

**California Employer Enrollment Application  
For Small Groups  
Medical, Dental, Vision, Life and Disability**



Health care plans offered by Anthem Blue Cross (Anthem). Insurance plans offered by Anthem Blue Cross Life and Health Insurance Company. You, the employer, must complete this application. You are solely responsible for its accuracy and completeness. To avoid the possibility of delay, answer all questions and be sure to sign and date the application.

**Note:** Employer Tax ID Numbers are required under Centers for Medicare & Medicaid Services (CMS) regulations. Please complete in black ink only.

Section A: Application Type			
<input type="checkbox"/> New enrollment <input type="checkbox"/> Change(s)		Group/Case no.(if known)	Requested effective date (MM/DD/YYYY): / /
Section B: Company Information			
Legal Company name		Employer tax ID no. (required) / /	
Doing Business As (DBA)(if applicable)		County	
Company street address (principal business address <sup>1</sup> )		City	State ZIP code
Billing address- If different from above		City	State ZIP code
Is this for coverage as a member of an association plan? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, association name: _____			
Organization type: <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Limited Liability Company (LLC) <input type="checkbox"/> Limited Partnership (LP) <input type="checkbox"/> Limited Liability Partnership (LLP) <input type="checkbox"/> Other: _____			
SIC code - required	Type of business (be specific)	Date business established (MM/DD/YYYY) / /	
Company contact name	Title	Primary phone no.	
Company's primary contact email address			
Additional company contact name	Title	Additional company contact email address	

Applies only to **Medical plans** and **Dental Net DHMO plans** offered by Anthem Blue Cross and regulated by the Department of Managed Health Care. We, the employer, agree that Anthem can deliver plan materials and related items, including but not limited to benefit booklets, summaries, billing statements, notices of nonpayment and cancellation and other notices, via the company's primary contact email address indicated above or other electronic means as permitted by law. We agree that we will provide and update Anthem with a current email address. We understand that at any time we can change our decision and request a free copy of these materials (or any specific materials) by mail or by contacting Anthem at 1-855-854-1429.

<sup>1</sup> The principal business address means the principal business address registered with the State or, if a principal business address is not registered with the State, or is registered solely for purposes of service of process and is not a substantial worksite for the policyholder's business, the business address within the State where the greatest number of employees of such policyholder works. If, for a network plan, the group policyholder's principal business address is not within the service area of such plan, and the policyholder has employees who live, reside, or work within the service area, the principal business address for purposes of the network plan is the business address within the plan's service area where the greatest number of employees work as of the beginning of the plan year. If there is no such business address, the rating area for purposes of the network plan is the rating area that reflects where the greatest number of employees within the plan's service area live or reside as of the beginning of the plan year.

