



## Your Individual Application Kit is enclosed

Here is a checklist to review before you return your application.

Print clearly and complete the application in blue or black ink.

- If you make any changes while completing this form (for example, if you cross out something you wrote), be sure to **initial and date** those changes.
- If any **corrections** are needed or if the form is incomplete, the application may have to be returned to you, or we may try to call you, to obtain the necessary information. In that case, we will record your information on a form that will be attached to your application.
- You may request an effective date of the 1st or 15th 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.
- The primary applicant, spouse/domestic partner (if applicable), and any dependent children age 18 and over must sign and date the application in two places (in Section L).**
- List the height and weight for each applicant.
- List the date of birth for each applicant.
- If you have had creditable health coverage in the past 63 days, please fill out Section I to apply for preexisting credit. Creditable Coverage is defined as prior coverage from a group plan, Medicare, Medicaid, health plan for active military personnel, including TRICARE, Indian Health Service, state risk pool, Federal Employees Health Benefits Program, state children's health insurance program, public health plan, U.S. Government plans, foreign health plans, individual insurance policy or Peace Corps service. Prior coverage does not count as Creditable Coverage if there was a break of 63 days or more prior to applying for this coverage.
- Select the plan, deductible amount and any applicable optional benefits requested.
- Answer all health history questions in Section K. Failure to do so will delay the processing of your application.
- If you answered "yes" to any of the health history questions, give complete details on page 11.
- For Automatic Bank Draft, complete the Authorization located in Section H and include a **voided check**. We cannot accept deposit slips. (Your account will be drafted from the assigned effective date to the current billing date if your application is approved by Underwriting.)
- The initial premium is required with the application. Please provide your credit card authorization per the instructions in Section H. If you pay by check, please make the check payable to Anthem Blue Cross and Blue Shield, include your Social Security number on the front of the check, and affix the check to the front of the application.
- The contract associated with the Blue Access<sup>®</sup> Value Plan is a basic health benefit plan, as defined by Kentucky law, that provides limited coverage to the persons issued coverage under such contract. The contract excludes food for inborn errors of metabolism or genetic conditions and PKU disorders, TMJ and craniomandibular joint disorder services, cochlear implants, autism and hearing aids, which are state-mandated benefits. Please note that the benefits for diabetes and hospice, as required by Kentucky law, are not excluded from the Blue Access<sup>®</sup> Value Plan contract and the contract also includes all federally mandated benefits.
- If you are eligible for Medicare, you are not eligible to apply for our individual products.

If you need assistance filling out the application, please contact your agent.

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# Kentucky Individual Enrollment Application

Please complete in blue or black ink only.



Corporate address: \_\_\_\_\_  
 Anthem Health Plans of Kentucky, Inc.  
 13550 Triton Park Boulevard  
 Louisville, KY 40223



Corporate address: \_\_\_\_\_  
 Anthem Life Insurance Company  
 120 Monument Circle  
 Indianapolis, Indiana 46204

## Section A – Coverage Information

**Application Type (select one):**  Change Anthem Individual policy coverage  Add dependent(s) to current coverage  
 New Coverage Policy No. \_\_\_\_\_ Policy No. \_\_\_\_\_

**Effective date requested:** If your application is approved, your coverage can start on the 1st or 15th 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: Month \_\_\_\_\_**  1st  15th

## Section B – Applicant Information

Risk Tier	Last Name	First Name	MI	Social Security Number*
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Home Address (street and P.O. Box if applicable) \_\_\_\_\_

City	State	Zip	County
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Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	Height (Ft./In.) /	Weight	Sex M F	Age	Date of Birth / /
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Daytime Phone Number ( )	Evening Phone Number ( )	E-mail* If possible, do you want E-mail notification? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Are you a legal resident of the United States and a resident of the state in which you are applying for coverage?  Yes  No  
 Are all applicants listed on this application United States citizens?  Yes  No If NO, who? \_\_\_\_\_  
 and how many years/months have they resided in the United States? \_\_\_\_\_ years and \_\_\_\_\_ months

Tobacco Use: Have you used tobacco in the last 12 months?  Yes  No If cigarettes, how many do you smoke per day? \_\_\_\_\_

