Small Group Employee Application and Enrollment Form - 1-50 Employees

TEXAS

You have the option to choose this Consumer Choice of Benefits Health Maintenance Organization health care plan that, either in whole or in part, does not provide state-mandated health benefits normally required in evidences of coverage in Texas. This standard health benefit plan may provide a more affordable health plan for you although, at the same time, it may provide you with fewer health plan 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 evidence of coverage.

The offering company(ies) listed below, severally or collectively, as the content may require, are referred to in the Small Group Employee Application and Enrollment Form as "Humana". To elect primary care physician, dentist or OBGYN, please complete the Humana Employee Primary Care Physician/Dentist Selection section at the end of this application.

PPO and Indemnity Medical plans and Life plans insured or administered by Humana Insurance Company. HMO plans offered by Humana Health Plan of Texas, Inc., a Health Maintenance Organization. POS plans offered by Humana Health Plan of Texas, Inc., a Health Maintenance Organization and insured or administered by Humana Insurance Company. Prepaid dental benefits offered and administered by DentiCare, Inc. (d/b/a CompBenefits). All other Dental plans insured or administered by HumanaDental Insurance Company or Humana Insurance Company. Vision plans insured and administered by HumanaDental Insurance Company or Humana Insurance Company. Short Term Disability, Long Term Disability and Workplace Voluntary Benefits plans insured or administered by Kanawha Insurance Company.

Term Disability, Lo	ong Term	Disability and	d Work _l	place Voluntary I	Benef	its pl	ans insured or adm	ninistere	d by Kanawh	ıa İnsuraı	nce Company.
Please print c	learly a	nd fill in ea	ch app	olicable circle.				Prop	osed effectiv	/e date: _	
Employer / Grou	ıp name						Employer / G	roup city	/		State
Qualifying Ever • New business • New hire / Ne	s enrollme	ent O ()pen Er	Qualifying Event nrollment event Reinstatement		O D	ependent birth or d arital status chang		O Loss	of coverd	age
Enrollment info	ormation										
Relationship		Last name,	First no	ame MI	Gei	nder	Date of birth	If yes, in	Disabled? Indicate reaso	n below.	Social Security Number
Employee / Individual					0	F M	//	O Y O N			N/A (complete in Employee/ Individual Information section.)
Spouse / Domestic Partner						F M	//	Y C N C			
Child / Dependent					0	F M	//	Y C N C			
Child / Dependent					0	F M	//	Y C			
Child / Dependent					0	F M	//	Y C			
Other (specify):					0	F M	//	Y C N			
Employee / Ind	lividual Ir	nformation		Hours	work	ed pe	er week:	Date o	of full time hi	re: / _	_/
Social Security N	Number			Street address				-			uite / Box
City				St	tate		ZIP code		Phone # ()	
Language: 🔾 Er		•		-mail address				Occup	pation		
Do you have a d	isability tl	hat affects yo	our abili	ity to communic	ate o	r read	d? O N O Y				
Are you actively	Are you actively at work? O Y O N If not, reason: O Retiree O COBRA/State Continuation Other: Annual salary \$					salary\$					
Prior / Existing Coverage: IMPORTANT - DO NOT cancel any existing coverage until you receive written notification from Humana of your acceptance for coverage.											
Medical											
	coverage	during the po	ast 18 r	months (individu	al or	other	group coverage)?	ONO	Y		
Prior medical ins carrier name	surance	Policy#	O E	coverage type: mployee / Individues	dual (only (Canal shild (rep.)	vidual an			e/_/
spouse of Employee / Individual and child(ai aria criita(reri) 🔾	runnity	Terri	ruute				

