

This is an application for medical coverage insured by Anthem Health Plans of Virginia, Inc., and if you choose, can also be used to apply for term life coverage insured by Anthem Life Insurance Company.

1. Applicant Information For Each Person To Be Covered

Check here if this is a change or an addition to an existing policy or a previously submitted application.

Last Name(s)	First	M.I.	Social Security Number	Sex M F	Birthdate (mm/dd/yyyy)	Current Age	Height FT. IN.	Weight LBS.
Primary Applicant			: :	M F <input type="checkbox"/> <input type="checkbox"/>	/ /			
Spouse or Domestic Partner			: :	M F <input type="checkbox"/> <input type="checkbox"/>	/ /			
Child			: :	M F <input type="checkbox"/> <input type="checkbox"/>	/ /			
Child			: :	M F <input type="checkbox"/> <input type="checkbox"/>	/ /			
Child			: :	M F <input type="checkbox"/> <input type="checkbox"/>	/ /			

Please check box if an additional sheet(s) of paper has been completed for this section.

Home Address (Street or Rural Route required - do not use P. O. Box)		City	State	Zip
Billing Address (If different than above)		City	State	Zip
<input type="checkbox"/> Check here if correspondence should be mailed to the billing address.			Email Address	
Primary Applicant's Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Other: _____				
Telephone number(s)	()	()	()	
	Day	Evening	Fax	

2. Policy Selection

A. Choose Policy (For more information, please refer to your sales brochure.)	
<input type="checkbox"/> Lumenos Health Incentive Account (HIA)	<input type="checkbox"/> Individual KeyCare HealthSmart with Enhanced Drug Benefit
B. Choose Deductible/Coinsurance	
Based on Single (one person) / Family coverage (two or more people)	
Single: <input type="checkbox"/> \$500/20% <input type="checkbox"/> \$1,500/20% <input type="checkbox"/> \$3,000/0% <input type="checkbox"/> \$5,000/0%	<input type="checkbox"/> \$2,250/20% <input type="checkbox"/> \$3,500/20% <input type="checkbox"/> \$5,000/0%
Family: <input type="checkbox"/> \$1,000/20% <input type="checkbox"/> \$3,000/20% <input type="checkbox"/> \$6,000/0% <input type="checkbox"/> \$10,000/0%	<input type="checkbox"/> \$7,500/0% <input type="checkbox"/> \$10,000/0%
C. Choose Optional Coverage	
<input type="checkbox"/> Add Dental coverage	<input type="checkbox"/> Add Dental coverage
<input type="checkbox"/> _____ Add Maternity coverage* <small>(INITIAL HERE)</small>	<input type="checkbox"/> Add Supplemental Accident coverage
	<input type="checkbox"/> _____ Add Maternity coverage* <small>(INITIAL HERE)</small>
* The primary applicant above must initial above and read the following to add Maternity Coverage: My initials show that I understand the following: 1) conception must occur at least 6 months after the Maternity Coverage start date. If the female to be covered is an "Eligible Individual" as outlined in Section 5 of this application, and conception occurred prior to the effective date, I understand the 6 month waiting period is waived; and 2) this Maternity Coverage is only available to a female applicant or female spouse/domestic partner age 18 or older, or a female emancipated minor.	
D. Desired Start Date	
If your application is approved your coverage can start on any day of the month after the date we receive your application. The requested effective date is not a guarantee that the effective date will be the requested date in the event we agree to provide coverage.	
Please choose the date you would like your coverage to start: ____/____/____ MM/DD/YYYY	

2. Policy Selection (continued)

E. Choose Optional Term Life Insurance

Add Term Life Insurance

- \$25,000 coverage for you and \$25,000 coverage for your spouse; and \$15,000 coverage per dependent child
- \$50,000 coverage for you and \$50,000 coverage for your spouse; and \$15,000 coverage per dependent child
- \$75,000 coverage for you and \$75,000 coverage for your spouse; and \$15,000 coverage per dependent child *(Available for Lumenos HIA only.)*

To be answered by Applicant

YES NO

- Do you, the primary applicant and proposed owner of this term life insurance policy, own an existing life policy or annuity contract?

To be answered by Broker/Agent

YES NO

- Does the primary applicant and proposed owner of this term life insurance policy, own an existing life policy or annuity contract?

If you selected any of the renewable term life insurance options above, this coverage will be issued as a separate policy from your health insurance policy. Your life policy will be insured by Anthem Life Insurance Company (Anthem Life), an affiliate of Anthem Health Plans of Virginia, Inc. Eligibility for this term life coverage is dependent upon the underwritten approval of all applicants for the health policy applied for in Section 2A with the exception of those applicants listed in Section 5 as HIPAA Eligible Individuals. Anthem Life is an independent licensee of the Blue Cross and Blue Shield Association.

Definitions

The **Primary Beneficiary** is the person designated to receive the proceeds of a life insurance policy following the death of the insured.

The **Contingent Beneficiary** is the person who will receive the death benefit if the primary beneficiary should die before the person whose life is insured.

The **Percentage of Allocation** is the percentage amount of the term life insurance death benefit that an applicant designates to his/her beneficiary(ies). For example, a 50% allocation to a beneficiary would leave half of the death benefit proceeds to that individual.

Please complete the information below for each person on this application. Each applicant can have multiple beneficiaries. Use an additional sheet of paper if necessary. All additional pages must be signed and dated by the primary applicant.

