



# UTAH SMALL EMPLOYER HEALTH INSURANCE APPLICATION

OFFICE USE ONLY
Policy / Group No.
Effective Date
PEC
New Hire Waiting Period

REASON FOR ENROLLMENT (mark all that apply)		
<input type="checkbox"/> New Group	<input type="checkbox"/> Newborn	<input type="checkbox"/> Loss of Coverage _____
<input type="checkbox"/> Open Enrollment	<input type="checkbox"/> Court Order	<input type="checkbox"/> Marriage _____
<input type="checkbox"/> New Hire	<input type="checkbox"/> Dependent Addition	<input type="checkbox"/> Divorce _____
<input type="checkbox"/> New Application	<input type="checkbox"/> Other: _____	<input type="checkbox"/> Military Leave of Absence(USERRA) _____
<input type="checkbox"/> COBRA	<input type="checkbox"/> Utah mini-COBRA	<input type="checkbox"/> Alternative Coverage (Utah NetCare) for: <input type="checkbox"/> Employee <input type="checkbox"/> Dependent(s)
Length of continuation coverage: <input type="checkbox"/> 12 mos. <input type="checkbox"/> 18 mos. <input type="checkbox"/> 36 mos. <input type="checkbox"/> Other:		
Original Qualifying Event Date:	Qualifying Event Date:	Date of Event:
<input type="checkbox"/> <b>WAIVER OF COVERAGE</b> Individuals waiving coverage complete only Section J.		

## A. EMPLOYER INFORMATION

Employer \_\_\_\_\_ Hire Date \_\_\_\_\_ Rehire Date \_\_\_\_\_  
 Location \_\_\_\_\_ Is this a division?  Yes  No If "Yes," name of parent company \_\_\_\_\_

## B. EMPLOYEE INFORMATION

Name (Last) \_\_\_\_\_ (First) \_\_\_\_\_ (MI) \_\_\_\_\_ Job Title \_\_\_\_\_ Hrs/Week \_\_\_\_\_  
 Marital Status  Married  Single  Divorced  Widowed  Domestic Partner\*  
 Address \_\_\_\_\_ Apt. \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home (or other) Phone (\_\_\_\_\_) \_\_\_\_\_ Business Phone (\_\_\_\_\_) \_\_\_\_\_ Email Address: \_\_\_\_\_  
 Spouse's Employer \_\_\_\_\_ Spouse's Business (or other) Phone (\_\_\_\_\_) \_\_\_\_\_

## C. ENROLLING EMPLOYEE / SPOUSE / DOMESTIC PARTNER\* / DEPENDENTS

List yourself and all dependents applying for coverage. Attach a separate sheet if necessary.

	Name (Last, First, Middle)	Social Security # (for insurer use only)	Date of Birth MM/DD/YYYY	Age	Gender	Weight	Height
Employee					<input type="checkbox"/> Male <input type="checkbox"/> Female	lbs.	
Spouse/ Domestic Partner*					<input type="checkbox"/> Male <input type="checkbox"/> Female	lbs.	
Dependent					<input type="checkbox"/> Male <input type="checkbox"/> Female	lbs.	
Dependent					<input type="checkbox"/> Male <input type="checkbox"/> Female	lbs.	
Dependent					<input type="checkbox"/> Male <input type="checkbox"/> Female	lbs.	

## D. CURRENT/PRIOR COVERAGE INFORMATION

Indicate any health care coverage, Medicaid, or Medicare in effect within the last 24 months. This will be used to determine if you have creditable coverage or if benefits will be coordinated. If no health care coverage was in effect within the past 24 months, indicate NONE. If applicable, provide a copy of any applicable court documentation that shows who is responsible for the dependent(s)' health care coverage. Attach a separate sheet if necessary.

	Insurer (Including policyholder name, insurer name and phone number) Medicaid or Medicare	Date of Coverage MM/YYYY Start Date End Date	Will coverage continue?	Type of Coverage (Check all that apply)
Employee:			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Individual <input type="checkbox"/> Governmental <input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Other
Spouse/Domestic Partner*:			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Individual <input type="checkbox"/> Governmental <input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Other
Dependent:			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Individual <input type="checkbox"/> Governmental <input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Other
Dependent:			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Individual <input type="checkbox"/> Governmental <input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Other
Dependent:			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Individual <input type="checkbox"/> Governmental <input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Other

\*Check with your employer to determine if domestic partner coverage is available.

