Small Group Employee and Individual Application and Enrollment Form - 1-100 Employees — MISSOURI

The offering company(ies) listed below, severally or collectively, as the content may require, are referred to in the Small Group Employee and Individual Application and Enrollment Form as "Humana".

- ☐ PPO and Indemnity Medical plans insured or administered by Humana Insurance Company.
- ☐ Dental plans insured or administered by HumanaDental Insurance Company or Humana Insurance Company.
- ☐ Vision plans insured or administered by Humana Dental Insurance Company or Humana Insurance Company.
- ☐ Short Term Disability, Long Term Disability and Workplace Voluntary plans insured or administered by Kanawha Insurance Company.

Please print clearly and fill in each applicable circle.

Proposed effective date: __/__/____

Employer / Group name	Employer / Group city	State

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

Are you actively at work? ❍ Y ❍ N If not, reason: ❍ Retiree ❍ COBRA Other: _____ 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:
	Effective date _ _ / _ _ / _ _ _ _	❍ Employee / Individual only ❍ Employee / Individual and spouse ❍ Employee / Individual and child(ren) ❍ Family
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 employees / 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:

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 _____

Workplace Voluntary Benefits: Optional riders availability based on employer / group election.

Accident Group #: Benefit #: Class: Div:

❍ Accident ❍ N ❍ Y Benefit Level: ❍ 1 ❍ 2 ❍ 3 ❍ 4

Coverage type: ❍ Employee / Individual only ❍ Employee / Individual and spouse ❍ Employee / Individual and child(ren) ❍ Family

❍ Optional Hospital Intensive Care Unit Benefits Rider ❍ $150 ❍ $300 ❍ $450 ❍ $600

❍ Optional Fracture and Dislocation Benefits Rider ❍ $750 ❍ $1,500

❍ Optional Accident Total Disability Benefits Rider: Elimination Period: ❍ 1 Day ❍ 7 Days ❍ 14 Days ❍ 30 Days
Monthly Benefit: ❍ $400 ❍ $500 ❍ $600 ❍ $700 ❍ $800 ❍ $900 ❍ $1000

Accident - 2012 Group #: Benefit #: Class: Div:

❍ Accident ❍ N ❍ Y Benefit Level: ❍ 1 ❍ 2 ❍ 3 ❍ 4

Coverage type: ❍ Employee / Individual only ❍ Employee / Individual and spouse ❍ Employee / Individual and child(ren) ❍ Family

Small Group Employee and Individual Application and Enrollment Form- LIFE - 1-100 Employees MISSOURI

The offering company(ies) listed below, severally or collectively, as the content may require, are referred to in the Small Group Employee and Individual Application and Enrollment Form as "Humana" or 'Kanawha".

☐ Basic and Voluntary Life plans insured or administered by Humana Insurance Company.
☐ Whole Life and Level Term Life plans insured or administered by Kanawha Insurance Company.

Please print clearly and fill in each applicable circle. Proposed effective date: __/__/____

Employer / Group name	Employer / Group city	State

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

Are you actively at work? ❍ Y ❍ N If not, reason: ❍ Retiree ❍ COBRA Other: _____ | Annual salary $

Coverage Options

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 employees / 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

Workplace Voluntary Benefits: Optional riders availability based on employer / group election.

Whole Life /AD&D Group #: Benefit #: Class: Div:

❍ Whole Life / AD&D ❍ N ❍ Y	❍ Whole Life 99	❍ Whole Life 65	Employee / Individual Benefit $

❍ AD&D Rider ❍ Automatic Premium Loan Option

❍ Automatic Benefit Increase Rider ❍ $1 / Week ❍ $2 / Week	❍ Employee / Individual Term Rider to 65 Employee / Individual Benefit $	❍ Family Term Rider Spouse Benefit $ Child(ren) Benefit $

Last name:	First name:

Whole Life Spouse /AD&D	**Group #:**		**Benefit #:**		**Class:**		**Div:**	
❍ Stand Alone Spouse / AD&D ❍ N ❍ Y		❍ Whole Life 99		❍ Whole Life 65		Spouse Benefit $		
❍ AD&D Rider	❍ Family Term Rider (Child Coverage Only) Child(ren) Benefit Amount $					❍ Automatic Premium Loan Option		

Whole Life Children /AD&D	**Group #:**		**Benefit #:**		**Class:**		**Div:**	
❍ Whole Life Child(ren) / AD&D ❍ N ❍ Y								
Child(ren) listed here must also be included as dependents under the Enrollment Information section of this application.								
❍ N ❍ Y Coverage on Child 1	Child 1 name					Child 1 Benefit $		
❍ N ❍ Y Coverage on Child 2	Child 2 name					Child 2 Benefit $		
❍ N ❍ Y Coverage on Child 3	Child 3 name					Child 3 Benefit $		

Level Term Life	**Group #:**		**Benefit #:**		**Class:**		**Div:**	
❍ Level Term Life / AD&D ❍ N ❍ Y	Coverage type: ❍ Employee / Individual only ❍ Spouse ❍ Child(ren)				Base Plan: ❍ 10-Year Term ❍ 20-Year Term Optional Benefit: ❍ Automatic Benefit Increase			
Employee / Individual Benefit $		Spouse Benefit $				Child(ren) Benefit $		

If your employer or group has elected the critical illness rider, have you or any dependent had a parent, brother, or sister with a history of heart attack, heart disease, stroke, or cancer diagnosis prior to age 60 ? ❍ N ❍ Y If yes, please indicate whether this applies to you (Employee / Individual), your spouse or a dependent.
❍ You (Employee / Individual) ❍ Spouse ❍ Dependent Name_____

Beneficiary Information for Life, Disability and Workplace Voluntary Benefits

Primary beneficiary name (Last, First MI)	Relationship to Employee / Individual
Secondary beneficiary name (Last, First MI)	Relationship to Employee / Individual

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

Complete this section if you are selecting workplace voluntary (excludes Accident) benefits and/or Life over the guarantee issue amount.

