



## Employee Application & Change Form





# EMPLOYEE APPLICATION/CHANGE FORM

## INSURANCE WAIVER

COMPLETE THE WAIVER SECTION BELOW ONLY if you do not want any coverage or want to waive some of the coverage options.

**A. Waived coverages: I do not want (Check all that apply)**

- Self:             Health     Dental     Vision  
 Dependent:    Health     Dental     Vision

1 \_\_\_\_\_ 2 \_\_\_\_\_ 3 \_\_\_\_\_ 4 \_\_\_\_\_ 5 \_\_\_\_\_

- Life/Disability

**B. Please indicate reason for waiving coverage. I have: (Check one)**

- No coverage
- Other coverage: \_\_\_\_\_
- Coverage through my spouse's employer. Company name: \_\_\_\_\_

**C. Terms and Declarations:**

I understand that if I check any box in Question A of this Waiver I am choosing not to have those persons covered under the health, life or disability insurance designated, and any later application for enrollment and acceptance will be subject to all underwriting requirements.

If you are declining enrollment for yourself or your dependents (including your spouse) because of other insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 31 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you will be able to enroll yourself and your dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption.

I have read and understand the above terms:

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

Print Employee Name: \_\_\_\_\_ Employee Social Security Number: \_\_\_\_\_

Print Spouse Name: \_\_\_\_\_ Spouse Social Security Number: \_\_\_\_\_

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

Employee Name	Group/Company #
Social Security #	Section # (required)

### 1. ACTION REQUESTED

<input type="checkbox"/> <b>New Policy Application</b> or <input type="checkbox"/> <b>COBRA/State Continuation</b>	<input type="checkbox"/> <b>Policy Change</b>
Requested Effective Date: _____ (Optional) Select Coverage: (Check all that apply) <input type="checkbox"/> HMO Product Name: _____ <input type="checkbox"/> POS Product Name: _____ <input type="checkbox"/> Drug Product Name: _____ <input type="checkbox"/> Dental Product Name: _____ <input type="checkbox"/> Vision Product Name: _____ <input type="checkbox"/> Life Complete Life and Disability Benefit section	Requested Date of Change: _____ (Optional) Action: (Check the type of change) <input type="checkbox"/> Address change (Enter new address in Section 2) <input type="checkbox"/> Add dependent to policy (List dependent(s) in Section 3) <input type="checkbox"/> Delete dependent from policy (List dependent(s) in Section 3) <input type="checkbox"/> Add spouse due to marriage. (Common Law applies)(List spouse in Section 3) <input type="checkbox"/> Name change. Former Name: _____ <input type="checkbox"/> Cancel coverage <input type="checkbox"/> Other

### 2. EMPLOYEE INFORMATION

Last Name	First Name	MI	Social Security #	Date of Birth (MM/DD/YYYY)	Gender <input type="checkbox"/> M <input type="checkbox"/> F
Employment Status: <input type="checkbox"/> Active, Full Time Date of (Re)Hire: _____ <input type="checkbox"/> Retired/Early Retiree <input type="checkbox"/> COBRA, Expiration Date: _____		Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married, Date Married: _____ <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed			
Home Address		City	State	Zip Code	
Email Address		Home Phone Number	Primary Care Physician (optional)		

### 3. COVERED DEPENDENTS

Relationship	First Name	Last Name (if different)	Social Security #	Date of Birth	Gender	Primary Care Physician (optional)
Spouse					<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Child <sup>1</sup> <input type="checkbox"/> Adopted <sup>2</sup> <input type="checkbox"/> Stepchild <sup>1</sup> <input type="checkbox"/> Other <sup>2</sup>					<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Child <sup>1</sup> <input type="checkbox"/> Adopted <sup>2</sup> <input type="checkbox"/> Stepchild <sup>1</sup> <input type="checkbox"/> Other <sup>2</sup>					<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Child <sup>1</sup> <input type="checkbox"/> Adopted <sup>2</sup> <input type="checkbox"/> Stepchild <sup>1</sup> <input type="checkbox"/> Other <sup>2</sup>					<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Child <sup>1</sup> <input type="checkbox"/> Adopted <sup>2</sup> <input type="checkbox"/> Stepchild <sup>1</sup> <input type="checkbox"/> Other <sup>2</sup>					<input type="checkbox"/> M <input type="checkbox"/> F	

<sup>1</sup> If over limiting age, Student or Disability Certification form must be attached to this application

<sup>2</sup> Legal Documentation (court decree, guardianship papers, etc.) must be attached to this application