**E. HEALTH STATEMENT**

EACH QUESTION MUST BE CHECKED "YES" OR "NO." ALL questions must be answered and complete or the application will be returned. It is your responsibility to notify the insurer of any change in health status while this application is pending. The federal Genetic Information Nondiscrimination Act prohibits health insurers from requesting, requiring, purchasing, or collecting "genetic information" for underwriting purposes. **DO NOT REPORT GENETIC INFORMATION ON THIS FORM.** Information about manifested diseases or conditions of an applicant is not considered genetic information and is to be reported, even if the disease or condition is caused by or associated with genetics. The information provided in this section may be used for rate setting, risk-adjustment or coordination of care, but will not be used to deny coverage.

HEALTH QUESTIONS		YES	NO
1	Is any applicant pregnant or financially responsible for an unborn child, or do you anticipate adopting a child in the next 12 months? If currently pregnant, provide expected due date _____. ▶ Do you anticipate complications or multiple births? ▶ Have you had prior complications or multiple births?		
2	<b>Within the past 12 months</b> has any applicant: A. Taken any prescribed medications for any health condition identified in Section E? B. Been injected with a drug or medication by a health care provider excluding immunizations? ▶ Are all applicants' immunizations current?		
3	<b>Within the past 12 months</b> has any applicant used any form of tobacco, including but not limited to cigars, cigarettes, or chewing tobacco)? If applicant has quit using tobacco give approximate quit date: _____		
4	<b>Within the past 5 years</b> , has any applicant applying for coverage been tested for or diagnosed with, had treatment recommended, received treatment, including prescription medications, or been hospitalized for any illness, injury, or health condition related to any of the categories listed below? A. Cardiovascular disease or heart attack, stroke, high blood pressure, or any other diseases or disorders of the heart, arteries, blood, or blood vessels? B. Asthma, emphysema, tuberculosis, or any other diseases or disorders of the lungs or respiratory system? C. Diabetes or any other diseases or disorders of the pancreas? If yes, check all that apply: <input type="checkbox"/> Non Insulin Dependent <input type="checkbox"/> Insulin Dependent <input type="checkbox"/> Insulin Pump D. Hepatitis or any other diseases or disorders of the liver, stomach, colon, or intestines? E. Chronic kidney stones or any other diseases or disorders of the kidney, prostate, or bladder? F. Male or female reproductive organs or any other diseases or disorders including infertility? G. Arthritis or any other diseases or disorders of the joints, muscles, back, or bones? H. Mental health diseases or disorders or alcohol/drug abuse? I. Seizures/epilepsy, paralysis, or any other diseases or disorders of the brain or nervous system? J. Lupus or any other diseases or disorders of the immune system?		
5	<b>Within the past 5 years</b> , has any applicant applying for coverage been diagnosed or treated by a licensed medical professional for HIV, AIDS, or AIDS Related Complex?		
6	<b>Within the past 5 years</b> , excluding routine or preventative care, has any applicant applying for coverage been tested for or diagnosed with, had treatment recommended, received treatment, including prescription medications, or been hospitalized for any illness, injury or health condition not indicated above?		
7	Has any applicant <b>ever</b> had any organ or tissue transplant?		
8	Has any applicant <b>ever</b> had cancer (including skin cancer or melanoma)?		

**IF ANY OF THE QUESTIONS IN THIS SECTION WERE CHECKED "YES", PROVIDE DETAILS IN SECTIONS F & G.**

**F. PRESCRIPTION INFORMATION WITHIN LAST 12 MONTHS** Refer to Section E

**IF ANY OF THE QUESTIONS IN SECTION E WERE CHECKED "YES", PROVIDE DETAILS IN THIS SECTION.** Attach a separate sheet if necessary.

Name of Applicant	Name of Medication	Reason for medication (Name of Illness, Disorder or Treatment)	Start Date MM /YYYY	End Date MM/YYYY	Physician, clinic, or hospital name. If known, provide phone number or address.

**G. ADDITIONAL INFORMATION** Refer to Section E

**IF ANY OF THE QUESTIONS IN SECTION E WERE CHECKED "YES", PROVIDE DETAILS IN THIS SECTION.** Attach a separate sheet if necessary.

