



ILLINOIS 2-99 GROUP EMPLOYEE APPLICATION

The various products listed in the application may be offered by any of the following companies: UniCare Health Insurance Company of the Midwest, UniCare Health Plans of the Midwest, Inc. or UniCare Life & Health Insurance Company. Please refer to the certificate of coverage for the name of the offering company for the products you have selected.

INSTRUCTIONS

- | | | |
|---|---|-----------------------------------|
| 1. You, the employee, must complete this application in your own handwriting. You are solely responsible for its accuracy and completeness. | 2. All questions must be answered in full or the application may be returned to you resulting in a delay in processing. | 3. Print clearly using black ink. |
|---|---|-----------------------------------|

UniCare GROUP NUMBER
(If existing UniCare Group)

1. COVERAGE

A. MEDICAL COVERAGE SELECTION - Check only one.			
Premier Flex Options	Flex Advantage Options	HSA Compatible Options	Pathways Options
<input type="checkbox"/> Premier Flex 500	<input type="checkbox"/> Flex Advantage 1000	<input type="checkbox"/> UniCare HSA Compatible A	<input type="checkbox"/> Pathways Advantage
<input type="checkbox"/> Premier Flex 1000	<input type="checkbox"/> Flex Advantage 2000	<input type="checkbox"/> UniCare HSA Compatible B	<input type="checkbox"/> Pathways Plus
<input type="checkbox"/> Premier Flex 2000	<input type="checkbox"/> Flex Advantage 2500	<input type="checkbox"/> UniCare HSA Compatible C	<input type="checkbox"/> Pathways Essentials
<input type="checkbox"/> Premier Flex 2500	<input type="checkbox"/> Flex Advantage Saver 2000		
<input type="checkbox"/> Premier Flex Saver 1000			

B. DENTAL COVERAGE SELECTION - Check only one.			
High Options	Medium Options	Low Options	Voluntary Options
<input type="checkbox"/> High Option FFS	<input type="checkbox"/> Standard FFS	<input type="checkbox"/> Basic FFS	<input type="checkbox"/> UniCare VB
<input type="checkbox"/> High Option PPO	<input type="checkbox"/> Standard PPO	<input type="checkbox"/> Basic PPO	<input type="checkbox"/> UniCare VS
<input type="checkbox"/> GoldPremium	<input type="checkbox"/> GoldPlus	<input type="checkbox"/> SilverStandard	
	<input type="checkbox"/> GoldStandard		

C. LIFE AND DISABILITY COVERAGE SELECTION Check all that you are applying for. Coverage is limited to what is selected and offered by the employer.			
<input type="checkbox"/> Basic Term Life & AD&D	<input type="checkbox"/> Supplemental Life	<input type="checkbox"/> \$25,000	<input type="checkbox"/> SecurePack
<input type="checkbox"/> Dependent Life	<input type="checkbox"/> \$15,000	<input type="checkbox"/> \$50,000	
<input type="checkbox"/> Short Term Disability	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$100,000*	
<input type="checkbox"/> Long Term Disability			

*Available to groups with 11 or more eligible employees

2. EMPLOYEE INFORMATION - Must be completed by employee.

- New Group Enrollment Late Enrollment New Hire COBRA effective date: _____
- Family Addition Re-Enrollment Change of Coverage Open Enrollment State Continuation

LAST NAME		FIRST NAME		M. I.	MARITAL STATUS <input type="checkbox"/> Single <input type="checkbox"/> Married	SOCIAL SECURITY NO.	
HOME ADDRESS (P.O. Box not acceptable unless rural P.O. Box)				CITY		STATE	ZIP CODE
HOME PHONE NO. ()				APPLICANT'S/SPOUSE'S MAIDEN NAME			
EMPLOYER NAME		OCCUPATION / JOB TITLE		FULL-TIME DATE OF HIRE		SPOUSE'S SOCIAL SECURITY NO.	
BUSINESS PHONE NO. ()	SALARY \$	<input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	LIFE INSURANCE BENEFICIARY Last Name, First Name, Middle Initial			RELATIONSHIP	AGE

Please Note: If any dependent has a different address, please write the dependent's name, relationship to the employee, and address on a separate sheet and attach to this application.

3. EMPLOYEE / DEPENDENT INFORMATION - List yourself and only those eligible dependents who are applying for coverage.

An eligible "dependent" is an employee's lawful spouse; unmarried children, or step-children of the employee who are under age 19; unmarried children of the employee from their 19th to their 23rd birthday who are full-time students.

