



Employee Application for Health Insurance (for Non-ACA Groups)

Large Group
Wellmark Blue Cross and Blue Shield of Iowa
Fax: (515) 376-9047

Small Business and Mid-Size Groups
Wellmark Blue Cross and Blue Shield of Iowa
Fax: (515) 376-9042

Failure to fill out this application completely may result in a delay of coverage.

Open Enrollment Period Newly Eligible Special Enrollee Change

A. Employer Information (Completed by Employer)

Group/Billing Unit No. _____ Department No. _____ Effective Date ____/____/____
 Employer Name _____ Phone Number (____) _____
 Employer Address Line 1 (Street Address or Suite#) _____
 Employer Address Line 2 (PO Box, Street Address) _____
 City _____ State _____ ZIP _____

B. Employee Information

Name (First, MI, Last) _____
 Address Line 1 (Street Address or Apt/Suite#) _____
 Address Line 2 (PO Box, Street Address) _____
 City _____ State _____ ZIP _____
 Home Phone Number (____) _____ Work Phone Number (____) _____ Ext. _____
 Email Address (optional) _____
 Date of Birth ____/____/____ (mm/dd/yyyy) Gender: Male Female
 Status: Single Married Common law Domestic partner (Certification of Domestic Partnership form, M-4328, required)
 Social Security Number/Tax Identification Number _____
 (Social Security Number (SSN) or Tax Identification Number (TIN) must be provided.)
 Date of Hire (required) ____/____/____ (mm/dd/yyyy)
 Employment Status: Full-Time Part-Time COBRA Retiree Seasonal
 Health: Employee Employee/spouse or domestic partner
 Employee/child(ren) Employee/spouse or domestic partner/child(ren)
 Health Plan Code: _____ Deductible Amount: _____

As a Wellmark contract holder, you will receive a Summary of Benefits and Coverage (SBC) that outlines important information about your coverage. You can also access Wellmark.com/Inform to help you make the best decisions for you and your family. This site includes important information on your prescription drug coverage, like the accessibility and availability of prescription drugs, how to request a current drug list and the process for requesting an exception to the drug list. You also can find a list of participating providers and facilities, and how to obtain prior authorization. For more information, or if you have any questions, you can call the Wellmark Customer Service number located on the back of your ID card.

C. Waiver of Enrollment (Please complete if you are waiving health benefits.)

I waive health coverage for my dependents and myself. Please indicate one of the following reasons:
 I (We) have coverage under another health care benefit plan.
 I (We) do not wish to enroll in the health plan.

Please see the Important Information Regarding Waiver of Enrollment section on page 3 of this application.

Employee Name (First, Last)	Social Security Number / Tax Identification Number
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D. Enrollment Reason or Event

Special Enrollment Event Reason:

<input type="checkbox"/> Birth	<input type="checkbox"/> Foster child placement
<input type="checkbox"/> Marriage/common law	<input type="checkbox"/> Involuntary loss of creditable coverage
<input type="checkbox"/> Divorce/dissolution of domestic partnership	<input type="checkbox"/> Permanent move to Iowa
<input type="checkbox"/> Adoption or placement for adoption	<input type="checkbox"/> Returning from military service
<input type="checkbox"/> Court-ordered coverage	<input type="checkbox"/> Domestic partnership
<input type="checkbox"/> Legal guardianship	<input type="checkbox"/> Other _____

List date of special enrollment event ____/____/____ (mm/dd/yyyy) (or last day of coverage)

E. Members/Enrollees Covered If you need to list more than four dependents, please write all necessary information on a separate sheet of paper and attach to this application. Your employer determines eligibility for coverage. Please confirm with your employer that the dependent types listed below are eligible.

List Name (First, MI, Last) of all others to be covered	Date of Birth	Social Security Number/Tax Identification Number ¹	Gender	FT Student? ²	Disabled? ²
Spouse or Domestic Partner	/ /	a. <input type="checkbox"/> SSN/TIN _____ b. <input type="checkbox"/> Does not have an SSN/TIN c. <input type="checkbox"/> I refuse to provide the SSN/TIN	<input type="checkbox"/> Male <input type="checkbox"/> Female	N/A	<input type="checkbox"/> Yes
Dependent	/ /	a. <input type="checkbox"/> SSN/TIN _____ b. <input type="checkbox"/> Does not have an SSN/TIN c. <input type="checkbox"/> I refuse to provide the SSN/TIN	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Dependent	/ /	a. <input type="checkbox"/> SSN/TIN _____ b. <input type="checkbox"/> Does not have an SSN/TIN c. <input type="checkbox"/> I refuse to provide the SSN/TIN	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Dependent	/ /	a. <input type="checkbox"/> SSN/TIN _____ b. <input type="checkbox"/> Does not have an SSN/TIN c. <input type="checkbox"/> I refuse to provide the SSN/TIN	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Dependent	/ /	a. <input type="checkbox"/> SSN/TIN _____ b. <input type="checkbox"/> Does not have an SSN/TIN c. <input type="checkbox"/> I refuse to provide the SSN/TIN	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes

¹The IRS requires Wellmark to collect SSNs/TINs for federal reporting purposes. Wellmark or your employer will follow up with you to collect this information if you do not complete a., b., or c. for each person listed. Failure to provide the SSN/TIN information may result in a monetary penalty, per violation, assessed to you by the IRS.