Question #	Name of Applicant	Explain diagnosis, illness, injury, treatment received, testing, consultations, future treatments, and remaining symptoms or problems.	Diagnosis / Treatment Date(s)		Physician, clinic, or hospital name. If known, provide phone number or address.
			Start Date MM /YYYY	End Date MM/YYYY	

**H. DISABILITY INFORMATION**

Are you or any dependent(s) disabled?  Yes  No If yes, indicate first and last name(s) \_\_\_\_\_

Reason for disability: \_\_\_\_\_

Is the disabled individual currently unable to perform routine daily functions for two weeks or more?  Yes  No

Have you or any dependent(s) filed workers' compensation claims or disability claims within the last five years?  Yes  No

If so, what is the status of the claims? \_\_\_\_\_

**I. ACKNOWLEDGMENT AND SIGNATURE**

I agree to abide by the insurer's enrollment provisions. I understand that coverage cannot start until after the waiting period. I authorize my employer to act as my agent in all matters of administration of the group program, and acknowledge that my employer is in no way acting as agent for the insurer.

I acknowledge that I have had the opportunity to waive coverage for myself and any eligible dependents that I have listed those waiving coverage, if any, in Section J, "Waiver of Coverage" of this application.

I understand that credit for prior coverage will be based upon the information contained in this application and/or proof of prior coverage, such as a Certificate of Creditable Coverage.

If the policy contains a voluntary arbitration provision: ANY MATTER IN DISPUTE BETWEEN YOU AND THE INSURER MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION OR OTHER RECOGNIZED ARBITRATOR, A COPY OF WHICH IS AVAILABLE ON REQUEST FROM THE INSURER. THE INSURER SHALL BEAR THE COSTS OF ARBITRATION, FILING FEES, ADMINISTRATIVE FEES AND ARBITRATOR FEES. OTHER EXPENSES OF ARBITRATION, INCLUDING, BUT NOT LIMITED TO: ATTORNEY FEES, EXPENSES OF DISCOVERY, WITNESSES, STENOGRAPHER, TRANSLATORS, AND SIMILAR EXPENSES, WILL BE BORNE BY THE PARTY INCURRING THOSE EXPENSES. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES, IF ALLOWED BY STATE LAW, AND MAY BE ENTERED AS A JUDGMENT IN ANY COURT OF PROPER JURISDICTION.

I certify that all information completed on this form is true, accurate, correct and complete. I acknowledge that if any information provided is false, the insurer may without advance notice pursue any remedies available under state or federal law, including declaring the coverage null and void and canceling the coverage retroactive to its original effective date.

I have read the Acknowledgment of this document and agree to its terms. I have also completed an authorization to disclose protected health information form, if such form accompanies this application.

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

**J. WAIVER OF COVERAGE**

**COMPLETE WHEN WAIVING COVERAGE FOR SELF AND/OR DEPENDENTS**

Employer: \_\_\_\_\_

Employee Name: (Last) \_\_\_\_\_ (First) \_\_\_\_\_ (MI) \_\_\_\_\_

**INDIVIDUALS WAIVING COVERAGE**

Name of Individual waiving coverage	Insurer and phone number	Date of Coverage MM/YYYY		Will coverage continue?	Type of Coverage (Check all that apply)		
		Start Date	End Date		<input type="checkbox"/> Group <input type="checkbox"/> Medical	<input type="checkbox"/> Individual <input type="checkbox"/> Dental	<input type="checkbox"/> Governmental <input type="checkbox"/> Other
Employee:				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Medical	<input type="checkbox"/> Individual <input type="checkbox"/> Dental	<input type="checkbox"/> Governmental <input type="checkbox"/> Other
Spouse / Domestic Partner:				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Medical	<input type="checkbox"/> Individual <input type="checkbox"/> Dental	<input type="checkbox"/> Governmental <input type="checkbox"/> Other
Dependent:				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Medical	<input type="checkbox"/> Individual <input type="checkbox"/> Dental	<input type="checkbox"/> Governmental <input type="checkbox"/> Other
Dependent:				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Medical	<input type="checkbox"/> Individual <input type="checkbox"/> Dental	<input type="checkbox"/> Governmental <input type="checkbox"/> Other
Dependent:				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Group <input type="checkbox"/> Medical	<input type="checkbox"/> Individual <input type="checkbox"/> Dental	<input type="checkbox"/> Governmental <input type="checkbox"/> Other

**HEALTH STATEMENT**

<b>Pregnancy / Adoption:</b> Is any individual waiving coverage pregnant or financially responsible for an unborn child? If currently pregnant, provide expected due date: _____ ▶ Do you anticipate complications or multiple births? ▶ Have you had prior complications or multiple births?	<b>YES</b>	<b>NO</b>