## Section C – Spouse or Domestic Partner Information

Risk Tier	Last Name	First Name	MI	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner
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Social Security Number*	Height (Ft./In.) /	Weight	Sex M F	Age	Date of Birth / /
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Are you a legal resident of the United States and a resident of the state in which you are applying for coverage?  Yes  No  
 Tobacco Use: Have you used tobacco in the last 12 months?  Yes  No If cigarettes, how many do you smoke per day? \_\_\_\_\_

## Section D – Child Dependents to be Covered Information (All fields required. Attach a separate sheet if necessary.)

Dependent information must be completed for all additional child dependents (if any) to be covered under this coverage. An eligible dependent may be your unmarried children, or your spouse or domestic partner's unmarried children to the end of the calendar month in which they turn 25. A subscriber has the option to cancel dependent coverage effective on the next available date after notice is received by Anthem. (List all dependents beginning with the eldest.)

Risk Tier	First, MI (last name if different)	Relationship to Applicant	Social Security Number*	Sex	Age	Date of Birth mm/dd/yyyy	Height Ft./In.	Weight Lbs.
		Child		M F			/	
		Child		M F			/	
		Child		M F			/	
		Child		M F			/	
		Child		M F			/	

\*This information is used for internal purposes only and will not be disclosed.

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## Section E – Medical Coverage

### Plan Name, In Network Coinsurance, Deductible Options

### Optional Benefits

Select **ONE** Plan...then select **ONE** Deductible and any optional benefits.

**SmartSense®**

- (50% coinsurance)     \$500     \$1,000     \$1,500     \$2,500
- (30% coinsurance)     \$500     \$1,000     \$1,500     \$2,500
- \$3,500     \$5,000     \$10,000

- Upgrade Drug Coverage**
- Extended Mental Health Rider**

**Premier**

- (20% coinsurance)     \$250     \$500     \$1,000
- \$1,500     \$2,500
- \$1,500 - no office visit copay
- (0% coinsurance)     \$2,500     \$3,500     \$5,000     \$10,000
- \$2,500 - no office visit copay

- Upgrade Drug Coverage**
- Add Maternity coverage**  
(available on \$2,500 or higher deductible options)
- Extended Mental Health Rider**

**Blue Access® Value**

- (30% coinsurance)     \$2,000     \$3,000     \$5,000     \$10,000

- Extended Mental Health Rider**

### HSA Compatible Plans

Select **ONE** Plan...then select **ONE** Deductible (Individual/Family) and any optional benefits.

**Lumenos® HSA**

- (50% coinsurance)     \$1,500/3,000
- (20% coinsurance)     \$1,750/3,500
- (0% coinsurance) - Preventive benefit subject to deductible
- \$2,500/5,000     \$3,500/7,000     \$5,500/11,000
- (0% coinsurance) - Preventive benefit NOT subject to deductible
- \$1,500/3,000     \$3,000/6,000     \$5,000/10,000

- Add Maternity coverage**  
(not available on individual policies with \$1,500 or \$1,750 deductibles)
- Extended Mental Health Rider**

**YES**, I would like to establish a health savings account in conjunction with the HSA-compatible health plan I selected. Please forward my information to Anthem's banking partner. (Please fill in your social security number in Section B.)

**NO, I DO NOT** want to establish a health savings account in conjunction with the HSA-compatible health plan I selected above. Please **DO NOT** forward my information to Anthem's banking partner.

**Section F – Dental Coverage Selection**

- Dental Blue® Basic 100**
- Dental Blue® Essential 100**
- Dental Blue® Essential 200**
- Yes, I wish to add dental coverage (at an extra cost per individual)  
If Yes, select ONE coverage type (applies to individuals listed on this application only):
  - Applicant only
  - Applicant & Spouse or Domestic Partner only
  - Applicant, Spouse or Domestic Partner, and all dependent children listed
  - Applicant & all dependent children listed
- Yes, if myself or any listed family member are declined for medical coverage, still enroll **all members selected above, if eligible.**

**Section G – Anthem Life Insurance Company’s Term Life Insurance**

**Blue Preferred® Term Life**

- Yes, in addition to my medical coverage, I wish to apply for Term Life Insurance (at an extra cost per individual).
- Do you, the applicant, own an existing life policy or annuity contract?    Yes    No (Answer by checking one)
- If you answered “Yes” to the above question, inform the agent,*** who will provide you an “Important Notice: Replacement of Life Insurance or Annuities,” which you must read and complete.

