

Enrollment Application with Health Questions

Completed by Group Administrator Only
Group Number (if applicable):
Life Class Designation (if applicable):

Instructions:

- All employees complete Sections **A, B, C, D, F, H** and **I**.
- If your group has also elected USABLE Life products you must complete Section **G**.
For USABLE Life Only you must complete Sections **A, G, H, I**.
 If applying for Over the Guarantee Issue also complete Section **F**.

Please type or print in black or blue, NOT RED ink

A. Employee information

First Name		Middle Initial	Last Name		Suffix		
Employee Birthdate	<input type="text" value="mm"/>	<input type="text" value="dd"/>	<input type="text" value="yyyy"/>	Employee Social Security Number	<input type="checkbox"/> Male <input type="checkbox"/> Female	Height	Weight
Address	P.O. Box <i>(For Blue Options HSA you must also provide a street address.)</i>		Apt. No.	City	State	Zip Code	
Company Name			Occupation		Marital Status		
Work Location	Date of Full Time Employment		<input type="text" value="mm"/>	<input type="text" value="dd"/>	<input type="text" value="yyyy"/>	Language Preference	
Home Phone Number ()	Work Phone Number ()		E-Mail Address				
Ethnicity: (This information is optional and will not be used in a discriminatory manner. Responses or nonresponses to this question will not affect eligibility for coverage.) <input type="checkbox"/> African American/Black <input type="checkbox"/> Asian/Asian American <input type="checkbox"/> Choose not to report <input type="checkbox"/> White/Caucasian <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native American/Alaskan Native <input type="checkbox"/> Other (specify) _____							
<input type="checkbox"/> ACTIVE EMPLOYEE <input type="checkbox"/> COBRA/STATE CONTINUATION							
COBRA/State Continuation Qualifying Event: <input type="checkbox"/> Termination of Employment <input type="checkbox"/> Reduction in Hours <input type="checkbox"/> Death of Subscriber <input type="checkbox"/> Divorce <input type="checkbox"/> Over Age Dependent <input type="checkbox"/> Medicare Eligible							
What was the date of the Qualifying Event?	<input type="text" value="mm"/>	<input type="text" value="dd"/>	<input type="text" value="yyyy"/>	Date Continuation Started	<input type="text" value="mm"/>	<input type="text" value="dd"/>	<input type="text" value="yyyy"/>
				Date Continuation Ends	<input type="text" value="mm"/>	<input type="text" value="dd"/>	<input type="text" value="yyyy"/>

B. Benefits and coverage selection - complete for BCBSNC health and dental, if offered by employer

MEDICAL PLAN:	<input type="checkbox"/> No Medical Coverage	<input type="checkbox"/> Blue Options HSA SM	<input type="checkbox"/> Blue Options PPO	<input type="checkbox"/> Blue Options 1-2-3	<input type="checkbox"/> High
		<input type="checkbox"/> Blue Care® (HMO)	<input type="checkbox"/> Classic Blue® (CMM)		<input type="checkbox"/> Low
MEDICAL COVERAGE (if applicable):	<input type="checkbox"/> Employee Only	<input type="checkbox"/> Employee/Child(ren)	<input type="checkbox"/> Employee/Spouse	<input type="checkbox"/> Employee/Family	
DENTAL PLAN:	<input type="checkbox"/> No Dental Coverage	<input type="checkbox"/> Dental			
DENTAL COVERAGE (if applicable):	<input type="checkbox"/> Employee Only	<input type="checkbox"/> Employee/Child(ren)	<input type="checkbox"/> Employee/Spouse	<input type="checkbox"/> Employee/Family	

An independent licensee of the Blue Cross and Blue Shield Association. ®, SM Marks of the Blue Cross and Blue Shield Association. SM1 Mark of Blue Cross and Blue Shield of North Carolina. ®1 Mark of USABLE Life.