**IF "YES", PROVIDE DETAILS IN THIS SECTION** Attach a separate sheet if necessary.

Name of Individual	Explain diagnosis, illness, treatment received, testing, consultations, future treatments, and remaining symptoms or problems	Diagnosis/Treatment date(s)		Physician, clinic, or hospital name. If known, provide phone number or address.
		Start Date MM /YYYY	Start Date MM /YYYY	

**ACKNOWLEDGEMENT AND SIGNATURE**

I acknowledge that I have had the opportunity to enroll, but do not wish to make application for those individual(s) listed above. In waiving coverage, I am aware that waiving individuals (including myself, if I am waiving) may not enroll until my group's anniversary, unless the waiving individual qualifies for a Special Enrollment Period (SEP). If I have waived enrollment for myself or any of my dependents (including my spouse) because of other health care coverage or group health plan coverage, I may in the future be qualified for a SEP and be able to enroll the waived individuals in this plan, provided I request enrollment within 30 days after the other coverage of the individual(s) ends due to loss of eligibility or an employer's ceasing to contribute toward that other coverage (within 60 days if the other coverage was Medicaid or CHIP). In addition, if I have a new dependent as a result of marriage, birth, adoption, or placement for adoption, I may be able to enroll myself and my dependents, provided that I request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

I further certify that all information completed on this form is true, correct and complete, and acknowledge my coverage is subject to cancellation or other action permissible by law, if any completed information is found to be false or incorrect.

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_



## Utah Application Supplement Form Small Employer

For instructions regarding this application, please refer to section "G" on the next page.

Applicant's Name \_\_\_\_\_ Employer \_\_\_\_\_

### A. MEDICAL PLAN INFORMATION

**SELECT ONE FROM EACH OF THE FOLLOWING (BASED ON THE PLAN DESIGN SELECTED BY YOUR EMPLOYER):**

- 1 - Open Panel**—If your employer has chosen the Open Panel option, select one of the following plan options:  
 Select Value<sup>SM</sup>     Select Med Plus<sup>SM</sup>     Select Care Plus<sup>SM</sup>
- 2 - HealthSave<sup>SM</sup>**—If your employer has chosen the HealthSave option, select one of the following plan options:  
 Select Value HealthSave<sup>SM\*</sup>     Select Med Plus HealthSave<sup>SM\*</sup>  
 Select Care Plus HealthSave<sup>SM\*</sup> **(see HSA section below)**
- 3 - NetCare**—If your employer has chosen NetCare, select one of the following plan options:  
 Select Value     Select Med<sup>SM</sup>

\*Health Savings Account (HSA) (HealthSave Plans Only)—If your employer has chosen SelectHealth's preferred account vendor, **check one:**

- Yes, set up my HSA with HealthEquity®     No, do not set up an HSA account for me

If you check yes, you must also complete the *Health Savings Account Enrollment and Authorization to Disclose Health Information to HealthEquity form*.

### B. DENTAL AND EYEWEAR COVERAGE

- If you would like SelectHealth Dental<sup>SM</sup> and/or SelectHealth Eyewear<sup>SM</sup> coverage, complete section "C."  
 If you do not want SelectHealth Dental coverage, complete section "D."

### C. SELECTHEALTH DENTAL AND EYEWEAR BENEFIT SECTION

EMPLOYEE AND DEPENDENT INFORMATION (List yourself and eligible dependent(s) to be covered below.)

RELATIONSHIP	NAME (FIRST, MIDDLE INITIAL, LAST)	DENTAL (Y/N)	EYEWEAR (Y/N)	SEX	DATE OF BIRTH (MM/DD/YYYY)	AGE	SOCIAL SECURITY NUMBER	OTHER DENTAL INS.	NAME OF OTHER DENTAL INSURANCE CARRIER
EMPLOYEE				M/F				Y/N	
SPOUSE				M/F				Y/N	
CHILD				M/F				Y/N	
CHILD				M/F				Y/N	
CHILD				M/F				Y/N	
CHILD				M/F				Y/N	
CHILD				M/F				Y/N	

### D. WAIVER OF SELECTHEALTH DENTAL BENEFITS

Other Dental Carrier \_\_\_\_\_ Subscriber ID# \_\_\_\_\_ Policy Type  Group  Individual  
 Policyholder's Name \_\_\_\_\_ Relationship to Policyholder \_\_\_\_\_