Last name:			First name:				
2. Other medical cove	rage in effect at th	ne same time as t	this Humana coverag	je (individual o	r other group c	overage)? O N O Y	
Other medical .	Policy#	Other coverage	type:	l / T ' '		Effective date//	
insurance carrier nam	8	ndividual only 🔾 Em loyee / Individual and	ployee / Individ d child(ren) 🔾 f	aual and Family	Term date//		
3. Medicare				/	- J		
Employee / Individual	coverage: O N O	Y Medicare ID)	Effective date	e//	_ Term date//	
Spouse coverage: • N	YOY	Medicare ID)		e//		
Dental		'		'			
1. Prior dental coverag	1. Prior dental coverage during the past 12 months (individual or other group coverage)? ONOY						
2. Prior orthodontia co	verage in the past	12 months? 3 I	YOV				
Prior dental insurance	carrier name		Policy#		Prior coverage		
			Effective date	,		/ Individual only / Individual and spouse	
Prior carrier phone # (\		Effective date/_		• Employee	/ Individual and child(ren)	
Prior currier priorie # (,		Terrificate//		• Family		
Coverage Options							
Medical	Group	#:	Benefit #:		Class/Div	<i>y</i> :	
Coverage type: •	Employee / Indivi	dual only 🔾 Emp	oloyee / Individual ar	nd spouse	Plan name:	·	
O	Employee / Indivi No Coverage (con	dual and child(re oplete waiver)	en) 🔾 Family				
Health Savings Acco			Benefit #		Class/Div	<i>y</i> :	
	<u> </u>					ur tax advisor for details.	
Please refer to Human	a's HSA contributi	on worksheet to	calculate your maxii	mum allowed o	contribution. Yo	ou can find additional	
information on HSAs of Do you elect the Healt						l's estate. You may change	
ONOY (If no, comp		beneficiary established	information on file			s the HSA once the account is	
Dental	Group		Benefit #:		Class/Div	<i>y</i> :	
Coverage type: • Coverage type:	mployee / Individu	al only	Rate Amount \$	Rate Freque	ncy (Monthly)	Plan name:	
O.E	mployee / Individu	al and spouse	Rate Amount \$	Rate Freque	ncy (Monthly)		
	mployee / Individu amily	at aria criita(reri)	Rate Amount \$ Rate Amount \$		ncy (Monthly) ncy (Monthly)		
	lo Coverage (comp						
Basic Life AD&D	Group		Benefit #:		Class/Div		
Basic dependent life 🔾	•					rmation, if needed)	
Voluntary Life AD&D	Group		Benefit #:		Class/Div	<i>J</i> :	
Voluntary employees				t (min \$15,000	·		
Voluntary spouse life c			nin \$5,000) \$			d(ren) life coverage? O N O Y	
Vision	Group		Benefit #:		Class/Div		
	mployee / Individu mployee / Individu		Rate Amount \$ Rate Amount \$		ncy (Monthly) ncy (Monthly)	Plan name:	
OE	mployee / Individu		Rate Amount \$	Rate Freque	ncy (Monthly)		
	amily Io Coverage (comp	lete waiver)	Rate Amount \$	Rate Freque	ncy (Monthly)		
Short Term Disability	<u> </u>		Benefit #:	CI	ass:	Div:	
Short Term Disability	<u> </u>	no, complete wai		up percent/am			
Long Term Disability	Group #:	, , , , , ,	Benefit #:		ass:	Div:	
Long Term Disability		no, complete wai	ver.) Buy-	up percent/am	ount		