Your plan for better health.SM | bcbsnc.com



BlueCross BlueShield of North Carolina

C. Family information - complete for anyone taking medical and/or dental coverage*

NAME First, Middle Initial, Last, Suffix	Social Security Number	Birthdate mm/dd/yyyy	Sex	H E I G H T	W E I G H T	H E A L T H	D E N T A L	Child Status (please check one)
Spouse	required		<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
Child 1			<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Foster <input type="checkbox"/> Adopted <input type="checkbox"/> Handicapped** <input type="checkbox"/> Under the age of 26***
Child 2			<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Foster <input type="checkbox"/> Adopted <input type="checkbox"/> Handicapped** <input type="checkbox"/> Under the age of 26***
Child 3****			<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Foster <input type="checkbox"/> Adopted <input type="checkbox"/> Handicapped** <input type="checkbox"/> Under the age of 26***

* Application does not guarantee enrollment.
 ** A request for coverage (form P24) is required if your child is 26 years or older and will be reviewed to determine eligibility.
 *** Consult your employer regarding dependent eligibility requirements. Supporting documentation may be required.
 **** If you have more than three children, complete **Section D** on another application.

Additional dependent and/or custodial parent information attached.

D. Other health/dental insurance information

Have you or your dependents had any other health or dental coverage within the last 12 months (other than BCBSNC coverage that you are applying for today)? Yes No

Please list any health or dental coverage the employee and/or dependents has/had within the last 12 months (including BCBSNC coverage):

Insurance Carrier	Policy Number
Policy Holder Name	Date of Birth <input type="text" value="mm"/> <input type="text" value="dd"/> <input type="text" value="yyyy"/>
Effective Date <input type="text" value="mm"/> <input type="text" value="dd"/> <input type="text" value="yyyy"/>	Termination Date or Expected Termination Date <input type="text" value="mm"/> <input type="text" value="dd"/> <input type="text" value="yyyy"/> (If remaining active leave blank)
What kind of coverage: <input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Medical <input type="checkbox"/> Dental (Proof of dental coverage must be included with application for processing)	
Persons covered: <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Child1 <input type="checkbox"/> Child2 <input type="checkbox"/> Child3 <input type="checkbox"/> Additional Dependents	

Additional Coverage that will be in-force when this policy becomes active:

Insurance Carrier	Policy Number
Policy Holder Name	Date of Birth <input type="text" value="mm"/> <input type="text" value="dd"/> <input type="text" value="yyyy"/>
Effective Date <input type="text" value="mm"/> <input type="text" value="dd"/> <input type="text" value="yyyy"/>	Termination Date or Expected Termination Date <input type="text" value="mm"/> <input type="text" value="dd"/> <input type="text" value="yyyy"/> (If remaining active leave blank)
What kind of coverage: <input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Medical <input type="checkbox"/> Dental (Proof of dental coverage must be included with application for processing)	
Persons covered: <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Child1 <input type="checkbox"/> Child2 <input type="checkbox"/> Child3 <input type="checkbox"/> Additional Dependents	

Additional Coverage that will be in-force when this policy becomes active:

Insurance Carrier	Policy Number
Policy Holder Name	Date of Birth <input type="text" value="mm"/> <input type="text" value="dd"/> <input type="text" value="yyyy"/>
Effective Date <input type="text" value="mm"/> <input type="text" value="dd"/> <input type="text" value="yyyy"/>	Termination Date or Expected Termination Date <input type="text" value="mm"/> <input type="text" value="dd"/> <input type="text" value="yyyy"/> (If remaining active leave blank)
What kind of coverage: <input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Medical <input type="checkbox"/> Dental (Proof of dental coverage must be included with application for processing)	
Persons covered: <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Child1 <input type="checkbox"/> Child2 <input type="checkbox"/> Child3 <input type="checkbox"/> Additional Dependents	

If anyone covered has Medicare Coverage please complete below:

Persons covered: Employee Spouse Domestic Partner Child1 Child2 Child3 Additional Dependents

Medicare Claim Number:

Eligible Due To: Renal DiseaseFirst Day
of Dialysis

mm

dd

yyyy

 Disability Age

Part A Effective Date:

mm

dd

yyyy

Part B Effective Date:

mm

dd

yyyy

E. Legal notices**Notice about your pre-existing condition limitations**

This plan imposes a pre-existing condition exclusion for all employees and dependents age 19 and over whether they are timely or late enrollees. This means that if you have a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within a six-month period. Generally, this six-month period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the six-month period ends on the day before the waiting period begins. The pre-existing condition exclusion does not apply to pregnancy or members under age 19. When applicable, this exclusion may last up to 12 months from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage".

