



1 Cameron Hill Circle
Chattanooga, TN 37402-0001
bcbst.com

INDIVIDUAL COVERAGE APPLICATION

Use Black Ink Only

Plan Use Only
Rec: _____

IHCA

SECTION 1 – Primary applicant information and dependents to be covered under this policy

PRIMARY APPLICANT

LAST NAME _____ JR, SR, etc. _____ FIRST NAME _____ MI _____ SOCIAL SECURITY NO. _____ DATE OF BIRTH (mmddyyyy) _____ MALE FEMALE

ADDRESS (P.O. Box is not acceptable – Please provide place of residence) _____ HEIGHT (FT / IN) _____ WEIGHT (LBS) _____ / _____

CITY (Please do not abbreviate) _____ STATE **T N** ZIP _____ DAYTIME PHONE _____

MAILING ADDRESS IF DIFFERENT (P.O. Box is acceptable) _____

CITY (Please do not abbreviate) _____ STATE _____ ZIP _____ EMAIL ADDRESS _____

Have you or any person for whom you are applying had health insurance coverage within the past year?
 YES NO If "Yes", Who? _____
Are you a citizen or legal resident of the U.S.? YES NO
You must reside in the state of Tennessee and legally reside in the United States to be eligible for this coverage.

SPOUSE
LEGAL SPOUSE LAST NAME _____ JR, SR, etc. _____ FIRST NAME _____ MI _____ SOCIAL SECURITY NUMBER _____ DATE OF BIRTH (mmddyyyy) _____ MALE FEMALE
HEIGHT (FT/IN) _____ WEIGHT (LBS) _____ / _____

DEPENDENT
DEPENDENT LAST NAME _____ JR, SR, etc. _____ DEPENDENT FIRST NAME _____ MI _____ SOCIAL SECURITY NUMBER _____ DATE OF BIRTH (mmddyyyy) _____ MALE FEMALE

Natural Child/Stepchild Adopted/Legal Guardian Other (specify) _____

DEPENDENT
DEPENDENT LAST NAME _____ JR, SR, etc. _____ DEPENDENT FIRST NAME _____ MI _____ SOCIAL SECURITY NUMBER _____ DATE OF BIRTH (mmddyyyy) _____ MALE FEMALE

Natural Child/Stepchild Adopted/Legal Guardian Other (specify) _____

DEPENDENT
DEPENDENT LAST NAME _____ JR, SR, etc. _____ DEPENDENT FIRST NAME _____ MI _____ SOCIAL SECURITY NUMBER _____ DATE OF BIRTH (mmddyyyy) _____ MALE FEMALE

Natural Child/Stepchild Adopted/Legal Guardian Other (specify) _____

TO INCLUDE ADDITIONAL DEPENDENTS, PLEASE RECORD INFORMATION FOR ADDITIONAL DEPENDENTS ON A SEPARATE SHEET OF PAPER AND ATTACH IT TO THIS APPLICATION.

SECTION 2 – Benefit Section

BENEFIT CODE
Please indicate the letter and 2 character code of benefit plan. Also note your choice of Network "P" or "S" in the single box below.

BlueCross BlueShield of Tennessee Products I am applying for:
 YES NO **MEDICAL**
 YES NO **MATERNITY** (Maternity may only be purchased with Medical at initial enrollment or within 31 days of the qualifying event of 1. marriage; or 2. spouse's loss of group coverage.)
 YES NO **DENTAL** (Dental may be purchased with Medical or as a stand alone product. If purchased with Medical, the applicant, spouse and all dependents will be enrolled. If applying for stand alone, mark first of the month following approval effective date below and then skip to Section 7.)
USable Life Product I am applying for:
Life is a product offered independently by USable Life. This is not a BlueCross BlueShield of Tennessee product. USable Life is solely responsible. Life may only be purchased with Medical at initial enrollment and is only available to the Applicant and Spouse.
 YES NO **LIFE**
(Do not complete pages 5 & 6 when Life is marked "NO")

DESIRED EFFECTIVE DATE (CHOOSE ONE):

- 1. First of the month following approval
- 2. Day after approval
- 3. Day after my BCBST Short Term policy terminates (we will reduce the pre-existing waiting period by the length of the short-term policy(ies), for which there is not a gap between the term date and effective date of the policies.
- 4. Other Requested Effective Date: _____ **2 0** _____
(If you request a specific effective date, this date cannot be changed once the application has been processed. If the requested date is prior to our receipt date, it will be changed to the day after receipt. In addition, you will be responsible for all premiums from this effective date.)