If spouse's last name is different from yours, please explain. _____

If family addition is spouse, date of marriage: _____

Please don't forget height and weight.

SEX	LAST NAME	FIRST NAME	M.I.	HEIGHT	WEIGHT	DISABLED?	BIRTHDATE			UNICARE USE ONLY Creditable Coverage
							Month	Day	Year	
10 <input type="checkbox"/> Male	Employee					<input type="checkbox"/> Yes <input type="checkbox"/> No				
20 <input type="checkbox"/> Female										
30 <input type="checkbox"/> Male	Spouse					<input type="checkbox"/> Yes <input type="checkbox"/> No				
40 <input type="checkbox"/> Female										
50 <input type="checkbox"/> Male	Relationship: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No				
70 <input type="checkbox"/> Female										
51 <input type="checkbox"/> Male	Relationship: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No				
71 <input type="checkbox"/> Female										
52 <input type="checkbox"/> Male	Relationship: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No				
72 <input type="checkbox"/> Female										

4. COVERAGE DECLINATION – To be completed if any coverage is declined or refused by an eligible employee and/or their eligible family members.

A. Medical Coverage declined: Myself Spouse Children Spouse and Children

Reason for declining coverage: (Check one)

- Covered by spouse's group coverage –
Carrier name and I.D. Number: _____
- Covered by UniCare Individual Policy
- Enrolled in any other Insurance Carrier Plans –
Carrier name: _____
- Spouse covered by employer's group medical coverage
- Medicare
- Covered by TRICARE or Champva
- Other (Explain): _____

B. Dental Coverage declined for:

- Myself
- Spouse
- Dependent(s)
- Spouse and Dependent(s)

C. Life Insurance declined for:

- Myself Dependent(s)

Reason: _____

D. Short Term Disability declined:

- Myself
- Reason: _____

E. Long Term Disability declined:

- Myself
- Reason: _____

F. SecurePack declined:

- Myself
- Reason: _____

I acknowledge that the available coverage has been explained to me by my employer and I know that I have every right to apply for coverage. I have been given the chance to apply for this coverage and I have decided not to enroll myself and/or my dependent(s), if any. I have made this decision voluntarily and no one has tried to influence me or put any pressure on me to decline coverage. BY DECLINING THIS GROUP MEDICAL COVERAGE I ACKNOWLEDGE THAT MY DEPENDENTS AND I MAY NOT BE ELIGIBLE FOR COVERAGE IN THIS PLAN UNTIL THE GROUP'S ANNIVERSARY DATE SHOULD WE APPLY AT A LATER DATE. FAILURE TO COMPLETE THIS SECTION MAY AFFECT MY OWN OR MY DEPENDENTS ELIGIBILITY FOR SPECIAL ENROLLMENT CRITERIA AT A LATER DATE. I ALSO UNDERSTAND THAT IF MY DEPENDENTS AND I APPLY FOR COVERAGE AT A LATER DATE, ANY PRE-EXISTING CONDITIONS MAY NOT BE COVERED FOR 12 MONTHS FROM THE EFFECTIVE DATE OF COVERAGE.*

X

Signature if declining coverage for employee/dependent(s)

Date (Month / Day / Year)

* If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your other coverage or your dependents' other coverage). However, you must request enrollment within 31 days of the date your other coverage or your dependents' other coverage ends (or within 31 days of the date the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days of the date of the marriage, birth, adoption or placement for adoption.

5. HEALTH QUESTIONNAIRE FOR GROUPS ENROLLING 2 TO 14 EMPLOYEES AND LATE ENROLLEES

(Include information on all family members you wish to cover. Any "yes" answers require details in section 5A.)

All questions must be answered "yes" or "no." INCOMPLETE APPLICATIONS WILL BE RETURNED TO YOU FOR COMPLETION WHICH MAY DELAY THE EFFECTIVE DATE OF YOUR COVERAGE.