Most prior health coverage is creditable coverage and can be used to reduce the pre-existing condition exclusion if you have not experienced a break in coverage of at least 63 days. To reduce the 12-month exclusion period by your creditable coverage, you should give Blue Cross and Blue Shield of North Carolina (BCBSNC) a copy of any certificates of creditable coverage you have. If you do not have a certificate, but you do have prior health coverage, BCBSNC will help you obtain one from your prior plan or issuer. There are also other ways that you can show you have creditable coverage. Please contact BCBSNC if you need help demonstrating creditable coverage. Throughout this notice, all references to "you" are meant to refer to both the employee and their dependents.

For questions or to obtain more information, contact a BCBSNC Customer Service representative at:

BCBSNC Customer Service
Blue Cross and Blue Shield of North Carolina
PO Box 2291, Durham, NC 27702
1-877-258-3334 (toll-free)

Notice of special enrollment

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance (including Medicaid or Children's Health Insurance Program (CHIP)) or group health plan coverage, you may be able to enroll yourself and the dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (other than Medicaid or CHIP) or if the employer stops contributing towards your or your dependents' other coverage and within 60 days after the loss of Medicaid or CHIP eligibility.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption or foster care, except when adding a dependent child will not change your coverage type or premiums that are owed.

For questions or to obtain more information, contact a BCBSNC Customer Service Representative at:

BCBSNC Customer Service
Blue Cross and Blue Shield of North Carolina
PO Box 2291, Durham, NC 27702
1-877-258-3334 (toll-free)

Notice of Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

For questions or to obtain more information, contact a BCBSNC Customer Service Representative at:

BCBSNC Customer Service
Blue Cross and Blue Shield of North Carolina
PO Box 2291 • Durham, NC 27702
1-877-258-3334 (toll-free)

F. Health questions

All questions in this Section (Section G) MUST be answered in their entirety. Any questions left blank, or questions only partially answered will cause your application to be returned to you for the missing information. Please use "Month/Day/Year" where required.

PLEASE NOTE: "Section G2" information is required for all disorders with a "YES" answer.

Has any person applying for coverage sought medical attention and/or advice, been diagnosed with or been treated for any of the following diseases or disorders (this includes diseases or disorders past and present):