PRIMARY APPLICANT LAST NAME FIRST NAME MI SOCIAL SECURITY NO.

SECTION 5 - Individual Health Coverage Questionnaire

Please accurately and truthfully answer all of the following questions for all person(s) applying for coverage. All persons applying who are age 18 and older must review these questions and answer appropriately. For persons under age 18, a parent or legal guardian may answer on their behalf. The questions are organized by category. After reviewing all conditions and/or questions within each category, answer NO or YES. For all YES answers, circle all condition/question number(s) that apply for that category and complete Section 6 below. With respect to medical conditions, has anyone applying for coverage ever been diagnosed, treated, or had a recommendation for treatment for any condition listed below?

- A. NO YES (Circle all that apply)
 - BONE / SKELETAL / MUSCLE**
 - 1 Abdominal / Inguinal Hernia
 - 2 Back Injury or Impairment
 - 3 Bulging Disc / Herniated Disc
 - 4 Fibromyalgia
 - 5 Knee Injury or Impairment
 - 6 Neck Injury
 - 7 Osteoarthritis
 - 8 Pituitary Dwarfism / Growth Hormones
 - 9 Rheumatoid Arthritis
 - 10 Scoliosis
 - 11 Spina Bifida
 - 12 Osteoporosis
 - 13 Gout
 - 14 Other Bone / Skeletal / Muscular Condition
- B. NO YES (Circle all that apply)
 - INTESTINAL / ENDOCRINE**
 - 15 Adult / Juvenile Diabetes (non-gestational)
 - 16 Bleeding Ulcer
 - 17 Chronic Pancreatitis
 - 18 Cirrhosis of the Liver
 - 19 Crohn's Disease
 - 20 Diverticulosis / Diverticulitis
 - 21 Gastroesophageal Reflux Disease (GERD)
 - 22 Hiatal Hernia
 - 23 Hepatitis B
 - 24 Hepatitis C
 - 25 Irritable Bowel Syndrome (IBS)
 - 26 Colon Polyps
 - 27 Ulcerative Colitis / Ulcerative Proctitis
 - 28 Thyroid Disease
 - 29 Other Intestinal / Endocrine Condition
- C. NO YES (Circle all that apply)
 - URINARY / KIDNEY**
 - 30 Chronic Prostatitis
 - 31 Dialysis
 - 32 Enlarged Prostate
 - 33 Kidney Stones
 - 34 Neurogenic Bladder
 - 35 Polycystic Kidney Disease
 - 36 Renal Failure
 - 37 Other Urinary / Kidney Condition
- D. NO YES (Circle all that apply)
 - LUNG / RESPIRATORY**
 - 38 Asthma
 - 39 Allergies
 - 40 Cystic Fibrosis
 - 41 Emphysema
 - 42 Pneumonia
 - 43 RSV Shots
 - 44 Sleep Apnea
 - 45 Tuberculosis
 - 46 Chronic Bronchitis
 - 47 Chronic Obstructive Pulmonary Disease (COPD)
 - 48 Other Lung or Respiratory Condition
- E. NO YES (Circle all that apply)
 - HEART / CIRCULATORY**
 - 49 Anemia
 - 50 Aneurysm
 - 51 Angina
 - 52 Angioplasty and / or Bypass Surgery
 - 53 Congestive Heart Failure
 - 54 Heart Attack
 - 55 Heart Murmur
 - 56 Hemophilia
 - 57 High Blood Pressure / Hypertension
 - 58 High Cholesterol / Lipid Disorders
 - 59 Mitral Valve Prolapse
 - 60 Stroke / Transient Ischemic Attacks (TIA's)
 - 61 Other Heart or Circulatory Condition
- F. NO YES (Circle all that apply)
 - BRAIN / NERVOUS**
 - 62 Alzheimer's or Dementia
 - 63 Cerebral Palsy
 - 64 Epilepsy / Seizures
 - 65 Migraine / Chronic or Severe Headache
 - 66 Multiple Sclerosis
 - 67 Muscular Dystrophy
 - 68 Paralysis
 - 69 Parkinson's Disease
 - 70 Developmental Disorders / Delays
 - 71 Other Brain / Nervous Condition
- G. NO YES (Circle all that apply)
 - CANCER**
 - 72 Breast Cancer
 - 73 Chemotherapy / Radiation
 - 74 Colon Cancer
 - 75 Hodgkin's / Lymphoma
 - 76 Leukemia
 - 77 Liver Cancer
 - 78 Lung Cancer
 - 79 Melanoma
 - 80 Other Cancer or Malignancy
