



## Your Individual Application Kit is enclosed

Here is a checklist to review before you return your Blue Cross and BlueShield of Georgia (BCBSGA) Individual Enrollment application.

- If you have questions about how to complete this application call your agent or Customer Service at 1-800-718-8831.
- 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.
- Applicants may request an effective date as follows:
  - If all applicants have existing coverage in effect the day before their application is received by BCBSGA, the earliest effective date for approved members is the day after the application is received by BCBSGA.
  - If one or more applicants do not have coverage in effect the day before their application is received by BCBSGA, the earliest effective date for all approved members is 10 days after the application is received by BCBSGA.
  - If an application is closed and later re-opened, the earliest effective date is the date BCBSGA approves the application.
  - Applications for Newborns to be added to an existing policy that are received within 31 days following birth are effective as of the date of birth.
  - The latest effective date an applicant may request is 75 days following their signature date.
  - We will notify the applicant of their actual effective date in writing.
- The primary applicant, spouse/domestic partner and all applicants ages 18 or older, if applicable, must sign and date the application in two places (page 11 and 12).**
- 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 H to apply for preexisting condition credit. Creditable Coverage is defined as prior coverage from a major medical plan such as a group plan, Medicaid, health plan for active military personnel, including TRICARE, Federal Employees Health Benefits Program, state children's health insurance program, U.S. Government plans, foreign health plans, or an individual insurance policy. 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 I. 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 8.
- For Automatic Bank Draft, complete the Authorization located in Section J.
- The initial premium is required with the application. Please provide your credit card authorization per the instructions in Section J. If you pay by check, please make the check payable to Blue Cross and Blue Shield of Georgia, affix the check to the front of the application. Please note: Your check will not be cashed or your credit card will not be debited until your application has been approved.
- If you are eligible for Medicare, you are not eligible to apply for our individual products.
- Prior to submitting, please make a copy of the signed application for your records.**

### Mail or fax completed application to:

**Blue Cross Blue Shield of Georgia**  
**3350 Peachtree Road, NE**  
**Mail Stop GAG008-0005**  
**Atlanta, GA 30326**

**OR**

**Fax to: (404) 682-3237**  
**(866) 538-0824 Toll Free**

### IMPORTANT NOTICE FOR TONIK APPLICANTS:

- Tonik Plans are only available to applicant's age 19 and older.
- If accepted, each Tonik applicant will be enrolled onto his/her own plan.
- BlueChoice Dental is not available if a Tonik medical plan has been selected.



**Section E – Medical Coverage** (Select plan, deductible, and optional riders below.)

**BCBSGA will enroll all eligible family members unless otherwise instructed below.**

I, the Applicant, request that BCBSGA not enroll any eligible applicants unless ALL family members qualify.

- |   |  |  |  |
|---|--|--|--|
| <input type="checkbox"/> <b>Tonik</b> .....               | <input type="checkbox"/> \$1500 (Calculated Risk Taker) FR | <input type="checkbox"/> \$3000 (Part-time Daredevil) FS | <input type="checkbox"/> \$5000 (Thrill Seeker) FT |
|   | <input type="checkbox"/> Consumer Choice Option            | <input type="checkbox"/> Mental Health Rider             |  |
| <input type="checkbox"/> <b>Premier Plus POS</b> .....    | <input type="checkbox"/> \$750 EK                          | <input type="checkbox"/> \$1,500 EL                      | <input type="checkbox"/> \$2,500 EM                |
|   | <input type="checkbox"/> \$10,000 EQ                       | <input type="checkbox"/> \$20,000 ER                     | <input type="checkbox"/> \$3,500 EN                |
|   | <input type="checkbox"/> Consumer Choice Option            | <input type="checkbox"/> Maternity Rider*                | <input type="checkbox"/> \$5,000 EO                |
|   |  |  | <input type="checkbox"/> \$7,500 EP                |
| <input type="checkbox"/> <b>Premier Plus PPO</b> .....    | <input type="checkbox"/> \$750 FI                          | <input type="checkbox"/> \$1,500 FJ                      | <input type="checkbox"/> \$2,500 FL                |
|   | <input type="checkbox"/> \$10,000 FP                       | <input type="checkbox"/> \$20,000 FQ                     | <input type="checkbox"/> \$3,500 FM                |
|   | <input type="checkbox"/> Consumer Choice Option            | <input type="checkbox"/> Maternity Rider*                | <input type="checkbox"/> \$5,000 FN                |
|   |  |  | <input type="checkbox"/> \$7,500 FO                |
| <input type="checkbox"/> <b>SmartSense Plus POS</b> ..... | <input type="checkbox"/> \$750 FA                          | <input type="checkbox"/> \$1,500 FB                      | <input type="checkbox"/> \$2,500 FC                |
|   | <input type="checkbox"/> \$10,000 FG                       | <input type="checkbox"/> \$20,000 FH                     | <input type="checkbox"/> \$3,500 FD                |
|   | <input type="checkbox"/> Consumer Choice Option            | <input type="checkbox"/> Enhanced Drug Rider             | <input type="checkbox"/> \$5,000 FE                |
|   |  |  | <input type="checkbox"/> \$7,500 FF                |
| <input type="checkbox"/> <b>SmartSense Plus PPO</b> ..... | <input type="checkbox"/> \$750 ES                          | <input type="checkbox"/> \$1,500 ET                      | <input type="checkbox"/> \$2,500 EU                |
|   | <input type="checkbox"/> \$10,000 EY                       | <input type="checkbox"/> \$20,000 EZ                     | <input type="checkbox"/> \$3,500 EV                |
|   | <input type="checkbox"/> Consumer Choice Option            | <input type="checkbox"/> Enhanced Drug Rider             | <input type="checkbox"/> \$5,000 EW                |
|   |  |  | <input type="checkbox"/> \$7,500 EX                |