First Name of Applicant	Beneficiary Name	Beneficiary Social Security Number	Relationship to Applicant	Allocation		Percentage of Allocation <i>(must add up to 100% for each applicant)</i>
				PRIMARY	CONTINGENT	
		: : : :		<input type="checkbox"/>	<input type="checkbox"/>	
		: : : :		<input type="checkbox"/>	<input type="checkbox"/>	
		: : : :		<input type="checkbox"/>	<input type="checkbox"/>	
		: : : :		<input type="checkbox"/>	<input type="checkbox"/>	
		: : : :		<input type="checkbox"/>	<input type="checkbox"/>	
		: : : :		<input type="checkbox"/>	<input type="checkbox"/>	

Please check box if an additional sheet(s) of paper has been completed for this section.

3. Insurance Coverage History

A. YES NO

- Is any person to be covered eligible for Medicare? (*Medicare is a health insurance program for people 65 years of age and older, certain younger disabled people, and people with permanent kidney failure.*)

If YES, list first name(s):

B. YES NO

- Has any applicant been covered by Anthem Blue Cross and Blue Shield within the past 12 months?

If YES, list the complete policy numbers for all Anthem policies:

C. YES NO

- Is employer provided health insurance coverage available to any person either as an employee or a dependent, even if they haven't taken it?

If YES, complete the chart below. (*If everyone listed on the application is eligible for the same coverage, simply write "All" on the first line.*)

First Name	Type of Coverage	Employer Offering Coverage Name & Phone Number
	<input type="checkbox"/> Active Employee <input type="checkbox"/> COBRA <input type="checkbox"/> Retiree	
	<input type="checkbox"/> Active Employee <input type="checkbox"/> COBRA <input type="checkbox"/> Retiree	

D. YES NO

- Has any person to be covered had any health insurance coverage within the past 90 days?

If YES, complete the chart below for each person to be covered who has had insurance coverage within the past 90 days. If any person has had more than one policy within the past two years, please complete a line for each policy. (*If everyone listed on the application had the same coverage, please write "All" on the first line.*)

If NO, skip to Section 4.

First Name(s)	Beginning Date of Coverage	Ending Date of Coverage	Type of Coverage	Insurance Company or HMO	Reason for Ending/ Replacing Coverage
	<input type="checkbox"/> More than 2 years ago OR <input type="checkbox"/> ___ / ___ / ___ MM DD YYYY	<input type="checkbox"/> Will replace current coverage when this coverage begins <input type="checkbox"/> Will keep current coverage OR <input type="checkbox"/> ___ / ___ / ___ MM DD YYYY	<input type="checkbox"/> Employer provided <input type="checkbox"/> Individually purchased (<i>not through employer</i>) <input type="checkbox"/> COBRA <input type="checkbox"/> Other: _____	<input type="checkbox"/> Blue Cross Blue Shield <input type="checkbox"/> Other: _____	<input type="checkbox"/> Cost/Benefits <input type="checkbox"/> Left job/Retirement <input type="checkbox"/> Coverage no longer offered <input type="checkbox"/> Aging off parents/guardian policy <input type="checkbox"/> COBRA ended <input type="checkbox"/> Other: _____
	<input type="checkbox"/> More than 2 years ago OR <input type="checkbox"/> ___ / ___ / ___ MM DD YYYY	<input type="checkbox"/> Will replace current coverage when this coverage begins <input type="checkbox"/> Will keep current coverage OR <input type="checkbox"/> ___ / ___ / ___ MM DD YYYY	<input type="checkbox"/> Employer provided <input type="checkbox"/> Individually purchased (<i>not through employer</i>) <input type="checkbox"/> COBRA <input type="checkbox"/> Other: _____	<input type="checkbox"/> Blue Cross Blue Shield <input type="checkbox"/> Other: _____	<input type="checkbox"/> Cost/Benefits <input type="checkbox"/> Left job/Retirement <input type="checkbox"/> Coverage no longer offered <input type="checkbox"/> Aging off parents/guardian policy <input type="checkbox"/> COBRA ended <input type="checkbox"/> Other: _____

4. Citizenship Information

YES NO

Are all applicants to be covered by this policy citizens of the USA? If NO, please complete the following:

First Name(s)	How long has the individual(s) legally resided in the U.S.A.?

5. HIPAA Qualification Information

HIPAA is the Health Insurance Portability and Accountability Act. HIPAA enacted reforms in both the group and individual health insurance markets, in part, to help many individuals maintain insurance coverage if they lose or leave their jobs.

A. YES NO

Would you like to enroll any individual on this application (including yourself) without underwriting?

Please note that any person not underwritten will receive our most expensive premium.

If NO, then skip to Section 6 and continue completing the application. If YES, please read section B below to determine if you are an *Eligible Individual* as defined by HIPAA. To qualify for this option, you (and/or the person(s) you select) must meet special criteria described below in this section.

B. In this section, when we say *Eligible Individual*, we mean someone who meets **ALL of the requirements (1 through 7)** listed below to qualify for special coverage availability privileges under the Health Insurance Portability and Accountability Act (HIPAA). **You may still apply for our coverage by answering the health questions and completing the remaining sections in this application, regardless of whether you qualify as a HIPAA "Eligible Individual."**

HIPAA Requirements: A *HIPAA Eligible Individual* is defined as someone who:

1. has had 18 months of prior creditable coverage (including group health plans, qualifying health insurance coverage, Medicare, Medicaid, CHAMPUS/TRICARE, or other publicly sponsored program)*;
2. was most recently covered under an employer group health plan, governmental plan or church plan*;
3. has elected and exhausted COBRA or similar state continuation of benefits coverage, if it was available;
4. is not eligible for any other group coverage, Medicare, or Medicaid;
5. does not have other health insurance;
6. has had no more than a 63 day break in coverage, unless waiting for a period of time to expire before group coverage was effective; and
7. has not had previous coverage terminated for fraud or non-payment of premium.