- | | | |
|---|--------------------------|--------------------------|
| | Yes | No |
| 1. Within the last 10 years, has any person listed on this application had a clear distinct symptom that would cause an ordinarily prudent person to seek advice, diagnosis or treatment for, or had treatment recommended for, received advice for, received treatment (including medication) for, or been hospitalized for any of the following conditions? | | |
| a. Heart attack, heart murmur, disorder of the heart, stroke, chest pain, high blood pressure, anemia, varicose veins, or any disorder of the blood, blood vessels, hyperlipemia or arteriosclerosis? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Ulcer, colitis, gallstone, hernia, or any other disorder of the stomach, intestines, rectum, gall bladder, or liver? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Cancer, cyst, tumor, or growth? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Disorder of the kidneys, blood or albumin, thyroid glands, diabetes, urinary system, or male or female organs? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Tuberculosis, asthma, hay fever, adenoids, pleurisy, or any other disorder of the lungs or respiratory system? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Epilepsy, fainting spells, mental or nervous condition, paralysis, or any disorder of the brain or nervous system? | <input type="checkbox"/> | <input type="checkbox"/> |
| If epileptic, date of last seizure: _____ | | |
| g. Arthritis, rheumatic fever, back trouble, TMJ, or any other disorder of the joints, muscles, or bones? | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Any physical deformity or defect, serious bodily injury, fracture, concussion, burn and/or congenital problems, or any cosmetic surgery? | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Been treated for alcoholism or other drug or substance abuse or been advised to seek treatment for the same? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Within the last 10 years, has any person listed on this application: | | |
| a. Had any surgery, been advised to have surgery, or been confined to a hospital? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Been medically diagnosed with an immune deficiency disorder, AIDS, or AIDS related complex, or been diagnosed as HIV positive? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is any person listed on this application: | | |
| a. Currently under treatment, receiving counseling or taking medicine for any condition or disease? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Currently pregnant or is any male expecting a child with anyone, whether listed on this application or not? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, due date (Month, Day, Year) _____ Any history of complication of pregnancy? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. A user of tobacco products within the last 2 years? | <input type="checkbox"/> | <input type="checkbox"/> |

5A. IF YOU ANSWERED "YES" TO ANY OF THE QUESTIONS ABOVE, YOU MUST COMPLETE THE FOLLOWING:

Please explain and provide us with **FULL DETAILS** for each "Yes" answer to any condition(s) checked in all the preceding boxes.
 (Attach additional sheets, if necessary.)

QUESTION #	NAME OF FAMILY MEMBER (As identified on Physician's Record)	NAME OF HOSPITAL, CLINIC, AND/OR PERSON PROVIDING CARE	PHONE NO. ()
DATE OF ONSET/TREATMENT (Month/Year)	DATE ENDED <input type="checkbox"/> Still under treatment	ADDRESS	SUITE NO.
NAME OF CONDITION/ILLNESS		CITY / STATE / ZIP CODE	FAX NO. ()
TREATMENT RENDERED (i.e. X-ray, lab, surgery/procedure, etc.) / COMMENTS		MEDICATION (if taken) / DATE PRESCRIBED / DOSAGE	
QUESTION #	NAME OF FAMILY MEMBER (As identified on Physician's Record)	NAME OF HOSPITAL, CLINIC, AND/OR PERSON PROVIDING CARE	PHONE NO. ()
DATE OF ONSET/TREATMENT (Month/Year)	DATE ENDED <input type="checkbox"/> Still under treatment	ADDRESS	SUITE NO.
NAME OF CONDITION/ILLNESS		CITY / STATE / ZIP CODE	FAX NO. ()
TREATMENT RENDERED (i.e. X-ray, lab, surgery/procedure, etc.) / COMMENTS		MEDICATION (if taken) / DATE PRESCRIBED / DOSAGE	
QUESTION #	NAME OF FAMILY MEMBER (As identified on Physician's Record)	NAME OF HOSPITAL, CLINIC, AND/OR PERSON PROVIDING CARE	PHONE NO. ()
DATE OF ONSET/TREATMENT (Month/Year)	DATE ENDED <input type="checkbox"/> Still under treatment	ADDRESS	SUITE NO.
NAME OF CONDITION/ILLNESS		CITY / STATE / ZIP CODE	FAX NO. ()
TREATMENT RENDERED (i.e. X-ray, lab, surgery/procedure, etc.) / COMMENTS		MEDICATION (if taken) / DATE PRESCRIBED / DOSAGE	
QUESTION #	NAME OF FAMILY MEMBER (As identified on Physician's Record)	NAME OF HOSPITAL, CLINIC, AND/OR PERSON PROVIDING CARE	PHONE NO. ()
DATE OF ONSET/TREATMENT (Month/Year)	DATE ENDED <input type="checkbox"/> Still under treatment	ADDRESS	SUITE NO.
NAME OF CONDITION/ILLNESS		CITY / STATE / ZIP CODE	FAX NO. ()
TREATMENT RENDERED (i.e. X-ray, lab, surgery/procedure, etc.) / COMMENTS		MEDICATION (if taken) / DATE PRESCRIBED / DOSAGE	

