FAX COVER LETTER

(Please ignore this form if you do not have access to a fax machine.)

**Please fax or email this cover letter with the completed application to:

FAX#: (847) 220-9280 or email a scanned copy to help@ilhealthagents.com

Please accept my completed application for submittal and contact me to confirm receipt of t	inis application
Name	
E-mail	
Date	
Time	
Please contact me at this phone number after you have reviewed my applic completeness and accuracy	
☐ Please contact me at this email after you have reviewed my application for completeness and accuracy	



Applicant Name: _	
SSN#:_	
Member ID:	

Sign Up for a **2019 Health Plan** for You and Your Family.

Home Office Use Only



You can visit **bcbstx.com** to sign up. If you are working with a Blue Cross and Blue Shield of Texas (BCBSTX) agent, be sure to include your agent's information on the final page.

TO HELP US PROCESS YOUR APPLICATION MORE QUICKLY, BE SURE TO:

- Answer **all** questions that apply to you.
- Answer all questions about legal dependents you are signing up.
- Include the first month's payment.
- Include details for how you want to make monthly payments.
- Sign the Application on pages 2, 12 and 14, where applicable.
- Print all answers in **blue or black ink**. Pencil will not be accepted.
- If you need to change any answers, cross out what you are changing and add your initials by the new answer. Do not use correction fluid or tape.

CONSUMER CHOICE DISCLOSURE

You have the option to choose a Consumer Choice health care plan that, either in whole or in part, does not provide state-mandated health benefits normally required in evidences of coverage in Texas. This standard health benefit plan may provide a more affordable health plan for you although, at the same time, it may provide you with fewer health plan benefits than those normally included as state-mandated health benefits in Texas. If you choose this standard health benefit plan, please consult with your insurance agent to discover which state-mandated health benefits are excluded in this evidence of coverage.

WHAT DO YOU WANT TO DO?
☐ Become a NEW BCBSTX member.
☐ CHANGE my 2019 BCBSTX health plan.
☐ ADD a dependent to my current BCBSTX health plan.¹

If you are adding one or more dependents to your existing policy, please complete the application for all dependents and the Primary Applicant.

Tell us about you.

(PLEASE ANSWER FOR **EACH** PERSON.)

Applicant Name:	
SSN#:	

LIONAL BALAN VALE CONTACT VOLIZ				
HOW MAY WE CONTACT YOU?				
	electronically, n	onically? nake sure that you have 1) Checked the Yes box in address for the Primary Applicant in the next section.	Y	N
This electronic delivery will continue through	any policy renev	vals or changes.		
You can go back to paper delivery at any time Register for or log in to your account at be Go to the top of the page and select Settin OR	bstx.com . ngs and then Pre	eferences.		
Call Customer Service at the number on y				
Your documents can be viewed or printed us with most versions of Internet Explorer, Chro		er or mobile device. The website may be accessed		
Primary Applicant's Signature	1110 01 1 11010X.			
, , , , , , , , , , , , , , , , , , , ,				
If any of the phone numbers I list in this form is a mobile phone, I agree that:		call me or any dependents 18 years old or over with automated calls related to my health care coverage.	Y	N
		call me or any dependents 18 years old or over with out new plans and benefits.	Y	N
If any of the phone numbers I list in this form is for a home (landline) phone,		call me or any dependents 18 years old or over with out new plans and benefits.	Y	N
I agree that:				
DDIMARY ARRIGANT (Who should	ha liatad five	ot on the health wlon?		
PRIMARY APPLICANT (Who should	De listea firs); 4I
First Name, Middle Initial, Last Name		Social Security Number Sex M F	ite of E	Birth
Do you prefer to speak a language other t	han English?	Do you prefer to read or write a language other that	n Engl	lish?
☑ N If YES, what language?		☑ If YES, what language?		
Within the past six months, have you use 4 or more times per week on average, exclud ceremonial uses \(\bar{Y} \) \(\bar{N} \) If YES, when did you last use tobacco?		If you are Hispanic/Latino, do you identify as any of t following? (OPTIONAL—check all that apply) Mexican Mexican American Chicano Puerto Rican Cuban Other	he	
Are you or do you identify as (OPTIONAL- White ☐ Black or African American Filipino ☐ Japanese ☐ Korean Guamanian or Chamorro ☐ Samoan	☐ American☐ Vietname	Indian or Alaska Native	nese	
Home Address - Street, City, State, ZIP Code	9	County		
Mailing Address (IF YOU GET YOUR MAIL	ELSEWHERE, L	IKE A P.O. BOX)		
What is the best phone number to reach y	/ou?	Email Address ²		
☐ Mobil	e 🗌 Landline			
Primary Care Physician/Practitioner (PCP)	(REQUIRED) ³	PCP# (REQUIRED)		
Do you have a disability that makes it har	d to read, write	e or speak? (REQUIRED) Y N		
If YES, tell us the best way to ask and answe	r augatiana with	NOU!		

