

Instructions for completing this enrollment form.

- 1) Each eligible employee enrolling for any coverage offered must complete the entire enrollment form except **Section B**, which must be completed only if enrolling in an existing plan or making changes to an existing plan.
- 2) Any eligible employee waiving all coverages offered, only needs to complete and sign the Waiver of Coverage in **Section G**.
- 3) This enrollment form must be completed in ink.
- 4) If your employer offers multiple medical plans, please review the options with your employer.

Name of Employer: _____

Your Work Address: _____

SECTION A – EMPLOYEE INFORMATION

Employee's Name: _____
Last First MI

Employee's Address: _____
Street City State Zip

Home Phone: (_____) _____ Best Time to Call: a.m. / p.m. Work Phone: (_____) _____ Best Time to Call: a.m. / p.m.

E-mail Address: _____ Are you a U.S. Citizen? Yes No Are you a legal resident? Yes No

Marital Status: Single Married (Date of Legal Marriage: _____) Divorced (Date of Legal Divorce: _____)

Full-time Employment Date: ____/____/____ Occupation/Job Duties: _____

Hours worked per week for this employer: _____ Monthly Earnings: \$ _____

Earnings Basis: Salaried Hourly Commission **Employee Status:** W2 1099 Owner/Partner Other (specify): _____

Current Status: Currently Working COBRA Continuation Disability Retired Other Leave _____

Effective Date of COBRA/Continuation or Other Leave (MM/DD/YYYY): ____/____/____

SECTION B (Only to be completed by additions to existing groups or for changes to existing coverage.)

Group #: _____ Requested effective date: ____/____/____ (Subject to Underwriting approval)

This enrollment is for (check one): New Enrollee Coverage Change (specify) _____ Adding Spouse Adding Dependent Coverage

Other Change (specify type): _____ # of Children: _____

Groups with multiple medical plans, indicate which plan you are requesting.* Medical Plan #: _____

Groups with multiple dental plans, indicate which plan you are requesting.* Dental Plan #: _____

**Please contact your employer for the plan options/descriptions which are identified on your employer's billing statement and/or quote.*

SECTION C – COVERAGE REQUESTED (Medical history and details sections required for Medical, Life, Disability coverages only.)

**** If waiving coverage on yourself, and/or your dependents, please fully complete the Waiver of Coverage in SECTION G of this enrollment form.**

MEDICAL: None** Employee Only Employee & Spouse Employee & Children Employee, Spouse & Children

DENTAL: None** Employee Only Employee & Spouse Employee & Children Employee, Spouse & Children

LIFE / AD&D AMOUNT: \$ _____ (If no beneficiary is designated, benefits will be paid according to the terms of the Certificate of Insurance or to your estate.)

Name of Beneficiary: _____ Relationship to Employee: _____

DEPENDENT LIFE AMOUNT: \$ _____

SHORT TERM DISABILITY: Amount or monthly earnings: \$ _____

SECTION D – PERSON(S) TO BE COVERED

(Include yourself and all family members to be insured. If more space is needed, attach an additional sheet.)

Last Name	First Name	Relationship & Gender	Date of Birth (MM/DD/YYYY)	State of Birth	Social Security Number	Full-Time Student (age 19+)
		Employee <input type="checkbox"/> M <input type="checkbox"/> F				
		Spouse <input type="checkbox"/> M <input type="checkbox"/> F				
		Child <input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> Yes <input type="checkbox"/> No
		Child <input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> Yes <input type="checkbox"/> No
		Child <input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> Yes <input type="checkbox"/> No

Please explain if any child listed above is (a) not your natural child, legally adopted child or stepchild, (b) not solely supported by you, or (c) not permanently residing in your household. _____

SECTION E – MEDICAL HISTORY

	Height	Weight	Used any form of tobacco/nicotine in the last 12 months?	
Employee			<input type="checkbox"/> Yes	<input type="checkbox"/> No
Spouse			<input type="checkbox"/> Yes	<input type="checkbox"/> No

1. List all medications prescribed in the past 18 months for you and any dependents included on this enrollment form. (Include pills, creams, injections, liquids, inhalers, pumps, etc.)

(Complete all columns. If more space is needed, attach an additional sheet of paper which must be signed and dated.)

Individual (Full Name)	Name of Medication	Dosage & Frequency of Use	Date Prescribed	Date Last Used	Condition(s) Being Used For

For all "YES" answers to the following questions, provide full details in SECTION F on next page.

