

Application for Medical Expense Insurance

Print all information in blue or black ink.

You have the option to choose this Consumer Choice of Benefits Health Insurance Plan that, either in whole or in part, does not provide state-mandated health benefits normally required in accident and sickness insurance policies in Texas. This standard health benefit plan may provide a more affordable health insurance policy for you although, at the same time, it may provide you with fewer benefits than those normally included as state-mandated health benefits in Texas. If you choose this standard health benefit plan, please consult with your insurance agent to discover which state-mandated health benefits are excluded in this Policy.

List all persons to be covered (First name, MI, Last name) Dependent unmarried children must be less than 25 years of age to be eligible for health.	Sex	Age	Birth Date	State of Birth	Height	Weight	Social Security No.
Applicant A							
Spouse B							
<input type="checkbox"/> Son <input type="checkbox"/> Daughter C							
<input type="checkbox"/> Son <input type="checkbox"/> Daughter D							
<input type="checkbox"/> Son <input type="checkbox"/> Daughter E							

Is any Dependent coverage required by court order? Yes No If "Yes," was it effective within the last 30 days? Yes No
 If "Yes," to apply for court-mandated coverage for Dependent children, contact Blue Cross and Blue Shield of Texas for the appropriate form.

Home Address (P. O. Box is not acceptable) Street _____ City/Town _____ State _____ ZIP Code _____ Phone No. (_____) _____ E-mail Address _____	Billing Address (if other than home address shown) Street or P. O. Box _____ City/Town _____ State _____ ZIP Code _____ Phone No. (_____) _____
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Employment

Payor of Premium

Applicant: Name of Employer _____
 Street _____
 City/Town _____ State _____ ZIP Code _____
 Occupation _____ Phone No. (_____) _____
(if self-employed, provide details of occupation)
 Spouse's Occupation _____ Phone No. (_____) _____

Name (If different from Applicant) _____
 Street _____
 City/Town _____ State _____ ZIP Code _____
 Date of Birth _____ Social Security No. _____
 Applicant's Relationship to Payor _____

HEALTH INSURANCE COVERAGE

Smoker/Tobacco User (any family member applying for coverage): Yes No
I (We) hereby apply for:

Options	Health Deductibles		Coinsurance Amounts		PDP			
	Network Individual/Family	Out-of-Network Individual/Family	Network	Out-of-Network	Generic	Preferred Brand Name	Non-Preferred Brand Name	Deductible does not apply to Generic Drugs
Plan I <input type="checkbox"/>	\$1,500/\$4,500	\$3,000/\$9,000	\$3,000/\$9,000	No Limit	\$10	\$50	\$65	\$500
Plan II <input type="checkbox"/>	\$2,500/\$7,500	\$5,000/\$15,000						
Plan III <input type="checkbox"/>	\$3,500/\$10,500	\$7,000/\$21,000						
Plan IV <input type="checkbox"/>	\$5,000/\$15,000	\$10,000/\$30,000						

Method of Payment: Direct Monthly Direct Quarterly Bank Draft Monthly (include Bank Draft Form and a blank check marked "void")
 List Bill Monthly (available for two or more Applicants billed at the same address)

Billing Cycle: First of Month

All coverage applied for will be effective on the first day of the month following medical approval and payment in full of the first month's premium. Special effective dates are subject to approvals by Blue Cross and Blue Shield of Texas. **A \$30.00 NONREFUNDABLE Application Fee** must be submitted with completed application. Please make check payable to Blue Cross and Blue Shield of Texas.

**\$30.00 Nonrefundable
Application Fee Enclosed**

Payor of premium (if different than applicant)

Will your employer be contributing towards the premium for this policy? Yes No

Home Office Use Only	Grp-Sec	Pkg	Eff Date	BCF #	R/D/T	RSE #	Broker #

Please Complete Pages 2 through 5.

