

PARTICIPATION	# Employees Applying for:	# Employees Waiving for:	CONTRIBUTION	Employer %	Employer % for Dep
# Eligible Employees	Medical	Medical	Medical		
# Ineligible Employees	Dental	Dental	Dental		
Total # Employees	Vision	Vision	Vision		
# Hours per week to be eligible	Basic EE Life/AD&D	Basic EE Life/AD&D	Basic EE Life/AD&D		
	Basic Dep Life	Basic Dep Life	Basic Dep Life		
# Hours per week to be eligible for Disability coverage if different from above *	Supp EE Life/AD&D	Supp EE Life/AD&D	Supp EE Life/AD&D		
	Supp Dep Life/AD&D	Supp Dep Life/AD&D	Supp Dep Life/AD&D		
	STD	STD	STD		
For Disability products the minimum # of work hours per week to be eligible is 30 hours. *Only available to Groups with 100+ Eligible Employees	STD Buy Up***	STD Buy Up***	STD Buy Up***		
	LTD	LTD	LTD		
	LTD Buy Up***	LTD Buy Up***	LTD Buy Up***		
	Voluntary AD&D***	Voluntary AD&D***	Voluntary AD&D***		

GENERAL INFORMATION	
Enter the Prior Calendar Year Average Total Number of Employees	<p>Under Health Care Reform law, the number of employees means the average number of employees employed by the company during the preceding calendar year. An employee is typically any person for which the company issues a W-2, regardless of full-time, part-time or seasonal status or whether or not they have medical coverage.</p> <p>To calculate the annual average, add all the monthly employee totals together, then divide by the number of months you were in business last year (usually 12 months). When calculating the average, consider all months of the previous calendar year regardless of whether you had coverage with us, had coverage with a previous carrier or were in business but did not offer coverage. Use the number of employees at the end of the month as the "monthly value" to calculate the year average. If you are a newly formed business, calculate your prior year average using only those months that you were in business. Use whole numbers only (no decimals, fractions or ranges).</p>
Enter the Prior Calendar Year Full Time Equivalent Total Number of Employees	<p>For purposes of determining your number of full-time equivalent employee count, the number of employees means the average number of employees employed full-time (at least 30 hours/week in any given month), by the company on business days during the preceding calendar year.</p> <p>In addition to the number of full-time employees noted above, for any month otherwise determined, include for such month the number of full-time employees divided by the aggregate number of hours of service of all employees who are not full-time employees for the month by 120. Employers should exclude employees who were seasonal workers who worked 120 days or fewer in the preceding calendar year.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	Subject to ERISA? (Most private sector plans are ERISA plans) If No, please indicate appropriate category: <input type="checkbox"/> Church (Additional information needed) <input type="checkbox"/> Federal Government <input type="checkbox"/> Indian Tribe – Commercial Business <input type="checkbox"/> Non-Federal Government (State, Local or Tribal Gov.) <input type="checkbox"/> Foreign Government/Foreign Embassy <input type="checkbox"/> Non-ERISA Other
<input type="checkbox"/> Yes <input type="checkbox"/> No	In the past 36 months, has the Group/Company or any affiliated entity filed for protection or operated under federal/state bankruptcy laws? (Chapter 7 or 11)
<input type="checkbox"/> Yes <input type="checkbox"/> No	In the past 36 months, has any creditor filed or threatened to file a petition requesting the Group/Company or any affiliated entity be placed voluntarily into bankruptcy?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Does your group sponsor a plan that covers employees of more than one employer? If you answered Yes, then indicate which of the following most closely describes your plan: <input type="checkbox"/> Professional Employer Organization (PEO) <input type="checkbox"/> Multiple Employer Welfare Arrangement (MEWA) <input type="checkbox"/> Taft Hartley Union <input type="checkbox"/> Governmental <input type="checkbox"/> Church <input type="checkbox"/> Employer Association
<input type="checkbox"/> Yes <input type="checkbox"/> No	Is your group a Professional Employer Organization (PEO) or Employee Leasing Company (ELC), or other such entity that is a co-employer with your client(s) or client-site employee(s)? If you answered Yes, then by signing this application you agree with the certification in this section. I hereby certify that my company is a PEO, ELC or other such entity and that only those employees that are the corporate employees of my company, and not my co-employees, are permitted to enroll in this group policy.
<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you currently utilize the services of a Professional Employer Organization (PEO) or Employee Leasing Company (ELC), Staff Leasing Company, HR Outsourcing Organization (HRO), or Administrative Services Organization (ASO)?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have common ownership with any other businesses? If you own multiple companies, or a parent-subsidiary relationship exists between your company and another, this may indicate common ownership of businesses.

