and USABLE Life in accordance with applicable federal and state laws.

If electing the BlueSaver plan, I acknowledge that this High Deductible Health Plan ("HDHP") is for use with a Health Savings Account ("HSA").

If I have elected the BlueSaver plan and applied to open an HSA with UMB Bank, n.a. ("UMB"), I acknowledge that the HSA that I have applied for will be governed by the terms and conditions, including the fees, disclosed in the documents that will be mailed to me within ten (10) days after my HSA has been opened. I request that UMB mail me an HSA debit card so that I can use it to access funds in my HSA, and I acknowledge that my use of the debit card will be governed by the Cardholder Agreement that will be sent with the card.

I authorize Blue KC as the insurer of my HDHP, UMB, and my Employer and/or their third party service providers to exchange information about my identity, enrollment elections and status, and other information necessary to establish my HSA at UMB, to facilitate direct deposits to my HSA, and to accomplish other purposes related to payment for my healthcare expenses. I agree to indemnify and hold harmless my Employer, UMB, Blue KC, and their third party service providers against all claims or losses that any of them may suffer in reliance on this authorization, and release each of them from any claims or liability based on this authorization.

EMPLOYEE'S SIGNATURE: _____ SPOUSE'S SIGNATURE: _____

PRINTED NAME: _____ PRINTED NAME: _____

DATE: _____ DATE: _____

Notices

NOTICE OF WOMEN'S HEALTH AND CANCER RIGHTS ACT:
 Along with benefits detailed in your Certificate of Coverage and Schedule of Benefits, your benefits include coverage for (1) breast reconstruction in connection with a mastectomy, including reconstruction of the other breast to produce a symmetrical appearance; (2) prosthesis; and (3) treatment of physical complications from all stages of mastectomy, including lymphedemas. This coverage is subject to copayments, coinsurance and deductibles consistent with other benefits under your plan. This notice is being provided in accordance with the Women's Health and Cancer Rights Act of 1998, a federal law.

SUMMARY OF BENEFITS AND COVERAGE NOTICE:
 If you would like a copy of the Summary of Benefits and Coverage (SBC) for the product you are applying for, please see your employer for a copy. The SBC is available free of charge. SBCs are also available electronically at BlueKC.com. The information in the SBC is subject to change prior to your effective date.

NOTICE RELATING TO THE PROTECTION OF RELIGIOUS BELIEFS AND MORAL CONVICTIONS:
 Your health plan's coverage does not include an elective pregnancy termination benefit.