### 4. OTHER COVERAGE

<b>Medicare Information:</b> Are you or any dependent covered by Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the section below:						
Policyholder Name	Medicare Number	Part A Effective Date	Part B Effective Date	Reason for Medicare		
				<input type="checkbox"/> Age <input type="checkbox"/> End Stage Renal <input type="checkbox"/> Disability, Indicate Reason: _____		
				<input type="checkbox"/> Age <input type="checkbox"/> End Stage Renal <input type="checkbox"/> Disability, Indicate Reason: _____		
<b>Continuing Coverage (other than Medicare):</b> Are you or any dependent keeping other health insurance coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the section below:						
Policyholder Name	Name and Address of Insurance Co.	Policy Number	Effective Date	Coverage Type	Work Status	Policy Type
				<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Hospital Only <input type="checkbox"/> Vision <input type="checkbox"/> Prescription Drug	<input type="checkbox"/> Active <input type="checkbox"/> Retired	<input type="checkbox"/> Single <input type="checkbox"/> Family
<b>Prior or Ending Coverage:</b> Do you or any dependent have any prior or ending health insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the section below:						
• What date did your most recent health insurance become effective? _____						
• What date did/will this health insurance terminate? _____						
• Please indicate the carrier name for the above health insurance: _____						
Do you or any dependent have prior coverage with CCP? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the section below:						
Group Name _____			Group # _____			

Employee Name	Group/Company #
Social Security #	Section # (required)

**5. MEDICAL HEALTH QUESTIONNAIRE**

Name	Height	Weight	Smoker	Name	Height	Weight	Smoker
Self:			<input type="checkbox"/> Y <input type="checkbox"/> N	Dependent:			<input type="checkbox"/> Y <input type="checkbox"/> N
Spouse:			<input type="checkbox"/> Y <input type="checkbox"/> N	Dependent:			<input type="checkbox"/> Y <input type="checkbox"/> N
Dependent:			<input type="checkbox"/> Y <input type="checkbox"/> N	Dependent:			<input type="checkbox"/> Y <input type="checkbox"/> N

**A. MEDICAL CONDITIONS** Have you or any listed dependent been treated for, diagnosed as having, or have been recommended for future surgery, diagnostic testing or medical treatment or thought you should seek medical advice for any of the following conditions? If yes, explain in 5c.