<b>Section B: Company Information cont.</b>				
Do you want to enroll in Premium Only Plan (P.O.P.)? <input type="checkbox"/> Yes <input type="checkbox"/> No P.O.P. is a payroll administration service offered by HealthEquity, Inc (an independent company not affiliated with Anthem) that helps cz(IRS) Section 125 tax advantages. If you choose to enroll, download the P.O.P. application at <a href="http://www.anthem.com/easyrenew">www.anthem.com/easyrenew</a> and complete.				
Do you have any affiliates that qualify as a single employer under subsection (b), (c), (m) or (o) of Internal Revenue Code Section 414? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please give the legal names, federal tax ID no. and the number of employees employed by each.				
Legal name		Federal tax ID no.		No. of employees employed
<b>Section C: Ownership</b>				
<b>Please account for 100% of the ownership, regardless of eligibility. Insert an additional sheet if necessary.</b>				
Last name	First name	M.I.	Percentage of ownership (must equal 100%)	Eligible <input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Section D: Type of Coverage</b>				
<b>1. Medical Coverage</b>			<b>Medical plans offered by Anthem Blue Cross.</b>	
Please Note: All health plans include the required coverage for the dental and vision pediatric essential health benefits.				
<b>Step 1 – Select your networks</b> You may choose one PPO, one EPO and/or one HMO network.		<b>Step 2 – Please indicate one or more plan(s) designs you would like to offer to your employees, within the network(s) you selected.</b> Insert an additional sheet if necessary.		
<b>PPO:</b> <input type="checkbox"/> Prudent Buyer PPO <input type="checkbox"/> Select PPO  <b>EPO:</b> <input type="checkbox"/> Prudent Buyer PPO  <b>HMO:</b> <input type="checkbox"/> CaliforniaCare HMO <input type="checkbox"/> Select HMO <input type="checkbox"/> Priority Select HMO <input type="checkbox"/> Vivity		<b>Medical plan name</b>		<b>Contract code</b>
<b>You may not offer a medical plan with Whole Health (enhanced embedded dental and vision benefits) alongside the same medical plan without Whole Health</b>				
Required for Consumer-Driven Health Plans (CDHP) — Only one choice is allowed.				
<input type="checkbox"/> We request Anthem to facilitate opening a Health Savings Account (HSA) with its service provider for our employees. We understand a completed CDHP questionnaire is required in order to open the HSA account. In doing so, we agree for Anthem to disclose our member's data to its banking service provider.				
<input type="checkbox"/> Group will facilitate its own non-Anthem Health Savings Account (HSA).				
<b>Note: PPO and EPO plans</b> — Prudent Buyer PPO, and Select PPO, network plans can only be offered alongside other plans with the same network type. (For example, plans on the Select PPO network can be offered alongside other plans on the Select PPO network, but they cannot be offered alongside plans on the Prudent Buyer PPO network (PPO and EPO plans).)				
<b>HMO plans</b> — CaliforniaCare HMO, Select HMO, Priority Select HMO, and Vivity network plans can only be offered alongside other plans with the same network type. (For example, plans on the Select HMO network can be offered alongside other plans on the Select HMO network, but they cannot be offered alongside any other HMO network. Not all network options are available in every area. Enrollment in the selected plan is dependent upon the employee residing or working within a plan's geographic service area, and the network, provider, and physician availability within the geographical service area. If at the time of enrollment the network or physician/medical group is not available or an employee does not reside or work in the geographical service area of the plan the employee may be assigned to or be required to choose a different provider, network, and/or plan.				
<b>Riders/Optional Benefits – Select additional optional benefits.</b>				
Please note: All subscribers and their dependents will be enrolled with the rider benefits if selected. <b>Additional premium may apply.</b>				
<input type="checkbox"/> Infertility Benefits <input type="checkbox"/> Women's Contraceptive Opt-out Benefits — Submit the Religious Self-Certification Form. The form can be found on the <a href="http://www.anthem.com/easyrenew">www.anthem.com/easyrenew</a> site.				
<b>Choose your medical contribution for each month – only one choice is allowed.</b>				
Contribution option 1: Traditional option – We will contribute _____% per employee (50 to 100%) _____% per dependent (optional, 0% to 100%)				
Contribution option 2: Fixed Dollar Option – We will contribute (at least \$100 in \$5 increments): \$ _____				
Contribution option 3: Percentage of plan option – We will contribute (50% to 100%): _____% to the following plan				