* *If the most recent creditable coverage is individual health insurance, and the insurer offering it exits the individual health insurance market and cancels the policyholder's coverage, then only 12 months, and not 18 months, of prior creditable coverage is required.*

If you meet all seven HIPAA requirements listed above, you are a *HIPAA Eligible Individual*, which means you are guaranteed coverage at our highest premium without having to answer health questions. Please list the first names of all qualifying *HIPAA Eligible Individuals* who wish to waive underwriting and be enrolled at our most expensive premium. If all persons to be covered are waiving medical underwriting, please skip to Section 9.


First Name(s) of HIPAA Eligible Individual(s)

If you do NOT meet all the HIPAA requirements listed above, please proceed to Section 6 and continue completing the application.

IMPORTANT: Please attach copies of any certification or other documentation of prior creditable coverage furnished by previous carriers or employers, if available. This will help us process your application.




6. Medical Information

When answering questions on this enrollment application the information provided for each individual should include only information about that individual, and should not include any genetic information. Genetic information includes family medical history and information related to the individual's genetic testing, genetic services, genetic counseling, or genetic diseases for which the individual may be at risk. All responses pertaining to an individual will only be considered and applied to the individual in question.







 When you see this symbol and are answering YES to that question, an additional questionnaire is required. Please contact your sales agent.

All applicants must answer all 43 questions.

Questions 1-18: In his/her lifetime, has any person to be covered been treated for, diagnosed by or consulted a physician, psychotherapist, counselor, or any other provider, or had indications of having any of the following illnesses, injuries, or conditions?

YES	NO		YES	NO	
<input type="checkbox"/>	<input type="checkbox"/>	1. Acquired Immunodeficiency Syndrome or Human Immunodeficiency Virus (must have been diagnosed)	<input type="checkbox"/>	<input type="checkbox"/>	11. Heart disease, disorders or heart surgery, pacemaker or valve replacements
<input type="checkbox"/>	<input type="checkbox"/>	2. Alcoholism	<input type="checkbox"/>	<input type="checkbox"/>	12. Hepatitis <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
<input type="checkbox"/>	<input type="checkbox"/>	3. Cancer, Kaposi's Sarcoma, or Leukemia			<input type="checkbox"/> Chronic <input type="checkbox"/> Alcoholic
<input type="checkbox"/>	<input type="checkbox"/>	4. Crohn's disease or Ulcerative Colitis			<input type="checkbox"/> Other: _____
	<input type="checkbox"/>	5. Diabetes <input type="checkbox"/> Treated with Insulin	<input type="checkbox"/>	<input type="checkbox"/>	13. Kidney disease or disorders, including kidney stones
		<input type="checkbox"/> Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	14. Liver disorders or disease (including Cirrhosis), or disease or disorders of the pancreas
<input type="checkbox"/>	<input type="checkbox"/>	6. Disorders of the spine or disc(s)	<input type="checkbox"/>	<input type="checkbox"/>	15. Lung disorders or lung disease, including emphysema, tuberculosis, or chronic obstructive pulmonary disease (COPD). (If Asthma, see question 22 below.)
<input type="checkbox"/>	<input type="checkbox"/>	7. Disease or disorders of the circulatory system	<input type="checkbox"/>	<input type="checkbox"/>	16. Multiple Sclerosis, paralysis, or cerebral palsy
<input type="checkbox"/>	<input type="checkbox"/>	8. Drug dependency/habit		<input type="checkbox"/>	17. Seizures (other than epilepsy)
	<input type="checkbox"/>	9. Epilepsy Date of last seizure: _____			Date of last seizure: _____
		(mm/yyyy)			(mm/yyyy)
		Type:			Type: _____
		<input type="checkbox"/> Grand Mal <input type="checkbox"/> Petit Mal			
		<input type="checkbox"/> Other: _____			
<input type="checkbox"/>	<input type="checkbox"/>	10. Heart attack, angina, or stroke	<input type="checkbox"/>	<input type="checkbox"/>	18. Spina bifida, cleft palate or lip, or other congenital disorders

Questions 19-37: Within the past 10 years, has any person to be covered been treated for, diagnosed by, or consulted a physician, psychotherapist, counselor, or any other provider, or had indications of having any of the following illnesses, injuries, or conditions?