²If your plan covers dependent(s) age 26 or older, they must be unmarried and either a full-time student or a disabled dependent. Please contact your Wellmark representative for more information.

Employee Name (First, Last)	Social Security Number / Tax Identification Number
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F. Medicare Coverage (Required)

Yes No Are you and/or anyone listed in Section E Social Security disabled?
 If yes, list names _____

Yes No Are you and/or anyone listed in Section E enrolled in Medicare?
 If yes, complete the following as appropriate:

Employee Name (as it appears on Medicare card)	Medicare ID
_____	_____

Effective Date (Part A) ____/____/____	Effective Date (Part B) ____/____/____
----------------------------------------	----------------------------------------

Spouse or Domestic Partner Name (as it appears on Medicare card)	Medicare ID
_____	_____

Effective Date (Part A) ____/____/____	Effective Date (Part B) ____/____/____
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Dependent Name (as it appears on Medicare card)	Medicare ID
_____	_____

Effective Date (Part A) ____/____/____	Effective Date (Part B) ____/____/____
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G. Other Carrier Information (Required)

Yes No Will you, your spouse or domestic partner, or your dependents keep other health coverage in addition to this Wellmark, Inc. coverage?

If yes, please complete the following:
 Policyholder Name (First, Last) _____ Date of Birth ____/____/____

Please list those covered by the other health plan(s) _____

Policy No. _____ Effective Date ____/____/____

Employer Name (if coverage is through employer group) _____

Insurance Company/HMO Name _____

Address Line 1 (Street Address or Suite#) _____

Address Line 2 (PO Box, Street Address) _____

City _____ State _____ ZIP _____

Phone Number (if known) (____) _____

Is there a divorce decree/court order that requires one parent to provide health insurance coverage for any dependent?

Yes No If yes, please complete the following:

List dependent(s) _____

List name of person required to provide health insurance _____

List name of person who has primary physical custody _____

H. Important Information Regarding Waiver Enrollment

If you are declining enrollment for yourself or your dependents (including your spouse or domestic partner) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within a period of time specified by your Plan after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). 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. However, you must request enrollment within the time specified by your Plan after the marriage, birth, adoption, or placement for adoption. Additionally, you must enroll within the time specified by your employer after you lose eligibility for coverage under Medicaid or CHIP or become eligible for Medicaid or CHIP premium assistance.

Employee Name (First, Last)	Social Security Number / Tax Identification Number
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H. Important Information Regarding Waiver Enrollment, cont'd

Please note that if you or your dependents are not covered by minimum essential coverage, you may be responsible for individual shared responsibility payments when filing your federal income tax return. Also, by declining the coverage offered by your employer, you or your dependents may not be eligible for Marketplace coverage subsidies.

To request special enrollment or obtain more information, refer to your Summary Plan Description (SPD), coverage manual, other benefit documents, or contact your employer.

I. Authorization and Certification

I certify that I am legally authorized to apply for coverage for myself and all other persons named in this application. I understand that I am completing this application for the coverage sponsored by my employer or group sponsor and offered by Wellmark, Inc., doing business as Wellmark Blue Cross and Blue Shield of Iowa, or Wellmark Health Plan of Iowa, Inc. (each referenced herein as "Wellmark"). I authorize my employer, as my agent, to deduct from my pay or collect from me in advance the monthly rates therefore and remit such sums to Wellmark on my behalf. This authorization is to remain in effect until Wellmark is notified by me or my employer to the contrary. I understand that written notice of rate changes will be furnished to my employer as my agent. I further understand that the coverages applied for will not start until after this application and the appropriate coverage rates are received and accepted by Wellmark and an effective date of coverage is established by Wellmark.

I certify that, after this application was completed, I carefully and fully read it, that the statements and answers set forth are full, true, and correct to the best of my knowledge and belief, and that no information required to be given, either expressly or by implication, has been knowingly withheld. I understand that Wellmark will rely on the completeness and truthfulness of the information given and the statements made, and that if I have made any false statements or misrepresentations, or have failed to disclose or concealed any material fact, Wellmark will be entitled to declare the contracts applied for void and to refuse allowance on benefits to any person thereunder.

I acknowledge I have received or have been advised and understand I will receive from my employer the Summary of Benefits and Coverage (SBC).