6. HEALTH QUESTIONNAIRE FOR GROUPS ENROLLING 15-99 EMPLOYEES:

1. Within the last 10 years, has any person listed on this application had a clear distinct symptom that would cause an ordinarily prudent person to seek advice, diagnosis or treatment for, or had treatment recommended for, received advice for, received treatment (including medication) for, or been hospitalized for any of the following conditions? **Yes No**

a. Cardiovascular disease or heart disorders; stroke; disorders of the kidney, stomach, intestines or liver; mental or nervous conditions; central nervous system disorders; diabetes; any disorders of the lungs or respiratory system; or cancer?

b. Immune deficiency disorder, AIDS, AIDS-related complex or been diagnosed as HIV positive?

2. During the last 24 months, has any person listed on this application had surgery or been confined in any hospital, sanitarium, convalescent facility or specialized care facility or had medical expenses more than \$5,000?

3. Is any person listed on this application:

a. Currently under treatment, receiving counseling or taking medicine for any condition or disease?

b. Currently pregnant, or is any male expecting a child with anyone, whether listed on this application or not?

If yes, due date (Month, Day, Year) _____

c. A user of tobacco products within the last 2 years?

If you answer "Yes" to any of the above questions, complete the following: (Attach additional sheets, if necessary.)

Name of patient: _____ Name of patient: _____

Condition/Illness: _____ Condition/Illness: _____

Dates of treatment: From _____ Through _____ Dates of treatment: From _____ Through _____

Treatment rendered: _____ Treatment Rendered: _____

Still under treatment? Yes No Still under treatment? Yes No

Medication and dosage taken: _____ Medication and dosage taken: _____

Dats: From _____ Through _____ Date: From _____ Through _____

Treatment provider's name/address: _____ Treatment provider's name/address: _____

7. OTHER MEDICAL COVERAGE FOR ALL ENROLLING EMPLOYEES AND DEPENDENTS (All questions must be answered.)

Yes No

1. Do any persons on this application intend to continue other Group coverage if this application is accepted?

If yes, name of person: _____

Insurance Co. _____ Policy No. _____

2. Has any person applying for coverage had health insurance coverage at any time in the past twelve (12) months?

If yes, Proof of Coverage must be submitted. (See below.)

(Any Individual UniCare coverage must be terminated if and when issued by this Group Medical Plan.)

If yes, Name: _____

Type of coverage: Group Individual Other (specify): _____

Insurance Co: _____

Date coverage began: _____ Date ended: _____

3. Does any person applying for coverage currently have Dental Insurance Coverage?

If yes, Type: _____ Insurance Co: _____

Date coverage began: _____ Date ended: _____

4. Is any person applying for coverage eligible for Medicare?

If yes, Name: _____

PROOF OF PRIOR COVERAGE (Required)

IMPORTANT - Proof of coverage must accompany this application for pre-existing condition credit.

Acceptable forms of proof are:

1. Certificate of Creditable Coverage from prior carrier, or
2. Copy of medical premium bill from prior carrier showing first month's premium and last month's premium, or
3. Copy of front and back of insurance card; phone number of prior carrier and completed HIPAA authorization form (available upon request) giving us permission to obtain prior coverage information from previous carrier.

Failure to provide Proof of Prior Coverage may subject you or a family member to the full pre-existing conditions limitation with no credit for prior coverage. You may request a Certificate of Creditable Coverage from your prior carrier. UniCare will assist in obtaining this information on your behalf should the need arise. Pre-existing conditions are diseases or conditions for which medical advice, diagnosis, care or treatment was recommended or received within the 6-month period ending on the eligibility date; the exclusion extends for not more than 12 months and the exclusion is reduced by the aggregate of the periods of prior creditable coverage.

8. AUTHORIZATION (The following Authorization is to be signed by all employees applying for coverage.)

I agree: All information on this form is correct and true. I understand that it is the basis on which coverage is issued under the plan. I further authorize my employer to deduct from my earnings the contribution (if any) required to apply toward the cost of this plan. I certify that I am working at the employer's place of business in permanent employment at least 30 hours per week.

I understand that my eligible employer's application will determine coverage and that there is no coverage unless and until both the eligible employee and employer applications have been accepted and approved by UniCare.