GENERAL INFORMATION (CONTINUED)

Leave of Absence (LOA) Policy; Eligibility for Medical Coverage

If the employee is on an employer approved leave of absence and the employer continues to pay required medical premiums, the coverage will remain in force for: (1) No longer than 13 consecutive weeks for non-medical leaves (i.e. temporarily laid-off). (2) No longer than 26 consecutive weeks for a medical leave. Coverage may be extended for a longer period of time, if required by local, state or federal rules.

If the employee's medical coverage terminates under this LOA policy, the employee may exercise the rights under any applicable Continuation of Medical Coverage provision or the Conversion of Medical Benefits provision described in the Certificate of Coverage.

Do you continue medical coverage during a leave of absence (not including state continuation or COBRA coverage)?

- Yes, we continue medical coverage during an approved leave of absence for full time* employees (as defined on page 2).
- No, we do not offer medical coverage during a leave of absence.

HRA AND SUPPLEMENTAL INSURANCE INFORMATION

Health Savings Account (if selected): Which bank will be used:

Do you currently offer or intend to offer a Health Reimbursement Account (HRA) plan and/or comprehensive supplemental insurance policy or funding arrangement in addition to this medical plan? Answers must be accurate.

HRA Yes No If yes, please identify type: Carrier HRA Administrator HRA

HRA plans administered by other insurers or third-party administrators must comply with Carrier HRA design standards.

If you answered "Yes" to either question above, you must choose from the list of HRA-eligible medical plans as shown to you by your broker or agent. Other plans are not eligible for pairing with these arrangements. Purchase of such arrangements at any point during the duration of this policy will require you to notify Group Benefit Services (GBS).

HRA/HSA EMPLOYER PREMIUM CONTRIBUTION

	Option #1	Option #2	Option #3
Medical Plan			
Employee			
Employee + Spouse			
Employee + Child(ren)			
Family			

HRA/HSA EMPLOYER ACCOUNT FUNDING AMOUNT

Employee			
Employee + Spouse			
Employee + Child(ren)			
Family			

HRA / HSA Account Administrator

Are there any other contributions or benefit reimbursements allowed? Yes No

Who will provide account balances to Group Benefit Services (GBS)?

CURRENT CARRIER INFORMATION

Does the group currently have or have had any coverage with the carrier in the last 12 months? Yes No

If Yes, please provide policy number and Coverage Begin Date / / End Date / /

Has this group been covered for major dental services for the previous 12 consecutive months? Yes No

		Name of Carrier	Initial Coverage Begin Date	Coverage End Date
Current Medical Carrier	<input type="checkbox"/> None			
Current Dental Carrier	<input type="checkbox"/> None			
Current Life Carrier	<input type="checkbox"/> None			
Current Disability Carrier	<input type="checkbox"/> None			
Current Vision Carrier	<input type="checkbox"/> None			