L	Last name:	First name:			
Workplace Voluntary Benefits: Opti	ional riders availability based or	n employer / group election.			
Accident - 2012 Group	#: Benefit #:	Class:	Div:		
O Accident ONOY Benefi	it Level: O 1 O 2 O 3 O 4				
Coverage type:	ndividual only •• Employee / I	Individual and spouse • C Employee / I	Individual and child(ren)		
Disability Income Plus Group	#: Benefit #:	Class:	Div:		
 Disability Income Covering Accide Base Benefit Period: 3 M Base Elimination Period: 90/9 	onth		Monthly Benefit \$		
O Disability Income Covering Accider Base Benefit Period: O 3 M Base Elimination Period: O 0/7	lonth Q 6 Month Q 1	Year 🔾 2 Year 🔾 3 Year			
Optional Disability Income Benefits:	○ ICU / CCU Benefit ○ \$2	200 • \$400 • \$600 • \$800			
	O Physical Therapy Benefit	O COBRA Rider COBRA Monthly Be	enefit \$		
Level Term Life Group	#: Benefit #:	Class:	Div:		
O Level Term Life / AD&D Cover O N O Y	rage type: O Employee / Ind O Spouse O Child		erm Q 20-Year Term tomatic Benefit Increase		
Employee / Individual Benefit \$	Spouse Benefit \$	Child(ren) Bene	fit \$		
	, or cancer diagnosis prior to age or a dependent.	ou or any dependent had a parent, broth e 60 ? O N O Y If yes, please indicate w			
Critical Illness Group		Class:	Div:		
O Critical Illness O N O Y O Critical Illness and Cancer O N O	Y Coverage type: • Em	ployee / Individual only O Employee ployee / Individual and child(ren) O	/Individual and spouse Family		
Optional Benefits: • Automatic Bene	efit Increase 🔾 Health Screenir	ng Employee / Individual Benet	fit\$		
	se indicate whether this applies	n a history of heart attack, heart disease to you (Employee / Individual), your sp			
Group Lump Sum Cancer Group	#: Benefit #:	Class:	Div:		
○ Group Lump Sum Cancer ○ N ○ \		ployee / Individual only O Employee ployee / Individual and child(ren) O			
Does anyone on this application have If yes, please indicate whether this ap •• You (Employee / Individual) •• Spo	pplies to you (Employee / Individ	n a history of cancer diagnosis prior to a dual), your spouse or a dependent.	ge 60 ? O N O Y		
Rider: • Automatic Benefit Increase	• Health Screenings	Base Benefit \$			
Hospital Indemnity Group	#: Benefit #:	Class:	Div:		
○ Hospital Indemnity ○ N ○ Y		yee / Individual only 🔾 Employee / In yee / Individual and child(ren) 🔾 Fam			
Plan type: 3 1 3 2 3 3 4					
history of heart attack, heart disease, you (Employee / Individual), your spo •• You (Employee / Individual) •• Spo	, stroke, or cancer diagnosis pric ouse or a dependent. ouse • Dependent Name		nt, brother, or sister with a licate whether this applies to		
Beneficiary Information for Life, Di	·	<u> </u>			
Primary beneficiary name (Last, First I	IVI1 <i>)</i>	Relationship to Employee / Individual			
Secondary beneficiary name (Last, Fir	rst MI)	Relationship to Employee / Individual			

	Last name:				First name:		
Evi	dence of Health Status - Do not submit more than 90 (days p	rior	to th	ne effective date.		
	nplete this section if you are selecting workplace voluntar					issue a	mount.
1.	Is anyone on this application currently taking any pre for a recurrent condition?	<i>y</i> .				O N	ОЧ
2a.	In the past 12 months has any applicant used any to • Employee • Spouse/Domestic Partner • Other •					O N	ΟY
2b.	Is any applicant currently a smoker? If yes, applies to • Employee • Spouse/Domestic Partner • Other •		/Dep	ende	ent	O N	O Y
3.	In the past 12 months, have you missed 5 or more co as a result of a cold, the flu, back problems, strained/s	nsecu spraine	tive (ed/fr	days actur	of work due to an injury or illness other than red/broken limb or as a result of pregnancy?	O N	O Y
4.	Has anyone on this application had a positive diagnor for an immune system disorder (i.e. Lupus, ITP), AIDS	sis or r	eceiv AIDS	ved tr S-rela	reatment by a medical practitioner ted complex?	O N	O Y
5.	Within the past 5 years, has anyone on this application consulted, or treated by a doctor, including surgery, for	on bee or any	n dio of th	agnos ne foll	sed with diseases or disorders related to, couns lowing:	seled,	
a.	Coronary artery disease, chest pain, heart surgery, or any disease of the arteries, or blood disorders; anemia; hemophilia; phlebitis; high blood pressure (reading higher than 140/90)?	O Y		i.	Diabetes; liver or thyroid disease; hepatitis; cir or enlargement of the lymph nodes?	rhosis;	O N
b.	Nervous, mental or emotional disorder; convulsions; epilepsy; unconsciousness; Multiple Sclerosis; Parkinson's Disease; Cerebral Palsy?	O N O Y		j.	Stomach, gall bladder, digestive, intestinal, or disorders?	colon	O N
C.	Stroke; Transient Ischemic Attack (TIA)?	O N O Y		k.	Rheumatoid arthritis; or back disorders; or join disorders?	nt	O N O Y
d.	Emphysema; asthma, or other disease of lungs, or respiratory organs?	O N O Y		l.	Paralysis, or any other physical impairment or deformity?	•	O N O Y
e.	End stage renal disease; disease of kidney?	O N O Y		m.	Chronic Fatigue Syndrome/Fibromyalgia?		O N O Y
f.	Kidney stones; bladder?	O N O Y		n.	Diseases of the eye, ear, nose, or throat? Disea disorder which has led or may lead to a permor progressive loss of vision, hearing or speech	ase or anent n?	O N
g.	Male or female organs; or infertility?	O N O Y		0.	Alcoholism or drug habit?		O N O Y
h.	Cancer, and/or cancerous tumor; including skin cancer?	O N O Y					
6.	Has anyone on this application been advised by a me hospitalization, or surgery that has not been complet	mber of the contract of the co	of th hin t	ie me the po	dical profession to have any diagnostic test, ast 5 years?	O N	ОУ
7.	Within the past 5 years, has anyone on this application physical/wellness exam, or been seen for any reason	on seer not pr	n a h eviol	ealth usly c	care provider or specialist for a routine lisclosed?	N C	O Y
8.	Is anyone on this application currently pregnant? If yo Anticipated delivery date:	es, ple	ase i	indico	ate anticipated delivery date below.	O N	O Y
9.	Hospital Indemnity only: Can you perform your acti include: Bathing, Transferring, Feeding, Dressing and					O N	ОУ
	Relationship La:	st nan	ne, F	irst r	Heig name MI (ft /		Veight (lbs)
	Employee						•