YES	NO		YES	NO	
<input type="checkbox"/>	<input type="checkbox"/>	19. Allergies (hay fever, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	28. Disease or disorders of the joints (knees, shoulder, etc.)
		<input type="checkbox"/> Immunotherapy	<input type="checkbox"/>	<input type="checkbox"/>	29. Disorders of the reproductive system (male or female)
		Date of last shot: _____	<input type="checkbox"/>	<input type="checkbox"/>	30. Disease or disorders of the stomach or intestines, including gastroesophageal reflux disease (GERD)
		(mm/yyyy)		<input type="checkbox"/>	31. Genital Warts, Herpes Simplex II, or other sexually transmitted disease(s)
		<input type="checkbox"/> Seasonal prescription medication	<input type="checkbox"/>	<input type="checkbox"/>	32. Hernia <input type="checkbox"/> Hiatal <input type="checkbox"/> Other (type and location): _____
		<input type="checkbox"/> Other: _____		<input type="checkbox"/>	33. Hyperlipidemia, including elevated cholesterol or triglycerides
	<input type="checkbox"/>	20. Anxiety/Depression		<input type="checkbox"/>	34. Hypertension or high blood pressure
<input type="checkbox"/>	<input type="checkbox"/>	21. Arthritis <input type="checkbox"/> Rheumatoid	<input type="checkbox"/>	<input type="checkbox"/>	35. Hyperthyroidism, hypothyroidism, goiter, or other thyroid disease or disorders
		<input type="checkbox"/> Osteoarthritis	<input type="checkbox"/>	<input type="checkbox"/>	36. Implant(s), prosthetic device(s), internal fixation device(s), or retained hardware (i.e. pins, wires, screws, shunts, stents)
		<input type="checkbox"/> Psoriatic		<input type="checkbox"/>	37. Other nervous or mental conditions, including bipolar disorder, obsessive-compulsive disorder, or mental retardation
		<input type="checkbox"/> Other: _____			
	<input type="checkbox"/>	22. Asthma			
<input type="checkbox"/>	<input type="checkbox"/>	23. Back pain or other back disorders			
<input type="checkbox"/>	<input type="checkbox"/>	24. Bone diseases or disorders			
<input type="checkbox"/>	<input type="checkbox"/>	25. Disease or disorders of the ears, nose, or throat			
<input type="checkbox"/>	<input type="checkbox"/>	26. Disease or disorders of the eye (does not include corrective vision for near and farsightedness)			
<input type="checkbox"/>	<input type="checkbox"/>	27. Disease or disorders of the gallbladder, including gallstones			

6. Medical Information (continued)

YES NO

- 38. **Within the past 10 years**, has any person to be covered had any of the following **symptoms**: unexplained weight loss, night sweats, persistent fever or cough, prolonged fatigue, mouth infection (including oral thrush if an adult), tumors, chronic/recurrent skin rashes or lesions, recurrent episodes of diarrhea, lymph node enlargement, or unexplained recurrent headaches?
- 39. **Within the past 5 years and NOT already answered or described in Questions 1-38**, has any person to be covered been treated for, diagnosed by or consulted a physician, psychotherapist, counselor, or any other provider, or had indications of having any illness, injury, or medical abnormality?
- 40. **Within the past 5 years and NOT already answered or described in this application**, has any person to be covered had **abnormal** results in any of the following tests: blood work, laboratory results, X-ray, EKG, blood flow studies, MRI scan, or CAT scan?
- 41. **Within the past 5 years and NOT already answered or described in this application**, has any person to be covered had surgery, been confined in a hospital, or been treated in an emergency room?
- 42. Has any person to be covered been advised of the need for **future** tests, procedures, surgery, or hospitalization?
- 43. **Currently**, are you, your spouse/domestic partner, or any dependent child(ren), even if not named in this application, an expectant parent or the child of an expectant parent (includes son or male applicant)?

If YES, name of pregnant individual: _____ Relationship to Applicant: _____

7. Medical Charts

(Use an additional sheet of paper if necessary. All additional pages must be signed and dated by the primary applicant.)

A. Medical Details

Where "YES" was answered to any of the questions 1 through 42 in Section 6, list complete details in the chart below. Not providing complete details will delay the application process. Completion of "Dates of Use" section is required if different than "Dates of Condition." (See example below as a guideline.)

Question Number	Patient First Name (and Jr./Sr. if applicable)	Physician Name, Telephone No. (with area code) City & State	Specific Illness/Injury or Condition	Name of Medication and Dates of Use		Dates of Condition		Did Patient Have Surgery?		Surgery/ Procedures and Dates mm/yyyy
				BEGIN mm/yyyy	END/ CURRENT mm/yyyy	BEGIN mm/yyyy	END/ CURRENT mm/yyyy	YES	NO	
EXAMPLE: #35	John Jr.	Dr. John Doe (804) 555-1000 Richmond VA	Underactive Thyroid	07/2006	<input checked="" type="checkbox"/> CURRENT	06/2006	<input checked="" type="checkbox"/> CURRENT	<input checked="" type="checkbox"/> Y	<input type="checkbox"/> N	Removed Goiter 06/2006
					<input type="checkbox"/> CURRENT		CURRENT <input type="checkbox"/>	<input type="checkbox"/> Y	<input type="checkbox"/> N	
					<input type="checkbox"/> CURRENT		CURRENT <input type="checkbox"/>	<input type="checkbox"/> Y	<input type="checkbox"/> N	
					<input type="checkbox"/> CURRENT		CURRENT <input type="checkbox"/>	<input type="checkbox"/> Y	<input type="checkbox"/> N	
					<input type="checkbox"/> CURRENT		CURRENT <input type="checkbox"/>	<input type="checkbox"/> Y	<input type="checkbox"/> N	

Please check box if an additional sheet(s) of paper has been completed for this chart.

7. Medical Charts (continued)

B. Prescription Drugs

YES NO

For medication(s) **NOT already described in this application, within the past 12 months** has any physician or provider prescribed, dispensed or injected any medication for any person to be covered?

Patient First Name (and Jr./Sr. if applicable)	Physician Name, Telephone No. (with area code) City & State	Name of Medication and Dates of Use		Condition For Which Medication Was Given
		BEGIN mm/yyyy	END/ CURRENT mm/yyyy	
			<input type="checkbox"/> CURRENT	
			<input type="checkbox"/> CURRENT	
			<input type="checkbox"/> CURRENT	

Please check box if an additional sheet(s) of paper has been completed for this chart.