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

HEALTH STATEMENT

Please Complete the Following Health Questions: For this insurance to be in force, you must answer the following health questions fully and truthfully and provide all of the health information asked for, including routine physical examinations, and Blue Cross and Blue Shield of Texas must approve this supplement to your application. No one may change this requirement for you in any way. If you commit fraud or intentionally misrepresent any information required on any enrollment form, your coverage may later be rescinded. Rescission voids your coverage from the effective date, and any premiums already paid (less any benefits paid) will be refunded. **Please do not mark over or strike out any signature, date or health question information. Important! Do not cancel any existing health coverage until notified of your acceptance.**

If you answer "Yes" to ANY questions on this page, please give details on the next page. Please note the timeframe reference for each question.

1. Has any person applying for coverage been advised to seek treatment for alcohol use or been counseled for, diagnosed with, or treated for alcohol use or abuse, alcohol dependency or alcoholism within the last **10 years**? Yes No
2. Has any person applying for coverage used illegal drugs or substances or been counseled for, diagnosed with, or treated for drug or chemical use or dependency within the last **10 years**? Yes No
3. Has any person applying for coverage been advised, counseled, tested, diagnosed, treated, hospitalized or recommended for treatment within the last **10 years** for the following: Please check Yes or No. If any boxes are checked "Yes" (Yes), also circle the condition, e.g. **migraines**, and give details on the next page.

<p>A. Migraines; headaches; carpal tunnel syndrome; seizure disorder; paralysis; multiple sclerosis; any neurological disorder, or any disorder of the central nervous system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>B. Attention deficit disorder; anxiety, depression or chemical imbalance; any behavioral, emotional or eating disorder; mental retardation; bipolar disorder or psychosis; psychotherapy; marital or any form of counseling or therapy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>C. Chest pain or palpitations; heart murmur; mitral valve prolapse; heart attack, stroke or TIA, any other heart or circulatory disorder or condition, or hypertension/high blood pressure (HBP)? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" to HBP, provide 3 readings and their dates w/in the last year _____ and _____ and _____</p> <p>D. Varicose veins/spider veins/varicosities; elevated cholesterol or lipids; anemia; blood clot or any other blood disorder? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>E. Asthma; allergies; sinusitis; bronchitis; pneumonia; tuberculosis; apnea; chronic obstructive pulmonary disease (COPD); emphysema; or any breathing difficulty, lung or respiratory disease, disorder or condition? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>F. Hernia; colitis; chronic diarrhea or intestinal problems; hemorrhoids or rectal disorder; gastroesophageal reflux; any disorder of the esophagus; ulcer of the stomach or duodenum, or any other digestive disorder or condition? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>G. Any disease or disorder of the gallbladder, pancreas or liver; elevated liver function tests; cirrhosis; hepatitis? (indicate type of hepatitis _____) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>H. Cancer; tumor; growth; cyst; polyp; enlarged lymph nodes; leukemia? (indicate diagnosis and location _____) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>I. Acne; keratosis; psoriasis; basal cell carcinoma; lesions of the skin or mouth, or any other skin disorder? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>J. Kidney stones; reflux; urinary incontinence or any infection or disorder of the urinary tract, bladder or kidney? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>K. Breast cyst or nodule; gynecomastia; fibrocystic breast disease; breast implants, or any other disease or disorder of the breast? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>L. Arthritis (osteo, rheumatoid, psoriatic); bursitis; herniated, bulging or slipped disc; gout; temporomandibular joint syndrome (TMJ); any injury to, disease or disorder of the spine, back, knees, jaw, bones, muscles, or joints; bunions; joint replacement; or manipulation therapy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>M. Thyroid disorder; goiter; Graves disease; diabetes; lupus; pituitary or adrenal disorder? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>N. Cataracts; glaucoma; hearing loss; deviated nasal septum; or any eye, ear, nose or throat disorder? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>O. Has anyone applying for coverage ever been diagnosed as having or told by a medical doctor that you have AIDS, HIV, or ARC disorders? .. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>P. Have you or any person applying for coverage ever been tested positive for antibodies for the AIDS virus? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Q. Has any person applying been diagnosed by a member of the medical profession as having AIDS and/or has any proposed insured received treatment from a member of the medical profession for AIDS? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>R. Questions for Male Applicants and Dependents Only Prostate disorder; elevated prostate specific antigen (PSA); sexually transmitted disease; genital warts; herpes; impotence; infertility or any other disease or disorder of the genital or reproductive system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>S. Questions for Female Applicants and Dependents Only Fibroid or uterine tumor; ovarian cyst; endometriosis; cystocele/rectocele; abnormal pap smear; infertility; sexually transmitted disease; genital warts; herpes; or any other disease or disorder of the genital or reproductive system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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4. During the last **5 years**, has any person applying for coverage had a physical examination (including check-ups), diagnostic tests, consulted a physician, chiropractor or therapist? Yes No
5. Has any person applying for coverage been prescribed or taken any medications due to sickness, disease, disorder, condition, injury or counseling or for smoking cessation or weight loss in the last **12 months**? Yes No
6. Have you, your spouse (if to be insured), or any child (if to be insured) smoked or used any tobacco products – such as cigarettes, pipes, cigars, snuff or chewing tobacco – in the last **12 months**? YOU Yes No YOUR SPOUSE Yes No YOUR CHILD Yes No. If Yes,
 Name(s) _____
7. A. **Question for Female Applicants and Dependents Only:** Is any female applying for coverage now pregnant? Yes No
 B. **Question for Male Applicants and Dependents Only:** Is any male applying for coverage now an expectant parent? Yes No
 If "Yes" to either question, coverage cannot be offered.
8. Does any person applying for coverage **have or ever had** an implant (e.g. breast, chin or penile implant), internal fixation (e.g. pins, plates or screws), prosthesis, pacemaker, valve replacement, shunt or monitoring device? Yes No
9. Has any person applying for coverage discussed or been advised to have treatment, testing, counseling, therapy, or surgery which has not yet been performed? Yes No
10. Has any person applying for coverage **ever** been hospitalized or been treated in the emergency room or had any physical impairment, deformity, congenital anomaly, sickness, operation, injury or hospitalization other than admitted to on this page? Yes No
11. Is each person applying for coverage a permanent resident of Texas, except for court-ordered Dependents? Yes No

