

Enrolling is Simple. Just Follow These 3 Easy Steps...

Step 1

COMPLETE THE APPLICATION IN BLUE OR BLACK INK. Be sure you follow the instructions on the application carefully. We have tried to make the instructions easy to follow. If you have any questions, or you are not sure how to answer a question, simply contact our health insurance department at: _____ fax: _____

Step 2

SELECT THE TYPE OF BILLING YOU WANT – monthly (by checking account deduction), bi-monthly (every two months) or quarterly (every three months).

Step 3

SEND THE COMPLETED APPLICATION TO:

Please make your check payable to: BlueCross BlueShield of Georgia

We will be in contact with you upon receipt of your completed application. We will also keep you advised of the underwriting status. Do Not Cancel your current coverage until a new policy is approved and you have received written confirmation of the policy's rates and benefits from the insurance company.

If you have questions please contact our office at:

Thank you for choosing...



Section E – Medical Coverage (Select plan, deductible, and optional riders below.)

BCBSGA will enroll all eligible family members unless otherwise instructed below.

I, the Applicant, request that BCBSGA not enroll any eligible applicants unless ALL family members qualify.

- Premier PPO**
 - \$750 BA \$1,500 BB \$2,500 BC
 - \$5,000 BD \$10,000 BE \$20,000 BF
 - Consumer Choice Option Maternity Rider

- SmartSense POS**
 - \$750 CA \$1,500 CB \$2,500 CC \$3,500 CD
 - \$5,000 CE \$7,500 CF \$10,000 CG \$20,000 CH
 - Consumer Choice Option Comprehensive Drug Rider

- SmartSense PPO**
 - \$750 BG \$1,500 BH \$2,500 BI
 - \$5,000 BJ \$10,000 BK \$20,000 BL
 - Consumer Choice Option Comprehensive Drug Rider

HSA Compatible Plans

- Single HDHP PPO (80% coinsurance)
 - \$1,150 AO \$1,800 AP \$2,600 AQ Consumer Choice Option Mental Health Rider
- Single HDHP PPO (100% coinsurance)
 - \$1,150 AR \$1,800 AS \$2,600 AT Consumer Choice Option Mental Health Rider
- Family HDHP PPO (80% coinsurance)
 - \$2,300 AU \$3,500 AV \$5,150 AW Consumer Choice Option Mental Health Rider
- Family HDHP PPO (100% coinsurance)
 - \$2,300 AX \$3,500 AY \$5,150 AZ Consumer Choice Option Mental Health Rider

- Yes, I would like to establish a health savings account in conjunction with the HSA-compatible health plan I selected above.
Blue Cross and Blue Shield of Georgia (BCBSGA) will provide your information to BCBSGA's banking partner. (Please fill in your social security number in section B.)
- No, I DO NOT want to establish a health savings account in conjunction with the HSA-compatible health plan I selected above.

Section F – Dental Coverage Selection (optional coverage at an additional cost per individual)

- BlueChoice® Dental** GAD1
 - Yes, I wish to add dental coverage.
If Yes, select ONE coverage type (applies to individuals listed on this application only):
 - Applicant only
 - Applicant & Spouse or Domestic Partner only
 - Applicant, Spouse or Domestic Partner, and all dependent children listed
 - Applicant & all dependent children listed
 - Yes, if myself or any listed family member are declined for medical coverage, still enroll **all members selected above, if eligible.**

Note: Please make a copy of the signed application for your records prior to submitting to Blue Cross and Blue Shield of Georgia.

Section G – Greater Georgia Life Insurance Company Term Life Insurance (optional coverage at an additional cost per individual)

Yes, in addition to my medical coverage, I wish to apply for Term Life Insurance. GAL1

Do you, the applicant, own an existing life policy? Yes No

By applying for this proposed life policy, do you intend to replace, discontinue or change any existing life policy? Yes No

Provide information below. Applicants must meet Blue Cross and Blue Shield of Georgia’s Underwriting Guidelines to qualify for Term Life Insurance Coverage. Applicants under the age of one year are not eligible for Life Insurance. All Term Life policies terminate at age 65.