1.	Is anyone on this application currently taking any prescribed medication, or do you periodically take medication for a recurrent condition?	❍ N ❍ Y
2a.	In the past 12 months has any applicant used any tobacco product? If yes, applies to: ❍ Employee ❍ Spouse/Domestic Partner❍ Other ❍ Child/Dependent	❍ N ❍ Y
2b.	Is any applicant currently a smoker? If yes, applies to: ❍ Employee ❍ Spouse/Domestic Partner❍ Other ❍ Child/Dependent	❍ N ❍ Y
3.	In the past 12 months, have you missed 5 or more consecutive days of work due to an injury or illness other than as a result of a cold, the flu, back problems, strained/sprained/fractured/broken limb or as a result of pregnancy?	❍ N ❍ Y
4.	Within the last 12 months have you or any dependents to be covered been positively diagnosed or treated for: cancer, stroke, diabetes, heart or vascular disease, mental or emotional disorder, muscular or systemic disease (including but not limited to arthritis or lupus), alcohol or drug use, liver, kidney, lung or intestinal disorder, infertility, transplant (recommended, pending or completed), growth disorder, enlarged lymph nodes, or other immune disorders (to include positive diagnosis) for Acquired Immune Deficiency Syndrome (AIDS) or Aids Related Complex (ARC)?	❍ N ❍ Y

Last name:	First name:

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 or Kanawha 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):	I decline to apply for group coverage because of:
Basic Life for: ❍ Myself ❍ My spouse ❍ My dependent child(ren) **Waive Coverage for Workplace Voluntary Benefits:** Whole Life for: ❍ Myself ❍ My spouse ❍ My dependent child(ren) Level Term Life for: ❍ Myself ❍ My spouse ❍ My dependent child(ren)	❍ Spousal coverage ❍ Medicare supplement ❍ Individual coverage ❍ Coverage under another carrier's plan provided by my employer / group ❍ Other:_____

Agreement

True and complete acknowledgment

I understand, agree, and represent:

- I have read the Small Group Employee and Individual 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 has the authority to waive any question, determine coverage or insurability, alter any contract or waive any of Humana's or Kanawha's other rights and requirements.
- If the Small Group Employee and Individual Application and Enrollment Form for coverage is accepted, coverage will be effective on the date specified by Humana or Kanawha 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.
- In the event that I should decide to apply for coverage hereafter, that subsequent Small Group Employee and Individual Application and Enrollment Form shall be subject to the applicable terms and conditions of the master group contract(s), policy provisions or certificate provisions which may require additional limitations and waiting periods.
- Based on the coverage I have elected, I may be required to furnish evidence of health status satisfactory to Humana or Kanawha.
- 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.
- 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.
- Humana or Kanawha reserves the right to delay medical coverage and/or deny life or dental coverage with any future submissions of the Small Group Employee and Individual Application and Enrollment Form for coverage.
- If any deductions are required for this coverage, I authorize those deductions from my earnings.
- 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 Small Group Employee and Individual Application and Enrollment Form.
- If I have selected workplace voluntary benefits, and if coverage is not issued as initially applied for, I hereby authorize Kanawha to decrease or increase the premium or rate amount stated on the Small Group Employee and Individual 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 reduce an individual's or group's coverage or may increase past premium.
- 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 Small Group Employee and Individual Application and Enrollment Form by Humana or Kanawha.
- Any person who willingly and knowingly submits the Small Group Employee and Individual Application and Enrollment Form containing a false, incomplete or deceptive statement may be guilty of insurance 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 us 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 us 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 and Individual Application and Enrollment Form, claim or as may be otherwise lawfully required, or as I (we) may further authorize.

Last name: First name:

Authorization for Release of Medical Records for Life or Disability

If my dependents or I have selected life, 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 us, 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 Small Group Employee and Individual 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, we 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.)

Agent / Producer Information

If applying for workplace voluntary benefits, this section to be completed by Agent or Producer.

1. Agent / Agency of Record:	**2. Agent / Agency of Record:**
Name (print)	Name (print)
HAN Agent #	HAN Agent #
Commission split:	Commission split:
1. Writing Agent / Producer:	**2. Writing Agent / Producer:**
Name (print)	Name (print)
HAN Agent #	HAN Agent #
Commission split:	Commission split:

Will the coverage selected replace or change any existing life or disability insurance policy(s) and/or annuity(s)? ❍ N ❍ Y

As the Writing Agent / Producer, I acknowledge that I am responsible to meet with the primary applicant submitting the Small Group Employee and Individual Application and Enrollment Form in order to fully and accurately represent the terms and conditions of the plans and services of the offering or insuring entity, or one of its subsidiaries. These provisions are available to me and the primary applicant in the benefit summary document or other plan literature.

Signed at _____ _____
County State

Writing Agent's Signature _____ Date __ __/__ __/__ __ __ __

The original version of this Agreement is in the English language. If there are any discrepancies or conflicts between the English and any other version that has been translated into another language, the English version will control.