



2-50 Small Group Employee Application

The various products listed in the application may be offered by any of the following companies: UNICARE Health Insurance Company of the Midwest, UNICARE Health Plans of the Midwest Inc. or UNICARE Life & Health Insurance Company. Please refer to the certificate of coverage for the name of the offering company for the products you have selected.

INSTRUCTIONS

1. You, the employee, must complete this application in your own handwriting. You are solely responsible for its accuracy and completeness.
2. All questions must be answered in full or the application may be returned to you resulting in a delay in processing.
3. Print clearly using black ink. Typed applications will not be accepted.

UNICARE GROUP NUMBER
(If existing UNICARE Group)

1. COVERAGE

A. MEDICAL COVERAGE SELECTION - Check only one.			B. DENTAL COVERAGE SELECTION - Check only one.			C. OPTIONAL DEPENDENT LIFE INSURANCE <input type="checkbox"/> Yes Available only if offered by employer. <input type="checkbox"/> No
High Option <input type="checkbox"/> UNICARE Premier No Deductible	Medium Options <input type="checkbox"/> UNICARE 750 <input type="checkbox"/> UNICARE 500	Low Options <input type="checkbox"/> UNICARE 2000 <input type="checkbox"/> UNICARE 1000 <input type="checkbox"/> UNICARE Saver 1000	High Options <input type="checkbox"/> High Option FFS <input type="checkbox"/> High Option PPO	Medium Options <input type="checkbox"/> Standard FFS <input type="checkbox"/> Standard PPO	Low Options <input type="checkbox"/> Basic FFS <input type="checkbox"/> Basic PPO	

2. EMPLOYEE INFORMATION - Must be completed by employee.

- New group enrollment Late enrollment New hire COBRA effective date: _____
 Family addition Re-enrollment Change of coverage Open Enrollment

LAST NAME	FIRST NAME	M.I.	MARITAL STATUS <input type="checkbox"/> Single <input type="checkbox"/> Married	SOCIAL SECURITY NO.
HOME ADDRESS (P.O. Box not acceptable unless rural P.O. Box)		CITY	STATE	ZIP CODE
HOME PHONE NO. ()	APPLICANT'S/SPOUSE'S MAIDEN NAME			
EMPLOYER NAME	OCCUPATION / JOB TITLE	FULL-TIME DATE OF HIRE	SPOUSE'S SOCIAL SECURITY NO.	
BUSINESS PHONE NO. ()	SALARY \$	<input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	LIFE INSURANCE BENEFICIARY Last Name, First Name, Middle Initial	RELATIONSHIP
				AGE

3. EMPLOYEE / DEPENDENT INFORMATION - List yourself and only those eligible dependents who are applying for coverage.

An eligible "dependent" is an employee's lawful spouse; unmarried children, or step-children of the employee who are under age 19; unmarried children of the employee from their 19th to their 23rd birthday who are full-time students.

If spouse's last name is different from yours, please explain. _____

If family addition is spouse, date of marriage: _____

Please don't forget height and weight.

SEX	LAST NAME	FIRST NAME	M.I.	HEIGHT	WEIGHT	DISABLED?	BIRTHDATE			UNICARE USE ONLY Creditable Coverage
							Month	Day	Year	
10 <input type="checkbox"/> Male 20 <input type="checkbox"/> Female	Employee					<input type="checkbox"/> Yes <input type="checkbox"/> No				
30 <input type="checkbox"/> Male 40 <input type="checkbox"/> Female	Spouse					<input type="checkbox"/> Yes <input type="checkbox"/> No				
50 <input type="checkbox"/> Male 70 <input type="checkbox"/> Female	Relationship: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No				
51 <input type="checkbox"/> Male 71 <input type="checkbox"/> Female	Relationship: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No				
52 <input type="checkbox"/> Male 72 <input type="checkbox"/> Female	Relationship: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No				

4. COVERAGE DECLINATION - To be completed if any coverage is declined or refused by an eligible employee and/or their eligible family members.

A. Medical Coverage declined: <input type="checkbox"/> Myself <input type="checkbox"/> Spouse <input type="checkbox"/> Children <input type="checkbox"/> Spouse and Children	B. Dental Coverage declined for: <input type="checkbox"/> Myself <input type="checkbox"/> Spouse <input type="checkbox"/> Children <input type="checkbox"/> Spouse and Children
Reason for declining coverage: (Check one) <input type="checkbox"/> Covered by spouse's group coverage - Carrier name and I.D. Number: _____ <input type="checkbox"/> Covered by UNICARE Individual Policy <input type="checkbox"/> Enrolled in any other Insurance Carrier Plans - Carrier name: _____	<input type="checkbox"/> Spouse covered by employer's group medical coverage <input type="checkbox"/> Medicare <input type="checkbox"/> Covered by TRICARE or Champva <input type="checkbox"/> Other (Explain): _____
C. Life Insurance declined for: <input type="checkbox"/> Myself <input type="checkbox"/> Dependent(s)	