Relationship	Last name, First name MI	Height (ft / in)	Weight (lbs)
Employee		/	
Spouse / Domestic Partner		/	
Child / Dependent		/	
Child / Dependent		/	
Child / Dependent		1	
Other (specify):		1	

igned and dated sheets (reorder TX-51340-MH), if necessary.						
Question #	Person treated (Last name, First name)					
Condition		Treatments received				
Medications prescribed		Current or future treatments or medications				
Date diagnosed//		Date last seen by a doctor//				

If you answered "yes" to any of the questions above, please provide details below and specify the question number. Attach additional

First name:

Last name:

Waiver (refusal of coverage)

I acknowledge that I have been given the opportunity to apply for group coverage available to me and my dependents through my employer / group. I proclaim that I was not pressured or forced by my employer / group, the writing agent, or Humana into waiving (declining) coverage. If I have waived any coverage offered to me or my dependents, my signature is evidence of this action.

I hereby waive coverage for (check	k all that app	oly):	I decline to apply for group coverage
Medical for:	• Myself	My spouse O My dependent child(ren)	because of:
Dental for:	Myself	O My spouse O My dependent child(ren)	O Spousal coverage
Basic Life for:	• Myself	• My spouse • My dependent child(ren)	• Medicare supplement
Vision for:	• Myself	• My spouse • My dependent child(ren)	• Individual coverage
Short Term Disability for:	• Myself		• Coverage under another carrier's plan
Long Term Disability for:	• Myself		provided by my employer / group
Health Savings Account for:	• Myself		O Other:
Waive Coverage for Workplace \	/olunťary Bo	enefits:	
Level Term Life for:	• Myself	○ My spouse ○ My dependent child(ren)	
Critical Illness for:	• Myself	• My spouse • My dependent child(ren)	
Group Lump Sum Cancer for:	• Myself	O My spouse O My dependent child(ren)	
Acciden t for:	• Myself	○ My spouse ○ My dependent child(ren)	
Hospital Indemnity for:	• Myself	○ My spouse ○ My dependent child(ren)	
Disability Income Plus for:	○ Myself		

Agreement

True and complete acknowledgement

I understand, agree, and represent:

- I have read the Small Group Employee Application and Enrollment Form or it has been read to me and answers provided are true and
 complete to the best of my knowledge and belief.
- Neither my employer / group nor the agent can waive any question, determine coverage or insurability, alter any contract or waive any of Humana's other rights and requirements.
- If the Small Group Employee Application and Enrollment Form for coverage is accepted, coverage will be effective on the date specified by Humana on the policy or certificate.
- If I have a new dependent as a result of a qualifying event, I may in the future be able to enroll myself or my dependents provided I request enrollment within 31 days after the qualifying event.
- If I or my dependents become eligible for premium or rate subsidies under Medicaid or the Children's Health Insurance Program (CHIP), I may in the future be able to enroll myself or my dependents provided I request enrollment within 60 days after the qualifying event.
- In the event that I should decide to apply for coverage hereafter, that subsequent Small Group Employee Application and Enrollment Form shall be subject to the applicable terms and conditions of the master group contract(s), policy provisions or certificate provisions which may require additional limitations and waiting periods.
- Based on the coverage I have elected, I may be required to furnish evidence of health status satisfactory to Humana. This information will be used only for rating and administrative purposes and not for purposes of eligibility for coverage.
- If I am declining coverage for myself or my dependents (including my spouse) because of coverage under Medicaid or CHIP, I may in the future be able to enroll myself or my dependents provided that I request enrollment within 60 days after my coverage under these programs ends.
- If I am declining coverage for myself or my dependents (including my spouse) because of other coverage, I may in the future be able to enroll myself or my dependents provided that I request enrollment within 31 days after my other coverage ends.
- If any deductions are required for this coverage, I authorize those deductions from my earnings. If selecting the Health Savings Account (HSA), I authorize Humana or its banking partners to provide my account number to my employer / group for the purposes of depositing any contributions.
- If I am applying for coverage for my dependents (including my spouse) I attest by my signature below, I have gathered the necessary health information from my dependents in order to fully and truthfully complete the Small Group Employee Application and Enrollment Form.
- If I have selected workplace voluntary benefits, and if coverage is not issued as initially applied for, I hereby authorize Humana to decrease or increase the premium or rate amount stated on the Small Group Employee Application and Enrollment Form to cover the benefit actually issued.

Last name:		First name:
An act of fraud or an intentional microprocentation of a material fact may	void or to	eminato an individual's or aroun's coverage

- An act of fraud or an intentional misrepresentation of a material fact may void or terminate an individual's or group's coverage
 as specified under the terms of the Policy or Certificate. Providing incomplete, inaccurate, or untimely information may reduce an
 individual's or group's coverage or may increase past premium.
- Rates or premium quoted and the effective date requested are not guaranteed. The final rate or premium and effective date will be determined upon underwriting review and approval of the Small Group Employee Application and Enrollment Form by Humana.
- For small employer groups, I understand that any misstatements of health status will not be used to cancel, non-renew or void my medical coverage under this policy or plan but may result in an increase in medical premiums following a written notice as required in the Policy or Group Contract.
- Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of fraud.

If you decide not to sign this agreement, we will decline to enroll you in an insurance product or to give you insurance benefits.

Authorization

My dependents and I understand and agree:

- The information obtained by use of this authorization may be used by Humana to make claims determinations, determine eligibility for coverage, eligibility for benefits under an existing policy and plan administration.
- Any information obtained will not be released by Humana to any person or organization except to reinsuring companies, the Medical Information Bureau, Inc. or other persons or organizations performing health care operations or business or legal services in connection with the Group Employee Application and Enrollment Form, claim or as may be otherwise lawfully required, or as I (we) may further authorize.

Authorization for Release of Medical Records for Life or Disability

If my dependents or I have selected life or disability, I authorize any third party to have information regarding myself. This includes any medical or non-medical information and to share any and all such information with Humana, its reinsurer or its legal representatives, and its affiliates. Once personal and health (including medical, dental, and pharmacy) information is disclosed pursuant to this authorization, the recipient may redisclose it and the information may not be protected by federal and state privacy requirements.

The Small Group Employee Application and Enrollment Form, together with any supplemental forms, will make up part of any contract and be the basis for any policy or certificate.

Signature - please sign below it enrolling or waiving group coverage.	
If you decide not to sign this authorization, Humana cannot complete your plan enrollment cinability to obtain the necessary information.	or determine your premium rate due to the
Employee / Individual or legal representative signature:	Date:
Name and relationship of legal representative:	
Spouse signature:	Date:
(Only if selecting Life coverage over the guarantee issue amount.)	