2. Have you or any of your dependents included on this enrollment form within the past 10 years been diagnosed with or treated for any of the following (If "Yes," circle all that apply): Yes No
 Cancer/Tumor; Chest Pain; Respiratory/Lung Disorders; Heart Attack/Bypass/Angioplasty; Heart Disorders; Vascular Disorders; Systemic Lupus Erythematosus; Hodgkin's/Lymphoma/Leukemia; Blood Disorders; Immune Disorders; Liver Disorder/Hepatitis; Multiple Sclerosis (MS); Stroke; or Tested Positive or Been Treated for Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS), Sexually Transmitted Diseases?
3. Have you or any of your dependents included on this enrollment form within the past 5 years been diagnosed with or treated for any of the following (If "Yes," circle all that apply): Yes No
 Asthma; Back Disorders; Muscle Disorders; Osteoarthritis, Rheumatoid or other Arthritis; Skeletal Disorders; Crohn's Disease; Ulcerative Colitis; Digestive Disorders; Urinary Disorders; Kidney Disorders; Seizures; Paralysis; Nervous System Disorders; Ear/Eye/Nose/Throat Disorders; Reproductive Disorders; Endocrine Disorders; any Other Physical Disorder or Deformity or a Partial or Total Disability?
4. Have you or any of your dependents included on this enrollment form:
 - a. Within the past 5 years, been confined in a hospital, residential treatment center, mental health, or medical facility, or had outpatient surgery or had medical expenses in excess of \$3,000 in any one year or been absent from work, school, confined to home or incapacitated for more than 2 consecutive weeks due to illness or injury?..... Yes No
 - b. In the past 18 months, been seen by any health care provider for emergency services, routine follow-up or ongoing medical care; received consultation, treatment, therapy, advice or undergone any testing? Yes No
 - c. Been advised of the necessity or possibility of any future hospitalization, treatment, testing or surgery? Yes No
 - d. Been receiving Workers' Compensation? Yes No
 If "Yes", provide name and telephone number of claims processor: _____
5. Have you or any of your dependents included on this enrollment form within the past 10 years received any treatment, including but not limited to counseling for alcoholism, or chemical, alcohol or drug abuse or addiction, used illegal drugs or prescription medication other than as prescribed, been advised by a physician to discontinue or decrease alcohol consumption or drug use? Yes No
6. Have you or any of your dependents included on this enrollment form within the past 10 years been treated for the following conditions, and if "Yes," provide the following information:
 - a. **Hypertension/High Blood Pressure** Yes No
 If "Yes," list last 3 blood pressure readings: Current _____ 6 mo _____ 1 yr _____
 - b. **Diabetes Mellitus (type):** Type 1 Juvenile Diabetes Type 2 Adult Onset Diabetes Yes No
 If "Yes," check treatment: Diet Controlled Oral Medications Insulin Insulin Pump
 Date of onset: _____ / _____ / _____
 Include your last Hemoglobin A1c Reading and Date: _____ / _____ / _____
 - c. **Diabetic Related Disorders (If "Yes", circle all that apply)** Yes No
 Heart Disease, Stroke, Kidney Impairments (Nephropathy), Visual Impairments (Retinopathy), Peripheral Vascular Disease, Nerve Impairments such as Numbness or Burning of Legs or Feet (Neuropathy)
 - d. **Mental, Nervous or Behavioral Disorders** Yes No
 Diagnosis: _____
 Treatment (If "Yes", circle all that apply): _____
 Inpatient Treatment, Outpatient Treatment, Counseling, Prescription Medication(s)
7. Are you or any dependents included on this enrollment form currently pregnant, in the process of adoption, undergoing or have undergone infertility treatment?..... Yes No
 If pregnant, is a physician anticipating complications for you or your unborn child and/or multiple births? Yes No
 If pregnant, is a physician anticipating a cesarean section? Yes No
 Due Date: _____ / _____ / _____ Date of Adoption: _____ / _____ / _____

SECTION F – MEDICAL HISTORY DETAILS (Details for all answers marked “YES” must be provided below.)

(Complete all columns. If more space is needed, attach an additional sheet of paper which must be signed and dated.)

Question # and Letter	Individual (Full Name)	Diagnosis and/or Condition	Dates of Diagnosis and/or Condition	Explain Treatment Include any Hospitalization, Tests or Surgery	Results/Degree of Recovery and Current Status	Physician/Specialty/ Hospital Telephone Number

SECTION G – WAIVER OF COVERAGE

(Complete and sign if waiving any or all coverages for self and/or dependents.)

All eligible employees and dependents must be listed as either enrolling or waiving coverage when first eligible. If you or any of your eligible dependents do not enroll in Time Insurance medical coverage when it is first made available and want to enroll in the future, your coverage may be subject to an extended pre-existing period exclusion. This pre-existing exclusion does not apply to maternity benefits. If you or any of your eligible dependents do not enroll in Time Insurance dental coverage when it is first made available and want to enroll in the future, your coverage may be subject to an extended waiting period for certain benefits. For further information on the late addition policy for group employers in your state, please contact your agent or a Time Insurance representative.