By applying for this proposed life policy, do you intend to replace, discontinue or change any existing life policy or annuity contract?    Yes    No (Answer by checking one)

Provide information below.

Applicants must meet Anthem Life’s Underwriting Guidelines to qualify for Term Life Insurance Coverage. Applicants under the age of one year are not eligible for Life Insurance. All Term Life policies terminate at age 65.

Applicants	Coverage Amount (select one)	Beneficiary**	Relationship	Beneficiary Street Address City/State/ZIP code
<input type="checkbox"/> Applicant	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000*	Primary:		
		Contingent:		
<input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000*	Primary:		
		Contingent:		
<input type="checkbox"/> Child(ren)	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000*	Primary:		
		Contingent:		

\* The \$50,000 amount is not available to applicants under the age of 19. If selected by an approved applicant under age 19, the selection will default to \$25,000.

\*\* **If a beneficiary is not listed** and a policy is issued, death benefits will be paid in accordance with the Beneficiary Provision of the Policy.

**Section H – Billing Options**

<b>Frequency</b> (select one) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-annually <input type="checkbox"/> Annually	<b>Initial Premium</b> (required) <input type="checkbox"/> Bank Draft (see below) <input type="checkbox"/> Check Enclosed (If paying by check, make the check payable to ABCBS.) <input type="checkbox"/> Credit Card (see below)	<b>Total amount enclosed/charged \$</b> _____
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**Method** (select one)  
 **HOME**—Bills will be sent to your home billing address unless a separate billing address is listed below.

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Name	Address (street and P.O. Box if applicable)	City	State	Zip
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**AUTOMATIC BANK DRAFT** (automatic premium withdrawals)—your premium will be deducted on the same day of the month as your assigned effective date. (You **MUST** attach a **blank voided check**)

Deduct money from my/our account for (check one):  
 My first payment only \$ \_\_\_\_\_       My first and ongoing payments  
 My ongoing payments only (first payment made by other method)

*I authorize Anthem Blue Cross and Blue Shield to initiate premium deductions from the checking account indicated and the designated financial institution to debit the same account. I understand that this authorization is in effect until I notify Anthem in writing that I no longer desire this service, allowing them reasonable time to act upon my notification. I understand Anthem and my financial institution have the right to discontinue the withdrawals if they wish to do so. I understand that a service charge will be incurred for any withdrawal not honored.*

Account holder's name (please print) <b>X</b>	Account holder's signature (if other than the applicant) <b>X</b>
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Staple blank, voided check here

Staple blank, voided check here

**IF PAYING BY CREDIT CARD:** A credit card can be used only for the initial premium payment.

**Credit card information —**  
 Cardholder's Name (as shown on the credit card): \_\_\_\_\_ Cardholders' Address: \_\_\_\_\_

**If applicant is using the credit card of another cardholder:** By signing this form, applicant represents 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     Discover     American Express

**Credit Card Number:** \_\_\_\_\_ **Expiration Date** (month/year): \_\_\_\_\_

**Authorization:** I authorize Anthem Health Plans of Kentucky, Inc. or Anthem Life Insurance Company to charge my VISA, MasterCard, Discover or American Express account for the initial premium payment. If the results of the health underwriting for my policy result in a different premium than the quote generated by the system, I also authorize Anthem Health Plans of Kentucky, Inc. or Anthem Life Insurance Company to charge my VISA, MasterCard, Discover or American Express for this difference if necessary.

I agree that Anthem Health Plans of Kentucky, Inc. or Anthem Life Insurance Company 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 Health Plans of Kentucky, Inc. or Anthem Life Insurance Company 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.

Applicant's Signature:  
**X**

**NEW LIST BILL**—Billing through third-party (This option must have prior approval and requires separate List Bill forms to be completed and submitted with this application).