### E. EMPLOYEE SIGNATURE

Employee Signature \_\_\_\_\_ Date Signed \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

## F. AUTHORIZATION AND ACKNOWLEDGMENT

I hereby apply to be enrolled with my listed eligible dependent(s), if applicable, for coverage with SelectHealth. In connection with both this application and any plan coverage that may be obtained, I am acting as agent and/or as natural guardian for my dependent(s). Further, in dealing with SelectHealth, I appoint my employer to act as agent on behalf of myself and my dependent(s). I understand that coverage is dependent upon the satisfaction of applicable underwriting criteria and is subject to the terms and conditions of my employer's Group Health Insurance Contract with SelectHealth. I also understand no coverage will be in force until each person listed is approved by SelectHealth, that no benefits will be provided for any service which begins before coverage is effective, and that except as expressly provided in the Group Health Insurance Contract, benefits will not extend beyond the termination of either my coverage or the Group Health Insurance Contract. I represent that all information provided on this application is true and complete. I understand that omissions or intentional misrepresentations regarding information provided on this application could cause an otherwise covered service to be denied and/or void any coverage issued.

**CONSENT AT ENROLLMENT.** I understand that the Group Health Insurance Contract may limit the healthcare providers whose services will be covered. I understand that the Group Health Insurance Contract limits or excludes certain conditions or services and that pre-existing conditions applicable to myself or others included on this application may not be covered. I agree that to the extent I do not abide by the terms of the Group Health Insurance Contract, healthcare services I obtain may not be covered. If the Group Health Insurance Contract provides that contributions be made, I authorize my employer to deduct them from my pay.

I hereby declare that to the best of my knowledge and belief, the information given on this application, including the health information, is correctly recorded, true, and complete. If I subsequently become aware of information different from that provided on this application, I agree to provide that additional information promptly to SelectHealth.

## G. ENROLLMENT INSTRUCTIONS AND ADDITIONAL INFORMATION

You must read Section "F. Authorization and Acknowledgment" before signing this application. It contains policy and terms for agreement. All areas of the application should be completed in detail by you. It is your responsibility to read and understand this information and follow the instructions given. Please print legibly in ink. Illegible or incomplete applications will delay processing. The following instructions will help you complete this application. If you need further help, contact your employer, SelectHealth-appointed insurance agent, or a SelectHealth representative at **801-442-4908, option 2 or 800-442-3125, option 2.**

### COMPLETE AND SIGN THE UTAH SMALL EMPLOYER HEALTH INSURANCE APPLICATION FORM

Applications for a special enrollment event must be submitted within 31 days of the event in addition to the applicable documentation, which includes a copy of adoption and/or placement papers or marriage certificate. A Certificate of Creditable Coverage (to prove involuntary loss of other coverage) must be submitted as soon as reasonably possible.

### EMPLOYEE AND DEPENDENT INFORMATION (Sections "B" and "C" on Utah Small Employer Health Insurance Application form)

Complete this section with all of the requested information about you and/or your dependent(s). If your spouse is enrolled, he or she may only be deleted from your coverage under the following circumstances:

- During your employer's annual open enrollment period;
- When your spouse agrees to be deleted from coverage by signing a Change Form; or
- When proof of a legal divorce or annulment is given (first and last page of the divorce decree and any page in between specifying coverage responsibilities for dependent children if you have elected family coverage).

To be eligible for coverage, children must be younger than age 26, unless they meet the criteria for disabled children as specified in the Certificate of Coverage. Any dependent not listed will not be considered for coverage.

### CURRENT/PRIOR COVERAGE INFORMATION (Section "E" on Utah Small Employer Health Insurance Application form)

For coordination of benefit purposes, complete this section to indicate whether or not each member will be covered by other medical insurance while this health plan is in force.

**NOTE:** You must list other health insurance information for each member applying for coverage in order for SelectHealth to coordinate benefits with other carriers when necessary.

If you and/or your eligible dependent(s) have had health insurance coverage within the last 63 days, your Pre-existing Condition Waiting Period (if applicable) may be credited or waived. You must provide SelectHealth proof of prior coverage, such as a Certificate of Creditable Coverage, for each member. You have the right to request a Certificate of Creditable Coverage from your prior carrier. If necessary, SelectHealth will assist in obtaining such Certificates.

### COMPLETE AND SIGN THE SMALL EMPLOYER SUPPLEMENT FORM

You must read Section "F. Authorization and Acknowledgment." If you read, understand, and agree to the terms stated, sign and date section "E."