

Employee Enrollment Application



Your Anthem enrollment application is inside. It is essential that you read it carefully and complete all necessary sections.

If you are a new enrollee

- Applying for health, vision and/or dental benefits, please complete Sections 1, 3, 4, 5, 6, 7, 8 and 9. Your signature is required in Section 9.
- Waiving any or all benefits, please complete Sections 1, 4, and 10. Your signature is required in Section 10.

If you are adding a dependent(s)

Complete Section 2 in addition to the above.

It is important that you read and understand the Significant Terms, Conditions and Authorizations in Section 9.

Thank you for choosing
Anthem Blue Cross and Blue Shield.
www.anthem.com

Note: You may be required to supply additional information.

Anthem provides administrative claims payment services only, and does not assume any financial risk or obligation with respect to claims.

Anthem Blue Cross and Blue Shield is the trade name of: In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Ohio: Community Insurance Company. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI"), which underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Corporation ("Compcare"), which underwrites or administers the HMO policies; and Compcare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are the registered marks of the Blue Cross and Blue Shield Association.

Enrollment Application



Anthem provides administrative claims payment services only, and does not assume any financial risk or obligation with respect to claims.

Please complete this form in ink and return to your employer. Use extra sheets of paper if necessary.

All information given should apply to this employer. Anthem's Primary Care Physician (PCP) listings, for HMO/POS products can be obtained through www.anthem.com.

EMPLOYER USE ONLY			
Group no.	Sub-group no.	Applicant no./dept. name	Request effective date (MM/DD/YYYY)
Employer name		Address (please include suite no., city, state, ZIP code)	
ANTHEM USE ONLY			
Plan	PCP <input type="checkbox"/> Yes <input type="checkbox"/> No	COB <input type="checkbox"/> Yes <input type="checkbox"/> No	
Health effective date (MM/DD/YYYY)	Dental effective date (MM/DD/YYYY)	Vision effective date (MM/DD/YYYY)	Pre-ex date (MM/DD/YYYY)

Section 1. REASON FOR APPLICATION					
<input type="checkbox"/> New enrollment	<input type="checkbox"/> Waiver	<input type="checkbox"/> Add dependent (see Section 2)	<input type="checkbox"/> Rehire (event date) _____		
<input type="checkbox"/> New hire	<input type="checkbox"/> Annual open enrollment	<input type="checkbox"/> COBRA Qualifying event _____	<input type="checkbox"/> Conversion (event date) _____		
Section 2. STATUS CHANGE/EVENT					
<input type="checkbox"/> Event date (MM/DD/YYYY)	<input type="checkbox"/> Marriage <input type="checkbox"/> Birth	<input type="checkbox"/> Adoption* <input type="checkbox"/> Legal guardianship* <small>*Include legal documentation.</small>	<input type="checkbox"/> Other _____		
Section 3. TYPE OF COVERAGE/PLAN					
Health coverage	Dental coverage	Vision coverage			
<input type="checkbox"/> HMO* ¹ (except Ohio) <input type="checkbox"/> EPO (Ohio only) <input type="checkbox"/> PPO _____ <input type="checkbox"/> POS <input type="checkbox"/> Blue Traditional® <input type="checkbox"/> Anthem Essential SM Choice PPO <input type="checkbox"/> Blue Access SM Hospital Surgical PPO (IN, KY, OH only) <input type="checkbox"/> Blue Access SM Choice Hospital Surgical PPO (MO only) <input type="checkbox"/> Blue Preferred® ASO/EPO <small>¹Ohio only-a health insuring corporation product or "HIC" Anthem will facilitate the opening of a Health Savings Account in your name, if directed by your Employer.</small>	<input type="checkbox"/> Lumenos® Health Savings Account <input type="checkbox"/> Lumenos® Health Reimbursement Account <input type="checkbox"/> Lumenos® Health Incentive Account <input type="checkbox"/> Lumenos® Health Incentive Account Plus <input type="checkbox"/> Anthem Essential SM PPO <input type="checkbox"/> Anthem Essential SM Select (MO only) <input type="checkbox"/> Blue Access SM Hospital Surgical PPO (MO only) <input type="checkbox"/> Blue Preferred® Select (MO only) <input type="checkbox"/> Blue Preferred® Plus Hospital Surgical POS (WI only)	<input type="checkbox"/> PPO <input type="checkbox"/> Traditional (IN, OH only) <input type="checkbox"/> Dental Blue® 100/200/300 <input type="checkbox"/> Dental Blue® 100 <input type="checkbox"/> Vision			
<input type="checkbox"/> Employee only <input type="checkbox"/> Employee and spouse <input type="checkbox"/> Employee and child(ren) <input type="checkbox"/> Family coverage <input type="checkbox"/> No coverage	<input type="checkbox"/> Employee only <input type="checkbox"/> Employee and spouse <input type="checkbox"/> Employee and child(ren) <input type="checkbox"/> Family coverage <input type="checkbox"/> No coverage	<input type="checkbox"/> Employee only <input type="checkbox"/> Employee and spouse <input type="checkbox"/> Employee and child(ren) <input type="checkbox"/> Family coverage <input type="checkbox"/> No coverage			
Section 4. EMPLOYEE INFORMATION (*Only complete Primary Care Physician (PCP) information when enrolling in HMO or POS products.)					
Social security no. (required)	Last name	First name	M.I.	Age	Date of birth (MM/DD/YYYY)
Home address (street, city, state, ZIP code)			County (KY residents include municipality)		<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married
Home phone		Work phone	E-mail address	Are you retired? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation		Full-time hire date (MM/DD/YYYY)	Income reported by <input type="checkbox"/> W2 <input type="checkbox"/> 1099 <input type="checkbox"/> Other _____		Are you hospitalized? <input type="checkbox"/> Yes <input type="checkbox"/> No
Hours working per week		Anthem PCP name*	Anthem PCP address*		Anthem PCP ID no.*
				New patient?*	
				<input type="checkbox"/> Yes <input type="checkbox"/> No	