Required Disclosure Notice for POS & HMO Consumer Choice Benefit Plans

Below is the Required Disclosure Notice for Group POS & HMO Consumer Choice Benefit Plans Issued in Texas. To obtain a copy of the required Consumer Choice Disclosure Notice for Consumer Choice Benefit Plans Issued in Texas, please consult your insurance agent.

If your employer has selected the Consumer Choice HMO Benefits Health Plan or the Consumer Choice POS Benefits Health Plan, your plan in whole or in part does not provide state-mandated health benefits normally required in Texas health benefit plans.

A consumer choice standard health benefit plan may provide more affordable health benefits for you although, at the same time, it may provide you with fewer health benefits than those normally included as state-mandated health benefits in Texas health benefit plans. Please consult with your Benefit Administrator to discuss the state-mandated health benefits that are reduced and/or excluded.

Excluded POS State Mandates	Excluded HMO State Mandates
Invitro	Invitro

The Consumer Choice Health Benefit Plan may include requirements and/or restrictions on deductibles, coinsurance, copayments, or maximum benefit amounts that differ from other POS & HMO plans. I understand that I may obtain from the Department of Insurance a consumer brochure with more information on Consumer Choice Health Benefit Plans, either by visiting the TDI website at www.tdi. texas.gov/consumer/index.html, or by calling 1-800-252-3439.

By signing this application, I acknowledge that I was offered the opportunity to apply for an accident and sickness insurance policy or evidence of coverage in the same category that most closely approximates the consumer choice health benefit plan offered.

TX-72000 11/2015 6 Reorder# TX-52000-SB 2/2016

Agent / Producer Information	
If applying for workplace voluntary benefits, this section to be compl	eted by Agent or Producer.
1. Agent / Agency of Record:	2. Agent / Agency of Record:
Name (print)	Name (print)
Humana Agent #	Humana Agent #
Commission split:	Commission split:
1. Writing Agent / Producer:	2. Writing Agent / Producer:
Name (print)	Name (print)
Humana Agent #	Humana Agent #
Commission split:	Commission split:
Will the coverage selected replace or change any existing life or disab As the Writing Agent / Producer, I acknowledge that I am responsible Employee Application and Enrollment Form in order to fully and accu the offering or insuring entity, or one of its subsidiaries including an e available to me and the primary applicant in the benefit summary do	to meet with the primary applicant submitting the Small Group rately represent the terms and conditions of the plans and services of xplanation of the Consumer Choice Benefit Plans. These provisions are
Signed atCounty	State
Writing Agent's Signature	Date/

First name:

Last name:

The original version of this Agreement is in the English language. If there are any discrepancies or conflicts between the English and any other version that has been translated into another language, the English version will control.

TX-72000 11/2015 7 Reorder# TX-52000-SB 2/2016

	Last name:	First name:				
Humana Employee Primary Care Physician/Dentist Selection (for HMO/DHMO use only)						

In addition to a primary care physician, you may select an OB/GYN to provide obstetrical or gynecological services. You are not required to select an OB/GYN, but may instead receive obstetrical or gynecological services from your primary care physician.

Please print clearly and fill in each applicable circle.

	Member Last name First name MI	Primary care physician name	Physician ID	Current patient
Employee				O N O Y
Spouse				O N
Child				O N
Child				O N
Child				O N
Other (specify)				O N O Y

Primary Dentist Selection (for DHMO use only)							
	Member Last name First name MI	Primary dentist name	Dentist ID	Current patient			
Employee				O N O Y			
Spouse				O N O Y			
Child				O N O Y			
Child				O N O Y			
Child				O N O Y			
Other (specify)				O N O Y			

OBGYN Primary Care Physician Selection (for HMO use only)								
Relationship	Member Last name, First name MI	Primary care OBGYN physician name	Physician ID	Current patient?				
Employee				YONC				
Spouse				YONO				
Child				ONOY				
Child				ONOY				
Child				ONOY				
Other (specify):				ONOY				

TX-72000 11/2015 8 Reorder# TX-52000-SB 2/2016