**HSA Compatible Plans**

- |  |                                     |                                      |   |   |
|--|-------------------------------------|--------------------------------------|---|---|
| <input type="checkbox"/> Single ForwardFocus HSA POS (80%coinsurance) .....  | <input type="checkbox"/> \$1,750 DI | <input type="checkbox"/> \$2,500 DJ  | <input type="checkbox"/> Consumer Choice Option | <input type="checkbox"/> Maternity Rider* |
| <input type="checkbox"/> Single ForwardFocus HSA POS (100%coinsurance) ..... | <input type="checkbox"/> \$3,500 DK | <input type="checkbox"/> \$5,500 DL  | <input type="checkbox"/> Consumer Choice Option | <input type="checkbox"/> Maternity Rider* |
| <input type="checkbox"/> Family ForwardFocus HSA POS (80%coinsurance) .....  | <input type="checkbox"/> \$3,500 DM | <input type="checkbox"/> \$5,000 DN  | <input type="checkbox"/> Consumer Choice Option | <input type="checkbox"/> Maternity Rider* |
| <input type="checkbox"/> Family ForwardFocus HSA POS (100%coinsurance) ..... | <input type="checkbox"/> \$7,000 DO | <input type="checkbox"/> \$11,000 DP | <input type="checkbox"/> Consumer Choice Option | <input type="checkbox"/> Maternity Rider* |
| <input type="checkbox"/> Single ForwardFocus HSA PPO (80%coinsurance) .....  | <input type="checkbox"/> \$1,750 DQ | <input type="checkbox"/> \$2,500 DR  | <input type="checkbox"/> Consumer Choice Option | <input type="checkbox"/> Maternity Rider* |
| <input type="checkbox"/> Single ForwardFocus HSA PPO (100%coinsurance) ..... | <input type="checkbox"/> \$3,500 DS | <input type="checkbox"/> \$5,500 DT  | <input type="checkbox"/> Consumer Choice Option | <input type="checkbox"/> Maternity Rider* |
| <input type="checkbox"/> Family ForwardFocus HSA PPO (80%coinsurance) .....  | <input type="checkbox"/> \$3,500 DU | <input type="checkbox"/> \$5,000 DV  | <input type="checkbox"/> Consumer Choice Option | <input type="checkbox"/> Maternity Rider* |
| <input type="checkbox"/> Family ForwardFocus HSA PPO (100%coinsurance) ..... | <input type="checkbox"/> \$7,000 DW | <input type="checkbox"/> \$11,000 DX | <input type="checkbox"/> Consumer Choice Option | <input type="checkbox"/> Maternity Rider* |

*\*Maternity Rider available on deductibles of \$2,500 & higher*

**Section F – Dental Coverage Selection (optional coverage at an additional cost per individual)**

**BlueChoice® Dental** GAD1

Yes, I wish to add dental coverage. If Yes, select ONE coverage type (applies to individuals listed on this application only):

- |  |   |
|--|---|
| <input type="checkbox"/> Applicant only                              | <input type="checkbox"/> Applicant, Spouse or Domestic Partner, and all dependent children listed |
| <input type="checkbox"/> Applicant & Spouse or Domestic Partner only | <input type="checkbox"/> 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.**

**Note: Please make a copy of the signed application for your records prior to submitting to Blue Cross and Blue Shield of Georgia.**

**Section G – Greater Georgia Life Insurance Company Term Life Insurance (optional coverage at an additional cost per individual)**

Yes, in addition to my medical coverage, I wish to apply for Term Life Insurance. xxx  
 Do you, the applicant, own an existing life policy?.....  Yes  No  
**If you answered “Yes” to the above question, inform the agent** with whom you are working (if any), who will provide you an “Important Notice: Replacement of Life Insurance,” which you must read and complete.  
 By applying for this proposed life policy, do you intend to replace, discontinue or change any existing life policy? .....  Yes  No  
 Provide information below. Applicants must meet Blue Cross and Blue Shield of Georgia’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	Birthdate (mm/dd/yyyy)	Coverage Amount (select one)	Beneficiary**	% Allocation	Relationship	Social Security Number
	/ /	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$75,000* <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$100,000* <input type="checkbox"/> \$50,000*	Primary: Contingent:			
	/ /	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$75,000* <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$100,000* <input type="checkbox"/> \$50,000*	Primary: Contingent:			
	/ /	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$75,000* <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$100,000* <input type="checkbox"/> \$50,000*	Primary: Contingent:			
	/ /	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$75,000* <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$100,000* <input type="checkbox"/> \$50,000*	Primary: Contingent:			