DISORDER	YES	NO	DISORDER	YES	NO
1. Heart attack, angina, angioplasty, stent placement, bypass surgery, coronary artery disease or congestive heart failure?.....	<input type="checkbox"/>	<input type="checkbox"/>	26. Sleep apnea?	<input type="checkbox"/>	<input type="checkbox"/>
2. An irregular heart rhythm that requires treatment?	<input type="checkbox"/>	<input type="checkbox"/>	27. Epilepsy or seizure disorder?.....	<input type="checkbox"/>	<input type="checkbox"/>
3. Hypertension or high blood pressure?	<input type="checkbox"/>	<input type="checkbox"/>	a. If yes, was the most recent seizure within the last 3 months?.....	<input type="checkbox"/>	<input type="checkbox"/>
a. How many times a year do you contact or visit your doctor to get a prescription for your hypertension, either to renew your current prescription or get a different or additional prescription to treat your hypertension?	<input type="checkbox"/>	<input type="checkbox"/>	28. Has anyone who is less than 12 years of age had more than 3 ear infections in the last year?	<input type="checkbox"/>	<input type="checkbox"/>
4. Emphysema, chronic bronchitis or chronic obstructive pulmonary disorder (COPD)?	<input type="checkbox"/>	<input type="checkbox"/>	29. Has anyone ever had the following procedures or treatments performed:		
a. Any use of oxygen?	<input type="checkbox"/>	<input type="checkbox"/>	a. Spinal fusion?	<input type="checkbox"/>	<input type="checkbox"/>
b. Any inpatient treatment at a hospital for any of the above conditions?.....	<input type="checkbox"/>	<input type="checkbox"/>	b. Gastric bypass or gastric restrictive procedures, such as lap band?	<input type="checkbox"/>	<input type="checkbox"/>
5. Elevated cholesterol treated with medication within the last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	c. Heart valve replacement?	<input type="checkbox"/>	<input type="checkbox"/>
6. Inpatient or outpatient treatment at a hospital for asthma within the past 24 months?.....	<input type="checkbox"/>	<input type="checkbox"/>	d. Currently in treatment/therapy for ligament or tendon repair of knee or shoulder?	<input type="checkbox"/>	<input type="checkbox"/>
7. a. Hepatitis A?	<input type="checkbox"/>	<input type="checkbox"/>	e. Cerebral shunt placement?.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Hepatitis B?.....	<input type="checkbox"/>	<input type="checkbox"/>	f. Permanent colostomy/ileostomy?	<input type="checkbox"/>	<input type="checkbox"/>
c. Hepatitis C?	<input type="checkbox"/>	<input type="checkbox"/>	g. Surgery related to gastro esophageal reflux disorder (GERD)?	<input type="checkbox"/>	<input type="checkbox"/>
d. Hepatitis D?	<input type="checkbox"/>	<input type="checkbox"/>	h. Any internal organ transplant?.....	<input type="checkbox"/>	<input type="checkbox"/>
8. Muscular Dystrophy, Multiple Sclerosis, Cerebral Palsy, Parkinson's disease, Alzheimer's disease?	<input type="checkbox"/>	<input type="checkbox"/>	i. Kidney dialysis?.....	<input type="checkbox"/>	<input type="checkbox"/>
9. Chronic fatigue, chronic fibromyalgia, Epstein Barr and/or chronic lyme disease?.....	<input type="checkbox"/>	<input type="checkbox"/>	j. Any past surgical procedure resulting in complications that still require treatment?	<input type="checkbox"/>	<input type="checkbox"/>
10. a. Depression?	<input type="checkbox"/>	<input type="checkbox"/>	30. Has anyone been advised or scheduled to have surgery within the next 6 months?.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Anxiety/stress?	<input type="checkbox"/>	<input type="checkbox"/>	31. Within the last 12 months, has anyone seen an allergist or received an immuno-therapy injection?.....	<input type="checkbox"/>	<input type="checkbox"/>
c. Chemical imbalance?.....	<input type="checkbox"/>	<input type="checkbox"/>	32. Has anyone been treated within the last 2 years for an eating disorder? ..	<input type="checkbox"/>	<input type="checkbox"/>
d. Obsessive compulsive disorder?	<input type="checkbox"/>	<input type="checkbox"/>	33. Has anyone seen a chiropractor or physical therapist more than 5 times in the last 12 months?.....	<input type="checkbox"/>	<input type="checkbox"/>
e. Bipolar disorder?.....	<input type="checkbox"/>	<input type="checkbox"/>	a. Primary - Date of your last visit: _____		
f. Suicidal thoughts?.....	<input type="checkbox"/>	<input type="checkbox"/>	mm dd yyyy		
11. Brain damage, paralysis, stroke, Transient Ischemic Attack (TIA) or Hydrocephalus?	<input type="checkbox"/>	<input type="checkbox"/>	b. Spouse - Date of your last visit: _____		
12. Kidney stones or renal colic within the past 36 months?	<input type="checkbox"/>	<input type="checkbox"/>	mm dd yyyy		
13. Do you have gall bladder disease or gall stones and STILL have your gallbladder?.....	<input type="checkbox"/>	<input type="checkbox"/>	34. Has anyone had any treatment in the last year for disc disorder of back or neck including surgery or injection therapy other than chiropractic care or physical therapy?	<input type="checkbox"/>	<input type="checkbox"/>