¹ Age 18 and older.

² If you want to get information from us electronically, we **must** have your email address.

³ Services must be provided by Primary Care Physician within the Network selected.

Tell us about you. (DEPENDENTS1)

Applicant Name:	
SSN#:	

SPOUSE OR DEPENDENT CHILD ^{2,3}	(Who else do	you wan	i to be covered on your	plant)	
First Name, Middle Initial, Last Name	Relation	ship	Social Security Number	Sex	Date of Birth
				MF	
Do you prefer to speak a language other than English?			s, have you used tobacco?4 n average, excluding religious		onial uses
If YES, what language?			ı last use tobacco?		
If you are Hispanic/Latino, do you identify a ☐ Mexican ☐ Mexican American ☐	Chicano \Box	Puerto Ricar			
Are you or do you identify as (OPTIONAL White Black or African American Filipino Japanese Korean Guamanian or Chamorro Samoan	☐ American☐ Vietnames	Indian or Ala	ther Asian 🔲 Native Haw		Chinese _
Mailing Address ⁴ - Street, City, State, ZIP C	ode (IF DIFFERE	NT THAN AI	BOVE)		
What is the best phone number to reach	-	Email Add	ress ⁵		
Primary Care Physician/Practitioner (PCP		PCP# (REQ	UIRED)		
Do you have a disability that makes it ha	rd to read, write	or speak?	(REQUIRED) Y N		
If YES, tell us the best way to ask and answe	er questions with	you:			
First Name, Middle Initial, Last Name	Relation	ship	Social Security Number	Sex M F	Date of Birth
Do you prefer to speak a language other than English?			s, have you used tobacco? ⁴ n average, excluding religious		onial uses
If YES, what language?			ı last use tobacco?		
If you are Hispanic/Latino, do you identify a Mexican Mexican American	Chicano \Box	Puerto Ricar			
Are you or do you identify as (OPTIONAL ☐ White ☐ Black or African American ☐ Filipino ☐ Japanese ☐ Korean ☐ Guamanian or Chamorro ☐ Samoan	☐ American☐ Vietnames	Indian or Ala se	ther Asian		Chinese —
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Mailing Address ⁴ - Street, City, State, ZIP C	ode (IF DIFFERE you? ile		ress ⁵		
Mailing Address⁴ - Street, City, State, ZIP C What is the best phone number to reach ☐ Mobi	ode (IF DIFFERE you? ile	Email Add PCP# (REQ	ress ⁵ UIRED)		

¹ If you are adding one or more dependents to your existing policy, please complete the application for all dependents and the **Primary Applicant.**

² "Spouse" includes domestic partners.
³ Up to age 26 unless medically disabled.

⁴ Age 18 and older.

⁵ If you want to get information from us electronically, we **must** have your email address.

⁶ Services must be provided by Primary Care Physician within the Network selected.

Tell us about you. (DEPENDENTS¹, continued)

Applicant Name: _	
SSN#:_	

First Name, Middle Initial, Last Name	Relation	ship	Social Securit	y Number	Sex	Date of Birth
		•		•	M F	
Do you prefer to speak a language	Within the pas	t six month	ıs, have you us	sed tobacco?2		
other than English? Y N				uding religious or o	ceremo	nial uses
If YES, what language?	Y N If YES, v	vhen did yo	u last use tobac	co?		
If you are Hispanic/Latino, do you identify a						
☐ Mexican ☐ Mexican American ☐		Puerto Rica	n 🗌 Cuban	Other		
Are you or do you identify as (OPTIONAL- White Black or African American Filipino Japanese Korean Guamanian or Chamorro Samoan Mailing Address ² - Street, City, State, ZIP Co	☐ American☐ Vietnames☐ Other Pa	Indian or Al se		☐ Asian Indian ☐ Native Hawaiia		Chinese
What is the best phone number to reach	you?	Email Add	ress ³			
☐ Mobi	le Landline					
Primary Care Physician/Practitioner (PCP)) (REQUIRED) ⁴	PCP# (REC	UIRED)			
Do you have a disability that makes it har	rd to read, write	or speak?	(REQUIRED)	YN		
If YES, tell us the best way to ask and answe	er questions with	you:				
If YES, tell us the best way to ask and answe	er questions with	you:				
If YES, tell us the best way to ask and answer First Name, Middle Initial, Last Name	Relation		Social Securit	y Number	Sex M F	Date of Birth
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¹ If you are adding one or more dependents to your existing policy, please complete the application for all dependents and the Primary Applicant.