Applicants	Birthday (mm/dd/yyyy)	Coverage Amount (select one)	Beneficiary**	% Allocation	Relationship	Social Security Number
	/ /	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$75,000* <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$100,000* <input type="checkbox"/> \$50,000*	Primary: Contingent:			
	/ /	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$75,000* <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$100,000* <input type="checkbox"/> \$50,000*	Primary: Contingent:			
	/ /	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$75,000* <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$100,000* <input type="checkbox"/> \$50,000*	Primary: Contingent:			
	/ /	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$75,000* <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$100,000* <input type="checkbox"/> \$50,000*	Primary: Contingent:			

* Amounts above \$25,000 are not available to applicants under the age of 20. If selected by an approved applicant under age 20, the selection will default to \$25,000.

** If a beneficiary is not listed and a policy is issued, death benefits will be paid in accordance with the Beneficiary Provision of the Policy.

Section H – Other Health Coverage

Are you or anyone applying for coverage currently eligible for Medicare? Yes No

If yes, give name. _____

Do you, or anyone applying for coverage, currently have health care coverage? Yes No

Did you or your eligible dependents have creditable coverage within the past 63 days? YES NO (you may be eligible for preexisting credit).

The following information must be completed in order for credit to be given. Please provide the previous 24 months of coverage.

Name(s) of covered persons. If the whole family, simply write ALL in space below.	Identification Number(s)
Name and phone number of prior carrier(s)	Reason for cancellation
Type of coverage <input type="checkbox"/> Group <input type="checkbox"/> Individual	Effective Date of Coverage
	Cancellation Date of Coverage

Will you be canceling this coverage if approved for Blue Cross and Blue Shield of Georgia coverage? Yes No

Complete this section if you’ve had more than one carrier in the last 24 months (attach a separate sheet if necessary).

Name(s) of covered persons. If the whole family, simply write ALL in space below.	Identification Number(s)
Name and phone number of prior carrier(s)	Reason for cancellation
Type of coverage <input type="checkbox"/> Group <input type="checkbox"/> Individual	Effective Date of Coverage
	Cancellation Date of Coverage

Will you be canceling this coverage if approved for Blue Cross and Blue Shield of Georgia coverage? Yes No

Note: Please make a copy of the signed application for your records prior to submitting to Blue Cross and Blue Shield of Georgia.

Section I – Health History (IMPORTANT: This section has two steps)

If you have questions about how to complete this application call your agent or Customer Service at 1-800-718-8831.

STEP 1: Health history questions must be answered by each/every person applying for coverage.

Health History Questionnaire – All questions must be answered or the application will be returned.

GIVE COMPLETE DETAILS IN STEP 2 (page 6) FOR ALL QUESTIONS ANSWERED “YES”.

NOTICE: You must provide truthful and complete answers to the following questions to the best of your ability. We are relying on the information you provide to determine whether you are eligible for coverage. If you are unsure of your current medical condition, we strongly recommend that you ask your current or previous physician(s) to clarify your specific condition. We have the right to review all of your medical records to verify the accuracy of your information during the first 24 months you are covered. However, do not assume we will review all of your medical records before approving your application. If we issue coverage to you and later discover that you intentionally misrepresented or omitted information you knew in response to a question we may rescind your coverage, even after it has been issued. This means that you may lose your health benefits including coverage for treatment already received. Rescission may occur even if we review your medical records or seek medical confirmation of your health information as part of processing your application. Even if you currently have health insurance coverage or had prior coverage with Blue Cross Blue Shield of Georgia, you must fully disclose and answer all health history questions.