I acknowledge that the available coverage has been explained to me by my employer and I know that I have every right to apply for coverage. I have been given the chance to apply for this coverage and I have decided not to enroll myself and/or my dependent(s), if any. I have made this decision voluntarily and no one has tried to influence me or put any pressure on me to decline coverage. BY DECLINING THIS GROUP MEDICAL COVERAGE I ACKNOWLEDGE THAT MY DEPENDENTS AND I MAY NOT BE ELIGIBLE FOR COVERAGE IN THIS PLAN UNTIL THE GROUP'S ANNIVERSARY DATE SHOULD WE APPLY AT A LATER DATE. I ALSO UNDERSTAND THAT IF MY DEPENDENTS AND I APPLY FOR COVERAGE AT A LATER DATE, ANY PRE-EXISTING CONDITIONS MAY NOT BE COVERED FOR 12 MONTHS FROM THE EFFECTIVE DATE OF COVERAGE.*

X _____
Signature if declining coverage for employee/dependent(s) Date (Month / Day / Year)

* If you are declining enrollment for yourself or your dependents because of other health 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 may 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.

5. HEALTH QUESTIONNAIRE FOR GROUPS ENROLLING 2 to 14 EMPLOYEES AND LATE ENROLLEES

(Include information on all family members you wish to cover.)

All questions must be answered "yes" or "no." INCOMPLETE APPLICATIONS WILL BE RETURNED TO YOU FOR COMPLETION WHICH MAY DELAY THE EFFECTIVE DATE OF YOUR COVERAGE.		Yes	No
1. Within the last 10 years, has any person listed on this application had a clear distinct symptom that would cause an ordinarily prudent person to seek advice, diagnosis or treatment for, or had treatment recommended for, received advice for, received treatment (including medication) for, or been hospitalized for any of the following conditions?			
a. Heart attack, heart murmur, disorder of the heart, stroke, chest pain, high blood pressure, anemia, varicose veins, or any disorder of the blood, blood vessels, hyperlipemia or arteriosclerosis	<input type="checkbox"/>	<input type="checkbox"/>	
b. Ulcer, colitis, gallstone, hernia, or any other disorder of the stomach, intestines, rectum, gall bladder, or liver	<input type="checkbox"/>	<input type="checkbox"/>	
c. Cancer, cyst, tumor, or growth	<input type="checkbox"/>	<input type="checkbox"/>	
d. Disorder of the kidneys, blood or albumin, thyroid glands, diabetes, urinary system, or male or female organs	<input type="checkbox"/>	<input type="checkbox"/>	
e. Tuberculosis, asthma, hay fever, adenoids, pleurisy, or any other disorder of the lungs or respiratory system	<input type="checkbox"/>	<input type="checkbox"/>	
f. Epilepsy, fainting spells, mental or nervous condition, paralysis, or any disorder of the brain or nervous system If epileptic, date of last seizure: _____	<input type="checkbox"/>	<input type="checkbox"/>	
g. Arthritis, rheumatic fever, back trouble, TMJ, or any other disorder of the joints, muscles, or bones	<input type="checkbox"/>	<input type="checkbox"/>	
h. Any physical deformity or defect, serious bodily injury, fracture, concussion, burn and/or congenital problems, or any cosmetic surgery	<input type="checkbox"/>	<input type="checkbox"/>	
i. Been treated for alcoholism or other drug or substance abuse or been advised to seek treatment for the same	<input type="checkbox"/>	<input type="checkbox"/>	
2. Within the last 10 years, has any person listed on this application:			
a. Had any surgery, been advised to have surgery, or been confined to a hospital?	<input type="checkbox"/>	<input type="checkbox"/>	
b. Been medically diagnosed with an immune deficiency disorder, AIDS, or AIDS related complex, or been diagnosed as HIV positive?	<input type="checkbox"/>	<input type="checkbox"/>	
3. Is any person listed on this application:			
a. Currently under treatment, receiving counseling or taking medicine for any condition or disease?	<input type="checkbox"/>	<input type="checkbox"/>	
b. Currently pregnant or is any male expecting a child with anyone, whether listed on this application or not? If yes, due date (Month, Day, Year) _____ Any history of complication of pregnancy?	<input type="checkbox"/>	<input type="checkbox"/>	
c. A user of tobacco products within the last 2 years?	<input type="checkbox"/>	<input type="checkbox"/>	

5A. IF YOU ANSWERED "YES" TO ANY OF THE QUESTIONS ABOVE, YOU MUST COMPLETE THE FOLLOWING:

Please explain and provide us with **FULL DETAILS** for each "Yes" answer to any condition(s) checked in all the preceding boxes.
(Attach additional sheets, if necessary.)