<b>2. Dental Coverage</b> —Employer-sponsored plans (available for 2–100 Employee Small Groups, a minimum of two subscribers must enroll.) Voluntary Dental plans <sup>3</sup> (available for 5–100 Employee Small Groups, a minimum of five subscribers must enroll.)			
<b>Dental HMO<sup>1</sup> and Dental PPO<sup>2, 4</sup> plans do not include dental pediatric essential health benefits.</b>			
<input type="checkbox"/> Employer sponsored	<b>Dental plan name</b>	<b>Contract code</b>	
<input type="checkbox"/> Voluntary <sup>3</sup>			
Is this plan intended to replace any existing group dental coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the information in section G for each group dental insurance plan you now have.			
<b>3. Vision Coverage<sup>2</sup></b> —Employer-sponsored plans (available for 2–100 Employee Small Groups, a minimum of two subscribers must enroll.) Voluntary Vision plans (available for 5–100 Employee Small Groups, a minimum of five subscribers must enroll.)			
<b>Vision plans do not include vision pediatric essential health benefits</b>			
<input type="checkbox"/> Employer sponsored	<b>Vision plan name</b>	<b>Contract code</b>	
<input type="checkbox"/> Voluntary			
<b>4. Life<sup>2</sup>, Accidental Death &amp; Dismemberment (AD&amp;D)<sup>2</sup>, and Disability<sup>2</sup> Coverage</b> -A minimum of two employees must enroll unless otherwise noted. All plan selections must be accompanied by a Life and/or Disability quote.			
<b>Life/AD&amp;D products</b>		<b>Disability products</b>	
Select Life products and group contribution percentage:		Select products and group contribution percentage:	
<input type="checkbox"/> Flat Basic Life & AD&D Amount: _____	_____%	<input type="checkbox"/> Short Term Disability	_____%
<input type="checkbox"/> Salary Basic Life & AD&D	_____%	<input type="checkbox"/> Flat Amount \$ _____	
Salary multiplier: <input type="checkbox"/> 1x salary <input type="checkbox"/> 2x salary <input type="checkbox"/> 3x salary		<input type="checkbox"/> Salary based _____%	
<input type="checkbox"/> Basic Dependent Life <b>Up to 50% of employee life amount</b>	_____%	<input type="checkbox"/> Long Term Disability	_____%
<input type="checkbox"/> \$5,000 Spouse/Domestic Partner/\$2,500 child		<input type="checkbox"/> Voluntary Short Term Disability**	
<input type="checkbox"/> \$10,000 Spouse/Domestic Partner/\$5,000 child		<input type="checkbox"/> Flat Amount \$ _____	
<input type="checkbox"/> \$20,000 Spouse/Domestic Partner/\$10,000 child**		<input type="checkbox"/> Salary based _____%	
<input type="checkbox"/> Supplemental/Voluntary Life and AD&D**		<input type="checkbox"/> Voluntary Long Term Disability**	
<input type="checkbox"/> Supplemental/Voluntary Dependent Life**		<b>**Available for Groups of 10+ eligible employees</b>	
<b>**Available for Groups of 10+ eligible employees</b>			
<b>Age band rate changes and Life reductions in coverage due to age:</b> <input type="checkbox"/> First of the month following date of birth <input type="checkbox"/> Group anniversary			
<b>If you are applying for disability coverage and the contribution percentage shown above is less than 100%, it is required to indicate whether employee disability premiums are on a pre or post-tax basis. If it varies by class, attach a separate sheet with details by class.</b>			
<b>Short Term Disability</b>		<b>Long Term Disability</b>	
<input type="checkbox"/> Pre Tax <input type="checkbox"/> Post Tax	<input type="checkbox"/> Pre Tax <input type="checkbox"/> Post Tax	<b>Voluntary Short Term Disability</b>	
		<input type="checkbox"/> Pre Tax <input type="checkbox"/> Post Tax	
		<b>Voluntary Long Term Disability</b>	
		<input type="checkbox"/> Pre Tax <input type="checkbox"/> Post Tax	
Short Term Disability plans and benefits elected above do not replace state-mandated disability benefits. If you want Anthem to be your state-mandated disability/paid family leave carrier an additional application and proposal are required. Contact your broker for more information.			
Is the eligibility waiting period for new eligible employees enrolling in Life/AD&D and/or Disability plans after the group's coverage effective date the same as the Anthem medical policy waiting period? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, enter the Life and Disability eligibility waiting period below.			
If you offer more than two classes of eligible employee please attach a separate sheet with details.			
Class number	Coverage description (Ex. Life, Short Term Disability, Long Term Disability, etc.)	Description of eligibility waiting period (Ex. Date of hire, First of the month following 60 days of continuous employment, etc.)	Pre or Post Tax (for Disability plans)
An employee not actively at work on the Life, AD&D, or Disability policy effective date or the employee's eligibility date will not be covered until such employee returns to active work.			