² Age 18 and older.

If you want to get information from us electronically, we must have your email address.
 Services must be provided by Primary Care Physician within the Network selected.

Tell us about you. (DEPENDENTS¹, continued)

Applicant Name:	
SSN#:	

First Name, Middle Initial, Last Name	Relation	ship	Social Securit	y Number	Sex	Date of Birth
		•		•	M F	
Do you prefer to speak a language	Within the pas	t six month	ıs, have you us	sed tobacco?2		
other than English? Y N				uding religious or o	ceremo	nial uses
If YES, what language?	Y N If YES, v	vhen did yo	u last use tobac	co?		
If you are Hispanic/Latino, do you identify a						
☐ Mexican ☐ Mexican American ☐		Puerto Rica	n 🗌 Cuban	Other		
Are you or do you identify as (OPTIONAL- White Black or African American Filipino Japanese Korean Guamanian or Chamorro Samoan Mailing Address ² - Street, City, State, ZIP Co	☐ American☐ Vietnames☐ Other Pa	Indian or Al se		☐ Asian Indian ☐ Native Hawaiia		Chinese
What is the best phone number to reach	you?	Email Add	ress ³			
☐ Mobi	le Landline					
Primary Care Physician/Practitioner (PCP)) (REQUIRED) ⁴	PCP# (REC	UIRED)			
Do you have a disability that makes it har	rd to read, write	or speak?	(REQUIRED)	YN		
If YES, tell us the best way to ask and answe	er questions with	you:				
If YES, tell us the best way to ask and answe	er questions with	you:				
If YES, tell us the best way to ask and answer First Name, Middle Initial, Last Name	Relation		Social Securit	y Number	Sex M F	Date of Birth
First Name, Middle Initial, Last Name Do you prefer to speak a language	Relation Within the pas	ship t six month	ns, have you us	sed tobacco? ²	MF	
First Name, Middle Initial, Last Name	Relation Within the pas 4 or more times	ship t six month	ns, have you us	-	MF	
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First Name, Middle Initial, Last Name Do you prefer to speak a language other than English? Y N If YES, what language? If you are Hispanic/Latino, do you identify a Mexican Mexican American Are you or do you identify as (OPTIONAL White Black or African American Filipino Japanese Korean Guamanian or Chamorro Samoan Mailing Address² - Street, City, State, ZIP Co	Relation Within the pas 4 or more times Y N If YES, v s any of the follo Chicano — —check all that — American — Vietnames — Other Pa ode (IF DIFFERE you? le Landline	ship t six month per week o when did yo wing? (OPT Puerto Rica apply) Indian or Al se	ns, have you us in average, exclu u last use tobace lonal—check an Cuban aska Native other Asian r Other BOVE)	sed tobacco? ² uding religious or coco? all that apply) Other Asian Indian	M F	nial uses
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¹ If you are adding one or more dependents to your existing policy, please complete the application for all dependents and the Primary Applicant.

² Age 18 and older.

If you want to get information from us electronically, we must have your email address.
 Services must be provided by Primary Care Physician within the Network selected.

Signing up outside of Open Enrollment?

Applicant Name:	
SSN#:	



NOTE: If you are signing up during Open Enrollment, you may skip this page.

DO YOU QUALIFY FOR SPECIAL ENROLLMENT?

You may sign up for coverage during a Special Enrollment Period (SEP). An SEP is a chance to sign up outside of Open Enrollment.

- You must apply within 60 days before or after the qualifying life event.
- Check more than one event if more than one happened to you.
- You must give us approved proof of a qualifying event with this application.
- BCBSTX will review this proof to confirm that you qualify for an SEP.
- Without proof, we cannot process your form or sign you up for a health or dental plan.
- Once your policy has been issued, your SEP cannot be re-used to apply for a different plan.

Please contact your independent, authorized agent or call BCBSTX at 800-531-4456 for examples of proofs we can accept. Details about documents you need to provide are at **bcbstx.com** on the Special Enrollment page.