	YES	NO		YES	NO
1. Within the last 60 days, have you seen a health care provider(s), had a physical exam, laboratory test(s) or other diagnostic or screening test(s) such as Pap smear, blood (other than an HIV test) or urine test, x-ray(s), CAT scan, MRI, or mammogram?	<input type="checkbox"/>	<input type="checkbox"/>	L. Abnormal and/or Recurrent bleeding (unrelated to menstruation)	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you been advised by a health care provider to have, but have not yet had, surgery, treatment, examination, evaluation or test(s) for a medical condition?	<input type="checkbox"/>	<input type="checkbox"/>	M. Recurrent diarrhea and/or recurrent vomiting	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you been prescribed or taken any prescribed medication within the past 12 months except for birth control or short term (10 days or less) antibiotics? (if yes, explain in Step 2)	<input type="checkbox"/>	<input type="checkbox"/>	N. Unexplained weight loss	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you pregnant or an expectant father, or will you be providing medical insurance for a newborn or new adoptee within the next 9 months?	<input type="checkbox"/>	<input type="checkbox"/>	O. Blood, sugar, and/or protein in urine	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you have implants, prosthesis or retained hardware?			P. Recurrent pain (including back pain)	<input type="checkbox"/>	<input type="checkbox"/>
A. Breast implants	<input type="checkbox"/>	<input type="checkbox"/>	Q. Jaundice	<input type="checkbox"/>	<input type="checkbox"/>
B. Eye/limb prosthesis	<input type="checkbox"/>	<input type="checkbox"/>	R. Mass, cyst(s), or lump(s) in any body part including breast	<input type="checkbox"/>	<input type="checkbox"/>
C. Cochlear implant, pacemaker, defibrillator, valve replacement, shunt, stent(s), implantable pump	<input type="checkbox"/>	<input type="checkbox"/>	7. Within the last 5 years, have you consulted with a health care provider for, been diagnosed with, or treated for any of the following?		
D. Joint replacement/internal fixations (i.e. pins, plates, rods etc.), neurostimulators	<input type="checkbox"/>	<input type="checkbox"/>	A. Abnormal Pap smear	<input type="checkbox"/>	<input type="checkbox"/>
E. Any other prosthesis or implant (other than dental)	<input type="checkbox"/>	<input type="checkbox"/>	B. HPV (Human Papilloma Virus), herpes, STD (sexually transmitted disease)	<input type="checkbox"/>	<input type="checkbox"/>
6. Within the last 2 years, have you had or consulted with a health care provider for, been diagnosed with, or treated for any of the following? (all answers must be checked yes or no)			C. Heavy menstrual bleeding, fibroids, endometriosis, problems of the ovary, or gynecological/genital disorder(s)?	<input type="checkbox"/>	<input type="checkbox"/>
A. Headaches requiring prescription medication	<input type="checkbox"/>	<input type="checkbox"/>	D. Male infertility	<input type="checkbox"/>	<input type="checkbox"/>
B. Loss of consciousness	<input type="checkbox"/>	<input type="checkbox"/>	E. Female fertility/infertility	<input type="checkbox"/>	<input type="checkbox"/>
C. Sleep apnea/breathing difficulties while sleeping	<input type="checkbox"/>	<input type="checkbox"/>	F. Anemia, angina, heart attack, hypertension, phlebitis, stroke or heart, circulatory or blood disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
D. Recurrent fainting, weakness or dizziness	<input type="checkbox"/>	<input type="checkbox"/>	G. Kidney, bladder or prostate disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
E. Paralysis or numbness/tingling in limbs	<input type="checkbox"/>	<input type="checkbox"/>	H. Ulcers; pancreatitis; gallbladder, liver, stomach, or digestive disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
F. Chest pain	<input type="checkbox"/>	<input type="checkbox"/>	I. Hernia; hemorrhoid; rectal, or intestinal disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
G. Increased/irregular heart beat	<input type="checkbox"/>	<input type="checkbox"/>	J. Arthritis; TMJ (temporomandibular joint disorder); muscle/ bone/tendon/joint/vertebral disc injury(s) or disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
H. Low or high blood pressure	<input type="checkbox"/>	<input type="checkbox"/>	K. Migraine headaches, epilepsy/seizures, or brain/nervous disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
I. High cholesterol	<input type="checkbox"/>	<input type="checkbox"/>	L. Congenital heart disorder or condition, cleft lip/ palate, birth defects, developmental delay	<input type="checkbox"/>	<input type="checkbox"/>
J. Shortness of breath	<input type="checkbox"/>	<input type="checkbox"/>	M. Asthma, allergies, tuberculosis, any lung or sinus disorder(s), or breathing problems	<input type="checkbox"/>	<input type="checkbox"/>
K. Heartburn (recurrent)	<input type="checkbox"/>	<input type="checkbox"/>	N. Psoriasis, rosacea, acne or skin disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
			O. Cataract, glaucoma, eye or ear disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
			P. Diabetes, thyroid, endocrine glands	<input type="checkbox"/>	<input type="checkbox"/>