**CHANGE TO EXISTING LIST BILL**    List Bill Arrangement Number: \_\_\_\_\_

**Section I – Other Health Coverage**

Are you or anyone applying for coverage currently eligible for Medicare? .....  Yes  No  
 If yes, give name. \_\_\_\_\_

Did you or your eligible dependents have creditable coverage within the past 63 days, including any Anthem coverage? (You may be eligible for preexisting credit.) .....  Yes  No

**The following information must be completed in order for credit to be given.  
 Please provide the previous 18 months of coverage.**

Name(s) of covered persons. If the whole family, simply write ALL in space below.	Identification Number(s)
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Name and phone number of prior carrier(s)	Reason for cancellation
---	-------------------------

Type of coverage <input type="checkbox"/> Group <input type="checkbox"/> Individual	Effective Date of Coverage	Cancellation Date of Coverage
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Will you be canceling this coverage if approved for Anthem coverage? .....  Yes  No

**Complete this section if you've had more than one carrier in the last 18 months (attach a separate sheet if necessary).**

Name(s) of covered persons. If the whole family, simply write ALL in space below.	Identification Number(s)
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Name and phone number of prior carrier(s)	Reason for cancellation
---	-------------------------

Type of coverage <input type="checkbox"/> Group <input type="checkbox"/> Individual	Effective Date of Coverage	Cancellation Date of Coverage
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Will you be canceling this coverage if approved for Anthem coverage? .....  Yes  No

**Section J – Healthy Lifestyle (optional)**

You and your spouse or domestic partner may qualify for a better rate based on your lifestyle. Complete the section below if you would like to be considered for this special rate.

	<b>Applicant</b>	<b>Spouse or Domestic Partner</b>
1. Have you been tobacco-free for the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Do you exercise regularly?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Are you in excellent health with no ongoing medical conditions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. How many times a week do you exercise?	<input type="checkbox"/> 0-2 <input type="checkbox"/> 3-4 <input type="checkbox"/> 5-7	<input type="checkbox"/> 0-2 <input type="checkbox"/> 3-4 <input type="checkbox"/> 5-7

**Section K – Health History (IMPORTANT: This section has two steps)**

**STEP 1: Health history questions must be answered by each/every person applying for coverage.**

**Health History Questionnaire** — All Questions Must Be Answered Or The Application Will Be Returned.

GIVE COMPLETE DETAILS IN STEP 2 (page 11) FOR ALL QUESTIONS ANSWERED “YES”.

**NOTICE:** You must provide truthful and complete answers to the following questions to the best of your ability. We are relying on the information you provide to determine whether you are eligible for coverage. If you are unsure of your current medical condition, we strongly recommend that you ask your current or previous physician(s) to clarify your specific condition. We have the right to review all of your medical records to verify the accuracy of your information during the first 24 months you are covered. However, do not assume we will review all of your medical records before approving your application. If we issue coverage to you and later discover that you made intentional misrepresentations of material fact or intentionally omitted material information you knew in response to a question we may rescind your coverage, even after it has been issued. This means that you may lose your health benefits including coverage for treatment already received. Rescission may occur even if we review your medical records or seek medical confirmation of your health information as part of processing your application. Even if you currently have health insurance coverage or had prior coverage with Anthem Blue Cross and Blue Shield, you must fully disclose and answer all health history questions.