DISCLOSURES																	
<p>If you are applying for medical coverage, please answer the following questions to the best of your knowledge and belief by referencing available employee records and other personnel documents for all eligible employees and dependents (proprietors, partners, corporate officers, employees, spouses, and dependent children) to the extent permitted by applicable law. Group Benefit Services (GBS) is only seeking to collect information about the current health status of those employees and their dependents who are applying for coverage. In answering these questions, do not include any genetic information about your employees or their dependents, including requests for genetic services, genetic diseases for which they may be at risk or family medical history information. The Group will not be denied coverage under the policy based on any employee health status-related factor. Please provide details to "Yes" answers in the space provided. IMPORTANT: Your answers to these questions must include all COBRA and State Continued individuals covered by your present plan.</p>																	
<input type="checkbox"/> Yes <input type="checkbox"/> No	1. Within the past 3 years, has any employee or dependent filed a claim for short-term disability, long term disability, social security disability income, workers' compensation, Medicare, or Medicaid benefits or any other type of disability benefits on any policy?																
<input type="checkbox"/> Yes <input type="checkbox"/> No	2. During the past 3 years, has any employee or dependent had life, disability or health insurance declined, postponed, changed, cancelled or withdrawn?																
<input type="checkbox"/> Yes <input type="checkbox"/> No	3. Except for a maternity or paternity leave, within the past 3 years, has any employee applied for a family or medical leave of more than 2 weeks due to injury, disability or illness of the employee or dependent?																
<input type="checkbox"/> Yes <input type="checkbox"/> No	4. Within the past 3 years, has any employee been absent from work for more than 2 consecutive weeks due to injury, disability or illness?																
<input type="checkbox"/> Yes <input type="checkbox"/> No	5. Except for a mental health admission, during the past 3 years, has any employee or dependent had a hospital stay lasting more than 5 days or is any employee or dependent contemplating treatment that would require hospitalization for more than 5 days?																
<input type="checkbox"/> Yes <input type="checkbox"/> No	6. Is any employee or dependent currently hospitalized?																
<input type="checkbox"/> Yes <input type="checkbox"/> No	7. Within the past 3 years has any employee or dependent been diagnosed, treated for, or received prescription medication for one of the following conditions? <table border="0" style="width: 100%; margin-top: 5px;"> <tr> <td><input type="checkbox"/> Cancer (any type)</td> <td><input type="checkbox"/> Hepatitis</td> </tr> <tr> <td><input type="checkbox"/> Lung disease or respiratory problem (any type)</td> <td><input type="checkbox"/> Morbid obesity</td> </tr> <tr> <td><input type="checkbox"/> Heart disease or disorder (any type)</td> <td><input type="checkbox"/> Congenital abnormality</td> </tr> <tr> <td><input type="checkbox"/> Organ, tissue or cell transplant</td> <td><input type="checkbox"/> Vascular disease (any type)</td> </tr> <tr> <td><input type="checkbox"/> Liver disease (any type)</td> <td><input type="checkbox"/> Neurological disorder (any type)</td> </tr> <tr> <td><input type="checkbox"/> Kidney disease (any type)</td> <td><input type="checkbox"/> Immunological disorder (reportable types)</td> </tr> <tr> <td><input type="checkbox"/> Pancreatic disorder (any type)</td> <td><input type="checkbox"/> Alcohol or drug addiction or abuse</td> </tr> <tr> <td><input type="checkbox"/> Diabetes</td> <td><input type="checkbox"/> Hemophilia or Blood disorder (any type)</td> </tr> </table>	<input type="checkbox"/> Cancer (any type)	<input type="checkbox"/> Hepatitis	<input type="checkbox"/> Lung disease or respiratory problem (any type)	<input type="checkbox"/> Morbid obesity	<input type="checkbox"/> Heart disease or disorder (any type)	<input type="checkbox"/> Congenital abnormality	<input type="checkbox"/> Organ, tissue or cell transplant	<input type="checkbox"/> Vascular disease (any type)	<input type="checkbox"/> Liver disease (any type)	<input type="checkbox"/> Neurological disorder (any type)	<input type="checkbox"/> Kidney disease (any type)	<input type="checkbox"/> Immunological disorder (reportable types)	<input type="checkbox"/> Pancreatic disorder (any type)	<input type="checkbox"/> Alcohol or drug addiction or abuse	<input type="checkbox"/> Diabetes	<input type="checkbox"/> Hemophilia or Blood disorder (any type)
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<input type="checkbox"/> Diabetes	<input type="checkbox"/> Hemophilia or Blood disorder (any type)																

If you have answered "Yes" to any of the questions above, please provide the requested information below for each individual. If necessary, use additional sheets of paper.