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Section I – Health History (continued)

	YES	NO		YES	NO
8. Within the last 5 years, have you experienced, suffered from, consulted with a health care provider for, or been diagnosed with, or treated for symptoms related to alcoholism or abuse of alcohol?	<input type="checkbox"/>	<input type="checkbox"/>	15. Have you ever been diagnosed with hepatitis? (check all types that apply)		
9. Within the last 5 years, have you been advised by a health care professional to reduce alcohol intake?	<input type="checkbox"/>	<input type="checkbox"/>	A. Hepatitis A	<input type="checkbox"/>	<input type="checkbox"/>
10. Have you been hospitalized within the last 5 years for any mental, emotional, or behavioral disorder?	<input type="checkbox"/>	<input type="checkbox"/>	B. Hepatitis B	<input type="checkbox"/>	<input type="checkbox"/>
11. Within the last 5 years have you had counseling or treatment for any mental, emotional, or behavioral disorder? (If you answered yes, please check any that apply below and explain in Step 2.)			C. Hepatitis C, D, E	<input type="checkbox"/>	<input type="checkbox"/>
A. Obsessive Compulsive Disorder	<input type="checkbox"/>	<input type="checkbox"/>	16. Have you ever been diagnosed with, or treated for any of the following?		
B. Minor depression	<input type="checkbox"/>	<input type="checkbox"/>	A. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or recommended antiviral therapy/treatment	<input type="checkbox"/>	<input type="checkbox"/>
C. Anxiety/panic attacks	<input type="checkbox"/>	<input type="checkbox"/>	B. Ankylosing Spondylitis, Alzheimer's Disease, Amyotrophic Lateral Sclerosis (ALS), Chronic Obstructive Pulmonary Disease (COPD), Cystic Fibrosis, Diabetes, Emphysema, Gaucher's Disease, Hemophilia, Kaposi Sarcoma, Lupus (systemic), Multiple Sclerosis, Muscular Dystrophy, Parkinson's Disease, Pneumocystis Carinii Pneumonia, Rheumatoid Arthritis, Scleroderma.	<input type="checkbox"/>	<input type="checkbox"/>
D. Attention Deficit Disorder (ADD/ADHD)	<input type="checkbox"/>	<input type="checkbox"/>	17. Are you a candidate for, or have you ever received an organ or bone marrow transplant?	<input type="checkbox"/>	<input type="checkbox"/>
12. Within the last 5 years, have you experienced (suffered from) or consulted with a health care provider for, or been diagnosed with, or treated for symptoms related to drug abuse?	<input type="checkbox"/>	<input type="checkbox"/>	18a. Within the last 5 years, have you had any illness, physical injury, persisting or new physical symptoms and/or health problems not mentioned elsewhere on this application that have not been evaluated or that you plan to have evaluated by a licensed health practitioner?	<input type="checkbox"/>	<input type="checkbox"/>
13. In the past 10 years have you had consultation, been diagnosed, had treatment or treatment recommended for any of the following:			18b. Within the last 2 years, have you visited a physician, psychiatrist, chiropractor, physician assistant, nurse practitioner, physical therapist or other licensed health practitioner that has not been disclosed elsewhere on this application?	<input type="checkbox"/>	<input type="checkbox"/>
A. Schizophrenia, Major Depression/ BiPolar Disorder	<input type="checkbox"/>	<input type="checkbox"/>	19. Have you been hospitalized or treated in urgent care or the emergency room within the last 12 months for any condition other than pregnancy?	<input type="checkbox"/>	<input type="checkbox"/>
B. Eating disorder (i.e. anorexia/bulimia)	<input type="checkbox"/>	<input type="checkbox"/>			
C. Down's Syndrome	<input type="checkbox"/>	<input type="checkbox"/>			
D. Autism	<input type="checkbox"/>	<input type="checkbox"/>			
E. Cerebral Palsy	<input type="checkbox"/>	<input type="checkbox"/>			
14. Have you ever been diagnosed or been treated for any type of cancer, leukemia, melanoma or malignant tumor?	<input type="checkbox"/>	<input type="checkbox"/>			

