

**To Be Completed By Human Resources**

Group Number	Division	Billing Category	Date of Employment
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**To Be Completed By Applicant**

- Apply for Coverage     Beneficiary Change *Complete Beneficiary Section below.*     Name Change  
 Add or  Delete Dependent Date of add/delete \_\_\_\_\_

Your Name (Last, First, Middle)		Your Social Security Number	Birth Date	<input type="checkbox"/> Male <input type="checkbox"/> Female
Your Address		City	State	ZIP
Former Name (Last, First, Middle) <i>Complete only if name change</i>			Phone Number	
Employer Name		Job Title/Occupation		
Hours Worked Per Week	Earnings \$ _____ Per:		<input type="checkbox"/> Hour	<input type="checkbox"/> Week
			<input type="checkbox"/> Month	<input type="checkbox"/> Year

**Coverage** Check with your Human Resources Department about coverage options available to you and Evidence Of Insurability requirements.

- Life and Accidental Death and Dismemberment (AD&D) Insurance**
  - Life (Employer Paid)                       Voluntary Life                      Your requested amount \$ \_\_\_\_\_
  - Life with AD&D (Employer Paid)         Voluntary Life with AD&D            Your requested amount \$ \_\_\_\_\_
  - Additional/Optional Life                   Additional/Optional Life with AD&D    Your requested amount \$ \_\_\_\_\_
- Dependents Life and AD&D Insurance**
  - Spouse Life Requested amount \$ \_\_\_\_\_     Spouse Life with AD&D Requested amount \$ \_\_\_\_\_  
Spouse Name \_\_\_\_\_ Date of Birth \_\_\_\_\_
  - Child(ren) Life Requested amount \$ \_\_\_\_\_     Child(ren) Life with AD&D Requested amount \$ \_\_\_\_\_
- Voluntary Accidental Death and Dismemberment (AD&D) Insurance**
  - You only \$ \_\_\_\_\_     Your Spouse \$ \_\_\_\_\_ or \_\_\_\_\_ %     Your Child(ren) \$ \_\_\_\_\_ or \_\_\_\_\_ %
- Supplemental Life Insurance**     Your requested amount \$ \_\_\_\_\_     Spouse requested amount \$ \_\_\_\_\_
- Short Term Disability**             Employer Paid                       Voluntary STD                       Buy-up
- Long Term Disability**             Employer Paid                       Voluntary LTD                       Buy-up
- Dental (see below)**                 Employer Paid                       Voluntary Dental                       Low Dental Plan     High Dental Plan
- Vision (see below)**                 Employer Paid                      Voluntary Balanced Care Vision     Plan 1                       Plan 2                       Plan 3

**Dental and Vision** If you are enrolling in Dental and/or Vision, please provide the following information.

- Coverage requested for Dental     You, your Spouse and Children     You and your Spouse     You only     You and your Children (no Spouse)  
 Coverage requested for Vision     You, your Spouse and Children     You and your Spouse     You only     You and your Children (no Spouse)  
 Are you covered for dental insurance under another plan?     Yes     No    Are one or more Dependents?     Yes     No

List Dependents to enroll or delete. (Last name if different, First, Middle Initial)	Sex		Date of Birth	List Dependents to enroll or delete. (Attach sheet for additional Dependents if needed.)	Sex		Date of Birth
	M	F			M	F	
Spouse				Child 2			
Child 1				Child 3			

**Dental and Vision Insurance Waiver: Contributory Dental and/or Vision Insurance**

The Insurance coverage available to me and my Dependents has been explained to me and I do not want to enroll at this time. I understand that if I elect to enroll in the future, the Insurance coverage may be subject to a Late Enrollment Penalty.

I decline  Dental and/or  Vision Insurance for myself. I decline  Dental and/or  Vision Insurance for one or more Dependents.

**Beneficiary** This designation applies to coverage available through your Employer, if any, under Coverage Section 1 or 3 above. Unless specified otherwise on a separate sheet of paper, this designation will also apply to coverage available through your Employer, if any, under Coverage Section 4 above. Designations are not valid unless signed, dated, and delivered to the Employer during your lifetime. See below for further information.

Primary – Full Name	Address	Birth Date	Phone No.	Soc. Sec. No. <i>if known</i>	Relationship	% of Benefit <i>Total must equal 100%</i>
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Contingent – Full Name	Address	Birth Date	Phone No.	Soc. Sec. No. <i>if known</i>	Relationship	% of Benefit <i>Total must equal 100%</i>
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**Signature**

I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction amount will change if my coverage or costs change. I acknowledge I have read the fraud notice below.

Member/Employee Signature Required \_\_\_\_\_ Date (Mo/Day/Yr) \_\_\_\_\_

**Beneficiary Information**

- Your designation revokes all prior designations.
- Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies).
- If you name two or more Beneficiaries in a class:
  1. Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
  2. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
  3. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary.
- If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated \_\_\_\_\_."
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have questions, consult your legal advisor.
- Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy.

**Fraud Notice**

Only applies to Accident and Health Insurance (AD&D/Disability/Dental): Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.