DISCLOSURES (CONTINUED)									
Question Number	Check One		Age	Date of Recovery	Date of Treatment/Condition	Nature of Medication	Name of Condition	\$ Amount of Claims	Current Treatment
	Employee	Dependent							

IMPORTANT INFORMATION

The Group/Company certifies to the best of their knowledge and belief that the information provided above is complete and accurate. The Group/Company shall notify Group Benefit Services (GBS) promptly of any changes in this information that may affect the eligibility of employees or their dependents, including the addition of any newly eligible employees or dependents. Prior to receiving notification of approval, the Group/Company shall notify Group Benefit Services (GBS) promptly of any significant changes in the health status of an eligible employee or dependent including any inpatient hospital admissions. Group Benefit Services (GBS) shall be entitled to rely on the most current information in its possession regarding the eligibility and health status of employees and their dependents in providing coverage under the policy/policies for which application is being made.

I represent to the best of my knowledge the information I have furnished is accurate, and includes any employees and dependents who have elected continuation of insurance benefits.

I understand that the Certificate of Coverage or Summary Plan Description and other documents, notices and communications regarding the benefit plan(s) indicated herein on this Application may be transmitted electronically to me and to the Group's/Company's employees. This consent remains in effect until it is withdrawn. The Group may withdraw their consent at any time or request a document in a paper or non-electronic form.

Upon receipt by Group Benefit Services (GBS) of this signed employer application and payment of the required policy charges, the group policy is deemed executed. The deposit check in the estimated amount of the first month's premium is not considered payment of the required policy charges.

Group Benefit Services (GBS) disclosure regarding producer compensation:

In some instances, we pay brokers and agents (referred to collectively as "producers") compensation for their services in connection with the sale of our products, in compliance with applicable law. In certain states, we may pay "base commissions" based on factors such as product type, amount of premium, group/company size and number of employees. These commissions, if applicable, are reflected in the premium rate. In addition, we may pay bonuses pursuant to programs established to encourage the introduction of new products and provide incentives to achieve production targets, persistency levels, growth goals or other objectives. Bonus expenses are not directly reflected in the premium rate but are included as part of the general administrative expenses. Please note we also make payments from time to time to producers for services other than those relating to the sale of policies (for example, compensation for services as a general agent or as a consultant).

Producer compensation may be subject to disclosure on Schedule A of the ERISA Form 5500 for customers governed by ERISA. We provide Schedule A reports to our customers as required by applicable federal law. For specific information about the compensation payable with respect to your particular policy, please contact your producer.

IT IS A CRIME TO KNOWINGLY PROVIDE, OR TO KNOWINGLY ASSIST, ABET, OR CONSPIRE WITH ANOTHER TO PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE THE COMPANY OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.

ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

SIGNATURE FORM (FORM MUST BE SIGNED)

If you have any questions concerning the benefits and services provided by or excluded under this agreement, please contact a Customer Service Representative before signing this application.

Group/Company Signature	Date	Title
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DO NOT CANCEL YOUR EXISTING COVERAGE UNTIL YOU RECEIVE WRITTEN NOTIFICATION OF APPROVAL.

PRODUCER INFORMATION (IF APPLICABLE)

Producer Name	Producer Name	Agent Code/Tax ID Number
Email Address	Social Security #	Phone Number

All Payments to:	Producer Commission Schedule (if applicable)	Std Scale of	%
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Street Address	City	State	Zip Code
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Producer Signature	Date
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Rep Name	Rep #
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GENERAL AGENT INFORMATION (IF APPLICABLE)

General Agent	Phone #	Franchise Code
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Street Address	City	State	Zip Code
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