Other Health Questions

	YES	NO		YES	NO
1a. Within the past 12 months, have you regularly smoked cigarettes, cigars, or pipes, or used any other form of tobacco? (If cigarettes, please check the appropriate box below based on the number of cigarettes smoked per day during the last 12 months.)	<input type="checkbox"/>	<input type="checkbox"/>	2. Within the past 12 months, have you consumed alcoholic beverages? (If yes, please check the appropriate box below based on your average weekly consumption of alcoholic beverages during the last 12 months. One beverage equals 12 oz. of beer, 4 oz. of wine, or 1 oz. of liquor.)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 1-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> 21-39			<input type="checkbox"/> 0-7 <input type="checkbox"/> 8-14 <input type="checkbox"/> 15-20		
<input type="checkbox"/> 40-49 <input type="checkbox"/> 50 or more			<input type="checkbox"/> 21-26 <input type="checkbox"/> 27-35 <input type="checkbox"/> 36 or more		
1b. Within the past 12 months, have you stopped using all tobacco products? If yes, how many months ago has it been since you stopped?	<input type="checkbox"/>	<input type="checkbox"/>	3. Within the past 12 months, have you used marijuana? (If yes, please check the appropriate box below.)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 1-3 months			<input type="checkbox"/> less than 4 times per month		
<input type="checkbox"/> 4-6 months			<input type="checkbox"/> 5 - 7 times per month		
<input type="checkbox"/> 7-9 months			<input type="checkbox"/> 8 or more times per month		
<input type="checkbox"/> 10-12 months			4. Within the past 5 years, have you used cocaine, heroin, ecstasy, LSD or any other illicit drug(s)?	<input type="checkbox"/>	<input type="checkbox"/>

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Section I - Health History (continued)

STEP 2: If you answered "YES" to any of the health history questions, give complete details (see the example below)

Question Number of "YES"	Patient First Name	Physician Name & Telephone (with area code)	Specific Diagnosis & Treatment	Name & Dosage of Medication & Dates of Use		Duration of Condition		Was Surgery Performed?		Description of Surgery/ Procedures & Date(s) (mm/yyyy)	Current Status
				Begin (mm/yyyy)	End (mm/yyyy)	Begin (mm/yyyy)	End (mm/yyyy)	YES	NO		
Example: #17	Mary	Dr. John Doe 555-555-1000	Tonsillitis	Amoxicillin 250 mg. 4x day		08/2002	09/2002	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Tonsillectomy 09/2002	Good
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		

Please check box if an additional sheet(s) of paper has been completed for this chart.

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Section J – Billing Options

INITIAL PREMIUM (required)

Credit Card (see below)

Total amount enclosed/charged: \$

METHOD (select one)

BILL TO HOME—Bills will be sent to your home address unless a separate billing address is listed below.

BILL TO OTHER

Name	Address (street and P.O. Box if applicable)	City	State	Zip

AUTOMATIC BANK DRAFT (automatic premium withdrawals to begin second month)—your premium will be deducted on, or about the 5th of each month.
(You may attach a **blank** voided check or complete the information below.)

I authorize Blue Cross and Blue Shield of Georgia to initiate premium deductions from the checking account indicated and the designated financial institution to debit the same account. I understand that this authorization is in effect until I notify Blue Cross and Blue Shield of Georgia that I no longer desire this service, allowing them reasonable time to act upon my notification. I understand Blue Cross and Blue Shield of Georgia and my financial institution have the right to discontinue the withdrawals if they wish to do so. I understand that a service charge will be incurred for any withdrawal not honored.

Account Holder Name (please print)	Account Holder Signature (if other than the applicant) X
Name of Bank	Account Number
Routing Number	Account Holder's SSN

IF PAYING BY CREDIT CARD: A credit card can be used for the **Initial Premium payment only**.

Credit card information

Cardholder Name (as shown on the credit card):	Cardholder Address:
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If applicant is using the credit card of another cardholder: By signing this form, applicant represents and warrants that he/she has the cardholder's authorization to use this card and, if not, that he/she will take full responsibility for this payment and any charges accruing to it.