\* Amounts above \$25,000 are not available to applicants under the age of 20. If selected by an approved applicant under age 20, 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 – Other Health Coverage**

Are you or anyone applying for coverage currently eligible for Medicare?.....  Yes  No  
 If yes, give name. \_\_\_\_\_  
 Are you or anyone applying for coverage currently receiving Social Security Disability, Medicare, Medicaid or other government program benefits, or unable to work due to disability or receiving Workers' Compensation? .....  Yes  No  
 If yes, give name and reason: \_\_\_\_\_  
 \_\_\_\_\_ Start date of coverage: \_\_\_\_/\_\_\_\_/\_\_\_\_ End date of coverage: \_\_\_\_/\_\_\_\_/\_\_\_\_

Do you, or anyone applying for coverage, currently have health care coverage? .....  Yes  No  
 Did you or your eligible dependents have creditable coverage within the past 63 days? (You may be eligible for preexisting credit. Preexisting condition limitations do not apply to applicants under the age of nineteen (19), if applying for non-grandfathered coverage.) .....  Yes  No  
**The following information must be completed in order for credit to be given. Please provide the previous 24 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 Blue Cross and Blue Shield of Georgia coverage? .....  Yes  No

**Complete this section if you've had more than one carrier in the last 24 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 Blue Cross and Blue Shield of Georgia coverage? .....  Yes  No

**Note: Please make a copy of the signed application for your records prior to submitting to Blue Cross and Blue Shield of Georgia.**

**Section I – Health History - For Each Family Member (IMPORTANT: This section has two steps)**

**STEP 1 - All questions must be answered or the application will be returned.**

**GIVE COMPLETE DETAILS IN STEP 2 FOR ALL SELECTED CHECK BOXES OTHER THAN THE “NO TO ALL” CHECK BOXES FOR QUESTIONS 1 - 14 BELOW.**

When answering questions on this enrollment application the information provided for each individual should include only information about that individual, and should not include any genetic information. Genetic information includes family medical history and information related to the individual's genetic testing, genetic services, genetic counseling, or genetic diseases for which the individual may be at risk. All responses pertaining to an individual will only be considered and applied to the individual in question.

**NOTICE:** You must provide truthful and complete answers to the following questions to the best of your ability. We are relying on the information you provide to determine whether you are eligible for coverage. If you are unsure of your current medical condition, we strongly recommend that you ask your current or previous physician(s) to clarify your specific condition. We have the right to review all of your medical records to verify the accuracy of your information during the first 24 months you are covered. However, do not assume we will review all of your medical records before approving your application. If we issue coverage to you and then discover an act, practice, or omission that constitutes fraud or intentional misrepresentation of material fact, we may rescind your coverage, even after it has been issued. This means that you may lose your health benefits including coverage for treatment already received. Rescission may occur even if we review your medical records or seek medical confirmation of your health information as part of processing your application. Even if you currently have health insurance coverage or had prior coverage with Blue Cross and Blue Shield of Georgia, you must fully disclose and answer all health history questions.

**PLEASE NOTE:** The health history questions apply to ANY medical advice, diagnosis, care or treatment that you received or that a healthcare provider recommended that you receive for any of the conditions listed.

**1. Bone, Joint and Muscle Problems**

**Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:**

- A. Arthritis (osteo-, rheumatoid or other)
- B. Back, neck, muscle, disc or tendon problems
- C. Bursitis
- D. Gout
- E. Fibromyalgia
- F. Osteopenia
- G. Ankylosing Spondylitis
- H. Osteoporosis
- I. TMJ (Temporomandibular Joint) disorder
- J. Other bone, joint or muscle problems
- K. **NO to all bone, joint and muscle problems**

**2. Brain and Nerve Problems**

**Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:**

- A. Headaches requiring prescription medication
- B. Migraines
- C. MS (Multiple Sclerosis)
- D. Alzheimer’s Disease or Dementia
- E. Muscular Dystrophy
- F. Parkinson’s Disease
- G. Paralysis
- H. Seizures or convulsions
- I. Head Injury
- J. Stroke or Transient Ischemic Attack (TIA)
- K. Other brain or nerve problem
- L. **NO to all brain and nerve problems**

**3. Breathing or Lung Problems**

**Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:**

- A. Asthma
- B. Bronchitis
- C. COPD (Chronic Obstructive Pulmonary Disorder)
- D. Cystic fibrosis
- E. Emphysema
- F. Pneumonia
- G. Sleep apnea
- H. Tuberculosis
- I. Other breathing or lung problems
- J. **NO to all breathing or lung problems**

**4. Cancer, Cyst or Tumor**

**Within the last TEN years, has any applicant been diagnosed with or received treatment for any of the following conditions:**

- A. Cancer
- B. Basal cell
- C. Squamous cell
- D. Melanoma
- E. Polyp or Papilloma
- F. Cyst, growth, lump, mass or tumor
- G. Other cancer, cyst or tumor disorder
- H. **NO to all cancer, cyst or tumors**

**Note: Please make a copy of the signed application for your records prior to submitting to Blue Cross Blue Shield of Georgia.**

**Section I – Health History - For Each Family Member (IMPORTANT: This section has two steps) (continued)**

**5. Congenital (birth) or Developmental Disorders**

Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:

- A. Autism
- B. Cerebral Palsy
- C. Cleft palate and/or lip
- D. Mental retardation
- E. Other congenital or developmental disorders
- F. **NO to all congenital or developmental disorders**

**6. Eyes, Ears, Nose and Throat Disorders**

Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:

- A. Allergies including hay fever and rhinitis
- B. Cataracts
- C. Detached retina
- D. Deviated nasal septum or polyps
- E. Ear infections (more than 2 in the last 12 months)
- F. Sinus infections (more than 2 in the last 12 months)
- G. Eye infections other than pink eye
- H. Glaucoma
- I. Hearing loss or cochlear implants
- J. Problems with tonsils or adenoids
- K. Other eyes, ears, nose or throat problems
- L. **NO to all eyes, ears, nose and throat problems**

**7. Kidney or Bladder Problems**

Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:

- A. Bladder infections
- B. Pyelonephritis or Kidney infection
- C. Kidney failure
- D. Dialysis
- E. Kidney stones
- F. Urinary tract infections or problems
- G. Other kidney or bladder problems
- H. **NO to all kidney or bladder problems**

**8. Nervous, Mental, Emotional or Behavioral Health Problems**

Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:

- A. Alcohol abuse
- B. Drug abuse
- C. Attention Deficit Disorder (ADD/ADHD)
- D. Bipolar Disorder
- E. Obsessive Compulsive Disorder
- F. Depression
- G. Anxiety
- H. Eating Disorder
- I. Panic Disorder
- J. Schizophrenia
- K. Other mental health problems
- L. **NO to all nervous, mental, emotional or behavioral health problems**

**9. Male or Female Reproductive Problems**

Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:

- A. Cyst on ovary or problems with ovaries
- B. Uterine fibroids
- C. Endometriosis or Pelvic Inflammatory Disease
- D. Infertility (problems getting pregnant or in vitro fertilization)
- E. Abnormal pap smear or mammogram
- F. Sexually transmitted disease such as HPV (Human Papilloma Virus)
- G. Herpes or genital or anal warts
- H. Impotence or erectile dysfunction
- I. Disorders of the testicle
- J. Prostate problems
- K. Other female or male reproductive problems
- L. **NO to all male or female reproductive problems**

**10. Heart, Blood and Blood Vessel Problems**

Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:

- A. Anemia
- B. Sickle cell anemia
- C. Hemophilia
- D. Leukemia
- E. Heart murmur or irregular heartbeat
- F. Aneurysm
- G. Angina (Chest Pain)
- H. Blood clots or phlebitis
- I. Heart disease or heart attack
- J. Heart valve disease or disorder
- K. High blood pressure (Hypertension)
- L. High cholesterol or triglycerides
- M. Raynaud's disease
- N. Varicose veins
- O. Pacemaker
- P. Other heart, blood or blood vessel problems
- Q. **NO to all heart, blood and blood vessel problems**

**Note: Please make a copy of the signed application for your records prior to submitting to Blue Cross Blue Shield of Georgia.**

**Section I – Health History - For Each Family Member (IMPORTANT: This section has two steps) (continued)**

**11. Metabolic, Immune System and Endocrine Problems**

Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:

- A. HIV, AIDS or AIDS related complex
- B. Diabetes or high blood sugar
- C. Hormone or growth hormone disorders
- D. Lupus or SLE (Systemic Lupus)
- E. Thyroid or adrenal disorders
- F. Scleroderma
- G. Gaucher's disease
- H. Other metabolic, immune system and endocrine problems
- I. **NO to all metabolic, immune system and endocrine problems**

**12. Skin Problems**

Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:

- A. Acne
- B. Psoriasis
- C. Rosacea
- D. Eczema or dermatitis
- E. Fungal infections
- F. Recurring or unresolved skin lesions (sores)
- G. Keratosis
- H. Severe burns
- I. Shingles
- J. Other skin disorders
- K. **NO to all skin problems**

**13. Stomach, Intestinal and Liver Problems**

Within the last FIVE years, has any applicant been diagnosed with or received treatment for any of the following conditions:

- |  |   |
|--|---|
| <input type="checkbox"/> A. Colitis  | <input type="checkbox"/> L. Hepatitis C, D, or E                                    |
| <input type="checkbox"/> B. Chronic diarrhea                               | <input type="checkbox"/> M. Hepatitis - type unknown                                |
| <input type="checkbox"/> C. Irritable bowel syndrome (IBS)                 | <input type="checkbox"/> N. Hernia  |
| <input type="checkbox"/> D. Colon polyps                                   | <input type="checkbox"/> O. Jaundice  |
| <input type="checkbox"/> E. Crohn's disease                                | <input type="checkbox"/> P. Liver disease/cirrhosis                                 |
| <input type="checkbox"/> F. Gallstones or gallbladder disorder             | <input type="checkbox"/> Q. Pancreatitis  |
| <input type="checkbox"/> G. Diverticulitis or diverticulosis               | <input type="checkbox"/> R. Ulcers  |
| <input type="checkbox"/> H. GERD (Gastroesophageal Reflux, or Acid Reflux) | <input type="checkbox"/> S. Obesity surgery   |
| <input type="checkbox"/> I. Hemorrhoids                                    | <input type="checkbox"/> T. Constipation  |
| <input type="checkbox"/> J. Hepatitis A                                    | <input type="checkbox"/> U. Other stomach, intestinal or liver problems             |
| <input type="checkbox"/> K. Hepatitis B                                    | <input type="checkbox"/> V. <b>NO to all stomach, intestinal and liver problems</b> |