1 Offered by Anthem Blue Cross.

2 Offered by Anthem Blue Cross Life and Health Insurance Company.

3 Not available in conjunction with the employer-sponsored Dental HMO and Dental PPO plans.

4 Orthodontia coverage is only available for groups with five or more enrolled employees.

**Section E: Eligibility**

<p>1. Does your group meet the definition of a small employer, as defined under applicable law?<sup>1</sup> <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2. Total number of employees (including employed owners/officers): _____</p> <p>3. Number of eligible full-time employees<sup>2</sup> (minimum 30 hours per week): _____</p> <p>4. Number of part-time employees<sup>2</sup>: _____ Are permanent employees who work between 20-29 hours weekly to be covered?<sup>3</sup> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, number of eligible part-time enrollees: _____</p> <p>5. Number of employees enrolling in: Medical: _____ Dental: _____ Vision: _____ Life: _____ Disability: _____</p> <p>6. Number of eligible DECLINING employees: _____</p> <p>7. Number of INELIGIBLE employees: _____</p> <p>8. Waiting period for <b>new employees</b>: An employer may impose a bona fide employment-based orientation (affiliation) period for new employees which cannot exceed 30 days. <b>If you the employer imposes an orientation period, the "date of hire" is the first day after completion of the orientation period.</b> <input type="checkbox"/> First of the month after hire date <input type="checkbox"/> First of the month following one month from the date of hire <input type="checkbox"/> First of the month following two months from date of hire, not to exceed 90 days</p> <p>9. Does your business have additional employees in another state? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify state: _____ How many employees reside in CA: _____ How many employees reside in another state: _____</p>	<p>10. Is your group currently subject to Cal-COBRA? <input type="checkbox"/> Yes <input type="checkbox"/> No (Employed 2–19 eligible employees on at least 50% of its working days in the previous calendar year; or if not in business during any part of the previous calendar year employed 2–19 eligible employees on at least 50% of its working days during the previous calendar quarter; and not subject to COBRA). California law also requires plans to offer an enrollee who has exhausted continuation coverage under COBRA the opportunity to continue coverage for up to 36 months from the date the enrollee's continuation coverage began. If the enrollee is entitled to less than 36 months of continuation coverage under COBRA. Number of Cal-COBRA enrollees: _____</p> <p>11. Is your group currently subject to COBRA? <input type="checkbox"/> Yes <input type="checkbox"/> No (Employed 20 or more total employees on at least 50% of the working days in the previous calendar year)? Number of COBRA enrollees: _____</p> <p>12. Under the Medicare Secondary Payer rules, which one applies for your group? <input type="checkbox"/> Medicare is primary (less than 20 employees) <input type="checkbox"/> Anthem is primary (20 or more employees) Medicare is primary coverage for groups with less than 20 employees; Anthem is primary coverage for groups with 20 or more total employees on each working day in each of 20 or more calendar weeks in the current calendar year or the preceding calendar year.</p> <p>13. Is your group currently subject to the Family Medical Leave Act of 1993 (50 or more total employees)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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**Section F: Leave of Absence**

Medical: Number of months employees are eligible to continue group coverage while on an employer—approved temporary medical leave of absence.  None  1 month  2 months  3 months  4 months  5 months  6 months

Personal: Number of months employees are eligible to continue group coverage while on an employer—approved temporary personal leave of absence.  None  1 month  2 months  3 months

**Section G: Prior Coverage**

Has this group had coverage within 12 months of this application's signature date?  Yes  No

Will this plan replace current	If yes, carrier name			Termination Date (MM/DD/YYYY)
Medical coverage <input type="checkbox"/> Yes <input type="checkbox"/> No				/ /
Vision coverage <input type="checkbox"/> Yes <input type="checkbox"/> No				/ /
Life/AD&D coverage <input type="checkbox"/> Yes <input type="checkbox"/> No				/ /
Supplemental/Voluntary Life <input type="checkbox"/> Yes <input type="checkbox"/> No				/ /
Disability coverage <input type="checkbox"/> Yes <input type="checkbox"/> No				/ /
Dental coverage <input type="checkbox"/> Yes <input type="checkbox"/> No	Carrier name	Type of Plan (DHMO, EPO, PPO)	Effective Date / /	/ /

1 For plan years commencing on or after January 1, 2016, a small employer is defined as an employer employing an average of at least 1 but no more than 100 full-time, including full-time equivalent, employees during the preceding calendar year and who employs at least 1 employee on the first day of the plan year. For purposes of determining employer eligibility in the small employer market, California adopted the federal method for counting full-time employees and full-time—equivalent employees. For specific guidance concerning the Affordable Care Act, the Internal Revenue Code or California State laws or regulations, you should consult with your attorney, Certified Public Accountant or other authorized consultant or advisor.