Type of credit card: <input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover	Credit Card Number: Expiration Date (month/year):
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Authorization:

I authorize Blue Cross and Blue Shield of Georgia to charge my VISA, MasterCard, or Discover account for the initial premium payment. If the results of the health underwriting for my policy result in a different premium than the quote generated by the system, I also authorize Blue Cross and Blue Shield of Georgia to charge my VISA, MasterCard, or Discover for this difference if necessary.

I agree that Blue Cross and Blue Shield of Georgia is fully protected in honoring any credit card payments. I further agree that if any credit card payment is dishonored, with or without cause, intentionally or inadvertently, Blue Cross and Blue Shield of Georgia is under no liability whatsoever, including any fees imposed by my bank, if my credit card is rejected even though such dishonor results in termination of coverage.

Applicant signature: X

Section K – Significant Terms, Conditions and Authorizations (TERMS)

Please read this section carefully before signing the application.

1. **I understand that it is mandatory that I notify Blue Cross and Blue Shield of Georgia (BCBSGA) in writing, immediately if I (the applicant) or any other person for whom coverage is sought received medical treatment, advice, care or a diagnosis for any illness, injury or condition after the date I sign this application but before the requested effective date or the date underwriting approves, whichever is later. I understand that in this situation, BCBSGA has the right to underwrite my application again, using the new information and that, as a result, my coverage/family members' coverage might be rescinded, or delayed, or reformed or benefits denied due to the illness, injury or condition being treated as a preexisting condition.**
2. I understand that sending my initial premium with this application, and the receipt of my payment by Blue Cross and Blue Shield of Georgia, does not mean that coverage has been approved. I may not assign any payment under my Blue Cross and Blue Shield of Georgia program. I am applying for the coverage selected on this application. I understand that any premium quote provided is preliminary and review of my application by medical underwriting may change the premium or result in a denial of coverage. I understand that, to the extent permitted by law, Blue Cross and Blue Shield of Georgia reserves the right to accept or decline this application, and that no right whatsoever is created by this application. I understand that if my application is denied, my bank account or credit card will not be charged.
3. **I understand that preexisting conditions are limited to 12 months after enrollment for conditions in existence within 12 months immediately prior to my enrollment for which medical advice, diagnosis, care or treatment was recommended or received. Pregnancy is considered a preexisting condition.**
4. I am responsible to timely notify Blue Cross and Blue Shield of Georgia of any change that would make me or any dependent ineligible for coverage.
5. I understand Blue Cross and Blue Shield of Georgia may convert my payment by check to an electronic Automated Clearinghouse (ACH) debit transaction and that my original check will be destroyed. The debit transaction will appear on my bank statement although my check will not be presented to my financial institution or returned to me. This ACH debit transaction will not enroll me in any Blue Cross and Blue Shield of Georgia automatic debit process and will only occur each time I send a check to Blue Cross and Blue Shield of Georgia. Any resubmissions due to insufficient funds may also occur electronically. I understand that all checking transactions will remain secure, and my payment by check constitutes acceptance of these terms.
6. By signing this application, I agree and consent to the recording and/or monitoring of any telephone conversation between Blue Cross and Blue Shield of Georgia and myself. I authorize and expressly consent that Blue Cross and Blue Shield of Georgia and its affiliated companies may make telephone calls using an automatic telephone dialing system and prerecorded message to any of the telephone numbers I have provided in this application.
7. I understand I am applying for individual health coverage which is not part of any employer-sponsored plan. I understand that I am responsible for 100% of the premium payment and I am also responsible to ensure that premiums are paid.
8. I understand that my domestic partner, if applicable, is only eligible for coverage if: he or she has been my sole domestic partner for 6 months or more; he or she is at least 18 years of age; he or she is mentally competent; he or she is not related to me in any way (including by blood or adoption) that would prohibit us from being married under state law; he or she is not married to or separated from anyone else; and he or she is financially interdependent with me.
9. If I purchase the optional BlueChoice[®] Dental coverage, I understand that I will have a six month waiting period for coverage of Basic Dental Care and a twelve month waiting period for coverage of Major Dental Care. (For a description of Preventive and Diagnostic, Basic, and Major Dental Care services please refer to your marketing materials.)
10. If the plan I purchase offers a maternity rider, and I purchase that maternity rider, I understand that 1) these benefits apply only to me, my covered spouse or my covered domestic partner and not to any dependent child and 2) these benefits will not begin until after my membership has been in effect for 12 months.
11. By signing this application I certify that I understand that I alone am responsible for reading and accurately completing this application, and I must communicate any changes to my status. If I have selected term life coverage, I understand that I am providing the information on this application to the underwriting department of Greater Georgia Life Insurance Company (GGL).
12. I acknowledge that I have read the Significant Terms, Conditions, and Authorizations, and I accept such provisions as a condition of coverage. I hereby represent and agree that all the answers and statements in this request are full, complete and true, to the best of my knowledge and belief, and understand these said answers and statements form the basis upon which insurance will be made effective. I understand that omissions, fraud, or intentional misrepresentation of material fact could result in the denial of an otherwise valid claim and rescission, voiding or reformation of insurance.