Applicant Name: _____ Social Security No. _____

DETAILS OF MEDICAL HISTORY:

If you answered "Yes" to ANY questions on the previous page, please provide further information using the chart below. Be sure to use the "correct" example as your guide. (If more space is needed, attach a separate page which must be signed and dated.)

	Question Number	Person Affected	Condition, Injury, Symptom, or Diagnosis			Was Recovery Complete?	Types of Treatment, Advice Given, and Medications Prescribed	Name, Address and Phone Number of Doctors and Hospitals
			What is it?	Date that is Started	Date of Recovery (if applicable)			
Correct Example:	3C	Joe Smith	high blood pressure	6/95	none	no, ongoing	40mg Atenolol once	Dr. Jones St. Mary's Peoria, IL (309) 555-1212

Previous Coverage Information In order to receive credit for pre-existing condition waiting periods, you must provide coverage information for the last 18 months for you and any dependents listed. If you have a certificate of prior coverage, please attach a copy to this application. (If more than one plan was in effect, attach additional pages.)

Name of Policyholder	Date of Birth / /	<input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Applicant <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent	Group or Policy Number	ID Number
Employer's Name Name and address of other insurance company, TPA, HMO	Employment Date ___/___/___ Effective Date ___/___/___ Will coverage be continued? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," Expected Cancel Date ___/___/___	Type of Coverage <input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Employer-Sponsored OR <input type="checkbox"/> Individual Purchase		Type of Policy <input type="checkbox"/> Self <input type="checkbox"/> Family <input type="checkbox"/> Employee/Spouse <input type="checkbox"/> Employee/Child	

Replacement of Coverage Will this insurance replace any health insurance currently in force? Yes No
If "Yes," read the statement below and complete the following:

List all coverage that will be replaced

Insured	Name of Company	Policy Number	Termination Date

Notice to Applicant Regarding Replacement of Accident and Sickness Insurance

If "Yes" is indicated above, you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a contract to be issued by Blue Cross and Blue Shield of Texas. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new contract.