**14. Unexplained Problems or Symptoms in the last year**

Within the last 12 MONTHS, has any applicant had any of the following signs or symptoms for which you have not seen a doctor or other healthcare provider:

- A. Chest pain
- B. Dizziness
- C. Loss of consciousness/blackouts
- D. Pain in back, abdomen (stomach) or pelvis
- E. Numbness or tingling in the limbs
- F. Abnormal or recurrent bleeding (not related to menstruation)
- G. Shortness of breath or trouble breathing
- H. Lump or unexplained growth
- I. Tiredness that does not go away
- J. Weight loss of more than 10 pounds for reasons other than a weight loss program
- K. **NO to all unexplained problems or symptoms**

**STEP 1** (continued) - All questions must be answered or the application will be returned.

**GIVE COMPLETE DETAILS IN STEP 2 FOR ANY LIFESTYLE OR OTHER QUESTIONS 15 - 24 ANSWERED "YES."**

**Lifestyle Questions**

**Tobacco Use**

- |  | YES                      | NO                       |
|--|--------------------------|--------------------------|
| 15. a) Within the last 12 MONTHS, has any applicant used tobacco products or smoking cessation products? ..... | <input type="checkbox"/> | <input type="checkbox"/> |
| Applicant  | <input type="checkbox"/> | <input type="checkbox"/> |
| Spouse or Domestic Partner   | <input type="checkbox"/> | <input type="checkbox"/> |
| b) If cigarettes, have you smoked 40 or more per day? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| Applicant  | <input type="checkbox"/> | <input type="checkbox"/> |
| Spouse or Domestic Partner   | <input type="checkbox"/> | <input type="checkbox"/> |

**Alcohol and Drugs**

16. Within the last TEN years, has any applicant used illegal drugs or been advised by a doctor or other healthcare provider to discontinue or decrease alcohol or drug use? .....  YES  NO

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**Section I – Health History - For Each Family Member (IMPORTANT: This section has two steps) (continued)**

**STEP 1** (continued) - *All questions must be answered or the application will be returned.*

**GIVE COMPLETE DETAILS IN STEP 2 FOR ANY LIFESTYLE OR OTHER QUESTIONS 15 - 24 ANSWERED "YES."**

**Other Questions**

	YES	NO
17. Within the last <b>TEN</b> years, has any applicant received an organ or bone marrow transplant? .....	<input type="checkbox"/>	<input type="checkbox"/>
18. Is any applicant currently pregnant (includes positive pregnancy test), an expectant parent, or in the process of adoption or surrogate pregnancy? .....	<input type="checkbox"/>	<input type="checkbox"/>
19. Within the last <b>FIVE</b> years, has any applicant had breast or other implants, internal fixation (pins, rods, screws, plates), joint replacement, prosthetic device, monitoring device, defibrillator, pacemaker, heart valve replacement, shunt, stent, or neuro stimulator? .....	<input type="checkbox"/>	<input type="checkbox"/>
20. Within the last <b>12 MONTHS</b> , has any applicant been evaluated or treated in an emergency room or urgent care for any condition <b>other than</b> flu, sinus infection, pregnancy, bladder infection, hives, or for a sprain/strain that resolved in less than one month? .....	<input type="checkbox"/>	<input type="checkbox"/>
21. Within the last <b>FIVE</b> years, has any applicant had treatment or surgery in a hospital or outpatient facility <b>other than</b> : childbirth, fracture of a single bone in the hand, foot, arm or lower leg, hernia repair, hysterectomy, insertion of ear tubes in a child, tonsillectomy, tubal ligation, vasectomy, removal of appendix, or removal of gall bladder and was the procedure more than 3 months ago with no current treatment? .....	<input type="checkbox"/>	<input type="checkbox"/>
22. Within the last <b>TEN</b> years, has any applicant been advised by a healthcare provider to have testing, examination, evaluation, treatment, therapy, or surgery that has not yet been completed? .....	<input type="checkbox"/>	<input type="checkbox"/>
23. Within the last <b>12 MONTHS</b> , has any applicant received a prescription or taken any prescribed medication <b>other than</b> birth control for contraception, thyroid medication, or short term (10 days or less) antibiotics? .....	<input type="checkbox"/>	<input type="checkbox"/>
24. Within the last <b>THREE</b> years, has any applicant been convicted of DUI two or more times? .....	<input type="checkbox"/>	<input type="checkbox"/>

**STEP 2 - Prescription Medications**

List **ALL** medications taken within the last 12 MONTHS by any applicant listed on this application. Use an additional sheet of paper if necessary. All additional pages must be signed and dated by the primary applicant.

Applicant Name	Medication/Dosage/Frequency	Illness for which Medication is Prescribed	Date Prescribed (mm/dd/yyyy)	Date Discontinued (mm/dd/yyyy)	Name, Phone No. of Physician or Hospital
Example: Mary	Amoxicillin 250 mg 4x day	Tonsillitis	08/01/2008	09/01/2008	Name: <u>Dr. John Doe</u> Phone: <u>555-555-1000</u>
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____

Please check box if an additional sheet(s) of paper has been completed for this section.

