Group Employee Application and Enrollment Form - 2-50 Employees — Texas

The offering company(ies) listed below, severally or collectively, as the content may require, are referred to in the Small Group Employee Application and Enrollment Form as "Humana".To elect primary care physician, dentist or OBGYN, please complete the Humana Employee Primary Care Physician/Dentist Selection section at the end of this application.

PPO and Classic Medical plans insured or administered by Humana Insurance Company. HMO plans offered by Humana Health Plan of Texas, Inc., a Health Maintenance Organization. POS plans offered by Humana Health Plan of Texas, Inc., a Health Maintenance Organization and insured or administered by Humana Insurance Company. Prepaid and AdvantagePlus dental benefits offered and administered by DentiCare, Inc. (d/b/a CompBenefits). All other Dental plans insured or administered by HumanaDental Insurance Company or Humana Insurance Company. Vision plan insured and administered by Humana Insurance Company. Short Term Disability, Long Term Disability, and Workplace Voluntary Benefits plans insured or administered by Kanawha Insurance Company. Life plans insured or administered by Humana Insurance Company or Kanawha Insurance Company.

Please print clearly and fill in each applicable circle.

Proposed effective date: _ _ / _ _ / _ _ _ _

Employer / Group name	Employer / Group city	State
RedRiver Systems	Addison	TX

Qualifying Event Instructions Date of Qualifying Event: _ _ / _ _ / _ _ _ _

❍ New business enrollment ❍ Open Enrollment event ❍ Dependent birth or adoption ❍ Loss of coverage

❍ New hire / Newly eligible ❍ Rehire / Reinstatement ❍ Marital status change ❍ Other_____

Enrollment Information

Relationship	Last name, First name MI	Gender	Date of birth	Disabled? If yes, indicate reason below.		Social Security Number
Employee / Individual		❍ F ❍ M	_ _ / _ _ / _ _ _ _	❍ Y ❍ N		N/A (complete in Employee/ Individual Information section.)
Spouse / Domestic Partner		❍ F ❍ M	_ _ / _ _ / _ _ _ _	❍ Y ❍ N		
Child / Dependent		❍ F ❍ M	_ _ / _ _ / _ _ _ _	❍ Y ❍ N		
Child / Dependent		❍ F ❍ M	_ _ / _ _ / _ _ _ _	❍ Y ❍ N		
Child / Dependent		❍ F ❍ M	_ _ / _ _ / _ _ _ _	❍ Y ❍ N		
Other (specify):		❍ F ❍ M	_ _ / _ _ / _ _ _ _	❍ Y ❍ N		

Employee / Individual Information

Hours worked per week: **Date of full time hire:** _ _ / _ _ / _ _ _ _

Social Security Number	Street address		APT / Suite / Box
City	State	ZIP code	Phone # ( )
Language: ❍ English ❍ Spanish ❍ Other	E-mail address		Occupation
Do you have a disability that affects your ability to communicate or read? ❍ N ❍ Y			
Employment status (check one) ❍ Active ❍ Retiree ❍ COBRA/State Continuation			Annual salary $

Prior / Existing Coverage: IMPORTANT - DO NOT cancel any existing coverage until you receive written notification from Humana of your acceptance for coverage.

~~Medical~~

~~**1. Prior medical coverage during the past 18 months (individual or other group coverage)?** ❍ N ❍ Y~~

~~Prior medical insurance carrier name~~	~~Policy #~~	~~**Prior coverage type:**~~ ~~❍ Employee / Individual only ❍ Employee / Individual and spouse ❍ Employee / Individual and child(ren) ❍ Family~~	~~Effective date _ _ / _ _ / _ _ _ _~~ ~~Term date _ _ / _ _ / _ _ _ _~~

~~**2. Other medical coverage in effect at the same time as this Humana coverage (individual or other group coverage)?** ❍ N ❍ Y~~

~~Other medical insurance carrier name~~	~~Policy #~~	~~**Other coverage type:**~~ ~~❍ Employee / Individual only ❍ Employee / Individual and spouse ❍ Employee / Individual and child(ren) ❍ Family~~	~~Effective date _ _ / _ _ / _ _ _ _~~ ~~Term date _ _ / _ _ / _ _ _ _~~

~~**3. Medicare**~~

~~Employee / Individual coverage: ❍ N ❍ Y~~	~~Medicare ID~~	~~Effective date _ _ / _ _ / _ _ _ _~~	~~Term date _ _ / _ _ / _ _ _ _~~
~~Spouse coverage: ❍ N ❍ Y~~	~~Medicare ID~~	~~Effective date _ _ / _ _ / _ _ _ _~~	~~Term date _ _ / _ _ / _ _ _ _~~

Last name: | First name:

Dental

1. Prior dental coverage during the past 12 months (individual or other group coverage)? ❍ N ❍ Y

2. Prior orthodontia coverage in the past 12 months? ❍ N ❍ Y

Prior dental insurance carrier name	Policy #	**Prior coverage type:** ❍ Employee / Individual only ❍ Employee / Individual and spouse ❍ Employee / Individual and child(ren) ❍ Family
	Effective date _ _ / _ _ / _ _ _ _	
Prior carrier phone # ( )	Term date _ _ / _ _ / _ _ _ _	