- Health conditions which you may presently have may not be immediately or fully covered under the new contract. This could result in denial or delay of a claim for benefits under the new contract, whereas a similar claim might have been payable under your present contract.
- You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present contract. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
- If, after due consideration, you still wish to terminate your present contract and replace it with new coverage, be certain to truthfully and completely answer all questions on this application concerning the medical/health history of any person applying for coverage. Failure to include all material medical information on any application may provide a basis for the company to deny any future claims and to refund your premium as though your contract had never been in force. After the application has been completed and before you sign it, re-read it carefully to be certain that all information has been properly recorded.
- It is recommended that you not terminate your present contract until you are certain that your application for the new contract has been accepted by Blue Cross and Blue Shield of Texas.

Applicant Name: _____ Social Security No. _____

DISCLOSURE STATEMENT

I acknowledge this Consumer Choice of Benefits Health Insurance Plan, either in whole or in part, does not provide state-mandated health benefits normally required in accident and sickness insurance policies in Texas.

I am aware this Plan may provide more affordable health benefits although it may provide fewer health benefits than those normally included in policies with state mandated health benefits in Texas.

I understand that purchase of this Plan may limit my future coverage options in the event of any changes in my health and needed benefits are not available under the standard health benefit plan.

Excluded State Mandates

- A differential greater than 30% between Network Benefits and Out-of-Network Benefits as required by §3.3704 (a) (6), Texas Administrative Code.
- Coverage for contraceptive drugs (including prescription oral contraceptives) devices and related services as required by Texas Insurance Code 1369.101 and § 21.404(3), Texas Administrative Code.
- Coverage for acquired brain injury as required by Texas Insurance Code 1352.003.
- Coverage for telehealth services and telehealth medicine services as required by Texas Insurance Code 1455.004.
- Coverage for mental and nervous disorders with demonstrable organic disease as required by Texas Administrative Code §3.3057(d).
- Coverage of off-label drugs as required by Texas Insurance Code 1369.001.
- Coverage for therapies for children with developmental delays as required by Texas Insurance Code 1367.205.

Applicant's Signature

Date

Acknowledgements: The Applicant, to the best of his/her knowledge and belief, represents and agrees as follows: **1.** This application does not provide coverage of any kind unless approval is provided by Blue Cross and Blue Shield of Texas (the Company); and the application, if not previously approved or declined, will be considered withdrawn on the 60th day after its date. **2.** Medical expense coverage will not be available until the effective date of the health contract and payment, in full, of the first month's premium. **3.** The medical expense benefits applied for and if issued, shall not cover any illness, accident, or physical impairment which existed or occurred prior to the effective date of the Applicant's coverage until the Applicant shall have held coverage under the contract for a period of 12 months. **4.** No agent can accept risks or modify policies or requirement of the Company. **5.** The Company is not bound by any statement not written in this application. **6.** If a spouse is included for medical expense coverage, the premium will be calculated based on the age of each adult. **7.** Fraud or any intentional misrepresentation of a material fact may result in rescission of coverage or denial of a claim under the terms of the policy.

The undersigned Applicant further acknowledges that any agent is acting on his/her behalf for purposes of purchasing the insurance, and that if the Company accepts this application and issues an Individual Policy, the Company may pay the agent a commission and/or other compensation in connection with the issuance of such Individual Policy. The undersigned further acknowledges that if he/she desires additional information regarding any commissions or other compensation paid the agent by the Company in connection with the issuance of the Individual Policy, they should contact the agent.

Agreement: I understand that any statements and answers on this application are representations. To the best of my knowledge and belief they are true and complete. These representations are the basis of my application. I understand that coverage will be effective following underwriting approval and payment in full of the first months premium and receipt and acceptance by the Company of any required Amendatory Endorsement and/or Coverage Exclusion Rider, if applicable. The undersigned Applicant and agent acknowledge that the Applicant has read the completed application and that he/she realizes that any false statement material to the risk or misrepresentations therein may result in loss of coverage under the policy.