Person(s) Waiving	Coverage(s) to be Waived	Other Coverage(s)	Carrier Name(s)	ID No.(s)	Effective Date(s)
<input type="checkbox"/> Employee	<input type="checkbox"/> All <input type="checkbox"/> Medical <input type="checkbox"/> Dental	<input type="checkbox"/> Medical <input type="checkbox"/> Dental			
<input type="checkbox"/> Spouse	<input type="checkbox"/> All <input type="checkbox"/> Medical <input type="checkbox"/> Dental	<input type="checkbox"/> Medical <input type="checkbox"/> Dental			
<input type="checkbox"/> Child(ren)	<input type="checkbox"/> All <input type="checkbox"/> Medical <input type="checkbox"/> Dental	<input type="checkbox"/> Medical <input type="checkbox"/> Dental			

Indicate the type of coverage in effect and for whom.

Type of Coverage	For Whom?		
<input type="checkbox"/> Spouse’s Employer Plan	<input type="checkbox"/> Employee	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)
<input type="checkbox"/> Medicare / Medicaid	<input type="checkbox"/> Employee	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)
<input type="checkbox"/> Tricare	<input type="checkbox"/> Employee	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)
<input type="checkbox"/> COBRA	<input type="checkbox"/> Employee	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)
<input type="checkbox"/> Individual	<input type="checkbox"/> Employee	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)
<input type="checkbox"/> Other, explain:	<input type="checkbox"/> Employee	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)

Neither I nor my dependents have been induced or pressured to decline coverage by my employer, the agent, or Time Insurance Company. I and my dependents have waived such coverage of our own accord.

Signature: _____ Date of Signature: _____

Printed Name: _____ Date of Full-time Employment: _____

SECTION H – PRIOR INSURANCE COVERAGE INFORMATION

(Failure to supply complete information may result in a pre-existing condition limitation.)

1. Have you and all dependents you are enrolling been covered by this employer’s major medical plan(s) for the past 12 months?.... Yes No
2. Have you, your spouse or dependent children been covered by any type of medical plan within the last 18 months? Yes No
If “Yes,” list all plans in effect during the past 18 months.
3. Have you, your spouse or dependent children been covered by a dental plan within the last 12 months? Yes No
If “Yes,” was orthodontic treatment included? Yes No

Covered Persons	Insurance Company Name and Policy #	Effective Date MM/DD/YYYY	Termination Date MM/DD/YYYY	Reason for Termination
<input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child				
<input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child				

Will any current medical plan remain active if coverage is approved? Yes No If “Yes,” for whom? _____

SECTION I – AUTHORIZATION AND SIGNATURE *(Required if enrolling for any coverages for self and/or dependents.)*

I hereby represent that I am an employee of the participating employer and that the statements and answers to the questions on this enrollment form are true and complete to the best of my knowledge and belief. I understand that the statements and answers contained herein will be used by Time Insurance Company to determine eligibility for insurance for myself and persons listed on this enrollment form as my spouse or dependent children.

When applicable, I authorize my employer to deduct contributions from my earnings to be applied to the cost of insurance.

I understand that (1) the answers given will be the basis of any coverage provided; (2) **coverage, upon confirmation of eligibility**, may be subject to limitations regarding pre-existing conditions as defined by the certificate of insurance; (3) any material misrepresentation or failure to provide complete information to questions on this enrollment form may be used as a basis for changing rates; (4) if I am not eligible for coverage, I, my spouse and/or dependent children are not entitled to benefits; (5) if I, my spouse and/or dependent children waive coverage and decide to apply for coverage at a later date, evidence of eligibility may be required and benefits may be deferred for a specified period of time; and (6) coverage will not be effective until I receive notice that this enrollment form has been **accepted** by Time Insurance Company.

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically-related facility, pharmacy or pharmacy-related facility, the Medical Information Bureau, consumer reporting agency, insurance or reinsurance company or employer, having information about me and/or my dependents to provide all such information as may be requested to Time Insurance Company, its legal representative or any medical records retrieval service Time Insurance Company may engage, including, but not limited to EMSI.

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically-related facility, insurance company, pharmacy or pharmacy related facility, the Medical Information Bureau, consumer reporting agency, insurance or reinsurance company or employer, having information about me or my minor children to provide all such information as may be requested to Time Insurance Company, its legal representative or any medical records retrieval service Time Insurance Company may engage, including, but not limited to EMSI.