Providing Social Security Numbers or Tax Identification Numbers

In order for Wellmark to report my coverage status to the federal government, I understand I must provide to Wellmark my Social Security number or tax identification number and the Social Security numbers or tax identification numbers of all members covered under my coverage. The IRS requires that Wellmark report this information using the Social Security number or tax identification number of the plan member and each dependent. If Wellmark does not have Social Security or tax identification numbers, I understand that Wellmark will be unable to report and send the information needed to complete federal tax returns. If I have not previously provided Social Security numbers or tax identification numbers to Wellmark for all members covered under my coverage, I will contact Wellmark by calling the Customer Service number on my ID card. If I do not provide the Social Security numbers or taxpayer identification numbers to Wellmark for this purpose, I may be subject to a monetary penalty per violation imposed by the Internal Revenue Service.

HSA Coverage

If the High Deductible Health Plan that I have selected is combined with a Health Savings Account (HSA), I understand that enrolling in such coverage does not guarantee that I am or will be eligible to make contributions to an HSA or that contributions can be made to an HSA on my behalf.

Consent to receive Marketing Information and Solicitations Via Residential Telephone, Cellular Phone, Text and Email Messages

By checking the box later in this application and entering my signature on this application, I hereby provide my consent to Wellmark to contact me about Wellmark products and services that may be available to me. Wellmark may provide this information to me using residential telephone, cellular telephone or wireless device, text message or email contact information provided to Wellmark from time to time. If I provide a telephone number for voice calls, I understand that Wellmark may contact me via live or prerecorded calls. I give Wellmark permission to use my personal data (including personally identifiable information) in accordance with Wellmark's privacy policy to determine the types of products and services that may be offered to me. I understand the telephone company or other communications carrier may impose charges for these contacts and that I am not required to give this consent to purchase any goods or services. I understand I may revoke this consent at any time by calling the number located on the back of my Wellmark ID card.

Consent to Electronic Delivery of Information

By checking the box later in this application and entering my signature on this application, I hereby provide my consent to Wellmark to deliver important notices and information about my health plan and coverage electronically. I understand I am being asked to consent to notices and documents being delivered to me electronically. My consent applies to notices and documents relating to my health insurance coverage ("Coverage") with Wellmark.

Employee Name (First, Last)	Social Security Number / Tax Identification Number
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I. AUTHORIZATION AND CERTIFICATION, cont'd

Right to Request for Paper Copies

I understand that I have the right to have a notice or document provided or made available in paper form at no cost. To obtain a paper copy of a notice or document delivered by electronic means or to withdraw consent, please call the number on the back of your ID card.

Right to Withdraw Consent

I understand that I have the right to withdraw consent to have a notice or document delivered by electronic means. Such consent will be deemed withdrawn upon receipt by Wellmark of the request to withdraw consent. Any withdrawal of consent shall not affect the legal effectiveness, validity or enforceability a notice or document delivered by electronic means before the withdrawal of consent is effective. To withdrawal consent for electronic notice of documents please contact Wellmark by calling the number on the back of your ID card or select "unsubscribe" option located within the email message.

Scope of Consent

This consent applies to all notices and documents relating to my Coverage, including, but not limited to:

- Explanation of Benefits;
- Disclosures and notices;
- Summary of Benefits and Coverage;
- Notices of cancellation, nonrenewal or termination;
- Benefits Policy, riders or endorsements;
- Responses to communications from you;
- Appeals correspondence;
- Billing and payment notices; and
- Other important information

Hardware and Software Requirements

In order to access, view and retain documents electronically, I understand I must have access to a personal computer or other device capable of accessing the internet with a web browser, email or web service capabilities, the ability to receive and review attachments to emails and software which permits me to receive and access Portable Document Format (PDF) files and MS Word files. Free software to view PDF files is available from: <http://get.adobe.com/reader/>. I confirm that I have access to the hardware and software necessary to receive and review electronic records and I have an active email account with the ability to receive and access emails and email attachments in the formats described.

NOTICE/DISCLAIMER

WELLMARK IS NOT RESPONSIBLE FOR ANY UNAUTHORIZED ACCESS BY THIRD PARTIES TO INFORMATION PROVIDED ELECTRONICALLY, INCLUDING, WITHOUT LIMITATION, ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES RESULTING FROM SUCH UNAUTHORIZED ACCESS. WELLMARK ALSO IS NOT RESPONSIBLE FOR DELAYS IN TRANSMISSION OF NOTICES AND DOCUMENTS.

CONSENT

By accessing or opening the documents sent to me via the email address provided, I certify that (1) I consent and agree to receive notices and documents electronically and confirm that I will download or print them for my records; and (2) I have the ability to access the information that is provided electronically via email communications.

- I give my permission to the licensed agent/licensed agency who is identified with this application to enter my application on line through Wellmark.com.
- I authorize Wellmark to contact me via residential telephone, cellular phone, text and/or email for marketing purposes (optional).
- I consent to receive important information electronically (optional).

I have read and understand the Important Information Regarding Waiver of Enrollment and Authorization and Certification language on this application and acknowledge receipt of a fully completed copy of this application.

Employee Signature _____ Date ____/____/____