14. Cirrhosis of the liver?	<input type="checkbox"/>	<input type="checkbox"/>	35. More than 2 breast biopsies in the last 5 years?.....	<input type="checkbox"/>	<input type="checkbox"/>
15. a. Colitis?	<input type="checkbox"/>	<input type="checkbox"/>	36. Within the past 12 months, has anyone had any treatment for heavy, frequent, AND prolonged periods; uterine fibroids; or endometriosis; but have NOT had total abdominal hysterectomy (TAH)?	<input type="checkbox"/>	<input type="checkbox"/>
b. Crohn's disease?	<input type="checkbox"/>	<input type="checkbox"/>	37. Have either of your last two pap smears been abnormal?	<input type="checkbox"/>	<input type="checkbox"/>
c. Irritable bowel syndrome?	<input type="checkbox"/>	<input type="checkbox"/>	38. Does anyone exercise for at least 20 minutes per day 3 or more times per week?.....	<input type="checkbox"/>	<input type="checkbox"/>
d. Inflammatory bowel disease?	<input type="checkbox"/>	<input type="checkbox"/>	39. Within the last 12 months, has anyone smoked cigarettes, marijuana, cigars, pipes or used chewing tobacco or snuff?	<input type="checkbox"/>	<input type="checkbox"/>
e. Familial polyposis?.....	<input type="checkbox"/>	<input type="checkbox"/>	40. Has anyone applying for coverage on this application been prescribed or advised to use or taken any of the following categories of prescription medications within the last 12 months?		
16. Osteoarthritis in the hips or knees?	<input type="checkbox"/>	<input type="checkbox"/>	a. Anti-depressant?	<input type="checkbox"/>	<input type="checkbox"/>
17. Joint replacement, or recommended joint replacement?	<input type="checkbox"/>	<input type="checkbox"/>	b. Anti-psychotic?	<input type="checkbox"/>	<input type="checkbox"/>
a. Primary - Date of surgery: _____			c. Anti-anxiety?	<input type="checkbox"/>	<input type="checkbox"/>
mm dd yyyy			d. Attention deficit (ADD) or attention deficit hyperactivity (ADHD) medication?	<input type="checkbox"/>	<input type="checkbox"/>
b. Spouse - Date of surgery: _____			e. Antabuse or other medications used in the treatment of alcoholism?..	<input type="checkbox"/>	<input type="checkbox"/>
mm dd yyyy			f. Migraine medication?	<input type="checkbox"/>	<input type="checkbox"/>
18. Arthritis, such as inflammatory arthritis, rheumatoid arthritis, psoriatic arthritis or ankylosing spondylitis?	<input type="checkbox"/>	<input type="checkbox"/>	g. Tracleer?.....	<input type="checkbox"/>	<input type="checkbox"/>
19. Diabetes?	<input type="checkbox"/>	<input type="checkbox"/>	h. Blood thinner/anti-coagulant medication?	<input type="checkbox"/>	<input type="checkbox"/>
a. Primary - Date of diagnosis: _____			i. Nitroglycerin, Digoxin or Lanoxin?	<input type="checkbox"/>	<input type="checkbox"/>
mm dd yyyy			j. Immunosuppressive medication, such as, Methotrexate, Imuran, Cytoxan?	<input type="checkbox"/>	<input type="checkbox"/>
b. Spouse - Date of diagnosis: _____			k. Oral steroids taken or prescribed for use every day all year, or oral steroids or steroid injections taken for an ongoing condition requiring usage at least 3 times a year?.....	<input type="checkbox"/>	<input type="checkbox"/>
mm dd yyyy			l. Plaquenil/Hydroxychloroquine?.....	<input type="checkbox"/>	<input type="checkbox"/>
c. What is your most recent hemoglobin A1C (HGBA1C) reading taken by your doctor? Primary: _____ Spouse: _____			m. Growth hormones such as: Humatrope, Genotropin, Nutropin, Norditropin? ..	<input type="checkbox"/>	<input type="checkbox"/>
20. Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS)?.....	<input type="checkbox"/>	<input type="checkbox"/>	n. Gastrointestinal medication, such as Nexium?.....	<input type="checkbox"/>	<input type="checkbox"/>
21. Within the last 5 years has anyone been diagnosed with cancer or had cancer surgery, radiation therapy or chemotherapy for:			o. Injection medication for rheumatoid arthritis, psoriasis, inflammatory bowel disease, ulcerative colitis or Crohn's Disease such as Arava?....	<input type="checkbox"/>	<input type="checkbox"/>
a. Cancer/malignancy, including melanoma?	<input type="checkbox"/>	<input type="checkbox"/>	p. Remicade?	<input type="checkbox"/>	<input type="checkbox"/>
b. Other forms of skin cancer?.....	<input type="checkbox"/>	<input type="checkbox"/>	q. Enbrel?.....	<input type="checkbox"/>	<input type="checkbox"/>
22. Prostate disorders, including enlarged prostate, benign prostatic hypertrophy or elevated readings?.....	<input type="checkbox"/>	<input type="checkbox"/>	r. Infertility medication?	<input type="checkbox"/>	<input type="checkbox"/>
23. Bleeding disorder, such as Hemophilia or Von Willebrand's?	<input type="checkbox"/>	<input type="checkbox"/>	s. Pancreatic enzymes used in the treatment of Cystic Fibrosis, such as, Creon, Pancrease, Ultrase, Lipram?.....	<input type="checkbox"/>	<input type="checkbox"/>
24. Sickle cell anemia, aplastic anemia or thalassemia major?.....	<input type="checkbox"/>	<input type="checkbox"/>	t. Synagis?.....	<input type="checkbox"/>	<input type="checkbox"/>
25. Moderate or severe psoriasis?	<input type="checkbox"/>	<input type="checkbox"/>			