	YES	NO		YES	NO
1. Within the last 60 days, have you seen a health care provider(s), had a physical exam, laboratory test(s) or other diagnostic or screening test(s) such as Pap smear, blood (other than an HIV test) or urine test, x-ray(s), CAT scan, MRI, or mammogram?	<input type="checkbox"/>	<input type="checkbox"/>	6. Within the last 2 years, have you had or consulted with a health care provider for, been diagnosed with, or treated for any of the following? <i>(all answers must be checked yes or no)</i>		
2. Within the last 12 months have you been advised by a health care provider to have, but have not yet had, surgery, treatment, examination, evaluation or test(s) for a medical condition?	<input type="checkbox"/>	<input type="checkbox"/>	A. Headaches requiring prescription medication	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you been prescribed or taken any prescription medication within the past 12 months except for birth control or short term (10 days or less) antibiotics? (This includes any prescription samples provided by your physician. If yes, explain in Step 2.)	<input type="checkbox"/>	<input type="checkbox"/>	B. Loss of consciousness	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you pregnant or an expectant father, or will you be providing medical insurance for a newborn or new adoptee within the next 9 months?	<input type="checkbox"/>	<input type="checkbox"/>	C. Sleep apnea/breathing difficulties while sleeping	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you have implants, prosthesis or retained hardware?			D. Recurrent fainting, weakness or dizziness	<input type="checkbox"/>	<input type="checkbox"/>
A. Breast implants	<input type="checkbox"/>	<input type="checkbox"/>	E. Paralysis or numbness/tingling in limbs	<input type="checkbox"/>	<input type="checkbox"/>
B. Eye/limb prosthesis	<input type="checkbox"/>	<input type="checkbox"/>	F. Chest pain	<input type="checkbox"/>	<input type="checkbox"/>
C. Cochlear implant, pacemaker, defibrillator, valve replacement, shunt, stent(s), implantable pump	<input type="checkbox"/>	<input type="checkbox"/>	G. Increased/irregular heart beat	<input type="checkbox"/>	<input type="checkbox"/>
D. Joint replacement/internal fixations (i.e. pins, plates, rods etc.), neurostimulators	<input type="checkbox"/>	<input type="checkbox"/>	H. Low or high blood pressure	<input type="checkbox"/>	<input type="checkbox"/>
E. Any other prosthesis or implant (other than dental)	<input type="checkbox"/>	<input type="checkbox"/>	I. High cholesterol	<input type="checkbox"/>	<input type="checkbox"/>
			J. Shortness of breath	<input type="checkbox"/>	<input type="checkbox"/>
			K. Heartburn (recurrent)	<input type="checkbox"/>	<input type="checkbox"/>
			L. Abnormal and/or Recurrent bleeding (unrelated to menstruation)	<input type="checkbox"/>	<input type="checkbox"/>
			M. Recurrent diarrhea and/or recurrent vomiting	<input type="checkbox"/>	<input type="checkbox"/>
			N. Unexplained weight loss	<input type="checkbox"/>	<input type="checkbox"/>
			O. Blood, sugar, and/or protein in urine	<input type="checkbox"/>	<input type="checkbox"/>
			P. Recurrent pain (including back pain)	<input type="checkbox"/>	<input type="checkbox"/>
			Q. Jaundice	<input type="checkbox"/>	<input type="checkbox"/>
			R. Mass, cyst(s), or lump(s) in any body part including breast	<input type="checkbox"/>	<input type="checkbox"/>

**Section K – Health History - For Each Family Member (IMPORTANT: This section has two steps) (continued)**

	YES	NO		YES	NO
<b>7.</b> Within the last 5 years, have you consulted with a health care provider for, been diagnosed with, or treated for any of the following?			<b>9.</b> Within the last 5 years, have you been advised by a health care professional to reduce alcohol intake?	<input type="checkbox"/>	<input type="checkbox"/>
A. HPV (Human Papilloma Virus), herpes, STD (sexually transmitted disease)	<input type="checkbox"/>	<input type="checkbox"/>	<b>10.</b> Have you been hospitalized within the last 5 years for any mental, emotional, or behavioral disorder?	<input type="checkbox"/>	<input type="checkbox"/>
B. Heavy menstrual bleeding, fibroids, endometriosis, problems of the ovary, or gynecological/genital disorder(s)?	<input type="checkbox"/>	<input type="checkbox"/>	<b>11.</b> Within the last five years have you received medical advice, diagnosis, care or treatment, or did a health care provider recommend that you receive care or treatment for any mental, emotional, or behavioral disorder? (If you answered yes, please check any that apply below and explain in Step 2.)	<input type="checkbox"/>	<input type="checkbox"/>
C. Male infertility	<input type="checkbox"/>	<input type="checkbox"/>	A. Obsessive Compulsive Disorder	<input type="checkbox"/>	<input type="checkbox"/>
D. Female fertility/infertility	<input type="checkbox"/>	<input type="checkbox"/>	B. Minor depression	<input type="checkbox"/>	<input type="checkbox"/>
E. Anemia, angina, heart attack, hypertension, phlebitis, stroke or heart, circulatory or blood disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>	C. Anxiety/panic attacks	<input type="checkbox"/>	<input type="checkbox"/>
F. Kidney, bladder or prostate disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>	D. Attention Deficit Disorder (ADD/ADHD)	<input type="checkbox"/>	<input type="checkbox"/>
G. Ulcers; pancreatitis; gallbladder, liver, stomach, or digestive disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>	<b>12.</b> In the last 10 years have you received medical advice, diagnosis, care or treatment, or did a health care provider recommend that you receive care or treatment for any of the following:		
H. Hernia; hemorrhoid; rectal, or intestinal disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>	A. Schizophrenia, Major Depression/ BiPolar Disorder	<input type="checkbox"/>	<input type="checkbox"/>
I. Arthritis; TMJ (temporomandibular joint disorder); muscle/bone/tendon/joint/vertebral disc injury(s) or disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>	B. Eating disorder (i.e. anorexia/bulimia)	<input type="checkbox"/>	<input type="checkbox"/>
J. Migraine headaches, epilepsy/seizures, or brain/nervous disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>	<b>13.</b> Within the last 5 years has a health care provider advised that you have a repeat Pap smear or any follow-up treatment or tests as a result of a Pap smear?	<input type="checkbox"/>	<input type="checkbox"/>
K. Congenital heart disorder or condition, cleft lip/palate, birth defects, developmental delay	<input type="checkbox"/>	<input type="checkbox"/>	<b>14.</b> Within the last 10 years, have you received medical advice, diagnosis, care or treatment, or did a health care provider recommend that you receive care or treatment for drug abuse?	<input type="checkbox"/>	<input type="checkbox"/>
L. Asthma, allergies, tuberculosis, any lung or sinus disorder(s), or breathing problems	<input type="checkbox"/>	<input type="checkbox"/>	<b>15.</b> Have you ever been diagnosed or been treated for any type of cancer, leukemia, melanoma or malignant tumor?	<input type="checkbox"/>	<input type="checkbox"/>
M. Psoriasis, rosacea, acne or skin disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>			
N. Cataract, glaucoma, eye or ear disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>			
O. Diabetes, thyroid, endocrine glands	<input type="checkbox"/>	<input type="checkbox"/>			
<b>8.</b> Within the last 5 years, have you received medical advice, diagnosis, care or treatment, or did a health care provider recommend that you receive care or treatment for alcoholism or abuse of alcohol?	<input type="checkbox"/>	<input type="checkbox"/>			