QUESTION #	NAME OF FAMILY MEMBER (As identified on Physician's Record)	NAME OF HOSPITAL, CLINIC, AND/OR PERSON PROVIDING CARE	PHONE NO. ()
DATE OF ONSET/TREATMENT (Month/Year)	DATE ENDED <input type="checkbox"/> Still under treatment	ADDRESS	SUITE NO.
NAME OF CONDITION/ILLNESS		CITY / STATE / ZIP CODE	FAX NO. ()
TREATMENT RENDERED (i.e. X-ray, lab, surgery/procedure, etc.) / COMMENTS		MEDICATION (if taken) / DATE PRESCRIBED / DOSAGE	
QUESTION #	NAME OF FAMILY MEMBER (As identified on Physician's Record)	NAME OF HOSPITAL, CLINIC, AND/OR PERSON PROVIDING CARE	PHONE NO. ()
DATE OF ONSET/TREATMENT (Month/Year)	DATE ENDED <input type="checkbox"/> Still under treatment	ADDRESS	SUITE NO.
NAME OF CONDITION/ILLNESS		CITY / STATE / ZIP CODE	FAX NO. ()
TREATMENT RENDERED (i.e. X-ray, lab, surgery/procedure, etc.) / COMMENTS		MEDICATION (if taken) / DATE PRESCRIBED / DOSAGE	
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DATE OF ONSET/TREATMENT (Month/Year)	DATE ENDED <input type="checkbox"/> Still under treatment	ADDRESS	SUITE NO.
NAME OF CONDITION/ILLNESS		CITY / STATE / ZIP CODE	FAX NO. ()
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QUESTION #	NAME OF FAMILY MEMBER (As identified on Physician's Record)	NAME OF HOSPITAL, CLINIC, AND/OR PERSON PROVIDING CARE	PHONE NO. ()
DATE OF ONSET/TREATMENT (Month/Year)	DATE ENDED <input type="checkbox"/> Still under treatment	ADDRESS	SUITE NO.
NAME OF CONDITION/ILLNESS		CITY / STATE / ZIP CODE	FAX NO. ()
TREATMENT RENDERED (i.e. X-ray, lab, surgery/procedure, etc.) / COMMENTS		MEDICATION (if taken) / DATE PRESCRIBED / DOSAGE	

6. HEALTH QUESTIONNAIRE FOR GROUPS ENROLLING 15-50 EMPLOYEES:

<p>1. Within the last 10 years, has any person listed on this application had a clear distinct symptom that would cause an ordinarily prudent person to seek advice, diagnosis or treatment for, or had treatment recommended for, received advice for, received treatment (including medication) for, or been hospitalized for any of the following conditions? Cardiovascular disease or heart disorders; stroke; disorders of the kidney, stomach, intestines or liver; mental or nervous conditions; central nervous system disorders; diabetes; any disorders of the lungs or respiratory system; cancer or immune deficiency disorders, AIDS, or AIDS-related complex?</p>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
<p>2. During the last 24 months, has any person listed on this application had surgery or been confined in any hospital, sanitarium, convalescent facility or specialized care facility or had medical expenses more than \$5,000?</p>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
<p>3. Is any person listed on this application:</p> <p>a. Currently under treatment, receiving counseling or taking medicine for any condition or disease?</p> <p>b. Currently pregnant, or is any male expecting a child with anyone, whether listed on this application or not? If yes, due date (Month, Day, Year) _____</p> <p>c. A user of tobacco products within the last 2 years?</p>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

If you answer "Yes" to any of the above questions, complete the following: (Attach additional sheets, if necessary.)

Name of patient: _____	Name of patient: _____
Condition/Illness: _____	Condition/Illness: _____
Dates of treatment: From _____ Through _____	Dates of treatment: From _____ Through _____
Treatment rendered: _____	Treatment Rendered: _____
Still under treatment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Still under treatment? <input type="checkbox"/> Yes <input type="checkbox"/> No
Medication and dosage taken: _____	Medication and dosage taken: _____
Date: From _____ Through _____	Date: From _____ Through _____
Treatment provider's name/address: _____	Treatment provider's name/address: _____