- H. NO YES (Circle all that apply)
 - IMMUNE SYSTEM**
 - 81 AIDS / HIV Infection
 - 82 Connective Tissue Disease
 - 83 Discoid (subcutaneous) Lupus
 - 84 Systemic Lupus Erythematosus
 - 85 Other Immune System Condition
- I. NO YES (Circle all that apply)
 - TRANSPLANTS**
 - 86 Bone Marrow Transplant / Organ Transplant
 - 87 Discussed Possible Transplant or Organ Donation
- J. NO YES (Circle all that apply)
 - EYES / EARS / NOSE / THROAT / SKIN**
 - 88 Acne
 - 89 Acoustic Neuroma
 - 90 Adenoiditis
 - 91 Cataracts
 - 92 Chronic Ear Infections / Ear Tubes
 - 93 Chronic Sinusitis
 - 94 Chronic Tonsillitis
 - 95 Cleft Lip / Cleft Palate
 - 96 Eczema or Psoriasis
 - 97 Glaucoma
 - 98 Retinopathy
 - 99 TMJ Syndrome
 - 100 Other Eye / Ear / Nose / Throat / Skin Condition
- K. NO YES (Circle all that apply)
 - CONSUME ALCOHOL?**
 - 101 If "Yes," please indicate the family members' name(s) and number of drinks consumed per day in Section 6 below.
- L. NO YES (Circle all that apply)
 - BEHAVIORAL HEALTH / CHEMICAL DEPENDENCY**
 - 102 ADD / ADHD
 - 103 Alcoholism or Alcohol Abuse
 - 104 Anorexia / Bulimia or Other Eating Disorder
 - 105 Anxiety / Depression
 - 106 Bipolar Disorder / Manic Depressive Disorder
 - 107 Counseling
 - 108 Driving Under Influence (DUI)/Driving While Intoxicated (DWI)
 - 109 Illegal Drug Use (including misuse of prescription medications)
 - 110 Suicide Attempt within the last 10 years
 - 111 Other Behavioral Health Condition
- M. NO YES (Circle all that apply)
 - REPRODUCTIVE**
 - 112 Currently Pregnant/Expectant Parent (including Father)
 - 113 Currently in the Process of Adoption
 - 114 Born Premature (<37 weeks)
 - 115 Breast Cyst or Lump
 - 116 Endometriosis
 - 117 History of Pregnancy Complications
 - 118 Polycystic Ovarian Disease
 - 119 Sexually Transmitted Disease
 - 120 Uterine Fibroids
 - 121 Abnormal Pap Smear
 - 122 Other Reproductive System Condition
- N. NO YES (Circle all that apply)
 - MISCELLANEOUS**
 - 123 Abnormal Lab Results
 - 124 Advised to have Surgery and / or Testing
 - 125 Currently taking, using or has taken or used any medications, including topical gels and creams, within the last 12 months
 - 126 Seen any physicians and / or practitioners within the last 2 years
 - 127 Resided outside of the U.S. within the last 12 months
 - 128 Breast or Other Fluid Filled Implants
 - 129 Inpatient or Outpatient Surgery
 - 130 Physical Exam with Abnormal Results
 - 131 Unintentional weight loss within the past year
- O. NO YES (Circle all that apply)
 - TOBACCO PRODUCTS USED WITHIN THE LAST 5 YEARS**
 - 132 Tobacco use within the past year. If "Yes," please indicate the family member(s) in Section 6 below.
 - 133 Past tobacco use. If "Yes", indicate the family member(s), last date of use, and the number of years used in Section 6 below.

SECTION 6 - Answer all of the specific information below for any condition with a "YES" above

Condition #	Family Member Name	Diagnosis, Treatment Including Medications, or Reason for Visit	Date of Onset	Date of Last Treatment	Physician/Provider Name and Address/Phone	Was Recovery Complete?

If more room is needed, please record information on a separate sheet of paper and attach it to this application.

PRIMARY APPLICANT LAST NAME _____ FIRST NAME _____ MI _____ SOCIAL SECURITY NO. _____

SECTION 7 - Payment Information -- The first month's premium is NOT required.