C. Physician Information

If not already described in this application, please provide the following information about any physician(s) seen within the past 2 years for **ALL** applicants:

Patient First Name (and Jr./Sr. if applicable)	Name of Physician	Telephone Number (with area code)	Specialty

Please check box if an additional sheet(s) of paper has been completed for this chart.

8. Lifestyle Information

A. Within the past 12 months, has any person to be covered used any tobacco product(s)?

YES NO

If YES, please complete the following (even if you currently do not use a tobacco product):

First Name: _____ Tobacco Product: <input type="checkbox"/> Cigarettes <input type="checkbox"/> Other: _____ If cigarettes , number smoked per day during the past 12 months: <input type="checkbox"/> 1-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> 21-39 <input type="checkbox"/> 40-49 <input type="checkbox"/> 50 or more
First Name: _____ Tobacco Product: <input type="checkbox"/> Cigarettes <input type="checkbox"/> Other: _____ If cigarettes , number smoked per day during the past 12 months: <input type="checkbox"/> 1-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> 21-39 <input type="checkbox"/> 40-49 <input type="checkbox"/> 50 or more

If any person to be covered has used any tobacco product within the past 12 months but has stopped using all tobacco products, please provide the name of the person and the date he/she stopped.

First Name: _____ Date Stopped: _____

B. Within the past 12 months, has any person to be covered consumed alcoholic beverages?

(Note: Even if you drink only on occasion, please provide the number of drinks you consume on such occasions.)

YES NO

If YES, please complete the following (*One drink equals 12 oz. of beer, 4 oz. of wine, or 1 oz. of liquor.*):

First Name: _____ Number of drinks consumed per week : <input type="checkbox"/> 0-7 <input type="checkbox"/> 8-14 <input type="checkbox"/> 15-20 <input type="checkbox"/> 21-26 <input type="checkbox"/> 27-35 <input type="checkbox"/> 36 or more
First Name: _____ Number of drinks consumed per week : <input type="checkbox"/> 0-7 <input type="checkbox"/> 8-14 <input type="checkbox"/> 15-20 <input type="checkbox"/> 21-26 <input type="checkbox"/> 27-35 <input type="checkbox"/> 36 or more

C. Within the past 12 months, has any person to be covered used marijuana?

YES NO

If YES, please complete the following:

First Name: _____ Frequency of use per **month** during the past 12 months: _____

D. Within the past 5 years, has any person to be covered used cocaine, heroin, ecstasy, LSD or any other illicit drug(s)?

YES NO

If YES, please complete the following:

First Name(s): _____

9. Certification and Authorization

This section must be signed and dated to avoid delays in processing.

A. Certification

I and my agent (if applicable) certify that I have read or have had read to me this completed application. I understand that any answer or statement made within this application that is untrue and is material to the risk assumed by Anthem Blue Cross and Blue Shield and Anthem Life (if applicable) may prevent the recovery of benefits under the policy for that individual or individuals to be covered. Such answer or statement may also result in the termination or voiding of the policy back to its start date for the individual or individuals for whom the untrue and material information was provided.

I understand that:

1. no coverage will be in force until my application is approved by Anthem Blue Cross and Blue Shield and that the start date will be the date assigned by Anthem Blue Cross and Blue Shield;
2. the Anthem Blue Cross and Blue Shield policy does not provide coverage for pre-existing health conditions for the first 12 months after the policy start date. I understand that if I have been covered by eligible health insurance before the Anthem Blue Cross and Blue Shield policy, the 12 month waiting period may not apply to me, or the waiting period may be shorter than the entire 12 months;
3. if the Maternity Coverage was chosen, conception must occur at least six months after the Maternity Coverage start date. If you are an "Eligible Individual," as outlined in Section 5 of this application, and conception had occurred prior to the start date, the six month waiting period is waived;
4. my enclosed premium will be applied to coverage for approved person(s); the premium will be refunded if no persons are approved for the coverage selected and no other coverage is accepted;
5. it is mandatory that I notify Anthem, in writing, immediately if I (the applicant) or any other person for whom coverage is sought received medical treatment, advice, care or a diagnosis for any illness, injury or condition after the date I sign this application but before my coverage effective date. I understand that in this situation, Anthem has the right to underwrite my application again, using the new information and that, as a result, my coverage/family members' coverage might be rescinded, or delayed, or reformed or benefits denied due to the illness, injury or condition being treated as a preexisting condition;
6. the Anthem Blue Cross and Blue Shield policy, if issued, shall not be used as an employer-provided health care benefit plan. I certify that no employer of any person covered under the Anthem Blue Cross and Blue Shield policy may pay any premium for coverage, directly or indirectly, including through wage adjustment. I understand that "employer" does not include a trade or business wholly owned by an individual, or individual and spouse/domestic partner, that has no other employees or that does not offer health benefits to any other employees. Also as it pertains to this provision, a church may purchase an individual health policy if only purchasing it for one employee. Premiums not paid in accordance with this provision shall result in the non-renewal or discontinuance of the Anthem Blue Cross and Blue Shield policy issued from this application;
7. by signing this application I authorize and expressly consent to receive calls made by or on behalf of Anthem Blue Cross and Blue Shield and its affiliated companies that use an automated dialing system or deliver prerecorded messages, including telemarketing sales calls that encourage the purchase of goods or services, to any of the telephone numbers I have provided in this application. I also understand that my consent to receive such calls is voluntary and that Anthem Blue Cross and Blue Shield and its affiliates will not affect my treatment, payment, or eligibility for benefits on whether I agree to such calls. Any calls made pursuant to this provision shall be limited to benefits, services or discounts available under health benefit plans offered or administered by Anthem Blue Cross and Blue Shield and its affiliated companies; and
8. my domestic partner, if applicable, is only eligible for coverage if: he or she has been my sole domestic partner for 6 months or more; he or she is mentally competent; he or she, is at least 18 years old; is not related to me in any way (including by blood or adoption) that would prohibit us from being married under state law; he or she is not married to or separated from anyone else; and he or she is financially interdependent with me.