7. OTHER MEDICAL COVERAGE FOR ALL ENROLLING EMPLOYEES AND DEPENDENTS (All questions must be answered.)

	Yes	No
<p>1. Do any persons on this application intend to continue other Group coverage if this application is accepted? If yes, name of person: _____ Insurance Co. _____ Policy No. _____</p>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
<p>2. Does any person applying for coverage currently have health insurance coverage? If yes, Proof of Coverage must be submitted. (See below.) Has any person applying for coverage had health insurance coverage at any time in the past twelve (12) months? (Any Individual UNICARE coverage must be terminated if and when issued by this Group Medical Plan.) If yes, Name: _____ Type of coverage: <input type="checkbox"/> Group <input type="checkbox"/> Individual <input type="checkbox"/> Other (specify): _____ Insurance Co: _____ Date coverage began: _____ Date ended: _____</p>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
<p>3. Does any person applying for coverage currently have Dental Insurance Coverage? If yes, Type: _____ Insurance Co: _____ Date coverage began: _____ Date ended: _____</p>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
<p>4. Is any person applying for coverage eligible for Medicare? If yes, Name: _____</p>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>

PROOF OF PRIOR COVERAGE (Required)
IMPORTANT – Proof of coverage must accompany this application for pre-existing condition credit.

Acceptable forms of proof are:

1. Certificate of Creditable Coverage from prior carrier, or
2. Copy of I.D. Card **AND** copy of the most recent payroll stub showing medical coverage deduction, or
3. Copy of most recent medical premium bill from prior carrier.

Failure to provide Proof of Prior Coverage may subject you or a family member to the full pre-existing conditions limitation with no credit for prior coverage. You may request a Certificate of Creditable Coverage from your prior carrier. UNICARE will assist in obtaining this information on your behalf should the need arise. Pre-existing conditions are diseases or conditions for which medical advice, diagnosis, care or treatment was recommended or received within the 6-month period ending on the eligibility date; the exclusion extends for not more than 12 months and the exclusion is reduced by the aggregate of the periods of prior creditable coverage.

8. AUTHORIZATION (The following Authorization is to be signed by all employees applying for coverage.)

I agree: All information on this form is correct and true. I understand that it is the basis on which coverage is issued under the plan. I further authorize my employer to deduct from my earnings the contribution (if any) required to apply toward the cost of this plan. I certify that I am working at the employer's place of business in permanent employment at least 30 hours per week.

I understand that my eligible employer's application will determine coverage and that there is no coverage unless and until both the eligible employee and employer applications have been accepted and approved by UNICARE.

Even if this application is approved, any misstatements or omissions may result in future claims being denied and the policy or your coverage under the policy being rescinded or re-evaluated, as of the effective date, for eligibility and rating purposes.

I am applying for Participating Provider Plan coverage: I understand that I am responsible for a greater portion of my medical costs when I use a non-participating provider.

Authorization to obtain or release Certificate of Creditable Coverage or medical information: I authorize any insurance company, physician, hospital, clinic, health care provider or other organization, institution or person having records or knowledge of anyone listed on this application to give UNICARE or its designated agent any and all records pertaining to any insurance information, history of coverage, medical history, services or treatment provided to anyone listed on this application for purposes of review, investigation or evaluation. This authorization becomes immediately effective and shall remain valid for a period of 30 months from the date of this application. In the event I renew my insurance coverage at any time after the date of this application, I agree that such renewal(s) shall be considered a renewal and reaffirmation of the authorizations stated herein for an additional 30-month period from the date of the most recent insurance coverage renewal. A photocopy of this authorization is as valid as the original.

I understand that my employer's application will determine the coverages in force and that coverage is not in force if an application for that coverage has not been made by my employer.

I understand that I am entitled to a copy of this signed authorization if I request it.

NOTICE: All doctors, hospitals and providers listed in the Directory of Providers are independent contractors. They are not agents or employees of UNICARE. When you or a covered member of your family select a Primary Care Physician or seek care from a network provider, either directly or by referral from another provider, you are seeking care from that provider, not from UNICARE. UNICARE does not control, nor does it have a right to control, any aspect of a provider's medical judgement. UNICARE's decisions about whether any medical service or supply is covered under your health plan are insurance benefit decisions only and are not the provision of medical care. UNICARE is not responsible for, does not provide, and does not hold itself out as a provider of, medical care. Only the doctors who treat you and your family can provide medical care, and only those doctors are responsible for any negligence in providing that medical care. If a service or supply is not eligible for benefits, you and your provider are free to proceed with that service or supply knowing that benefits are not available under your health plan.

I, the applicant, acknowledge that I have read and understand this application in its entirety.

NAME OF EMPLOYEE (Please Print)

NAME OF EMPLOYEE'S SPOUSE (Please Print)

SIGNATURE OF EMPLOYEE (Required)

TODAY'S DATE (Required)

X

SIGNATURE OF EMPLOYEE'S SPOUSE (If applying for coverage)

TODAY'S DATE (Required)

X

Incomplete applications will be mailed back to you for completion. This may delay the effective date of your coverage.