<p><b>A. Cancer</b> Y N</p> <p>1. <input type="checkbox"/> <input type="checkbox"/> Cancer Type _____</p> <p>2. <input type="checkbox"/> <input type="checkbox"/> Leukemia Type _____</p> <p>3. <input type="checkbox"/> <input type="checkbox"/> Lymphoma Type _____</p> <p>4. <input type="checkbox"/> <input type="checkbox"/> Chemotherapy</p> <p>5. <input type="checkbox"/> <input type="checkbox"/> Radiation</p> <p>6. <input type="checkbox"/> <input type="checkbox"/> Tumor/Cyst 1.</p> <p><b>B. Lung/Respiratory</b> Y N</p> <p>1. <input type="checkbox"/> <input type="checkbox"/> Allergies Shots <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>2. <input type="checkbox"/> <input type="checkbox"/> Asthma</p> <p>3. <input type="checkbox"/> <input type="checkbox"/> Cystic Fibrosis</p> <p>4. <input type="checkbox"/> <input type="checkbox"/> Emphysema Oxygen <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>5. <input type="checkbox"/> <input type="checkbox"/> Other _____</p> <p><b>C. Muscular/Skeletal</b> Y N</p> <p>1. <input type="checkbox"/> <input type="checkbox"/> Degenerative Disc Disease</p> <p>2. <input type="checkbox"/> <input type="checkbox"/> Fibromyalgia</p> <p>3. <input type="checkbox"/> <input type="checkbox"/> Herniated Disc</p> <p>4. <input type="checkbox"/> <input type="checkbox"/> Osteo Arthritis</p> <p>5. <input type="checkbox"/> <input type="checkbox"/> Rheumatoid Arthritis</p> <p>6. <input type="checkbox"/> <input type="checkbox"/> Joint Replacement</p> <p>7. <input type="checkbox"/> <input type="checkbox"/> Other _____</p>	<p><b>D. Heart/Circulatory</b> Y N</p> <p>1. <input type="checkbox"/> <input type="checkbox"/> Aneurysm Type _____</p> <p>2. <input type="checkbox"/> <input type="checkbox"/> CAD/Angina</p> <p>3. <input type="checkbox"/> <input type="checkbox"/> Angioplasty Date _____</p> <p>4. <input type="checkbox"/> <input type="checkbox"/> Bypass Surgery Date _____</p> <p>5. <input type="checkbox"/> <input type="checkbox"/> Congestive Heart Failure</p> <p>6. <input type="checkbox"/> <input type="checkbox"/> Heart Attack Date _____</p> <p>7. <input type="checkbox"/> <input type="checkbox"/> Pacemaker/ICD Implant</p> <p>8. <input type="checkbox"/> <input type="checkbox"/> Stroke Date _____</p> <p>9. <input type="checkbox"/> <input type="checkbox"/> Blood Clot</p> <p>10. <input type="checkbox"/> <input type="checkbox"/> Irregular Heart Beat</p> <p>11. <input type="checkbox"/> <input type="checkbox"/> Peripheral Vascular</p> <p>12. <input type="checkbox"/> <input type="checkbox"/> Anemia, Type _____</p> <p>13. <input type="checkbox"/> <input type="checkbox"/> Other Blood Disorder Type _____</p> <p>14. <input type="checkbox"/> <input type="checkbox"/> Hypertension BP Readings 1____ 2____ 3____</p> <p>15. <input type="checkbox"/> <input type="checkbox"/> High Cholesterol</p> <p>16. <input type="checkbox"/> <input type="checkbox"/> Heart Valve Disorder</p> <p>17. <input type="checkbox"/> <input type="checkbox"/> Other _____</p>	<p><b>E. Endocrine</b> Y N</p> <p>1. <input type="checkbox"/> <input type="checkbox"/> Diabetes (Type 1-Insulin)</p> <p>2. <input type="checkbox"/> <input type="checkbox"/> Diabetes (Type 2-Oral)</p> <p>3. <input type="checkbox"/> <input type="checkbox"/> Diabetes (Diet/Exercise) BS rdgs/HGB/A1C 1____ 2____ 3____</p> <p>4. <input type="checkbox"/> <input type="checkbox"/> Thyroid Disorder</p> <p>5. <input type="checkbox"/> <input type="checkbox"/> Pancreatic Disorder</p> <p>6. <input type="checkbox"/> <input type="checkbox"/> Other _____</p> <p><b>F. Neurological</b> Y N</p> <p>1. <input type="checkbox"/> <input type="checkbox"/> Cerebral Palsy</p> <p>2. <input type="checkbox"/> <input type="checkbox"/> Epilepsy <input type="checkbox"/> Grand Mal <input type="checkbox"/> Petit Mal Last Seizure Date _____</p> <p>3. <input type="checkbox"/> <input type="checkbox"/> Multiple Sclerosis</p> <p>4. <input type="checkbox"/> <input type="checkbox"/> Parkinson's Disease</p> <p>5. <input type="checkbox"/> <input type="checkbox"/> Other _____</p> <p><b>G. Psychological</b> Y N</p> <p>1. <input type="checkbox"/> <input type="checkbox"/> Depression/Anxiety</p> <p>2. <input type="checkbox"/> <input type="checkbox"/> Bipolar/Schizophrenia</p> <p>3. <input type="checkbox"/> <input type="checkbox"/> Hospitalized Date _____</p> <p>4. <input type="checkbox"/> <input type="checkbox"/> Suicide Attempt Date _____</p> <p>5. <input type="checkbox"/> <input type="checkbox"/> Other _____</p>	<p><b>H. Urinary/Bowel/Reproductive</b> Y N</p> <p>1. <input type="checkbox"/> <input type="checkbox"/> Abnormal Pap Date _____</p> <p>2. <input type="checkbox"/> <input type="checkbox"/> Normal Follow-Up Pap, Date _____</p> <p>3. <input type="checkbox"/> <input type="checkbox"/> Colon Polyps/Diverticulitis</p> <p>4. <input type="checkbox"/> <input type="checkbox"/> Crohn's/Ulcerative Colitis</p> <p>5. <input type="checkbox"/> <input type="checkbox"/> Gastric Reflux/Ulcer</p> <p>6. <input type="checkbox"/> <input type="checkbox"/> Enlarged Prostate</p> <p>7. <input type="checkbox"/> <input type="checkbox"/> Kidney Stones</p> <p>8. <input type="checkbox"/> <input type="checkbox"/> Infertility Treatments</p> <p>9. <input type="checkbox"/> <input type="checkbox"/> Polycystic Ovarian Syndrome</p> <p>10. <input type="checkbox"/> <input type="checkbox"/> Endometriosis</p> <p>11. <input type="checkbox"/> <input type="checkbox"/> Liver Disorder</p> <p>12. <input type="checkbox"/> <input type="checkbox"/> Other _____</p> <p><b>I. Miscellaneous</b> Y N</p> <p>1. <input type="checkbox"/> <input type="checkbox"/> End Stage Renal Failure</p> <p>2. <input type="checkbox"/> <input type="checkbox"/> Transplant Type _____</p> <p>3. <input type="checkbox"/> <input type="checkbox"/> HIV (Tested Positive)</p> <p>4. <input type="checkbox"/> <input type="checkbox"/> Hemophilia</p> <p>5. <input type="checkbox"/> <input type="checkbox"/> Lupus Type _____</p> <p>6. <input type="checkbox"/> <input type="checkbox"/> Hepatitis Type _____</p> <p>7. <input type="checkbox"/> <input type="checkbox"/> Other _____</p>
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**B. MEDICAL QUESTIONS**