This authorization includes any and all information you may have about me, including, but not limited to, information regarding diagnosis, testing, treatment and prognosis of my physical or mental condition as well as alcohol abuse treatment, drug abuse treatment, psychiatric treatment, pharmacy prescriptions, HIV testing and treatment, STD testing and treatment, blood disorder testing and treatment, lab data and EKGs. This information may also be disclosed to any medical records company engaged by Time Insurance Company, including but not limited to EMSI and its agents. Although federal regulation requires that we inform you of the potential that information disclosed pursuant to this authorization may be subject to redisclosure by the recipient and no longer be protected by such regulation, all information received by Time Insurance Company pursuant to this authorization will be protected by federal and state privacy laws and regulations.

Information regarding your eligibility will be treated as confidential. Time Insurance Company, or its reinsurers may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its Members. If you apply to another bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau’s file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address in the Bureau’s information office is Post Office, Box 105, Essex Station, Boston, Massachusetts 02112, telephone number 617-426-3660.

I agree that a copy of this authorization will be valid as an original.

I understand that this authorization is required in order to enable Time Insurance Company to make eligibility or enrollment determinations relating to me and/or my minor children or for Time Insurance Company’s underwriting or risk rating determinations. If I refuse to sign or revoke this authorization, Time Insurance Company may refuse to consider my application for enrollment.

I understand that I may revoke this authorization at any time by notifying Time Insurance Company in writing of my desire to revoke. Such revocation must be sent by certified mail to the following address: Privacy Office, Assurant Health, P.O. Box 3050, 501 West Michigan, Milwaukee, WI 53201-3050. Such revocation will not be valid if Time Insurance Company has taken action in reliance on the authorization. I understand that Assurant Health markets products underwritten and issued by Time Insurance Company and that all references to Time Insurance Company in this authorization also includes Assurant Health.

This authorization expires upon the earliest of the following events: denial of my application, declination of enrollment, or, if insured, when I am no longer an insured of Time Insurance Company, but in no event will this authorization be in effect for longer than 24 months from date signed.

Any person who knowingly and with intent to defraud any insurance company or other person submits an enrollment form for insurance or a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto may be committing a fraudulent insurance act, which is a crime as determined by a court of competent jurisdiction.

I understand that the agent submitting this enrollment form represents my interests, not those of Time Insurance Company. The agent has no right to bind coverage, to alter the terms of insurance coverage or enrollment form in any manner, or to adjust any claim for benefits. I, or my personal representative, have a right to receive a copy of this enrollment form.

Signature of Employee _____ Date _____

PLEASE NOTE: 1) Time Insurance Company is not responsible for enrollment forms not sent to us in a timely manner. 2) Effective dates are subject to underwriting approval. 3) Please retain a copy for your records.

***** NOTICE OF FEDERAL MANDATES *****

**IMPORTANT INFORMATION FOR APPLICANT AND ELIGIBLE DEPENDENTS
REGARDING THE PRE-EXISTING CONDITION LIMITATION**

This plan contains a pre-existing conditions limitation. This means that if you have a medical condition before coming to our plan, you might have to wait a certain period of time before we will provide coverage for that condition.

This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within a six-month period. Generally, this six-month period ends the day before your coverage becomes effective. If you are in a waiting period for coverage, however, the six-month period ends on the day before the waiting period begins.

The preexisting conditions limitation does not apply to pregnancy, or to a child who is enrolled in the plan within 30 days after birth, adoption, or placement for adoption.

The exclusion may last up to 12 months (18 months if you are a late enrollee) from your first day of coverage, or from the first day of your waiting period (if you are in a waiting period). You may, however, be eligible to reduce the length of this exclusion period by the number of days of any prior "creditable coverage." Most prior health coverage is creditable coverage, and can be used to reduce the preexisting conditions limitation if you have not experienced a break in coverage of at least 63 days or more. Otherwise, you and/or dependent(s) will be subject to the full preexisting conditions limitation period.

To reduce the limitation period using your creditable coverage, you should give us a copy of any certificate(s) of creditable coverage you have. If you had prior health coverage, but you do not have a certificate of creditable coverage, you have a right to request one from your prior plan or issuer; or, if necessary, we can help you obtain one from your prior plan or issuer. There are also other ways that you can show you have creditable coverage. Please contact us if you need help demonstrating creditable coverage.

All questions about preexisting conditions limitations and creditable coverage should be directed to our Customer Service Department at 800-328-4316 (John Alden Life Insurance Company contracts), 800-743-8463 (Time Insurance Company contracts), or 800-444-6254 (Union Security Insurance Company contracts).

INITIAL NOTICE ABOUT SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your, or your dependents', other coverage).

You must, however, request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents.

To request special enrollment, or to obtain more information, please contact our Customer Service Department at the numbers listed above.

NOTE: Additional state mandates may apply that would alter the contents of this notice, please see your certificate for more information.