I represent that I have read this application and understand that even if this application is approved by UniCare, any misstatements or omissions on this application, regarding my health or that of my spouse, as applicable, may result in future claims being denied, or my coverage and/or my spouse's coverage under the policy being rescinded or re-evaluated retroactive to the policy's effective date of eligibility and/or rating purposes.

I am applying for Participating Provider Plan coverage: I understand that I am responsible for a greater portion of my medical costs when I use a non-participating provider.

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, medical facility, or other health care provider ("My Providers") that has provided payment, treatment or services to me or any of my dependents who are also applying for coverage to disclose entire medical records, prescription history, medications prescribed and any other protected health information concerning me or any of my dependents who are also applying for coverage with **UniCare**, including UniCare or its designated agent. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By signing below, I acknowledge that any agreements made to restrict protected health information does not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose entire medical records without restriction.

This protected health information is to be disclosed under this Authorization so that UniCare may: 1) underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with UniCare.

This authorization shall remain in force for 36 months following the date of signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by providing written notification to the entity identified above, I understand that a revocation is not effective to the extent that any of My Providers has already relied on this Authorization to disclose information about me or any of my dependents who are also applying for coverage or to the extent that UniCare has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization is no longer covered by federal rules governing privacy and confidentiality of health information, but it will not be redisclosed by UniCare except as authorized by me or as required by law.

I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release complete medical records, UniCare may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments. I understand that any authorized representative, UniCare designated agent or I will receive a copy of this authorization upon request.

I understand that my employer's application will determine the coverages in force and that coverage is not in force if an application for that coverage has not been made by my employer.

I understand that I am entitled to a copy of this signed authorization if I request it.

NOTICE: All doctors, hospitals and providers listed in the Directory of Providers are independent contractors. They are not agents or employees of UniCare. When you or a covered member of your family select a Primary Care Physician or seek care from a network provider, either directly or by referral from another provider, you are seeking care from that provider, not from UniCare. UniCare does not control, nor does it have a right to control, any aspect of a provider's medical judgement. UniCare's decisions about whether any medical service or supply is covered under your health plan are insurance benefit decisions only and are not the provision of medical care. UniCare is not responsible for, does not provide, and does not hold itself out as a provider of, medical care. Only the doctors who treat you and your family can provide medical care, and only those doctors are responsible for any negligence in providing that medical care. If a service or supply is not eligible for benefits, you and your provider are free to proceed with that service or supply knowing that benefits are not available under your health plan.

This application was completed by someone other than me. I, the applicant, represent that I have read all the information provided as responses in this application and represent and warrant to UniCare that such information is true, complete and accurate as of the current date, and that if I had made this application out on my own, the information provided on the application would remain the same.

I completed this application on my own. I, the applicant, represent to UniCare that I have read all the information provided in response to the questions on this application and I represent and warrant to UniCare that such information is true, complete and accurate as of the current date.

I, the applicant, acknowledge that I have read and understand this application in its entirety.

NAME OF EMPLOYEE (Please Print)

NAME OF EMPLOYEE'S SPOUSE (Please Print)

SIGNATURE OF EMPLOYEE (Required)

TODAY'S DATE (Required)

SIGNATURE OF EMPLOYEE'S SPOUSE (If applying for coverage)

TODAY'S DATE (Required)

X

X

Incomplete applications will be mailed back to you for completion. This may delay the effective date of your coverage.

MEDICAL PRE-EXISTING CONDITION EXCLUSION NOTICE

This plan imposes a pre-existing condition exclusion. This means that if you have a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care or treatment was recommended or received within a six-month period. Generally, this six-month period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the six-month period ends on the day before the waiting period begins. The preexisting condition exclusion does not apply to pregnancy nor to a child who is enrolled in the plan within 31 days after birth, adoption, or placement for adoption.

This exclusion may last up to 12 months (18 months if you are a late enrollee) from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage." Most prior health coverage is creditable coverage and can be used to reduce the preexisting condition exclusion if you have not experienced a break in coverage of at least 63 days. To reduce the 12-month (or 18-month) exclusion period by your creditable coverage, you should give us a copy of any certificates of creditable coverage you have. If you do not have a certificate, but you do have prior health coverage, we will help you obtain one from your prior plan or issuer. There are also other ways that you can show you have creditable coverage. Please contact us if you need help demonstrating creditable coverage.

All questions about the pre-existing condition exclusion and creditable coverage should be directed to UniCare Health Insurance Company of the Midwest, Small Group Services, at P.O. Box 5017, Bolingbrook, IL 60440-5017 or call 888-742-2505.