2 The following do not qualify as an employee for purposes of group eligibility: (1) an individual that wholly owns the above-named company on his/her own or with his/her spouse/domestic partner; (2) the spouses/domestic partner of sole proprietors; (3) partners of a partnership and their spouses/domestic partner; (4) a 2-percent S corporation shareholder; (5) a worker described in Section 3508 of Title 26, Internal Revenue Code.; or (6) a leased employees (as defined in 26 U.S.C. § 414(n)(2)).

3 Not applicable to Life and Disability.

**Section H: Cal-COBRA/COBRA/FMLA Questionnaire** — If additional space is needed to include all applicable employees, please use a photocopy of this page.

Complete for each employee or family member currently on Cal—COBRA or COBRA or FMLA

Cal—COBRA: Complete for each employee terminated in the last 60 days who has had a qualifying event.

COBRA: Complete for each employee terminated in the last 90 days who has had a qualifying event.

FMLA: Complete for each employee on family or medical leave Insert an additional sheet if necessary. The Family and Medical Leave Act of 1993 requires groups with 50 or more employees to provide up to 12 weeks of unpaid, job-protected leave to “eligible” employees for certain family and medical reasons.

Insert an additional sheet if necessary.

Last name	First name	MI	DOB	Social Security No. <sup>1</sup>	<input type="checkbox"/> Cal-COBRA <input type="checkbox"/> COBRA <input type="checkbox"/> FMLA
Beginning date of leave or date of qualifying event		Describe qualifying event:			

To the best of your knowledge, will this employee/dependent exercise their Cal—COBRA/COBRA option?  Yes  NoTo the best of your knowledge, will this employee return to work?  Yes  No**Section I: Access of Group Information by designated agent, producer, broker, agency, brokerage, and/or general agency**

We, the employer, hereby authorize our designated agent, producer, broker, agency, brokerage, general agency, and their respective employees currently on file with Anthem (Agent) to access our health plan information, including protected health information, on behalf of our health plan through Anthem’s EmployerAccess system or any other access points Anthem may offer. This information may include, but is not limited to, detail about members, plan selections and bills/invoices. Our Agent is also authorized to make changes to our information on our behalf, including but not limited to adding/deleting plans and members and changing member demographic information. We will be responsible for the activities of our Agent. If our Agent on file changes, these authorizations will apply with respect to our successor Agent. Our Agent is required to maintain original documentation and will make such documentation available to Anthem upon request.

Select this box **ONLY** if the employer **DOES NOT** want to authorize the agent, producer, broker, agency, brokerage, general agency, and their respective employees currently on file with Anthem (Agent) to access and change the group’s information on behalf of the group. **Do not select this box if you consent.**

**Section J: General Agreements** — Please read this section carefully before signing the application.

The standard open enrollment period is at least 31 days before the group’s renewal date and 31 days after, no more often than once in any 12 consecutive months. The open enrollment period does not apply to life and disability products.

**Please select the box that applies:**

We, the employer, as administrator of an Employee Welfare Benefit Plan under ERISA (Employee Retirement Income Security Act of 1974), apply to obtain the coverage indicated on this application. We understand that any dispute involving an adverse benefit decision may be subject to voluntary binding arbitration only after the ERISA appeals procedure has been completed.

We, the employer, as administrator of an Employee Welfare Benefit Plan which is a church plan or governmental plan as defined under ERISA (Employee Retirement Income Security Act of 1974) and therefore not subject to ERISA, apply to obtain the coverage indicated on this application.