Section K – Significant Terms, Conditions and Authorizations (TERMS) (continued)

Any person who knowingly and with intent to defraud any insurance company, health maintenance organization, self-insured plan, or other person, files an application for insurance containing any materially false information or conceals, for the purpose of intentionally misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

I hereby acknowledge that Blue Cross and Blue Shield of Georgia (BCBSGA) has informed me of the following prior to my enrollment in their health care coverage plan:

- number, mix and location of participating/network health care providers
- limitations of choices of participation/network health care providers
- disclosure of contractual relationship between participation/network provider and BCBSGA.

I give this authorization for and on behalf of any eligible dependents and myself if covered by Blue Cross and Blue Shield of Georgia. I am acting as their agent and representative.

This application may only be altered solely by the applicant or with his or her written consent.

SIGN HERE	Printed name of Applicant	Signature of Applicant* or Legal Representative X	Date of Birth / /	Date Signed / /
	Printed name of Spouse or Domestic Partner	Signature of Spouse or Domestic Partner or Legal Representative X	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 X	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 X	Date of Birth / /	Date Signed / /

**(or Custodial Parent's or Guardian's signature if applicant is under age 18)*

Section L – Agent Certification

To be completed by your Blue Cross-Appointed Agent.

List Bill ID Number (if applicable)

1. Are you aware of any information not disclosed on this application relating to the health of any person listed on this application that may have a bearing on underwriting? Yes No

2. Did you see the proposed subscriber (and spouse/domestic partner, if applying) at the time this application was executed?..... Yes No

If NO, please explain: _____

3. I certify to the best of my knowledge and belief, the responses herein are accurate.

Agent Signature X			Date	
Agent Name (please print)		Agent Street Address Suite No. Personal Mail Box (PMB) No.		
Agent ID No.	City/State/Zip	County Code	Area	
Agent Phone No.	Agent Fax No.	Agent Email Address		



Authorization for Use of Protected Health Information



The following authorization must be signed by all of the following persons if they are applying for coverage or changing existing coverage:

- the applicant;
- the applicant's spouse or domestic partner; and
- any Dependent Child age 18 or over.

If the authorization is not signed by all of the persons listed above who are seeking coverage, the application may be returned to you as incomplete or acted upon without regard to any person whose required signature was not included. This Authorization will expire 24 months following Blue Cross and Blue Shield of Georgia's acceptance of coverage, if not previously revoked.

By signing below:

I authorize Blue Cross and Blue Shield of Georgia (BCBSGA), or an agent, subsidiary or affiliate that has a business associate contract with BCBSGA, to obtain any medical records or other health history information concerning me and any family member listed on my Application from any physicians, hospitals, pharmacies, other health care providers, pharmacy benefits managers, health benefits plans, health insurers, medical or pharmacy benefit administrators, Consumer Reporting Agencies, and/or insurance support organizations.