Policyholder name	Policyholder social security no.
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Section 5. FAMILY INFORMATION – Spouse and dependents to be enrolled. Attach a separate sheet if necessary.

Please read the Genetic Information Non-discrimination Act (GINA) information under Significant Terms, Conditions and Authorizations section, prior to answering questions below.

1 – Relationship to employee: Spouse Domestic Partner (DP)

Dependent name (last name, first name, M.I.)	Social security no. (required for spouse or DP)	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of birth
Is dependent's address different than applicant's address? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide full address _____		Court ordered health care benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, include legal documentation)	Currently hospitalized or disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, give reason)
Anthem PCP name*	Anthem PCP address*	Anthem PCP ID no.*	New patient?*
			<input type="checkbox"/> Yes <input type="checkbox"/> No

2 – Relationship to employee: Son Daughter Other _____

Dependent name (last name, first name, M.I.)	Social security no.	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of birth
Is dependent's address different than applicant's address? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide full address _____		Court ordered health care benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, include legal documentation)	Currently hospitalized or disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, give reason)
Anthem PCP name*	Anthem PCP address*	Anthem PCP ID no.*	New patient?*
			<input type="checkbox"/> Yes <input type="checkbox"/> No

3 – Relationship to employee: Son Daughter Other _____

Dependent name (last name, first name, M.I.)	Social security no.	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of birth
Is dependent's address different than applicant's address? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide full address _____		Court ordered health care benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, include legal documentation)	Currently hospitalized or disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, give reason)
Anthem PCP name*	Anthem PCP address*	Anthem PCP ID no.*	New patient?*
			<input type="checkbox"/> Yes <input type="checkbox"/> No

Section 6. OTHER HEALTH COVERAGE Please check one: Yes (complete below) No

On the day your coverage begins, list family members, including yourself, who will be covered by any other health coverage.

Name of person(s) covered	Relationship to employee <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren)	Name of the HMO or insurance company	Policy/certificate no.
Address of the HMO or insurance company		Phone no. of HMO or insurance company	Effective date (MM/DD/YYYY)
Policyholder name		Policyholder social security no.	Policyholder date of birth

Section 7. MEDICARE COVERAGE If you or your dependents are enrolled in Medicare or Medicaid, complete the following.

1 – Name of enrollee (last name, first name, M.I.)

Medicare Part A effective date	Medicare Part B effective date
Medicare/Medicaid ID no.	ESRD onset date
Medicare Part D ID no.	Medicare Part D carrier
Reason for Medicare entitlement <input type="checkbox"/> Age <input type="checkbox"/> Disability <input type="checkbox"/> End stage renal disease (ESRD) <input type="checkbox"/> ESRD and disability	Medicare Part D effective date
Medicare Part D term date	

2 – Name of enrollee (last name, first name, M.I.)