Employer, through its authorized representative below, understands and certifies, and, if approved for coverage and by payment of premiums, agrees to the following:

- To comply with all terms and provisions of the Group Contract(s) issued, and trust agreements, if applicable, and also accepts enrollment under the Anthem Blue Cross (Anthem) and/or Anthem Blue Cross Life and Health Insurance Company trust policy(ies), if applicable.
- To make the coverage available to all eligible employees and their eligible dependents and to distribute information and documents to enrolled employees as needed.
- To maintain records and furnish to Anthem or their designated agent(s), any information required in connection with administration of the coverage. Original source documents, including but not limited to employee/member enrollment documentation, shall be available upon Anthem’s request.
- For the purpose of clinical outreach, we the Employer agree that the cell phone numbers provided in the electronic enrollment files have been freely provided by the employee and have not been obtained by a look up service or third party. Anthem will honor Do Not Call requests for all telephone numbers collected.
- To provide notice of applicable conversion rights and rights to continue health coverage under COBRA to eligible employees and eligible dependents.
- To pay Anthem by the premium due date, the premiums on behalf of each member covered under the contract, unless otherwise stated in any financial agreement between the parties, to submit applications of employees prior to their date of eligibility, to keep all necessary records regarding membership, to assume responsibility for handling the COBRA and state-mandated continued group coverage and/or conversion process, if applicable.

<sup>1</sup> Anthem is required by the Internal Revenue Service and Centers for Medicare & Medicaid (CMS) regulations to collect this information.

7. We, the employer, understand that Anthem and Anthem Blue Cross Life and Health Insurance Company standard process is to issue bills (invoices) and accept premium payments online via the EmployerAccess system. We understand and agree that if we, the employer, need to opt-out of online invoices and/or payments, we must send an email with "Opt-Out" in the subject line to employeraccesssupport@anthem.com and provide the group number, contact name, email address, phone number and reason for opting out of the electronic billing and payment process.
8. If applicable, employer will receive on behalf of members, all notices delivered by Anthem, and immediately forward such notices to persons involved, at their last known address.
9. We understand and agree that no coverage will be effective before the date determined by Anthem and/or Anthem Blue Cross Life and Health Insurance Company, and that such coverage will be effective only if we have paid our first month's premium and this application is accepted.
10. **Life and Disability only:** The advance premium check does not create temporary or interim insurance coverage and that receipt and deposit of that payment does not guarantee issuance of insurance coverage. Rather, issuance of insurance coverage is expressly conditioned on Anthem Blue Cross Life and Health Insurance Company's determination that the group is an acceptable risk based on their current underwriting practices and procedures. Unless these Conditions are met, there shall be no liability on the part of Anthem Blue Cross Life and Health Insurance Company, except to refund the payment. The employer will be responsible for returning to individual employees any part of the payment contributed by those employees.
11. That in order for Anthem to accept or decline this application, all the information requested on this application must be completed. In the event the application is not complete, Anthem, or its designated agent(s), is authorized to obtain the necessary information and to complete that information on this application. If the application is not complete, Anthem and/or Anthem Blue Cross Life and Health Insurance Company reserve(s) the right to reject it and notify us in writing.
12. The employer understands that the coverage issued by Anthem Blue Cross Life and Health Insurance Company may be different than the coverage applied for herein. In that event, Anthem Blue Cross Life and Health Insurance Company shall notify the employer of such differences, and by payment of the appropriate premiums, the employer will accept the coverage as issued.
13. The premium rates calculated for the employer are contingent, based upon the accuracy of the eligibility data submitted on employees and covered dependents to Anthem by the employer. Anthem reserves the right to review such rates upon receipt of all individual applications for employers' employees and to modify the rates, if the enrollment information so warrants. Any fraud or intentional misrepresentation of material fact on the employees' applications may, within the first 24 months following the issuance of the coverage, result in a material change to the group's coverage or premium rates as of the effective date of the group coverage.
14. The entire application for Group coverage has been reviewed, and all answers contained herein are true and complete to the best of the employer's and/or authorized representative's knowledge and belief.
15. All employees applying for coverage are employees of the employer and receive salary or wages documented on state and/or federal payroll reports. Eligible employees must work the required amount of hours per week, must be actively at work, have satisfied any applicable eligible waiting period, and meet any other eligibility requirements for coverage.
16. The requested coverage is not in effect unless and until this application is approved by Anthem, that approval of coverage shall be evidenced by issuing Group contracts and/or policies to the employer, and an employee's coverage is not in effect unless and until the employee applies and is approved for coverage by Anthem and/or Anthem Blue Cross Life and Health Insurance Company.
17. This small group off—exchange product is not eligible for a premium tax credit.
18. The HSA, which must be established for tax-advantaged treatment, is a separate arrangement between the individual and a bank or other qualified institution. Applicant must be an "eligible individual" under IRS regulations to receive the HSA tax benefits. The IRS has not yet issued HSA or high—deductible health plan regulations or determined that Anthem high-deductible plans are qualifying high-deductible health plans. Consultation with a tax advisor is recommended.
19. If we decide to cancel our group coverage after coverage has been issued, we understand that the cancellation will become effective on the last day of the month in which Anthem and/or Anthem Blue Cross Life and Health Insurance Company received the written notification of cancellation, and that no premiums will be refunded for any period between Anthem's receipt of the notification and the last day of the month when the cancellation takes effect. If there are any premiums after the cancellation date, we understand that Anthem and/or Anthem Blue Cross Life and Health Insurance Company will refund these premiums after 45 days from the premium deposit date.
20. We further understand and agree that we should keep prior coverage in force until notified of acceptance in writing by Anthem and/or Anthem Blue Cross Life and Health Insurance Company and that no agent has the right to accept this application or bind coverage.
21. If this application is accepted, it becomes a part of our contract with Anthem and/or Anthem Blue Cross Life and Health Insurance Company.
22. That statements of medical history may be required of employees and dependents when applying for coverage within or outside the time frames or amount of coverage limits established by Anthem Blue Cross Life and Health Insurance Company for life and disability insurance.
23. That life, accidental death and dismemberment, and disability claims filed by or on behalf of members may, at Anthem Blue Cross Life and Health Insurance Company's option, be suspended if premiums are not received timely.