 □ 1. I and/or my dependent(s) lost Minimum Essential Coverage that met the requirements of ACA:¹ □ a. For reasons beyond my control (not including reasons like failure to pay my full premium or any disregard on my part for the plan's rules) as of this date. □ b. Because someone on the plan turned age 26, or was legally separated or divorced as of this date. □ c. Because the policyholder died as of this date. □ d. Because I lost coverage because I lost my job, I lost hours, my employer stopped making payments, or my COBRA benefits ended as of this date. □ e. Because I moved away from my HMO plan's service area as of this date. □ f. Because I have a claim that would meet or go over a lifetime limit on all benefits as of this date. □ g. Because I lost coverage when my plan stopped covering people in my situation as of this date. □ h. Because I moved out of the service area and lost my group HMO coverage, and there were no other options with the group, as of this date. 	Date(s) of Event(s) a b c d e f g h
☐ 2. Because I got married on this date.	Date of Event
☐ 3. Because I had a baby, adopted a child, had a child placed with me for adoption, took in a foster child or was otherwise ordered to cover a dependent through a court order as of this date.	Date of Event
☐ 4. Because there was a mistake when I signed up for my last health plan, or I have shown proof that my previous health plan or issuer broke its contract with me as of this date.	Date of Event
■ 5. Because someone on my plan had a change in income and doesn't qualify for the advance payment of premium tax credit or cost-sharing reductions, or my last non-Marketplace plan broke government rules as of this date.¹	Date of Event
☐ 6. Because I got new health plan options when I moved on this date.	Date of Event
☐ 7. Because my current policy ends on a date other than December 31, which is this date.¹	Date of Event
■ 8. Because of an allowed reason I do not see on this list that happened on this date. (Please work with your agent or contact our sales center at 800-531-4456.)¹	Date of Event

¹ You must apply within 60 days before or after the qualifying life event.

Choose your health plan.

Applicant Name:	
SSN#:	



NOTE: Your coverage will start on the 1st of the month, unless otherwise required by law. Applications must be received by BCBSTX within the defined enrollment period to be accepted. I agree that I have checked to see that my providers are in the network for the plan I choose.

Please review your options below and **SELECT ONLY ONE OPTION**:

PLAN SELECTION	INDIVIDUAL DEDUCTIBLE
☐ Blue Advantage Bronze HMO SM 204 - Two \$40 PCP Visits¹	\$6,000
☐ Blue Advantage Bronze HMO SM 301 ¹	\$7,900
☐ Blue Advantage Bronze HMO SM 302¹	\$6,000
☐ Blue Advantage Silver HMO SM 205 - Two \$25 PCP Visits¹	\$1,900
☐ Blue Advantage Silver HMO SM 306¹	\$2,000
☐ Blue Advantage Gold HMO SM 206 - Three \$30 PCP Visits¹	\$350
☐ Blue Advantage Gold HMO SM 207	\$0
☐ Blue Advantage Plus Bronze SM 201 ¹	\$3,150
☐ Blue Advantage Plus Bronze SM 303¹	\$3,900
☐ Blue Advantage Plus Bronze SM 305¹	\$5,000
☐ Blue Advantage Plus Silver SM 202¹	\$1,100
☐ Blue Advantage Plus Silver SM 306¹	\$2,000
☐ Blue Advantage Plus Gold SM 203¹	\$750

¹ All plans listed here except Blue Advantage Gold HMOSM 207 are Consumer Choice Plans. If you select any plan but Blue Advantage Gold HMOSM 207, you must sign the Consumer Choice Disclosure on page 12.

CHOOSING THE "CATASTROPHIC" PLAN?

Here's what that means.

This plan covers essential health benefits, but only after you pay the high deductible or the out-of-pocket maximum amount. Choose this plan only if:

- 1) you are under age 30 before the plan year begins, or
- 2) you have a waiver from the Health Insurance Marketplace. Your Exemption Certificate Number is required to process your form.

☐ Blue Advantage Security HMO sm 200 \$7,9

OB-GYN ACCESS



You may get OB-GYN services from:

- 1) your Primary Care Provider (PCP), or
- 2) an OB-GYN. You do not need a referral from your PCP to see an OB-GYN. You do not have to tell us your choice of OB-GYN before a visit. **NOTE:** Some plans will cover your OB-GYN visits only if your OB-GYN is in your plan network.

Choose	your	dental	plan.
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Applicant Name:	
SSN#:	

The Affordable Care Act ("ACA") requires that we seek reasonable assurance from you that you and each individual on the policy to be issued to you have for pediatric dental services. The ACA considers coverage for pediatric dental services to be an essential health benefit that every policy must provide, even if there is no one on the policy who is eligible to utilize the coverage.