9. Certification and Authorization (continued)

Notice to Applicant Regarding Replacement of Accident and Sickness Insurance.

According to your application, you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by Anthem Blue Cross and Blue Shield. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

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

The above "Notice to Applicant" was delivered to me on: _____ (Date)

PLEASE NOTE: A copy of the "Notice to Applicant" was delivered to me upon signature.

X _____ / /
 Signature of Primary Applicant or *print and sign name* of Legal Representative Date (mm/dd/yyyy)

X _____ / /
 Signature of Spouse/Domestic Partner or *print and sign name* of Legal Representative Date (mm/dd/yyyy)

X _____ / /
 Signature of Other Adult Person to be covered or *print and sign name* of Legal Representative Date (mm/dd/yyyy)

X _____ / /
 Signature of Other Adult Person to be covered or *print and sign name* of Legal Representative Date (mm/dd/yyyy)

X _____ / /
 Signature of Agent if applicable Date (mm/dd/yyyy)

 Agency Number Agent Number Agent Name (Please print.) Receipt Date

() ()
 Telephone Number Fax Number Email address

9. Certification and Authorization (continued)

B. Authorization for Use of Protected Health Information

The following authorization must be signed by all of the following persons if they are applying for coverage or changing existing coverage:

- the applicant;
- the applicant's spouse or domestic partner; and
- any Dependent Child age 18 or over.

If the authorization is not signed by all of the persons listed above who are seeking coverage, the application may be returned to you as incomplete or acted upon without regard to any person whose required signature was not included.

By signing below:

I authorize Anthem Blue Cross and Blue Shield and Anthem Life Insurance Company (if applicable), or an agent, subsidiary or affiliate that has a business associate contract with Anthem Blue Cross and Blue Shield and Anthem Life Insurance Company (if applicable), to obtain any medical records or other health history information concerning me and any family member listed on my Application from any physicians, hospitals, pharmacies, other health care providers, pharmacy benefits managers, health benefits plans, health insurers, medical or pharmacy benefit administrators, Consumer Reporting Agencies, and/or insurance support organizations.

I also authorize any physicians, hospitals, pharmacies, other health care providers, pharmacy benefits managers, health benefit plans, medical or pharmacy benefit administrators, Consumer Reporting Agencies, and/or insurance support organizations to furnish any medical records or health history information concerning me and any family member listed on my Application to Anthem Blue Cross and Blue Shield and Anthem Life Insurance Company (if applicable), or an agent, subsidiary or affiliate that has a business associate contract with Anthem Blue Cross and Blue Shield and Anthem Life Insurance Company (if applicable). This information is needed to determine eligibility for coverage and Anthem Blue Cross and Blue Shield and Anthem Life Insurance Company (if applicable) acceptance of coverage requested for myself and/or any family members listed on my Application or so that a determination of coverage regarding a claim for specified benefits can be made.

This authorization is for the term of the coverage of the health insurance policy in connection with a determination of coverage regarding a claim for health insurance benefits. This authorization is for the duration of the claim in connection with a determination of coverage regarding a claim for life insurance benefits under any life insurance policy issued. However, this authorization will expire 24 months from the date I sign it for purposes of determining my eligibility or continued eligibility for coverage under any health insurance or life insurance policy issued.

This authorization is subject to revocation at any time by written notice to Anthem Blue Cross and Blue Shield and Anthem Life Insurance Company (if applicable) except to the extent that Anthem Blue Cross and Blue Shield and Anthem Life Insurance Company (if applicable) has already taken action in reliance on this authorization. Any information received by Anthem Blue Cross and Blue Shield and Anthem Life Insurance Company (if applicable) pursuant to this authorization is subject to restrictions on disclosure to others as set forth under Federal and state laws.

_____ Printed name of Applicant/Member	_____ Signature of Applicant/Member or his/her Legal Representative	_____ Date (mm/dd/yyyy)
_____ Printed name of Spouse or Domestic Partner or Dependent Child age 18 or over listed on Application	_____ Signature of Spouse or Domestic Partner or Dependent Child* or his/her Legal Representative	_____ Date (mm/dd/yyyy)
_____ Printed name of Dependent Child age 18 or over listed on Application	_____ Signature of Dependent Child* or his/her Legal Representative	_____ Date (mm/dd/yyyy)

** If listed on your application or change form, your spouse/domestic partner and each dependent child age 18 or over must sign above.*

If a legal representative signs on behalf of the applicant or spouse or domestic partner, a copy of the legal representative's authority must be attached to the application.

A photocopy of this form will be as valid as the original. You or your authorized representative has the right to receive a copy of this Authorization upon request.

10. For KeyCare and Lumenos Applicants Only





NOTICE: THIS IS A LIMITED BENEFIT DISCLOSURE FORM. PLEASE SIGN AND DATE BELOW. THE POLICY YOU ARE APPLYING FOR IN THIS APPLICATION DOES NOT MEET THE MINIMUM STANDARDS REQUIRED BY THE BUREAU OF INSURANCE, VIRGINIA STATE CORPORATION COMMISSION, FOR INDIVIDUAL ACCIDENT AND SICKNESS POLICIES.