**Note: Please make a copy of the signed application for your records prior to submitting to Blue Cross and Blue Shield of Georgia.**

**Section I – Health History - For Each Family Member (IMPORTANT: This section has two steps) (continued)**

**STEP 2 (continued) - Health History**

Give complete details below for all selected check boxes other than the “NO to all” check boxes for questions 1-14 and all Lifestyle or Other questions answered “YES” (see example below). Not providing complete details will delay the application process. Use an additional sheet of paper if necessary. All additional pages must be signed and dated by the primary applicant.

Question Number	Patient First Name	Name of Hospital, Clinic and/or Person Providing Care	Specific Diagnosis & Treatment	Name & Dosage of Medication & Dates of Use		Duration of Condition		Was Surgery Performed?		Description of Surgery/ Procedures & Date(s) (mm/yyyy)	Still Under Treatment
				Begin (mm/yyyy)	End (mm/yyyy)	Begin (mm/yyyy)	End (mm/yyyy)	YES	NO		
Example: #6	Mary	Dr. John Doe	Tonsillitis	Amoxicillin 250 mg 4x day		08/2008	09/2008	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Tonsillectomy 09/2008	<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"/>		<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"/>

Please check box if an additional sheet(s) of paper has been completed for this section.

**Note: Please make a copy of the signed application for your records prior to submitting to Blue Cross Blue Shield of Georgia.**

## Section J – Billing Options

### INITIAL PREMIUM (required)

- Check Enclosed (If paying by check, make the check payable to Blue Cross and Blue Shield of Georgia.)
- Credit Card (see below)

Total amount enclosed/charged: \$

### METHOD (select one)

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

Name	Address (street and P.O. Box if applicable)	
City	State	Zip

- AUTOMATIC BANK DRAFT** (automatic premium withdrawals to begin second month)—your premium will be deducted on, or about the 5th of each month. (You may attach a **blank** voided check or complete the information below.)

*I authorize Blue Cross and Blue Shield of Georgia 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 Blue Cross and Blue Shield of Georgia that I no longer desire this service, allowing them reasonable time to act upon my notification. I understand Blue Cross and Blue Shield of Georgia and my financial institution have the right to discontinue the withdrawals if they wish to do so. I understand that a service charge will be incurred for any withdrawal not honored.*

Account Holder Name (please print)	Account Holder's SSN	
Account Holder Signature (if other than the applicant) <b>X</b>	Date (mm/dd/yyyy)	
Name of Bank	Routing Number	Account Number

- IF PAYING BY CREDIT CARD:** A credit card can be used for the **Initial Premium payment only**.

### Credit card information

Cardholder Name (as shown on the credit card):	Cardholder Address:
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**If applicant is using the credit card of another cardholder:** By signing this form, applicant represents and warrants that he/she has the cardholder's authorization to use this card and, if not, that he/she will take full responsibility for this payment and any charges accruing to it.

Type of credit card: <input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover	Credit Card Number:	Expiration Date (month/year):
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### Authorization:

I authorize Blue Cross and Blue Shield of Georgia to charge my VISA, MasterCard, or Discover credit card for the initial premium payment. If the results of the health underwriting for my policy result in a different premium than my original premium quote, I also authorize Blue Cross and Blue Shield of Georgia to charge my VISA, MasterCard, or Discover credit card for this difference if necessary.

I agree that Blue Cross and Blue Shield of Georgia is fully protected in honoring any credit card payments. I further agree that if any credit card payment is dishonored, with or without cause, intentionally or inadvertently, Blue Cross and Blue Shield of Georgia is under no liability whatsoever, including any fees imposed by my bank, if my credit card is rejected even though such dishonor results in termination of coverage.

Applicant signature: <b>X</b>
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## Section K – Significant Terms, Conditions and Authorizations (TERMS)