**Section K – Health History (IMPORTANT: This section has two steps) (continued)**

	YES	NO		YES	NO
<b>16.</b> Have you ever been diagnosed with hepatitis? (check all types that apply)	<input type="checkbox"/>	<input type="checkbox"/>	<b>18.</b> Are you a candidate for, or have you ever received an organ or bone marrow transplant?	<input type="checkbox"/>	<input type="checkbox"/>
A. Hepatitis A	<input type="checkbox"/>	<input type="checkbox"/>			
B. Hepatitis B	<input type="checkbox"/>	<input type="checkbox"/>	<b>19a.</b> Within the last five years, have you had any illness, injury or other condition not mentioned elsewhere on this application that have not been evaluated or that you plan to have evaluated by a health care provider?	<input type="checkbox"/>	<input type="checkbox"/>
C. Hepatitis C, D, E	<input type="checkbox"/>	<input type="checkbox"/>			
<b>17.</b> Have you ever been diagnosed with, or treated for any of the following?			<b>19b.</b> Within the last two years, have you visited a physician, psychiatrist, chiropractor, physician assistant, nurse practitioner, physical therapist or other licensed health practitioner that has not been disclosed elsewhere on this application?	<input type="checkbox"/>	<input type="checkbox"/>
A. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or recommended antiviral therapy/treatment	<input type="checkbox"/>	<input type="checkbox"/>			
B. Ankylosing Spondylitis, Alzheimer’s Disease, Amyotrophic Lateral Sclerosis (ALS), Chronic Obstructive Pulmonary Disease (COPD), Cystic Fibrosis, Diabetes, Emphysema, Gaucher’s Disease, Hemophilia, Kaposi Sarcoma, Lupus (systemic), Multiple Sclerosis, Muscular Dystrophy, Parkinson’s Disease, Pneumocystis Carinii Pneumonia, Rheumatoid Arthritis, Scleroderma.	<input type="checkbox"/>	<input type="checkbox"/>	<b>20.</b> Have you been hospitalized or treated in urgent care or the emergency room within the last 12 months for any condition other than pregnancy?	<input type="checkbox"/>	<input type="checkbox"/>

**Prescription Medications**

List **ALL** prescription medications taken within the last 12 months by any family member listed on this application (if not indicated in Step 2.)