Minimum Standards were established by the Bureau to insure the availability of health insurance contracts providing a minimum of basic benefits needed for health care. This policy does not meet the Virginia minimum standards for the following reasons:

- the majority of providers are in-network, however a person covered by the attached policy has the option to choose an **out-of-network** provider and still have coverage. Depending on the policy you choose, the responsibility for the cost of covered services may exceed the 25% maximum set by regulation adopted by the Virginia State Corporation Commission; and
- in certain circumstances, if your policy requires a copayment for provider visits, that copayment may be a greater percentage than the 25% mentioned above. In other circumstances, it may be less than 25%.

All other aspects of this policy equal or exceed the minimum requirements of the Bureau of Insurance, State Corporation Commission, for an individual major medical expense policy.

I have read this limited benefit disclosure provision and realize that this policy does not meet minimum standards required by Virginia law and that it can only be sold as a LIMITED BENEFIT POLICY.

	_____	/ /
	Signature of Primary Applicant or <i>print and sign name</i> of Legal Representative	Date (<i>mm/dd/yyyy</i>)
	_____	/ /
	Signature of Spouse/Domestic Partner or <i>print and sign name</i> of Legal Representative	Date (<i>mm/dd/yyyy</i>)
	_____	/ /
	Signature of Other Adult Person to be covered or <i>print and sign name</i> of Legal Representative	Date (<i>mm/dd/yyyy</i>)
	_____	/ /
	Signature of Other Adult Person to be covered or <i>print and sign name</i> of Legal Representative	Date (<i>mm/dd/yyyy</i>)

Important Notice: Replacement of Life Insurance or Annuities (agent)

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A finance purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacement before you make your purchase decision and ask that you **answer the following questions** and consider the questions on the following page.

1. YES NO
 Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to insurer, or otherwise terminating your existing policy or contract?
2. YES NO
 Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?

If you answered "YES" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:


Insurer Name	Contract or Policy Number	Insured or Annuitant	Replaced or Financing	
1.			REPLACED <input type="checkbox"/>	FINANCING <input type="checkbox"/>
2.			REPLACED <input type="checkbox"/>	FINANCING <input type="checkbox"/>
3.			REPLACED <input type="checkbox"/>	FINANCING <input type="checkbox"/>

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all market sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because: _____

I certify that the responses herein are, to the best of my knowledge, accurate:

 _____ / /
 Applicant's Signature and Printed Name Date (mm/dd/yyyy)

 _____ / /
 Producer's Signature and Printed Name Date (mm/dd/yyyy)

I do not want this notice read aloud to me _____ (Applicants must initial if they do not want this notice read aloud.)

Important Notice: Replacement of Life Insurance or Annuities (continued)

Questions to Consider

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether the replacement or financing of your purchase makes sense:

Premiums:

- Are they affordable?
- Could they change?
- You're older – are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

Policy Values:

- New policies usually take longer to build cash values and to pay dividends (the proposed new policy has neither).
- Acquisition costs for the old policy may have been paid, and you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

Insurability:

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

If you are keeping the old policy as well as the new policy:

- How are premiums for both policies being paid?
- How will the premium on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

If you are surrendering an annuity or interest sensitive life product:

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared contract charges or other policy expenses?

Other issues to consider for all transactions:

- What are the tax consequences of buying the new policy?
- Is this a tax-free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

Express Payment Authorization and Credit Card Payment

Take advantage of our easy payment methods!

You can choose to make your **first premium payment** by check (which will be cashed upon receipt but does not imply approval of your application), money order, or credit card. If choosing to pay by credit card, simply complete all of the credit card payment information in this section of the application.

For **future payments**, consider the convenience of our **free Express Payment service!** You'll find the Express Payment authorization form below. Express Payment saves you time, hassles, and the cost of checks and postage. And you can choose to have your premium deducted on the first or fifth day of the month

A. Express Payment Authorization (Optional)

It's convenient! You can authorize Anthem Blue Cross and Blue Shield to automatically deduct your premium payment from your checking account each month. Once your application is approved, we will work with your bank to initiate this service. Until the service is effective, you will receive a bill in the mail for your monthly premium. We will notify you when your Express Payment service is in effect.

Simply 1) complete the information below, 2) attach a voided check, and 3) remember to include your first month's premium when you return your completed application.

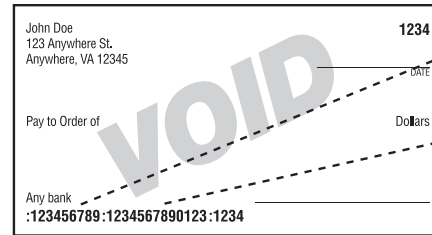
Applicant's Full Name: _____

Full Bank Name: _____

Routing #: _____

Account # (5-17 digits): _____

Date of Month for Express Payment to occur: 1st 5th



Bank Routing/
Transit Number

Bank Account
Number

Be sure to attach a voided check.

I wish to take advantage of the Express Payment bank draft program to pay my Anthem Blue Cross and Blue Shield (Anthem) premiums every month. To do so, I authorize my bank as named above to deduct my Anthem health insurance premium every month directly from my bank account.