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

1. **CURRENT HEALTH COVERAGE:** If you currently have health coverage, we strongly recommend that you maintain your current coverage and request an effective date of 75 days from the date of application. This will help ensure that your application is processed before you surrender your present insurance.
2. **I understand that it is mandatory that I notify Blue Cross and Blue Shield of Georgia (BCBSGA) in writing, immediately if I (the applicant) or any other person for whom coverage is sought received medical treatment, advice, care or a diagnosis for any illness, injury or condition after the date I sign this application but before the coverage effective date or the date underwriting approves, whichever is later. I understand that in this situation, BCBSGA has the right to underwrite my application again, using the new information and that, as a result, my coverage/family members' coverage might be delayed or reformed or, for applicants age nineteen (19) and older applying for non-grandfathered coverage and all applicants applying for grandfathered plans, benefits denied due to the illness, injury or condition being treated as a preexisting condition.**
3. I understand that sending my initial premium with this application, and the receipt of my payment by Blue Cross and Blue Shield of Georgia, does not mean that coverage has been approved. I may not assign any payment under my Blue Cross and Blue Shield of Georgia program. I am applying for the coverage selected on this application. 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. I understand that, to the extent permitted by law, Blue Cross and Blue Shield of Georgia reserves the right to accept or decline this application, and that no right whatsoever is created by this application. I understand that if my application is denied, my bank account or credit card will not be charged.
4. **For applicants age nineteen (19) and older applying for non-grandfathered coverage and all applicants applying for grandfathered plans, I understand that preexisting conditions are limited to 12 months after enrollment for conditions in existence within 12 months immediately prior to my enrollment for which medical advice, diagnosis, care or treatment was recommended or received. Pregnancy is considered a preexisting condition.**
5. I am responsible to timely notify Blue Cross and Blue Shield of Georgia of any change that would make me or any dependent ineligible for coverage.
6. I understand Blue Cross and Blue Shield of Georgia 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 Blue Cross and Blue Shield of Georgia automatic debit process and will only occur each time I send a check to Blue Cross and Blue Shield of Georgia. 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.
7. I understand I am applying for individual health coverage which is not part of any employer-sponsored plan. I understand that I am responsible for 100% of the premium payment and I am also responsible to ensure that premiums are paid.
8. I understand that my domestic partner, if applicable, is only eligible for coverage if: he or she has been my sole domestic partner for 6 months or more; he or she is at least 18 years of age; he or she is mentally competent; he or she is not related to me in any way (including by blood or adoption) that would prohibit us from being married under state law; he or she is not married to or separated from anyone else; and he or she is financially interdependent with me.
9. If I purchase the optional BlueChoice<sup>®</sup> Dental coverage, I understand that I will have a six month waiting period for coverage of Basic Dental Care and a twelve month waiting period for coverage of Major Dental Care. (For a description of Preventive and Diagnostic, Basic, and Major Dental Care services please refer to your marketing materials.)
10. If the plan I purchase offers a maternity rider, and I purchase that maternity rider, I understand that 1) these benefits apply only to me, my covered spouse or my covered domestic partner and not to any dependent child and 2) these benefits will not begin until after my membership has been in effect for 12 months.
11. By signing this application I certify that I understand that I alone am responsible for reading and accurately completing this application, and I must communicate any changes to my status. If I have selected term life coverage, I understand that I am providing the information on this application to the underwriting department of Greater Georgia Life Insurance Company (GGL).
12. I acknowledge that I have read the Significant Terms, Conditions, and Authorizations, and I accept such provisions as a condition of coverage. I hereby represent and agree that all the answers and statements in this request are full, complete and true, to the best of my knowledge and belief, and understand these said answers and statements form the basis upon which insurance will be made effective. Any act, practice, or omission that constitutes fraud or intentional misrepresentation of material fact found in this application may result in denial of benefits, rescission, or cancellation of my coverage(s).

**Section K – 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 containing any materially false information or conceals, for the purpose of intentionally misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

I hereby acknowledge that Blue Cross and Blue Shield of Georgia (BCBSGA) has informed me of the following prior to my enrollment in their health care coverage plan:

- number, mix and location of participating/network health care providers
- limitations of choices of participation/network health care providers
- disclosure of contractual relationship between participation/network provider and BCBSGA.

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

This application may only be altered solely by the applicant or with his or her written consent.

<b>SIGN HERE</b>	Printed name of Applicant	Signature of Applicant* or Legal Representative <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Spouse or Domestic Partner	Signature of Spouse or Domestic Partner or Legal Representative <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 <b>X</b>	Date of Birth / /	Date Signed / /

*\*(or Custodial Parent's or Guardian's signature if applicant is under age 18)*

**Section L – Agent Certification**

*To be completed by your Blue Cross-Appointed Agent.*

**List Bill ID Number** (if applicable)

1. Are you aware of any information not disclosed on this application relating to the health of any person listed on this application that may have a bearing on underwriting? .....  Yes  No
2. Did you see the proposed subscriber (and spouse/domestic partner, if applying) at the time this application was executed?.....  Yes  No

If NO, please explain: \_\_\_\_\_

**3. I certify to the best of my knowledge and belief, the responses herein are accurate.**

Agent Signature <b>X</b>		Date	
Agent Name (please print)		Agent Street Address Suite No. Personal Mail Box (PMB) No.	
Agent ID No.	City/State/Zip	County Code	Area
Agent Phone No.	Agent Fax No.	Agent Email Address	



# Authorization for Use of Protected Health Information



The following authorization must be signed by all of the following persons if they are applying for coverage or changing existing coverage:

- the applicant;
- the applicant's spouse or domestic partner; and
- any Dependent Child age 18 or over.

If the authorization is not signed by all of the persons listed above who are seeking coverage, the application may be returned to you as incomplete or acted upon without regard to any person whose required signature was not included. This Authorization will expire 24 months following Blue Cross and Blue Shield of Georgia's acceptance of coverage, if not previously revoked.

### By signing below:

I authorize Blue Cross and Blue Shield of Georgia (BCBSGA), or an agent, subsidiary or affiliate that has a business associate contract with BCBSGA, to obtain any medical records or other health history information concerning me and any family member listed on my Application from any physicians, hospitals, pharmacies, other health care providers, pharmacy benefits managers, health benefits plans, health insurers, medical or pharmacy benefit administrators, Consumer Reporting Agencies, MIB, Inc., formerly Medical Information Bureau (MIB), and/or insurance support organizations. I further authorize BCBSGA to disclose protected health information it may collect

about me to MIB, which may re-disclose such information to other insurance companies pursuant to the MIB information exchange.