I also authorize any physicians, hospitals, pharmacies, other health care providers, pharmacy benefits managers, health benefit plans, medical or pharmacy benefit administrators, Consumer Reporting Agencies, and/or insurance support organizations to furnish any medical records or health history information concerning me and any family member listed on my Application to BCBSGA, or an agent, subsidiary or affiliate that has a business associate contract with BCBSGA. This information is needed to determine eligibility for coverage and BCBSGA's acceptance of coverage requested for myself and/or any family members listed on my Application or so that a determination of coverage regarding a claim for specified benefits can be made.

I understand that I may revoke this Authorization at any time during the Application process by submitting a completed Authorization Revocation Form to BCBSGA. I may request an Authorization Revocation Form by contacting BCBSGA or the Broker / Agent assisting with my enrollment. If I revoke this Authorization, I understand that I / we will not be considered by BCBSGA for enrollment in a health plan.

IF LISTED ON YOUR APPLICATION, YOUR SPOUSE/DOMESTIC PARTNER AND EACH DEPENDENT CHILD OVER AGE 18 MUST SIGN BELOW.

SIGN HERE	Printed name of Applicant	Signature of Applicant* or Legal Representative X	Date of Birth / /	Date Signed / /
	Printed name of Spouse or Domestic Partner	Signature of Spouse or Domestic Partner or Legal Representative X	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 X	Date of Birth / /	Date Signed / /
	Printed name of Dependent Child over 18	Signature of Dependent Child over 18 X	Date of Birth / /	Date Signed / /

**(or Custodial Parent's or Guardian's signature if applicant is under age 18)*

Designated Legal Representative/Guardian	
If a legal representative signs on behalf of the applicant or spouse or domestic partner, a copy of the legal representative's authority must be attached to the application.	
Legal Representative (please print full name)	Legal Relationship to Individual
Signature X	Date

A photocopy of this form will be as valid as the original. You or an authorized representative have the right to receive a copy of this Authorization upon request.



Conditional Receipt

THIS RECEIPT DOES NOT PROVIDE ANY COVERAGE UNTIL ALL THE TERMS AND CONDITIONS LISTED BELOW ARE MET.

Blue Cross and Blue Shield of Georgia (BCBSGA) has received from the named Applicant an advance deposit equal to the first month's dues together with an application for designated health insurance coverage. Such payment is accepted subject to the following conditions:

Subject to the provisions of the contract, the coverage applied for will be effective from, and the contract date as of, the day following acceptance by Medical Underwriting, unless otherwise specifically stated, provided that the payment evidenced by this receipt is the full first month's dues and provided that BCBSGA determines that as of the date of the application all proposed covered persons were acceptable for coverage and for the benefits applied for. If the application is not approved by BCBSGA said Plan shall incur no liability and the payment evidenced by this receipt will be refunded to the applicant. No one has the authority to waive or modify any of the terms or conditions of this receipt.

If you do not receive a contract within 60 days, please contact Blue Cross and Blue Shield of Georgia Customer Service at (800) 718-8831 or Post Office Box 7368, Columbus, Georgia 31908-7368.

Abbreviated Notice Of Insurance Information Practices

PRIVACY ACT. Georgia state law establishes standards for the collection, use and disclosure of information gathered in connection with insurance transactions. The application attached to this notice contains specific personal questions about you and your dependents. We need your answers to decide if you qualify for coverage. We are required to advise you that personal information may be collected from persons other than you or other individuals proposed for coverage. An investigative consumer report may be made to help us obtain additional medical data from physicians or hospitals.

ALL DATA CONFIDENTIAL. Official Code of Georgia, code section 33-39-5, subsection (c) (1 through 4) requires that:

1. Personal information may be collected from persons other than the individual or individuals proposed for coverage;
2. Such information as well as other personal or privileged information subsequently collected by the insurance institution or agent may in certain circumstances be disclosed to third parties without authorization;
3. A right of access and correction exists with respect to all personal information collected;
4. The notice prescribed in subsection (b) of the above referenced Code section will be furnished to the applicant or policyholder upon request.

ACCESS TO YOUR DATA. You have the right to see or obtain a photocopy of your personal information which we have. You also have the right to send us a written request if you want any of your personal information to be amended, corrected or deleted. If you wish to have a more detailed explanation of our information practices, please contact Blue Cross and Blue Shield of Georgia Customer Service at (800) 718-8831 or Post Office Box 7368, Columbus, Georgia 31908-7368.