Y N

1.   Have you or any dependent thought you should seek medical advice, been treated for, or told that you have any other condition/disorder/disease/symptoms not listed above? (Explain in 5c)

2.   Have you or any dependent been hospitalized or operated on? (Explain in 5c)

3.   Have you or any dependent been advised to have an operation and/or further treatment which has not yet been performed? (Explain in 5c)

4.   Are you or any dependent currently pregnant or an expectant parent?  
If yes: Name: Due Date: Is this pregnancy considered high risk?  Yes  No

5.   Are you or any dependent currently taking any medications? (Explain in 5c)

6.   Do any of the conditions identified involve Worker's Compensation? If yes, please provide the Worker's Compensation Case Number: \_\_\_\_\_

**C. EXPLANATION** (Explain all yes responses from Medical Conditions and Medical Questions here)

Name	Diagnosis	Treatment Date (From-To)	Treatment/Medication/Dosage (Be Specific)	Recovered Y N
John Doe	Skin Cancer	10/2005-3/2007	Radiation/Medication Xxxxxxx	<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"/>

Employee Name	Group/Company #
Social Security #	Section # (required)

## 6. PRE-EXISTING CONDITION NOTICE

The following information is attached to and incorporated into your application to Carolina Care Plan, Inc.:

This plan imposes a pre-existing condition exclusion. This means that if you have a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within no more than a six-month "look-back" period. Generally, this look-back period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the look-back period ends on the day before the waiting period begins. The pre-existing condition exclusion does not apply to pregnancy nor to a child who is enrolled in the plan within 30 days after birth, adoption, or placement for adoption. This exclusion may last up to 12 months (18 months if you are a late enrollee) from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage." Most prior health coverage is creditable coverage and can be used to reduce the pre-existing condition exclusion if you have not experienced a break in coverage of at least 63 days. To reduce the maximum 12-month (or 18-month) exclusion period by your creditable coverage, you should give us a copy of any certificates of creditable coverage you have. If you do not have a certificate, but you do have prior health coverage, we will help you obtain one from your prior plan or issuer. There are also other ways that you can show you having creditable coverage. Please contact us if you need help demonstrating creditable coverage. All questions about the pre-existing condition exclusion and creditable coverage should be directed to your agent or customer service at 1-800-232-2821.

The following information applies to the disability coverage being applied for through Consumers Life Insurance Company:

If disability coverage is approved, and a pre-existing condition limitation or exclusion applies to your coverage, refer to your Certificate for specific information on the limitation or exclusion.

## 7. LIFE AND DISABILITY BENEFITS

**A. COVERAGE SELECTION:** Your group insurance program provided by Consumers Life Insurance Company may not include all the benefits listed below. Ask your employer for the details about the benefits available to you, your cost, if any, and whether you will be required to submit evidence of insurability.

Y	N	Basic Coverage(s)	Add/Delete	Total Amount of Coverage Applied
<input type="checkbox"/>	<input type="checkbox"/>	Basic Life		
<input type="checkbox"/>	<input type="checkbox"/>	Basic AD&D		
<input type="checkbox"/>	<input type="checkbox"/>	Dependent Life		
<input type="checkbox"/>	<input type="checkbox"/>	Short Term Disability		
<input type="checkbox"/>	<input type="checkbox"/>	Long Term Disability		
<input type="checkbox"/>	<input type="checkbox"/>	Supplemental Life		
<input type="checkbox"/>	<input type="checkbox"/>	Supplemental AD&D		

## B. CLASS AND SALARY INFORMATION

Class:	Earnings:	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annual	Occupation/Job Title:
	\$ _____		

**C. BENEFICIARY DESIGNATION:** (For Employee Only: Must be completed if you have applied for Life or AD&D insurance). If two or more primary beneficiaries are named, and you do not list benefit percentages, proceeds will be paid in equal shares to the named primary beneficiaries who survive you. If no primary beneficiary survives you, proceeds will be paid to the contingent beneficiary(ies). If you list benefit percentages, the total must equal 100%. (Employee is the beneficiary of proceeds from spouse or child coverage.)