Employee Name:

We need to know only about medications that are specified in Question 40. Please do not list any other medications.

41. Does anyone have a physical or mental impairment that substantially limits one or more major life activities: caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning or working?..... Yes No

Describe each such physical or mental impairment and identify the person with such physical or mental impairment:

Please describe how the physical or mental impairment substantially limits one or more of the major life activities stated previously:

If yes, is the physical or mental impairment temporary or correctable?..... Yes No

If yes, please explain how the physical or mental impairments are temporary or how the person plans to have it corrected:

F2. For each item checked "YES" in the previous Section, please provide condition or diagnosis for each person.

Table with 4 columns: Person #1 Name, Person #2 Name, Person #3 Name, Condition or Diagnosis.

If additional space is needed, please attach a separate sheet, with your signature and the date (mm/dd/yyyy).

G. Coverage selection for products underwritten by USABLE Life Insurance Company, if offered by employer

USABLE Life is an independent life insurance company that does not provide BCBSNC products or services. USABLE Life is solely responsible for the life and disability insurance coverage below. Your non-medical group insurance program may not include all the benefits listed below. Ask your employer for details. Employer is required to retain a copy of this form for beneficiary information.

- Life/AD&D Yes No
Dependent Life Yes No
Weekly Disability Yes No
Long Term Disability Yes No
Supplemental Life/AD&D Yes No

Supplemental Life/AD&D Amount: _____

No Benefits Selected
Applying for Over Guarantee Issue

Employee's Annual Salary (required if salary based plan) Employee's Job Title

Primary Beneficiary Name (required) Primary Beneficiary Address (required)

Relationship Date of Birth (mm dd yyyy) Social Security Number Percent¹

Second Primary Beneficiary Name (required) Second Primary Beneficiary Address (required)

Relationship Date of Birth (mm dd yyyy) Social Security Number Percent¹

Contingent Beneficiary Name (required) Contingent Beneficiary Address (required)

Relationship Date of Birth (mm dd yyyy) Social Security Number Percent¹

Second Contingent Beneficiary Name (required) Second Contingent Beneficiary Address (required)

Relationship Date of Birth (mm dd yyyy) Social Security Number Percent¹

- NOTE: The primary and contingent beneficiary's percentages must equal 100%.
I understand that if I select any of the products listed above that I will be covered by USABLE Life at the discretion of the employer group...
I understand that if I am not actively at work as defined in the policy(ies) (for the products selected above) on the date my coverage would otherwise become effective, my insurance will not begin until the day I meet the policy definition of actively at work...
I hereby designate the above beneficiaries and revoke the appointment of any existing beneficiaries.

X Signature: _____ Date (mm dd yyyy)

H. Statement of understanding - your signature is required

I understand the benefits for which I (we) will be eligible are those described in the Blue Cross and Blue Shield of North Carolina (BCBSNC) and/or the life insurance carrier (USABLE Life) contract (including the benefit booklet) and changes provided for therein. I certify that all statements made herein and on all sections of this application are complete and true to the best of my knowledge. I understand that BCBSNC and/or the life insurance carrier may, within two years of the date of this application, rescind my policy for any of my acts or practices that constitute fraud or if I make an intentional misrepresentation of material fact. If fraudulent misstatements were made, BCBSNC may take legal action at any time.

I understand that if I am applying for Blue Options HSA and my employer has established an HSA, the HSA will be provided to me directly by a separate administrator, unaffiliated with Blue Cross and Blue Shield of North Carolina (BCBSNC). BCBSNC is not responsible or liable for administration of the HSA.

Detailed information regarding my HSA will be provided by the designated HSA administrator. I also understand that due to bank regulations, if I provide a P.O. Box as my address I will receive a request for additional information regarding my mailing address. Failure to respond to requests for additional information will result in account closure and return of any funds posted to my account.