Family Member	Medication/Dosage/Frequency (i.e., Lopressor/100mg/daily)	Illness for which Medication is Prescribed	Date Prescribed (mm/dd/yyyy)	Date Discontinued (mm/dd/yyyy)	Name, Phone No. of Physician or Hospital
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____

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

**Section K – Health History (IMPORTANT: This section has two steps) (continued)**

**STEP 2: If you answered “YES” to any of the health history questions, give complete details (see the example below)**

Question Number	Patient First Name	Physician Name & Telephone (with area code)	Specific Diagnosis & Treatment	Name & Dosage of Medication & Dates of Use		Duration of Condition		Was Surgery Performed?		Description of Surgery/ Procedures & Date(s) (mm/yyyy)	Current Status
				Begin (mm/yyyy)	End (mm/yyyy)	Begin (mm/yyyy)	End (mm/yyyy)	YES	NO		
#17	Mary	Dr Joe Doe 555 555-1000	Tonsillitis	Amoxicillin 250 mg 4x day		08/2008	09/2008	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Tonsillectomy 09/2008	Good
				08/2008	09/2008			<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
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								<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.

## Section L – Significant Terms, Conditions and Authorizations (TERMS)

*Please read this section carefully before signing the application.*

1. **I understand that it is mandatory that I notify Anthem, in writing, immediately if I (the applicant) or any other person for whom coverage is sought receives medical treatment, advice, care or a diagnosis for any illness, injury or condition after the date I sign this application but before my coverage approval date. I understand that in this situation the new information will not be considered as a pre-existing condition. However, Anthem has the right to review my application, using the new information to determine whether to approve the application for coverage and, if approved, to determine the appropriate premium rate.**
2. I understand that sending my initial premium with this application, and the receipt of my payment by Anthem, does not mean that coverage has been approved. I may not assign any payment under my Anthem program. I am applying for the coverage selected on this application. I understand that any premium quote provided is preliminary and review of my application by medical underwriting may change the premium or result in a denial of coverage. I understand that, to the extent permitted by law, Anthem reserves the right to accept or decline this application, and that no right whatsoever is created by this application. I understand that if my application is denied, my bank account or credit card will not be charged.
3. **I understand that preexisting conditions are limited to 12 months after enrollment for conditions in existence within 6 months immediately prior to my enrollment for which medical advice, diagnosis, care or treatment was recommended or received. Pregnancy is considered a preexisting condition.**
4. If the plan I purchase offers a maternity rider, and I purchase that maternity rider, I understand that 1) these benefits apply only to me or my covered spouse/domestic partner and not to any dependent child and 2) these benefits will not begin until after my membership has been in effect for one year.
5. I am responsible to timely notify Anthem of any change that would make me or any dependent ineligible for coverage.
6. I understand Anthem may convert my payment by check to an electronic Automated Clearinghouse (ACH) debit transaction and that my original check will be destroyed. The debit transaction will appear on my bank statement although my check will not be presented to my financial institution or returned to me. This ACH debit transaction will not enroll me in any Anthem automatic debit process and will only occur each time I send a check to Anthem. Any resubmissions due to insufficient funds may also occur electronically. I understand that all checking transactions will remain secure, and my payment by check constitutes acceptance of these terms.
7. By signing this application, I agree and consent to the recording and/or monitoring of any telephone conversation between Anthem and myself.
8. **I understand I am applying for individual health coverage which is not part of any employer-sponsored plan. I certify that neither I nor any dependent is receiving any form of reimbursement or compensation for this coverage from any employer. I understand that I am responsible for 100% of the premium payment and I am also responsible to ensure that premiums are paid.**
9. I understand that my domestic partner, if applicable, is only eligible for coverage if: he or she has been my sole domestic partner for 12 months or more; he or she is mentally competent; he or she 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.
10. If I purchase optional dental coverage for the Dental Blue® Essential plan, I understand that I will have a twelve month waiting period for coverage of Major Restorative Services. *(For a description of Preventive, Diagnostic and Major Restorative services, please refer to your marketing materials.)*
11. By signing this application I certify that I understand that Anthem Life has the right to deny my application for Term Life Insurance Coverage, and if it does, I will be notified in writing. I understand that if Anthem Life declines this coverage, no benefits will be payable. I understand that I alone am responsible for reading and accurately completing this application, and I must communicate any changes to my status. I also understand that all other conditions of my medical application apply for the life application.
12. I authorize and expressly consent that Anthem Health Plans of Kentucky, Inc. or Anthem Life Insurance Company and its affiliated companies may make telephone calls using an automatic telephone dialing system and pre-recorded message to any of the telephone numbers I have provided in this Application.
13. I acknowledge that I have read the Significant Terms, Conditions, and Authorizations, and I accept such provisions as a condition of coverage. I represent that the answers given to all questions on this application are true and accurate to the best of my knowledge and belief, and I understand they are being relied on by Anthem in accepting this application. Any intentional misrepresentations of material fact or material omission found in this application may result in denial of benefits or rescission or cancellation of my coverage(s). If tobacco use question in Section B or Section C is answered "NO", I understand that the signature(s) shown on the following page will attest to non-tobacco usage for the past 12 months.  
Any person who knowingly and with intent to defraud any insurance company, health maintenance organization, self-insured plan, or other person, files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.  
I give this authorization for and on behalf of any eligible dependents and myself if covered by Anthem. I am acting as their agent and representative. This application shall be altered solely by the applicant or with his or her written consent.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Life products underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