**HIV TESTING PROHIBITED: California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance.**

**REQUIREMENT FOR BINDING ARBITRATION (Not applicable to Life and Disability coverage.)**  
 ALL DISPUTES BETWEEN YOU AND ANTHEM BLUECROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY, INCLUDING BUT NOT LIMITED TO DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY AND CLAIMS OF MEDICAL MALPRACTICE, MUST BE RESOLVED BY BINDING ARBITRATION, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF SMALL CLAIMS COURT AND THE DISPUTE CAN BE SUBMITTED TO BINDING ARBITRATION UNDER APPLICABLE FEDERAL AND STATE LAW, INCLUDING BUT NOT LIMITED TO, THE PATIENT PROTECTION AND AFFORDABLE CARE ACT. For claims that exceed the jurisdiction of the small claims court that are subject to binding arbitration under this Agreement, California Health and Safety Code Section 1363.1 and Insurance Code Section 10123.19 require specified disclosures in this regard: It is understood that any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as permitted and provided by federal and California law, including but not limited to, the Patient Protection and Affordable Care Act, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration. YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY AGREE TO BE BOUND BY THIS ARBITRATION PROVISION. YOU ACKNOWLEDGE THAT FOR DISPUTES THAT ARE SUBJECT TO ARBITRATION UNDER STATE OR FEDERAL LAW THE RIGHT TO A JURY TRIAL, THE RIGHT TO A BENCH TRIAL UNDER CALIFORNIA BUSINESS AND PROFESSIONS CODE SECTION 17200, AND/OR THE RIGHT TO ASSERT AND/OR PARTICIPATE IN A CLASS ACTION ARE ALL WAIVED BY YOU. If your plan/policy is subject to 45 CFR 147.136, this agreement does not limit your rights to internal and external review of adverse benefit determinations as required by that law. Enforcement of this arbitration clause, including the waiver of class actions, shall be determined under the Federal Arbitration Act ("FAA"), including the FAA's preemptive effect on state law. By signing, writing or typing your name below you agree to the terms of this agreement and acknowledge that your signed, written or typed name is a valid and binding signature.

<b>Sign here</b>	Company officer signature	Printed name
	X Title	Date (MM/DD/YYYY) / /