I understand that if my employer establishes an HSA, my employer or their designees will share certain personal information about me with these administrators to facilitate the administrator's establishment of the HSA account. By signing this application, I authorize my employer or their designees to share pertinent information with these selected administrators as applicable, which may include my name, address, social security number and my employer's name.

I understand that if issued a debit card in connection with my HSA, I agree that although BCBSNC's name and marks may be included on the face of the debit card for convenience, BCBSNC is not responsible or liable for administration of my debit card. The terms and conditions associated with my debit card are governed by my agreement with the bank issuing the card.

HSA Only: If I am applying for Blue Options HSA, I understand that BCBSNC takes no responsibility for determining eligibility to contribute to an HSA and that I should consult a tax advisor if I have questions. By signing this application, I understand that I am authorizing the administrator to establish an HSA on my behalf, as of the date corresponding with the effective date of my BCBSNC plan with my employer. In order to activate the account, I will need to provide additional authorization through documents that will be provided to me by the fund administrator.

X Signature: _____ Date

mm	dd	yyyy
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I. Statement of authorization for release of protected health information - your signature is required

I understand that if I refuse to sign this authorization that BCBSNC and/or USABLE Life may refuse to enroll me or determine that I am not eligible for benefits in BCBSNC and/or USABLE Life.

I understand that my protected health information is individually identifiable health information, including demographic information, collected from me or created or received by a health care provider, a health plan, or a health care clearinghouse and that relates to:

- (i) my past, present, or future physical or mental health or condition;
- (ii) the provision of health care to me; or
- (iii) the past, present, or future payment for the provision of health care to me.

I authorize any current or past medical professional, medical care institution or other medical care giver that has treated me or provided medical services or supplies to me to disclose my protected health information to BCBSNC and/or USABLE Life.

I further authorize BCBSNC and/or USABLE Life to review any applications for health care coverage that I may have submitted to BCBSNC and/or USABLE Life in the past.

I authorize BCBSNC and/or USABLE Life to receive, use and disclose as necessary my protected health information in connection with any underwriting or eligibility determination purposes in connection with the coverage for which I have applied.

The protected health information (excluding psychotherapy notes) that may be used and disclosed is as follows:

Medical records or any information concerning my current or past health status or treatment received from my medical care providers or previous applications for health care coverage.

I understand that BCBSNC and/or USABLE Life will use my protected health information for the following purposes:

To determine my eligibility for enrollment and my premium rate.

I understand that BCBSNC and/or USABLE Life will make every effort to safeguard my protected health information. I further understand that BCBSNC and/or USABLE Life will not disclose my protected health information unless I request it or when state or federal privacy laws permit or require BCBSNC and/or USABLE Life to disclose my protected health information. I understand that BCBSNC and/or USABLE Life may disclose my protected health information to individuals or organizations that are not health care providers, health care clearinghouses, or health plans covered by the federal privacy regulations. I understand that if my protected health information is received by individuals or organizations that are not health care providers, health care clearinghouses, or health plans covered by the federal privacy regulations, my protected health information described above may be re-disclosed and no longer protected by federal privacy regulations.

I understand that I may revoke this authorization at any time by sending a written notification addressed to:

Rating
Blue Cross and Blue Shield of North Carolina
P.O. Box 30013
Durham, NC 27702

USABLE Life
320 West Capital Avenue
Suite 700
Little Rock, Arkansas 72201

and this revocation will be effective for future uses and disclosures of protected health information. However, I further understand that this revocation will not be effective:

- (i) for information that BCBSNC and/or USABLE Life already used or disclosed, relying on this authorization or
- (ii) if the authorization was obtained as a condition of coverage in BCBSNC and/or USABLE Life and, by law, BCBSNC and/or USABLE Life has a right to contest the coverage.

This authorization expires 120 days from the date this authorization is signed by the applicable person listed below. After 120 days expire, BCBSNC and/or USABLE Life may no longer use this information.

Signature of Primary Applicant or Legal Personal Representative: **X** _____ Date

mm	dd	yyyy
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Name of Legal Personal Representative and Relationship to Primary Applicant (please print): _____ Date

mm	dd	yyyy
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