Companies like BCBSTX can offer this dental coverage for children through "Marketplace-certified stand-alone dental plans." These plans are also known as Dental Qualified Health Plans or Dental QHPs.

There are three ways to follow this requirement:

- 1 You can sign up for BlueCare DentalSM, our Full Dental QHP. This covers adults and children; or
- 2 You can sign up for BlueCare Dental 4 KidsSM, our Limited Dental QHP. This covers pediatric dental services only; or
- 3 You can tell us that you have pediatric dental essential health benefits from another carrier.

Please review your options below and **SELECT ONLY ONE OPTION**:

BlueCare Dental (Covers Adults and Children)	INDIVIDUAL DEDUCTIBLE
☐ 1A	\$50
☐ 1B	\$75
□ 2A	\$75

BlueCare Dental 4 Kids (Covers Child[ren] Only)	INDIVIDUAL DEDUCTIBLE
□ 1A	\$50
☐ 1B	\$75

If you don't buy a separate BCBSTX dental plan:

Check the box and sign here to tell us if you have what is known as an "exchange-certified stand-alone dental plan." Our records will show that you have the Pediatric Dental EHB from BCBSTX or another company.

☐ I/we already have coverage for pediatric dental essential health benefits through another policy.	
Signature	Date



NOTE:

If you do not make a choice, you and each member on the policy will be signed up for **BlueCare Dental 4 Kids 1B**, our Limited Dental QHP so you will have the required pediatric dental benefits.

BCBSTX may find that pediatric dental coverage must be included with your health care coverage by law. In that case, you may owe an additional monthly payment for pediatric dental benefits. This added amount will be included in your monthly bill.

Important billing rules.

Applicant Name: _	
SSN#·	

ELECTRONIC FUNDS TRANSFER (EFT) BILLING RULES

If you allow EFT, you understand and agree that BCBSTX and/or the company BCBSTX chooses to process payments may withdraw monthly payments from your checking or savings account in accordance with the terms below:

- Payments are due on the last day of the month before the month of coverage.
- Payment will be made as you choose on the next page.
- Your bank or credit union will process these payments.
- If the payment date falls on a nonbusiness day or a holiday, the payment will be taken on the next business day.
- Please make sure you have enough money in your account when you submit this Application. If a payment is denied for non-sufficient funds (NSF), BCBSTX may try to process the charge again at any time in the next 30 days. BCBSTX will not pay you back for any fees your bank or credit union charges you for not having enough money in your account.
- Both the bank or credit union and BCBSTX reserve the right to end this payment program or your participation in it if payment is denied for NSF. This means payments would not be made automatically anymore. Coverage may stop (claims would not be paid) if you do not pay your monthly bill.
- To change the bank or credit union these payments are paid from, you will need to give at least 15 days' notice to BCBSTX by telephone before a scheduled payment date.

THIRD PARTY PAYMENT RULES

BCBSTX accepts premium or cost-sharing payments for members from these four sources only:

- **1.** You
- 2. Your family, or someone who has your Power of Attorney, a Legal Guardian or a Trust
- 3. Authorized Entities

Under the law, BCBSTX accepts payments from Authorized Entities. At this time, Authorized Entities include:

- a. Ryan White HIV/AIDS programs, under Title XXVI of the Public Health Service Act
- b. Indian tribes, tribal organizations and urban Indian organizations
- c. State and Federal government programs as described in 45 C.F.R. § 156.1250.
- **4.** Private nonprofit foundations that pay:
 - a. for the entire coverage period of your contract,
 - b. no matter your health status, and
 - c. no matter what company or benefit plan you choose

Payments made by a third party that is not shown above will not be accepted for your account. This may end or cancel the coverage.

I understand:

- My BCBSTX plan will not be a group health plan sponsored by an employer.
- This coverage is not meant to be an employer-sponsored group health insurance plan in any way.

I agree:

- My employer (if any) will not pay any part of my monthly bill or copays.
- My employer (if any) will not pay me back for these payments now or in the future.

PAST DUE PAYMENT POLICY

When you renew your Blue Cross and Blue Shield of Texas coverage or reenroll by selecting a new product, you will need to be current on the premium payments. Any past due premium payments for coverage that Blue Cross and Blue Shield of Texas provided will be due at the start of the new plan year, in addition to current premium charges. New coverage will not be effective until all such payments are made.

Tell us how you will make your payments.