FIRST MONTH'S PREMIUM PAYMENT SELECT ONE: BILL ME eCHECK

eCHECK INFORMATION

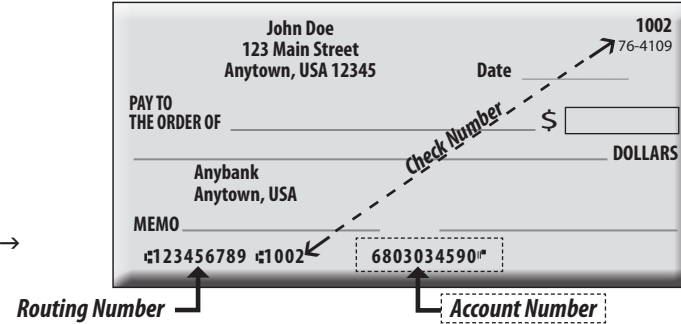
eCHECK / CHECK \$ AMOUNT _____

BANK ROUTING NUMBER _____

CHECKING ACCOUNT NUMBER _____

↖ ↗
Refer to Sample Check → → → → → → → → → →

Once approved you will receive an authorization form to enroll in an automated payment method. Until that request is processed, you will be billed monthly via paper billing. We will notify you in writing when the automated payment will take effect.



SECTION 8 - Affirmation of Understanding and of Statements Made on BlueCross BlueShield of Tennessee Individual Coverage Application

By signing and dating below, it is understood and agreed as follows:

- I (we) have read the statements and answers recorded on this application. They are true and complete and correctly recorded. They will become part of this application and any policy(ies) issued on it.
- I (we) understand that BlueCross BlueShield of Tennessee is relying on the truthfulness and completeness of the statements and answers on this application in making the decision to issue any policies of health insurance.
- I (we) understand that if my (our) answers on this application are incorrect or untrue, BlueCross BlueShield of Tennessee may, in its own discretion, as permitted by applicable laws, terminate or rescind my policy or amend it so that my (our) coverage, including my (our) premium, would be the same as it would have been had the answers on the application been correct.
- No insurance agent or broker has authority to waive any of BlueCross BlueShield of Tennessee's rights or requirements, or to make or alter any contract or policy, including this application.
- This insurance coverage is not designed or marketed as employer-provided insurance. I (we) certify that I (we) understand that I am applying for personal health coverage.
- I (we) understand that without my (our) signature and date below and without appropriate signatures and dates in the Authorization section, no policy can be issued.
- I (we) understand that I (we) do not have coverage with BlueCross BlueShield of Tennessee until my (our) application has been approved, my (our) initial premium payment has cleared my (our) bank account and BlueCross BlueShield of Tennessee has issued a policy to me (us).
- I (we) understand that a broker or agent may receive a portion of my (our) premiums as commission. For more information I (we) will contact my (our) broker or agent.
- It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of coverage.
- If I (we) have other health coverage, such coverage will be terminated upon the issue of the BlueCross BlueShield of Tennessee policy for which I (we) have applied.
- I (we) understand that during the underwriting review of the application it may be determined that a Benefit Exclusion Rider is necessary to be placed on my (our) policy. If a Benefit Exclusion Rider is placed on a policy issued for me or my dependents, then coverage for those specific conditions in the rider will not be available for benefit payment for the lifetime of the policy. I (we) understand that I (we) may request reconsideration if I (we) feel the rider was placed in error, or there is a significant change in health status of the person(s) named in the rider.
- By submitting this application, I (we) agree that BlueCross BlueShield of Tennessee's grievance process will govern any dispute with the application or any policy issued.
- I (we) understand that my broker or agent cannot change any of the terms, conditions or rates of a BlueCross BlueShield of Tennessee Policy.

PRIMARY APPLICANT'S SIGNATURE **X** _____

DATE (mmddyyyy) _____ | 2 0 _____

Relationship _____

LEGAL SPOUSE'S SIGNATURE **X** _____

DATE (mmddyyyy) _____ | 2 0 _____

(If signed by parent or guardian if primary applicant is under age 18)

I certify that I have truly and accurately recorded on this application the information supplied by the applicant.

Agent's Signature _____ Agent's ID _____

DATE (mmddyyyy) _____ | 2 0 _____

Agent's Name _____
(Please print)

Agent's EMAIL Address _____

PRIMARY APPLICANT LAST NAME FIRST NAME MI SOCIAL SECURITY NO.