The appropriate bank account number and related bank routing number are shown on my enclosed blank, voided check. I understand that I am to pay my premiums directly to Anthem on schedule until my Express Payment bank draft becomes effective. If any premium is owed by me to Anthem when my Express Payment bank draft starts, I authorize my bank to draft both the past due premium along with the current premium. I agree that if my bank does not draft my account and pay my premium, I am responsible for making the correct premium payment to Anthem, no matter what the reason is for my bank's failure to draft and pay. I understand that failure to pay premiums when due can result in the termination of my Anthem health insurance coverage, and I understand my bank is not liable for that loss. I understand that a service charge will be incurred for any withdrawal not honored. This authorization is in effect until I notify Anthem by telephone or in writing delivered to Anthem by mail or by fax.

X

Signature (exactly as it appears on bank records)

Date (mm/dd/yyyy)

B. Credit Card Authorization for First Payment (Optional)

If paying by credit card: A credit card can be used only for the **initial premium payment.**

Credit card information

Cardholder Name (as shown on the credit card)

Cardholder Address

If applicant is using the credit card of another cardholder: By signing this form, applicant represents and warrants that he/she has the cardholder's authorization to use this card and, if not, that he/she will take full responsibility for this payment and any charges accruing to it.

Type of credit card: VISA Mastercard

Credit card number

Expiration Date (month/year)

Authorization: I authorize Anthem Blue Cross and Blue Shield to charge my VISA or MasterCard credit card account for the initial premium payment. If the results of the health underwriting for my policy result in a different premium than my original premium quote, I also authorize Anthem Blue Cross and Blue Shield to charge my VISA or MasterCard credit card for this difference if necessary.

I agree that Anthem Blue Cross and Blue Shield is fully protected in honoring any credit card payments. I further agree that if any credit card payment is dishonored, with or without cause, intentionally or inadvertently, Anthem Blue Cross and Blue Shield is under no liability whatsoever, including any fees imposed by my bank, if my credit card is rejected even though such dishonor results in termination of coverage.

X

Cardholder's Signature

Definition of Terms

These terms have been used in the application and have been defined here for your convenience.

- 1. Primary applicant**
The first person listed on the application. This person will be considered the policyholder if approved.
- 2. Underwriting**
Health underwriting is the assessment of the medical history and current health and lifestyle status of an applicant to determine the appropriate risk level and premium.
- 3. Deductible**
The amount you pay toward health care services each calendar year before receiving certain benefits.
- 4. Coinsurance**
The percentage of the allowable charge you pay for services covered by your policy after you meet your deductible.
- 5. Supplemental Accident coverage**
Coverage for services or supplies used to diagnose or treat an injury caused by an accident. Examples of accidents include: animal bites, choking on food or foreign objects, frostbite, and poisoning.
- 6. Employer coverage**
Insurance that is provided through an employer. The employer pays for some part of the premium for coverage.

Checklist

Please review this checklist before you return your application:

- Did you provide all requested information for each person to be covered? Failure to provide all requested information will cause a delay in the processing of your application.
- Did the Primary Applicant in **Section 1** initial and date any corrections to the application and sign and date any additional attachments?
- Individuals applying for coverage who are not U.S. citizens and who have resided in the USA less than three months will be required to complete a Medical Report of Application (MRA) form. ***The effective date of coverage will be after the receipt of this form.***
- Did you read **Section 9** carefully? All adults (*age 18 and over in the state of Virginia*) to be covered must sign and date both the **Certification** and the **Authorization** areas in **Section 9**. **The Authorization section applies to Federal HIPAA regulations**, which help us protect your privacy when handling your personal medical information. We cannot process your application without your signature in both areas. ***Please note: Anthem does not pay for medical records needed during the underwriting process.***
- Be sure to sign and date the Limited Benefit Disclosure form (**Section 10**).
- Include the initial premium payment in the form of a check or money order made payable to Anthem, or use the convenient credit card payment option located behind the application. Please refer to the rate quote we mailed to you or that you obtained at **anthem.com** for the estimated initial premium. If you are approved and your actual premium differs from the estimate, we will notify you once your application has been processed. If your application is not approved, this initial payment will be refunded to you.
- Complete the Express Payment Authorization located behind the application to take advantage of our convenient monthly payment option (*beginning after your first premium payment mentioned above*).

If you have questions regarding the completion of this application, please contact your Agent.

If you wish to submit your application via fax, our underwriting fax number is 1-800-336-2429.

If you have questions while your application is in the underwriting process you may contact the Underwriting Department at 1-800-446-3948.

ANTHEM BLUE CROSS AND BLUE SHIELD

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc. An independent licensee of the Blue Cross and Blue Shield Association.

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente.

(If you need Spanish-language assistance to understand this document, you may request it at no additional cost by calling the customer service number.)

NOTICE – PLEASE READ CAREFULLY

This is an update to the Health Insurance Portability and Accountability Act (HIPAA) *eligible individual* definition. Medicaid is being added to the definition as indicated in #2 below.

Please note that a *HIPAA Eligible Individual* is defined as someone who:

1. has had 18 months of prior creditable coverage (including group health plans, qualifying health insurance coverage, Medicare, Medicaid, CHAMPUS/TRICARE, or other publicly sponsored program)*;
2. was most recently covered under Medicaid, an employer group health plan, governmental plan or church plan*;
3. has elected and exhausted COBRA or similar state continuation of benefits coverage, if it was available;
4. is not eligible for any other group coverage, Medicare, or Medicaid;
5. does not have other health insurance;
6. has had no more than a 63 day break in coverage, unless waiting for a period of time to expire before group coverage was effective; and
7. has not had previous coverage terminated for fraud or non-payment of premium.

** If the most recent creditable coverage is individual health insurance, and the insurer offering it exits the individual health insurance market and cancels the policyholder's coverage, then only 12 months, and not 18 months, of prior creditable coverage is required.*