Last Name	First Name	Date of Birth	Relationship	Benefit %
Primary:				
Primary:				
Contingent:				
Contingent:				

Employee Name	Group/Company #
Social Security #	Section # (required)

## 8. TERMS AND CONDITIONS

I hereby apply to the carrier(s) offering the coverage indicated on this application. Carolina Care Plan, Inc. (CCP) is offering the health coverage; Consumers Life Insurance Company (CLIC) is offering the Life, AD&D, and disability coverage; and The Lincoln National Life Insurance Group (LNL) is offering the dental coverage.

I authorize: (1) payroll deduction(s) and remittance of any required contribution for coverage to CCP, CLIC, LNL, and/or any affiliates or divisions of CCP; (2) release of information, without limitation, from any medical/medically-related facility, government agency or person: (a) to evaluate this application for up to 30 months from the date of this application; (b) to adjudicate claims submitted on behalf of me or my dependents as long as I am covered under this policy; (c) for utilization review programs to monitor health services or quality improvement activities; (d) for credentialing purposes. I authorize the applicable carrier to provide a photocopy of this release to any physician or medical institution to obtain records for the purposes stated above.

I understand: (1) any untrue or incomplete information, statements or answers on this application (whether intentional or not), can result in denial of a claim or rescission of coverage, subject to the policy's incontestability provision, and may subject me to legal action by the carrier(s); (2) to be eligible for health coverage, I must be an full time employee as defined by the policy; (3) to be eligible for life and/or disability income coverage, I must be actively at work as defined in the group policy. If I am not actively at work on the date my life and/or disability income coverage would become effective, my coverage will not begin until the day I return to work; (4) if coverage is issued, it will be based on full reliance on the information contained in this application.

I understand and agree that no agent or broker has the authority: (1) to bind CCP, CLIC, and/or LNL by making promises regarding eligibility, benefits, or the issuance of a policy; (2) to waive any answer or any portion of any answer to any question on this application or any information CCP, CLIC and/or LNL requests; (3) approve coverage; (4) make or alter any contract on behalf of CCP, CLIC, and/or LNL or (5) waive or alter any of CCP, CLIC and/or LNL other rights or requirements. All contract terms must be in writing and signed or accepted in writing by an authorized representative of CCP, CLIC and/or LNL to be binding on CCP, CLIC and/or LNL.

I understand that, if my personal health information is disclosed to someone who is not required to comply with the federal privacy protection regulations, then such information may be re-disclosed and would no longer be protected.

I understand that I have a right to revoke this authorization at any time. My revocation must be in writing. I am aware that my revocation is not effective to the extent that the persons I have authorized to use and/or disclose my personal health information have acted in reliance upon this authorization.

I understand and acknowledge that this authorization extends to all medical records, including records which may contain information regarding treatment for physical and mental illness, alcohol/drug abuse and/or HIV - AIDS test results or diagnosis. I expressly consent to the release of such information.

If you write in HMO as the benefit you want in Section 1, the following provisions apply: 1. The HMO restricts enrollee access to health care providers. NO benefits are payable for covered services which are not provided, arranged and authorized by a Plan Physician and approved by the Medical Director. This applies to all covered services which are not provided, arranged and authorized by a Plan Physician and approved by the Medical Director. This applies to all covered services except Emergency Services. The HMO will furnish you with a list of plan physicians and plan facilities upon enrollment and/or request. 2. Right of Cancellation: If you are obligated to share in the cost of this coverage, you may cancel this application within 72 hours after you have signed this application. Cancellation will occur when written notice is given to CCP. Notice of cancellation shall be considered given when you mail a letter to CCP.

I have read all of the statements contained in this application, and declare by signing this application that I am an eligible, compensated, full-time employee and that the information I have provided is true and complete to the best of my knowledge. Signature of Spouse authorizes release of information described on the front of this application.

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Your Spouse's Signature (If applying for coverage)

\_\_\_\_\_  
Date

**WARNING:** Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against any insurer, submits any application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

# Employee Application & Change Form

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