SECTION 9 – Term Life Benefit Selection - Coverage Provided by USAbLe Life*

OPTIONAL TERM LIFE

Underwritten by USAbLe Life* and billed with your individual medical premiums. Term Life is available only on the proposed insured and spouse. (Applicant must be 18 - 64 years of age.)

Choose only one of the following: Applicant Applicant and Spouse (Spouse must also be applying for health insurance coverage on this application.)

Choose one of the following coverage amounts: \$10,000 \$20,000 \$30,000 \$40,000

If both the applicant and spouse choose Term Life, the coverage amounts will be the same.

- Benefits will be paid to the designated beneficiary(ies) in one lump sum.
- Premiums are based on the age of each member applying for coverage and increase when that person's age moves to the next age bracket. Your monthly premiums will be billed with your individual medical coverage by BlueCross BlueShield of Tennessee.
- Your Term Life coverage will become effective at the same time as your Personal Health Coverage.

Beneficiary Designation for Optional Term Life Insurance Benefits

I hereby designate the following beneficiary(ies) for the USAbLe Life* Term Life Insurance and revoke the appointment of any existing beneficiary, if making a change in beneficiary(ies). If I designate more than one beneficiary, those who survive me will share equally unless specified otherwise.

The beneficiary for the Term Life insurance on a covered spouse will be the proposed insured.

PRIMARY BENEFICIARY(IES) (Will receive proceeds if living at death of proposed insured.)

Name (Last, First, MI)	Address	SSN	Birth Date	Relationship	Percentage Distribution
					+
					+
					+

Total must equal 100% =

CONTINGENT BENEFICIARY(IES) (Will receive proceeds if all primary beneficiary(ies) are not living.)

Name (Last, First, MI)	Address	SSN	Birth Date	Relationship	Percentage Distribution
					+
					+
					+

Total must equal 100% =

*USAbLe Life is an independent company that does not provide BlueCross BlueShield of Tennessee products or services. USAbLe Life is solely responsible for the Life and coverage above.

PRIMARY APPLICANT LAST NAME FIRST NAME MI SOCIAL SECURITY NO.

SECTION 10 – Term Life Coverage Provided by USAbLe Life* - PLEASE READ BEFORE SIGNING

I (WE) UNDERSTAND:

- This application may be rejected.
- If accepted, the insurance for which I have applied will not become effective until the date shown on my (our) policy and the initial premium is paid in full.
- I (we) understand that a broker or agent may receive a portion of my (our) premiums as commission. For more information on the compensation involved in this transaction, please direct your inquiry to your agent or broker.
- If my (our) application is accepted relying on my (our) representations on this document, any coverage which may be issued to me (we) shall be invalid if based on false information.
- Any provider of medical services or supplies is authorized and directed to furnish USAbLe Life*, its agents or any of its subsidiaries, all records or copies thereof, relating to such services or supplies.
- USAbLe Life* may phone me (us) for additional information that may help with the timely processing of my (our) application.
- The Term Life insurance applied for will not be effective on any proposed insured unless there has been no change in the health of any proposed insured between the date this application is signed and dated and the effective date of coverage.

In signing and dating below, I (we):

- Represent that the statements and answers given in this application and any signed and dated addendum to this application are true, complete and correctly recorded;
- Authorize any physician, medical practitioner, hospital, clinic or other medically related facility, insurance or reinsurance company or any third party engaged by USAbLe Life* to secure medical or non-medical information having information with respect to any physical or mental condition, treatment or any non-medical information on me, or any member of my family (if applicable), to give USAbLe Life*, its reinsurers, or its legal representative any and all such information to use for underwriting insurance.
- Authorize all said sources to give such records or knowledge to any agency employed by the company to collect and transmit such information in order to facilitate its rapid submission.
- Agree that this authorization shall be valid without time limit.
- Agree that a photocopy of this authorization shall be as valid as the original and I (we) understand that a copy is available to me (us) upon request.
- Authorize the Office of Driver Services to release my traffic violation record to USAbLe Life*.

**USAbLe Life is an independent company that does not provide BlueCross BlueShield of Tennessee products or services. USAbLe Life is solely responsible for the Life coverage above.*

I certify that I signed and dated this application in the state of Tennessee.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

PRIMARY APPLICANT'S SIGNATURE **X** _____ DATE (mmddyyyy) 2 0

LEGAL SPOUSE'S SIGNATURE **X** _____ DATE (mmddyyyy) 2 0