Coverage Options

Medical

Group #: | Benefit #: | Class/Div:

Coverage type: ❍ Employee / Individual only ❍ Employee / Individual and spouse ❍ Employee / Individual and child(ren) ❍ Family ❍ No Coverage (complete waiver)

Plan name:

Health Savings Account

Group #: | Benefit #: | Class/Div:

If you have medical coverage under another plan, you may not be eligible for an HSA. Please check with your tax advisor for details.
Please refer to Humana's HSA contribution worksheet to calculate your maximum allowed contribution. You can find additional information on HSAs on Humana.com. Select the Quick Link for Spending Account information on the Member page.

Do you elect the Health Savings Account? ❍ N ❍ Y (If no, complete waiver.)

Beneficiary for this account will be the employee / individual's estate. You may change beneficiary information on file with the bank that administers the HSA once the account is established.

Dental

Group #: | Benefit #: | Class/Div:

Coverage type: ❍ Employee / Individual only ❍ Employee / Individual and spouse ❍ Employee / Individual and child(ren) ❍ Family ❍ No Coverage (complete waiver)

Rate Amount $_____ Rate Frequency (Monthly)
Rate Amount $_____ Rate Frequency (Monthly)
Rate Amount $_____ Rate Frequency (Monthly)
Rate Amount $_____ Rate Frequency (Monthly)

Plan name:

Basic Life / AD&D

Group #: | Benefit #: | Class/Div:

Basic dependent life ❍ N ❍ Y (If no, complete waiver.) | Class (employer will provide you with this information, if needed)

Voluntary Life / AD&D

Group #: | Benefit #: | Class/Div:

Voluntary employee / individual life coverage ❍ N ❍ Y | Amount (min $15,000) $

Voluntary spouse life coverage? ❍ N ❍ Y | Amount (min $5,000) $ | **Voluntary child(ren) life coverage?** ❍ N ❍ Y

Vision

Group #: | Benefit #: | Class/Div:

Coverage type: ❍ Employee / Individual only ❍ Employee / Individual and spouse ❍ Employee / Individual and child(ren) ❍ Family ❍ No Coverage (complete waiver)

Rate Amount $_____ Rate Frequency (Monthly)
Rate Amount $_____ Rate Frequency (Monthly)
Rate Amount $_____ Rate Frequency (Monthly)
Rate Amount $_____ Rate Frequency (Monthly)

Plan name:

Short Term Disability

Group #: | Benefit #: | Class: | Div:

Short Term Disability ❍ N ❍ Y (If no, complete waiver.) Buy-up percent/amount _____

Long Term Disability

Group #: | Benefit #: | Class: | Div:

Long Term Disability ❍ N ❍ Y (If no, complete waiver.) Buy-up percent/amount _____

Last name:	First name:

Evidence of Health Status - Do not submit more than 90 days prior to the effective date. (continued)

Relationship	Last name, First name MI	Height (ft. / in.)	Weight (lbs)
Employee		/	
Spouse / Domestic Partner		/	
Child / Dependent		/	
Child /Dependent		/	
Child /Dependent		/	
Other (specify):		/	

If you answered "yes" to any of the questions above, please provide details below and specify the question number. Attach additional signed and dated sheets (reorder TX-51340-MH), if necessary.

Question #	Person treated (Last name, First name)
Condition	Treatments received
Medications prescribed	Current or future treatments or medications
Date diagnosed _ _ / _ _ / _ _ _ _	Date last seen by a doctor _ _ / _ _ / _ _ _ _

Waiver (refusal of coverage)

I acknowledge that I have been given the opportunity to apply for group coverage available to me and my dependents through my employer / group. I proclaim that I was not pressured or forced by my employer / group, the writing agent, or Humana into waiving (declining) coverage. If I have waived any coverage offered to me or my dependents, my signature is evidence of this action.

I hereby waive coverage for (check all that apply):

Medical for:	❍ Myself	❍ My spouse ❍ My dependent child(ren)
Dental for:	❍ Myself	❍ My spouse ❍ My dependent child(ren)
Basic Life for:	❍ Myself	❍ My spouse ❍ My dependent child(ren)
Vision for:	❍ Myself	❍ My spouse ❍ My dependent child(ren)
Short Term Disability for:	❍ Myself	
Long Term Disability for:	❍ Myself	
Health Savings Account for:	❍ Myself	

Waive Coverage for Workplace Voluntary Benefits:

Level Term Life for:	❍ Myself	❍ My spouse ❍ My dependent child(ren)
Critical Illness for:	❍ Myself	❍ My spouse ❍ My dependent child(ren)
Group Lump Sum Cancer for:	❍ Myself	❍ My spouse ❍ My dependent child(ren)
Hospital Indemnity for:	❍ Myself	❍ My spouse ❍ My dependent child(ren)
Accident for:	❍ Myself	❍ My spouse ❍ My dependent child(ren)
Disability Income Plus for:	❍ Myself	