Medicare Part A effective date	Medicare Part B effective date
Medicare/Medicaid ID no.	ESRD onset date
Medicare Part D ID no.	Medicare Part D carrier
Reason for Medicare entitlement <input type="checkbox"/> Age <input type="checkbox"/> Disability <input type="checkbox"/> End stage renal disease (ESRD) <input type="checkbox"/> ESRD and disability	Medicare Part D effective date
Medicare Part D term date	

*Only complete Primary Care Physician (PCP) information for HMO or POS products.

Policyholder name	Policyholder social security no.
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Section 8. PRIOR HEALTH COVERAGE. Please check one: Yes (complete below) No

Have you been covered by Anthem within the past two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Group name/ID no.	Dates policy in effect
Policy/Certificate no.		
Have you and/or your dependents had prior coverage with another carrier(s) in the past two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No	List prior carrier(s)	Dates policy in effect
Please check the type of prior coverage: <input type="checkbox"/> Employee only <input type="checkbox"/> Employee and spouse <input type="checkbox"/> Employee and child(ren) <input type="checkbox"/> Employee/spouse/child(ren)		
Termination reason: <input type="checkbox"/> Divorce/legal separation <input type="checkbox"/> Death of spouse <input type="checkbox"/> COBRA coverage exhausted <input type="checkbox"/> Group plan terminated <input type="checkbox"/> Employer/group contribution ceased <input type="checkbox"/> Employment terminated <input type="checkbox"/> Other _____		

Section 9. SIGNIFICANT TERMS, CONDITIONS AND AUTHORIZATION (TERMS)

Genetic Information Non-discrimination Act (GINA): When answering questions on this enrollment application, the information provided for each individual should include only information about that individual, and should not include any genetic information. Genetic information includes family medical history and information related to the individual's genetic testing, genetic services, genetic counseling, or genetic diseases for which the individual may be at risk. All responses pertaining to an individual will only be considered and applied to the individual in question.

Health Savings Account Notice: Except as otherwise provided in any agreement between me and *the financial custodian*, the custodian of my Health Savings Account (HSA), I understand that my authorization is required before *the financial custodian* may provide Anthem Blue Cross and Blue Shield with information regarding my HSA. I hereby authorize *the financial custodian* to provide Anthem Blue Cross and Blue Shield with information about my HSA, including account number, account balance and information, regarding account activity. I also understand that I may provide Anthem Blue Cross and Blue Shield with a written request to revoke my authorization at any time.

Please read this section carefully before signing the application.

- I may not assign any payment under my Anthem Blue Cross and Blue Shield administered benefit plan.
- I authorize deduction from my wages/pension, if necessary for the required payment for the benefit for which I, or any dependents have applied.
- I am applying for the benefit selected on this application. If I select a coverage, or combination of coverages, not available to me and/or a class for which I am not eligible, I agree that my selection(s) is hereby automatically amended to be consistent with the employer's application.
- I understand that, to the extent permitted by law, Anthem reserves the right to accept or decline this application and that no right whatsoever is created by this application. I also understand that this coverage, if approved, may exclude for pre-existing conditions.
- I am responsible to timely notify my employer of any change that would make me or any dependent ineligible for benefits.
- By signing this application, I agree and consent to the recording and/or monitoring of any telephone conversation between Anthem and myself.

I acknowledge that I have read the Significant Terms, Conditions and Authorizations, and I accept such provisions as a condition of enrollment. I represent that the answers given to all questions on this application are true and accurate to the best of my knowledge and I understand they are being relied on by Anthem in accepting this application. I understand that any misstatements or failure to report new medical information prior to my effective date may result in a material change to benefits or rates. Any material misrepresentation or significant omission found in this application may result to denial of benefits or rescission or cancellation of my benefits.

Ohio: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statement is guilty of insurance fraud.

Kentucky: 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 or other form of health care coverage 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.

I give this authorization for and on behalf of any eligible dependents and myself if covered by the Plan. I am acting as their agent and representative.

Your health benefit plan will be administered by one of the following companies based upon the state in which your employer is located:

In Indiana: Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc.

In Kentucky: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc.

In Missouri: Anthem Blue Cross and Blue Shield is the trade name of RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc.

In Ohio: Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company.

In Wisconsin: Anthem Blue Cross and Blue Shield is the trade name of Blue Cross Blue Shield of Wisconsin ("BCBSWI"), which underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Corporation ("Compcare"), which underwrites or administers the HMO policies; and Compcare and BCBSWI collectively, which underwrite or administer the POS policies.