Applicant Name:	
SSN#:	



Please be sure to read the important billing rules on the previous page.

Your plan may be canceled if you don't make a payment.

FIRST PAYMENT	FIRST PAYMENT				
You may make your first payment by Electronic Funds Tra	nsfer (l	EFT), check or m	noney order. Select your choice:		
☐ EFT (Payment will be taken from your account immedia	tely.)	☐ Check	☐ Money order		
	FFT	1			
First month premium payment information (if paying b					
Please check one ☐ Checking Account ☐ Savings Account	Name	e of depositor(s	s) if other than the Applicant		
Bank routing number		Depositor's ac	count number		
☐ I have read and accept the below agreement					
Depositor's signature		Date	Relationship to Applicant		
First month premium payment enclosed (if not paying	by EF	T):			
☐ Check ☐ Money Order					
MONTHLY PAYMENTS					
You may make your monthly payments by Electronic Fun Select your choice:	ds Trar	nsfer, or we can	send you a bill by email or mail.		
☐ EFT ☐ Bill by email¹ ☐ Bill by mail					
Monthly premium payment information (if paying by E	FT, if	different from a	above):		
Please check one Checking Account Savings Account					
Bank routing number Depositor's account number			count number		
☐ I have read and accept the below agreement					
Depositor's signature Date Relationship to Applicant					

I request and authorize BCBSTX and/or its designee to obtain payment of monthly premium amounts becoming due on the last day of the month prior to the following month's coverage by initiating charges from my checking or savings account in the form of checks, sharedrafts, or electronic debit entries, and I request and authorize the Financial Institution named here to accept and honor the same from my account.



NOTE:

Do not cancel any current coverage you may have until your Application is approved and your new plan is effective. Your first month's payment is due when you sign up. If you are signing up for a new plan, your application will not be processed until we receive your payment.

¹ If you want to get information from us electronically, we **must** have your email address.

Proxy	statement	(OPTIONAL)
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Applicant Name: _	
SSN#:_	

By purchasing a BCBSTX health plan, I become a member of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). By signing this application, I ask the Board of Directors of HCSC to act on my behalf at all meetings of members of HCSC. I understand that:

- This permission will apply to any company that replaces HCSC
- The Board of Directors may appoint someone to vote for me

The annual meeting of members is scheduled to take place each year in the corporate headquarters (300 E. Randolph St., Chicago, IL 60601) on the last Tuesday of October at 12:30 p.m. Special meetings of members may be called if needed. Notice of any special meeting will be given within 30-60 days before the meeting.

My assignment of my member vote to the Board of Directors will be in effect:

- Until or if I cancel it in writing at least 20 days before any meeting of members, or
- Unless I attend and vote in person at any meeting of members

OTHER COVERAGE

Primary Applicant's (your) proxy signature:	Date
NOTE: Whether you sign for proxy or not, you	
must sign on page 14 to complete this application.	
Print your name as you signed it:	

Tell us about any other coverage.

 Does any person applying for coverage currently have, or did they previously have within the last 60 days: BCBSTX coverage? Health coverage with any other insurer? Coverage under a tax-supported or government program, including Medicare? If yes, please provide details below: 				YN
Applicant Name Name on Previous Policy (if applicable) Member/Group ID (reco				(recommended)
Applicant Name	Name on Previous Policy (if applicable) Member/Group ID (red			(recommended)
REPLACEMENT COVERAGE				
Will this plan replace any 2019 health coverage you already have? If yes, read the statement below and list all coverage that will be replaced:				Y N
COVERED PERSON(S)	NAME OF COMPANY	POLI	CY NUMBER	TERMINATION DATE

KNOW YOUR RIGHTS WHEN YOU REPLACE COVERAGE

If you chose "Yes" above, you plan to cancel your current accident and health plan and replace it with a BCBSTX plan. For your own information and protection, you should know how this decision may affect the coverage available to you in a new plan.

- 1. You may want to ask the company that offers the plan you are replacing about your decision. You could also talk to their agent. This is your right. It is in your best interest. You should be sure you understand all the issues you may have if you replace the coverage you have now.
- 2. If you still wish to cancel your present plan and replace it with new coverage, be sure to truthfully and completely answer all questions on this Application about any person applying for coverage. If you leave out any important information, BCBSTX may have a legal basis to deny any future claims and to refund your premium as though your contract had never been in force. Before you sign the completed Application, re-read it carefully to be sure that all information is correct.