I decline to apply for group coverage because of:

- ❍ Spousal coverage
- ❍ Medicare supplement
- ❍ Individual coverage
- ❍ Coverage under another carrier's plan provided by my employer / group
- ❍ Other: _____

Last name: | First name:

Agreement

True and complete acknowledgement

I understand, agree, and represent:

- I have read the Group Employee Application and Enrollment Form or it has been read to me and answers provided are true and complete to the best of my knowledge and belief.
- Neither my employer / group nor the agent can waive any question, determine coverage or insurability, alter any contract or waive any of Humana's other rights and requirements.
- If the Group Employee Application and Enrollment Form for coverage is accepted, coverage will be effective on the date specified by Humana on the policy or certificate.
- If I have a new dependent as a result of a qualifying event, I may in the future be able to enroll myself or my dependents provided I request enrollment within 31 days after the qualifying event.
- If I or my dependents become eligible for premium or rate subsidies under Medicaid or the Children's Health Insurance Program (CHIP), I may in the future be able to enroll myself or my dependents provided I request enrollment within 60 days after the qualifying event. I understand eligibility for enrollment does not apply to a High Deductible Health Plan (HDHP).
- In the event that I should decide to apply for coverage hereafter, that subsequent Group Employee Application and Enrollment Form shall be subject to the applicable terms and conditions of the master group contract(s), policy provisions or certificate provisions.
- Based on the coverage I have elected, I may be required to furnish evidence of health status satisfactory to Humana. This information will be used only for rating and administrative purposes and not for purposes of eligibility for coverage.
- If I am declining coverage for myself or my dependents (including my spouse) because of coverage under Medicaid or CHIP, I may in the future be able to enroll myself or my dependents provided that I request enrollment within 60 days after my coverage under these programs ends. I understand eligibility for enrollment does not apply to an HDHP.
- If I am declining coverage for myself or my dependents (including my spouse) because of other coverage, I may in the future be able to enroll myself or my dependents provided that I request enrollment within 31 days after my other coverage ends.
- If any deductions are required for this coverage, I authorize those deductions from my earnings. If selecting the Health Savings Account (HSA), I authorize Humana or its banking partners to provide my account number to my employer / group for the purposes of depositing any contributions.
- If I am applying for coverage for my dependents (including my spouse) I attest by my signature below, I have gathered the necessary health information from my dependents in order to fully and truthfully complete the Group Employee Application and Enrollment Form.
- If I have selected workplace voluntary benefits, and if coverage is not issued as initially applied for, I hereby authorize Humana to decrease or increase the premium or rate amount stated on the Group Employee Application and Enrollment Form to cover the benefit actually issued.
- An act of fraud or an intentional misrepresentation of a material fact may void or terminate an individual's or group's coverage as specified under the terms of the Policy or Certificate. Providing incomplete, inaccurate, or untimely information may void, reduce, or increase past premium, or terminate an individual's coverage or the group's coverage.
- Rates or premium quoted and the effective date requested are not guaranteed. The final rate or premium and effective date will be determined upon underwriting review and approval of the Group Employee Application and Enrollment Form by Humana.
- For small employer groups, I understand that any misstatements of health status will not be used to cancel, non-renew or void my medical coverage under this policy or plan but may result in an increase in medical premiums following a written notice as required in the Policy or Group Contract.
- Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of fraud.

If you decide not to sign this agreement, we will decline to enroll you in an insurance product or to give you insurance benefits.

Authorization

My dependents and I understand and agree:

- The information obtained by use of this authorization may be used by Humana to make claims determinations, determine eligibility for coverage, eligibility for benefits under an existing policy and plan administration.
- Any information obtained will not be released by Humana to any person or organization except to reinsuring companies, the Medical Information Bureau, Inc. or other persons or organizations performing health care operations or business or legal services in connection with the Group Employee Application and Enrollment Form, claim or as may be otherwise lawfully required, or as I (we) may further authorize.

Authorization for Release of Medical Records for Life or Disability

If my dependents or I have selected life or disability, I authorize any third party to have information regarding myself. This includes any medical or non-medical information and to share any and all such information with Humana, its reinsurer or its legal representatives, and its affiliates. Once personal and health (including medical, dental, and pharmacy) information is disclosed pursuant to this authorization, the recipient may redisclose it and the information may not be protected by federal and state privacy requirements.

The Group Employee Application and Enrollment Form, together with any supplemental forms, will make up part of any contract and be the basis for any policy or certificate.

Signature - please sign below if enrolling or waiving group coverage.

If you decide not to sign this authorization, Humana cannot complete your plan enrollment or determine your premium rate due to the inability to obtain the necessary information.

Employee / Individual or legal representative signature: _____ Date: _____

Name and relationship of legal representative: _____

Spouse signature: _____ Date:_____

(Only if selecting Life coverage over the guarantee issue amount.)