Thank you for choosing Anthem Blue Cross and Blue Shield.

Read the TERMS section above carefully before signing. Please review your application for errors or omissions.

By signing this, I am indicating that I have read and understand the language in the TERMS section of this application and agree to all of its terms.

Applicant signature X	Date
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Policyholder name	Policyholder social security no.
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Section 10. WAIVER OF COVERAGE – For employee and/or any eligible dependent not enrolling.

Check all that apply: Waiving: <input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> All		
Name of person waiving		Already protected by coverage of: <input type="checkbox"/> Spouse <input type="checkbox"/> Parent <input type="checkbox"/> None
Employer name	Carrier: <input type="checkbox"/> Anthem (give certificate/policy no.)	<input type="checkbox"/> Other carrier (give name, ID no.)
Check all that apply: Waiving: <input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> All		
Name of person waiving		Already protected by coverage of: <input type="checkbox"/> Spouse <input type="checkbox"/> Parent <input type="checkbox"/> None
Employer name	Carrier: <input type="checkbox"/> Anthem (give certificate/policy no.)	<input type="checkbox"/> Other carrier (give name, ID no.)
Check all that apply: Waiving: <input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> All		
Name of person waiving		Already protected by coverage of: <input type="checkbox"/> Spouse <input type="checkbox"/> Parent <input type="checkbox"/> None
Employer name	Carrier: <input type="checkbox"/> Anthem (give certificate/policy no.)	<input type="checkbox"/> Other carrier (give name, ID no.)
Check all that apply: Waiving: <input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> All		
Name of person waiving		Already protected by coverage of: <input type="checkbox"/> Spouse <input type="checkbox"/> Parent <input type="checkbox"/> None
Employer name	Carrier: <input type="checkbox"/> Anthem (give certificate/policy no.)	<input type="checkbox"/> Other carrier (give name, ID no.)
Check all that apply: Waiving: <input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> All		
Name of person waiving		Already protected by coverage of: <input type="checkbox"/> Spouse <input type="checkbox"/> Parent <input type="checkbox"/> None
Employer name	Carrier: <input type="checkbox"/> Anthem (give certificate/policy no.)	<input type="checkbox"/> Other carrier (give name, ID no.)

I certify that I have been given an opportunity to apply for the employer's health benefits plan, and after careful consideration, have decided not to take advantage of this offer. In the event I wish to apply for such benefits hereafter, I may do so, subject to established procedures.

If I am declining enrollment for myself or my dependents (including my spouse) because of other health insurance coverage, I may in the future be able to enroll myself or my dependents in this plan, provided that enrollment is requested within 31 days after other coverage ends. My dependent(s) or I may be subject to pre-existing condition restrictions or waiting periods specified in the group benefit booklet, if a dependent or I are late enrollees. The pre-existing exclusion may not apply to a dependent who is enrolled in the plan prior to his/her 19th Birthday. In addition, if I have a dependent as a result of marriage, birth, adoption or placement for adoption. I may be able to enroll myself and my dependents provided that I request enrollment within 31 days after the marriage, birth, adoption or placement of adoption. I also understand that my dependents and I may enroll under two additional circumstances:

- Either my or my dependent's Medicaid or Children's Health Insurance Program (CHIP) coverage is terminated as a result of loss of eligibility; or
- My dependent or I become eligible for a subsidy (state premium assistance program).

In these cases, I may be able to enroll myself and my dependents provided that I request enrollment within 60 days of the loss of Medicaid/CHIP or of the eligibility determination.

Applicant signature X	Date
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PADUCAH & LOUISVILLE RAILWAY, INC.
PRE-TAX ADVANTAGE ELECTION FORM

Name: _____
(Last) (First) (Middle Initial)

Address: _____
(Street)

(City) (State) (Zip Code)

Employee Identification Number: _____

Please select one of the following:

I authorize my health care premium to be withheld from my payroll check on a pre-tax basis. Select the coverage you would like withheld per month.

	Coverage Per Month	2016	2017	2018
<input type="checkbox"/>	Employee Only	\$165.00	\$170.00	\$175.00
<input type="checkbox"/>	Employee & Spouse	\$180.00	\$190.00	\$200.00
<input type="checkbox"/>	Employee & Child(ren)	\$180.00	\$190.00	\$200.00
<input type="checkbox"/>	Employee, Spouse & Child(ren)	\$195.00	\$210.00	\$225.00

I request to waive health care premium due to other coverage.

(Employee Signature)

Date: _____