Consumer Choice Disclosure

Applicant Name:	
SSN#	

TEXAS DEPARTMENT OF INSURANCE REQUIRED DISCLOSURE NOTICE FOR ALL CONSUMER CHOICE HEALTH BENEFIT PLANS ISSUED IN TEXAS

Under Texas law, HMOs are permitted to market "Consumer Choice" plans, which do not have to comply with one or more state coverage requirements. They must also offer a plan that does comply with all state requirements. HMOs are required by law to obtain signatures of consumers showing they have been given this notice.

I have been informed that the consumer choice plan I am being offered does not include all of the health benefits usually required by Texas law. I understand that the following benefits are either excluded from the plan or provided at a reduced level:

by rexas law. I understand that the following benefits are e	situer excluded from the plan of provided at a reduced	ievei.
DESCRIPTION OF THE STATE REQUIREMENTS REDUCED OR EXCLUDED	BENEFIT REDUCED	BENEFIT EXCLUDED
COPAYMENTS Section 11.506(2)(A), Subchapter F, Title 28 Texas Insurance Code: A reasonable copayment option may not exceed 50 percent of the total cost of services provided. A basic health care service HMO may not impose copayment charges on any enrollee in any calendar year, when the copayments made by the enrolled in that calendar year total 200 percent of the total annual premium cost which is required to be paid by or on behalf of that enrollee. The limitation only applies if the enrollee demonstrates that copayments in that amount have been paid that year.	For some services and supplies, this plan may include cost-sharing that exceeds the limits imposed by the mandate.	
DEDUCTIBLES Section 11.506(2)(B), Subchapter F, Title 28 Texas Insurance Code: A deductible must be for specific dollar amount of the cost of the basic, limited or single health care service. Except for a consumer choice benefit plan, an HMO may not charge a deductible for services received in the HMO's delivery network, except in cases involving emergency care and services that are not available in the HMO's delivery network.	Deductibles may apply to some services provided by HMO Participating Providers in the HMO service area. Deductibles may apply to Professional Services, Inpatient Hospital Services, Outpatient Facility Services, Outpatient Lab and X-Ray Services, Rehabilitation Services and Habilitation Services, Maternity Care and Family Planning, Behavioral Health Services, Emergency and Ambulance Services, Extended Care Services, some Preventive Care Services, Dental Surgical Procedures, Cosmetic, Reconstructive or Plastic Surgery, Allergy Care, Diabetes Care, Prosthetic Appliances, Orthotic Devices, Durable Medical Equipment, Hearing Aids and Prescription Drugs.	
LIMITATIONS Section 11.508 (d) Subchapter F, Title 28 Texas Insurance Code: A state-mandated health benefit plan defined in §11.2(b) of this title (relating to Definitions) shall provide coverage for the basic health care services as described in subsection (a) of this section, as well as all state-mandated benefits as described in §§21.3516 - 21.3518 of this title (relating to State-mandated Health Benefits in Individual HMO Plans, State-mandated Health Benefits in Small Employer HMO Plans, and State-mandated Health Benefits in Large Employer HMO Plans), and must provide the services without limitation as to time and cost, other than those limitations specifically prescribed in this subchapter.	Benefit limits will apply to coverage for Home Health Services. Benefit limits will also apply to Rehabilitation Services and Habilitation Services, except for treatment of Acquired Brain Injury and Autism Spectrum Disorder.	Not Covered

I understand that if I buy a consumer choice plan, the HMO may deny or limit coverage for these services for me and anyone else covered by my health plan when the health needs of anyone covered under my plan changes. I understand that I can get more information about consumer choice plans from the Texas Department of Insurance (TDI) by visiting the TDI website at http://tdi. texas.gov/consumer/consumerchoice.html or by calling the TDI Consumer Help Line at 1-800-252-3439.

Applicant's Signature	Print Applicant's Name	Date
Address - Street, City, State, ZIP Code		<u> </u>

NOTE: The HMO issuing the policy must keep this disclosure statement and provide it to the commissioner of insurance on request. You have the right to a copy of this written disclosure statement free of charge. You must sign a new disclosure statement when you buy a consumer choice plan and each time your policy renews.

Please read and sign below.