**Section L – Significant Terms, Conditions and Authorizations (TERMS) (continued)**

*\*(or Custodial Parent’s or Guardian’s signature if applicant is under age 18)*

<b>SIGN HERE</b>	Signature of Applicant* <b>X</b>	Date
	Signature of Spouse or Domestic Partner or Dependent Child(ren) age 18 or over (if to be covered) <b>X</b>	Date
	Signature of Dependent Child(ren) age 18 or over <b>X</b>	Date

**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. This Authorization will expire 24 months following Anthem Health Plans of Kentucky, Inc.’s or Anthem Life Insurance Company’s acceptance of coverage, if not previously revoked.

**By signing below:** I authorize Anthem Health Plans of Kentucky, Inc. or Anthem Life Insurance Company, or an agent, subsidiary or affiliate that has a business associate contract with Anthem Health Plans of Kentucky, Inc. or Anthem Life Insurance Company, 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 Health Plans of Kentucky, Inc. or Anthem Life Insurance Company, or an agent, subsidiary or affiliate that has a business associate contract with Anthem Health Plans of Kentucky, Inc. or Anthem Life Insurance Company. This information is needed to determine eligibility for coverage and Anthem Health Plans of Kentucky, Inc.’s or Anthem Life Insurance Company’s 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 subject to revocation at any time by written notice to Anthem except to the extent that Anthem has already taken action in reliance on this authorization. If I revoke this authorization after I initially apply for coverage, I understand that I/we will not be considered for coverage. If I revoke this authorization after I ask to upgrade my coverage or add a family member, I understand that the change will not be made. I understand that if my and/or my family’s information is to be received by individuals or organizations that are not health care providers, health care clearinghouses or health plans governed by federal privacy regulations, my/our information might be re-disclosed by any of those recipients and will not be protected by federal privacy regulations. A copy of this authorization is available to me, or to my authorized representative, upon request and will serve as the original.

<b>SIGN HERE</b>	<b>X</b> Printed name of Applicant/Member	<b>X</b> Signature of Applicant/Member or his/her Legal Representative	Date
	<b>X</b> Printed name of Spouse or Domestic Partner or Dependent Child* age 18 or over listed on Application	<b>X</b> Signature of Spouse or Domestic Partner or Dependent Child* or his/her Legal Representative	Date
	<b>X</b> Printed name of Dependent Child* age 18 or over listed on Application	<b>X</b> Signature of Dependent Child* or his/her Legal Representative	Date

*\*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 an authorized representative have the right to receive a copy of this Authorization upon request.*

**Section M – Agent Certification**

**To be completed by your Anthem-appointed agent:**

1. Does the applicant intend to replace, discontinue or change any existing life policy or annuity contract? . . . . .  Yes  No
2. Are you aware of any information not disclosed on this application relating to the health of any person listed on this application that may have a bearing on underwriting? . . . . .  Yes  No
- 3. I certify to the best of my knowledge and belief, the responses herein are accurate.**

Agent Signature <b>X</b>		Date	
Agent Name (please print)		Agent Street Address/Suite No./Personal Mail Box(PMB)No.	
Agent ID No.	City/State/Zip	County Code	Area
Agent Phone No.		Agent Fax No.	Agent Email Address

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If you have an Anthem agent, please mail directly to:  
your Anthem agent.

If you do NOT have an Anthem agent, please mail to:

**Anthem Blue Cross and Blue Shield**  
**P.O. Box 37810**  
**Louisville, KY 40233-7810**



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