Medical Authorization: I authorize any hospital, clinic or other medical or medically related facility, governmental agency or other person or firm, to disclose to the Company or their authorized representative, information, including copies of records, concerning advice, care or treatment provided to me and/or my dependents, including and without limitation, information relating to the use of drugs or alcohol. I also authorize the release of information relating to mental illness. In addition, I authorize the Company to review and research its own records for information.

I understand my authorization is voluntary and that such information will be used by the Company for the purpose of evaluating my application for health insurance. Further, I understand that my authorization is required for the Company to consider my application and to determine whether or not an offer of coverage will be made. No action will be taken on my application without my signed authorization. I understand information obtained with my authorization may be re-disclosed by the Company as permitted or required by law and no longer protected by the federal privacy laws.

I understand that I or any authorized representative will receive a copy of this authorization upon request. This authorization is valid from the date signed and, provided the Company approves coverage, until a policy is put in force unless revoked by me in writing, which I may do at any time. Any revocation will not affect the activities of the Company prior to the date such revocation is received by the Company.

Signatures: I acknowledge receipt of the Required Outline of Coverage and I certify that:

- 1.** Premiums are being paid by me as a personal expense. **2.** My employer is not contributing to any part of the premium, either directly or through reimbursement. **3.** Since my employer does not sponsor an employee health plan, neither my employer nor I deduct any part of the premiums from gross income under section 106 or section 162 of the Internal Revenue Code.

The Patient Protection Act Disclosure Statement will be provided upon request. (Also available at www.bcbstx.com)

Important: Your application must be signed and dated by all applicants as required. (This includes your spouse and all dependents age 18 or over who are applying for coverage). Missing signatures or dates will cause a delay in processing.

Primary Applicant's* Signature: _____ Date Signed: _____
 Spouse's signature (ONLY if to be insured): _____ Date Signed: _____
 *Parent/Guardian Signature (if Primary Applicant is a Minor): _____ Date Signed: _____
 Dependent's Signature (ONLY if 18 or over and only to be insured): _____ Date Signed: _____
 Dependent's Signature (ONLY if 18 or over and only to be insured): _____ Date Signed: _____

Agent's Certification: I certify that I sent the application to the Applicant(s) for completion, or I personally asked the questions and recorded the answers as given. I further certify that I have no knowledge of any other medical information about the Applicant(s) not contained in this application and that written material explaining the benefits, exclusions, and provisions of the Contract was sent to the Applicant(s). I certify that I have delivered the Required Outline of Coverage, and if requested, Patient Protection Act Disclosure Statement.

Policy(ies) should be mailed to Agent Applicant

Agent Agency # _____ % _____
BCBSTX Assigned Agent # percent Tax I.D.

Agent Agency # _____ % _____
BCBSTX Assigned Agent # percent Tax I.D.

Please PRINT Name _____
 Address _____
 City, State, Zip _____
 Phone (____) _____ Fax (____) _____
 Signature _____ Date _____

Please PRINT Name _____
 Address _____
 City, State, Zip _____
 Phone (____) _____ Fax (____) _____
 Signature _____ Date _____

PROXY The undersigned hereby appoints the Board of Directors of Health Care Service Corporation, a Mutual Legal Reserve Company, or any successor thereof ("HCSC"), with full power of substitution, and such persons as the Board of Directors may designate by resolution, as the undersigned's proxy to act on behalf of the undersigned at all meetings of members of HCSC (and at all meetings of members of any successor of HCSC) and any adjournments thereof, with full power to vote on behalf of the undersigned on all matters that may come before any such meeting and any adjournment thereof. The annual meeting of members shall be held each year in the corporate headquarters on the last Tuesday of October at 12:30 p.m. Special meetings of members may be called pursuant to notice mailed to the member not less than 30 nor more than 60 days prior to such meetings. This proxy shall remain in effect until revoked in writing by the undersigned at least 20 days prior to any meeting of members or by attending and voting in person at any annual or special meeting of members.

Primary Applicant's Signature: **X** _____

Print Your Name as You Signed It: _____ Date Signed: _____ / _____ / _____

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