Applicant Name:	
SSN#:	

BY COMPLETING AND SIGNING THIS FORM, I UNDERSTAND AND AGREE TO THE FOLLOWING:

- This Application is not coverage. Coverage will not begin until (1) the effective date of the policy and (2) the first month's payment is made.
- If I use an agent or broker, they cannot accept risks or change BCBSTX policies or rules.
- If an agent, producer or broker was helping me to purchase an individual or family health or dental plan, BCBSTX may pay the broker a commission and/or other payment. If I want more detail about any payment to the agent or broker, I should ask the agent or broker.
- If any person knowingly submits a false claim for payment of a loss or benefit or falsely misstates an important fact on this Application, coverage may be rescinded. This includes false claims or facts about me or any of my dependents. Rescission cancels the coverage back to the first day it became effective. I will be given at least 30 days' written notice before my coverage or that of my dependents is rescinded.
- My monthly premium will be calculated using factors approved by the State's Department of Insurance and other applicable State and Federal laws and regulations. Rates are calculated based on age, tobacco use and geographic rating factors. These factors are also used to calculate premiums for any dependents covered on my policy.
- Coverage will start on the plan effective date only if the first monthly payment is received in full before that date.
- I allow any of the following people or organizations to share my health information with BCBSTX or their authorized representative:
 - Health professionals, hospitals, or clinics
 - Other health or health-related facilities
 - Government agencies
 - Pharmacy benefit managers, clearinghouses, or retail stores
 - Any other persons or firms required by law
 - This information may include:
 - · Copies of records about advice, care or treatment that were given to me and/or my dependents
 - Information about the prescription and use of drugs or alcohol (without limitation)
 - Information about mental illness
- BCBSTX may review and research its own records for information.
- BCBSTX will share collected information only as needed with medical entities to help manage my care.
- Information shared with my authorization may be re-shared by BCBSTX as allowed or required by law. If such sharing is required, the person or agency getting the information will be responsible for protecting it.
- This authorization is valid for two years from today, or until I cancel coverage.
 - I have the right to cancel the authorization at any time, in writing, by contacting BCBSTX.
 - I or anyone I authorize to represent me will receive a copy of this authorization upon request.
 - Any cancellation will not affect the activities of BCBSTX before the date such cancellation is received by BCBSTX.
- I present any statements and answers on this Application as FACTS. To the best of my knowledge and belief, they are true and complete. These facts are the basis of my Application.
- The Application will become a part of the contract between BCBSTX and me.
- My agent (if I have one) and I confirm that I have read and understood the Application.
- I have reviewed the details of the plan I chose.
- This individual or family plan is meant to be paid as my personal expense.
- Only I or a family member, or an allowed third party as outlined in the Application will pay BCBSTX directly.
- BCBSTX does not accept payments directly from third parties except from those listed on page 9 (family members, Required Entities, certain private nonprofit foundations).
- If these rules are broken, any payments made by a third party will not be credited to my account or coverage. These payments may not be refunded to me. This may result in the cancellation of my coverage for nonpayment.

WARNING: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

Please read and sign below.

Applicant Name:_	
SSN#:	

YOUR SIGNATURE MAKES THIS A CONTRACT IF/WHEN FULLY PROCESSED				
Primary Applicant's Signature		Date		
Parent or Legal Guardian of a Minor Child (if child is the Primary Applicant)	Date			
If this authorization is signed by a personal representative on behalf of an individual (other than a parent for a minor child), complete the following:				
Personal Representative's Name (PLEASE PRINT)	Relationship:			
Do you permit any other adult named on this form to answer questions about th	is form?			

Did you work with an agent?

AGENTS, COMPLETE THIS SECTION (IF APPLICABLE)

I certify that:

- I provided the Application to the Applicant(s) for completion, or I personally asked the questions and recorded the answers as given.
- I provided written material to explain the benefits to the Applicant(s). This includes details about what may not be covered and any special details about their coverage.
- I have reviewed the required plan document(s) with the Applicant. This includes the Disclosure Statement(s) when requested.

		` '
Agent's Signature	Date	Agent ID
Print Agent's Name	Agent's Phone	
Agent's Email		

Send us your Application.

TO MAKE SURE YOUR FORM IS PROCESSED AS QUICKLY AS POSSIBLE, DON'T FORGET TO:



- Sign your form.
- Send all pages of the form, even if some are blank.
- If you are working with a BCBSTX agent, please include your agent's information above.

SEND BY MAIL	Blue Cross and Blue Shield of Texas Attn: Individual Enrollment, P.O. Box 3236, Naperville, IL 60566-7236
SEND BY FAX	888-697-0686
OHESTIONS	If you have any questions, please call your agent or call BCRSTY tell free at 800 531 4456

Please include all necessary materials when submitting this Application.

If legal guardian, please enclose signed court decree. Visit **bcbstx.com/member** for frequently asked questions about membership, payments, and benefits and to track your application.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association