I also authorize any physicians, hospitals, pharmacies, other health care providers, pharmacy benefits managers, health benefit plans, medical or pharmacy benefit administrators, Consumer Reporting Agencies, and/or insurance support organizations to furnish any medical records or health history information concerning me and any family member listed on my Application to BCBSGA, or an agent, subsidiary or affiliate that has a business associate contract with BCBSGA. This information is needed to determine eligibility for coverage and BCBSGA's acceptance of coverage requested for myself and/or any family members listed on my Application or so that a determination of coverage regarding a claim for specified benefits can be made.

I understand that I may revoke this Authorization at any time during the Application process by submitting a completed Authorization Revocation Form to BCBSGA. I may request an Authorization Revocation Form by contacting BCBSGA or the Broker / Agent assisting with my enrollment. If I revoke this Authorization, I understand that I / we will not be considered by BCBSGA for enrollment in a health plan.

**IF LISTED ON YOUR APPLICATION, YOUR SPOUSE/DOMESTIC PARTNER AND EACH DEPENDENT CHILD OVER AGE 18 MUST SIGN BELOW.**

SIGN HERE	Printed name of Applicant	Signature of Applicant* or Legal Representative <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Spouse or Domestic Partner	Signature of Spouse or Domestic Partner or Legal Representative <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 <b>X</b>	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 <b>X</b>	Date of Birth / /	Date Signed / /

*\*(or Custodial Parent's or Guardian's signature if applicant is under age 18)*

Designated Legal Representative/Guardian	
If a legal representative signs on behalf of the applicant or spouse or domestic partner, a copy of the legal representative's authority must be attached to the application.	
Legal Representative (please print full name)	Legal Relationship to Individual
Signature <b>X</b>	Date

**A photocopy of this form will be as valid as the original. You or an authorized representative have the right to receive a copy of this Authorization upon request.**



## Conditional Receipt

**THIS RECEIPT DOES NOT PROVIDE ANY COVERAGE UNTIL ALL THE TERMS AND CONDITIONS LISTED BELOW ARE MET.**

Blue Cross and Blue Shield of Georgia (BCBSGA) has received from the named Applicant an advance deposit equal to the first month's dues together with an application for designated health insurance coverage. Such payment is accepted subject to the following conditions:

Subject to the provisions of the contract, the coverage applied for will be effective from, and the contract date as of, the day following acceptance by Medical Underwriting, unless otherwise specifically stated, provided that the payment evidenced by this receipt is the full first month's dues and provided that BCBSGA determines that as of the date of the application all proposed covered persons were acceptable for coverage and for the benefits applied for. If the application is not approved by BCBSGA said Plan shall incur no liability and the payment evidenced by this receipt will be refunded to the applicant. No one has the authority to waive or modify any of the terms or conditions of this receipt.

If you do not receive a contract within 60 days, please contact Blue Cross and Blue Shield of Georgia Customer Service at (800) 718-8831 or Post Office Box 7368, Columbus, Georgia 31908-7368.

## Abbreviated Notice Of Insurance Information Practices

**PRIVACY ACT.** Georgia state law establishes standards for the collection, use and disclosure of information gathered in connection with insurance transactions. The application attached to this notice contains specific personal questions about you and your dependents. We need your answers to decide if you qualify for coverage. We are required to advise you that personal information may be collected from persons other than you or other individuals proposed for coverage. An investigative consumer report may be made to help us obtain additional medical data from physicians or hospitals.

**ALL DATA CONFIDENTIAL.** Official Code of Georgia, code section 33-39-5, subsection (c) (1 through 4) requires that:

1. Personal information may be collected from persons other than the individual or individuals proposed for coverage;
2. Such information as well as other personal or privileged information subsequently collected by the insurance institution or agent may in certain circumstances be disclosed to third parties without authorization;
3. A right of access and correction exists with respect to all personal information collected;
4. The notice prescribed in subsection (b) of the above referenced Code section will be furnished to the applicant or policyholder upon request.

**ACCESS TO YOUR DATA.** You have the right to see or obtain a photocopy of your personal information which we have. You also have the right to send us a written request if you want any of your personal information to be amended, corrected or deleted. If you wish to have a more detailed explanation of our information practices, please contact Blue Cross and Blue Shield of Georgia Customer Service at (800) 718-8831 or Post Office Box 7368, Columbus, Georgia 31908-7368.



## **Access to the Medical Information Bureau (MIB)**

Information regarding your insurability will be treated as confidential. Anthem Blue Cross Blue Shield of Georgia or its reinsurers may, however, make a brief report thereon to MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 886-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act.

The address of MIB's Information Office is  
50 Braintree Hill Park, Suite 400  
Braintree, MA 02184-8734

Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

Anthem Blue Cross Blue Shield of Georgia, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

Blue Cross and Blue Shield of Georgia, Inc., Blue Cross Blue Shield Healthcare Plan of Georgia, Inc., and Greater Georgia Life Insurance Company are independent licensees of the Blue Cross and Blue Shield Association. Life and Disability products underwritten by Greater Georgia Life Insurance Company. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.