



KENTUCKY EMPLOYEE APPLICATION
/ENROLLMENT/CHANGE FORM

Group Number

[Empty box for Group Number]

For Standard Indemnity Plan, insurance coverage is provided by Humana Insurance Company
For Humana/ChoiceCare HMO, coverage is provided by Humana Health Plan of Ohio, Inc., d.b.a. Humana/ChoiceCare
For any other Medical Plan (PPO or HMO), coverage is provided by Humana Health Plan, Inc., a
Health Maintenance Organization
For Life and STD plans, insurance coverage is provided by Humana Insurance Company of Kentucky
For Dental plans, insurance coverage is provided by The Dental Concern, Inc. or Humana Insurance Company
Please print using black ink. Attach additional sheets if necessary; sign and date all attachments.

1 Employer Data - Complete with the name and location of the employer company offering benefits.

NAME OF EMPLOYER CITY STATE ZIP CODE

2 Employee Information - Welcome! Please indicate if you are a: [ ] New Applicant or [ ] Current Insured/Plan Subscriber

EMPLOYEE/LAST NAME FIRST NAME M.I. SEX SSN BIRTH DATE
EMPLOYEE STREET ADDRESS HOME PHONE ( ) E-MAIL ADDRESS HOME WORK
CITY STATE ZIP HEIGHT FT IN WEIGHT LBS
EMPLOYEE'S OCCUPATION DATE OF FULL-TIME EMPLOYMENT/REHIRE ANNUAL SALARY \$ [ ] HOURLY [ ] SALARY
PRIMARY CARE PHYSICIAN NAME\* CURRENT PATIENT? MEDICAL NETWORK\* MEDICAL GROUP/CLINIC\* Y/N

The following applicants must complete height and weight information: members of groups with 2-9 applicants for medical coverage to include dependents over age 15, applicants requesting Life insurance over the guaranteed issue amount, and all late enrollees applying for Short Term Disability or Life coverage. \* Complete this section if enrolling in a plan that requires the selection of a Primary Care Physician. Refer to your Provider Directory.

3 Dependent Information - Please list any dependents to be covered.

Table with 7 columns: NAME/RELATIONSHIP (WRITE LAST NAME IF DIFFERENT FROM EMPLOYEE), BIRTH DATE, SEX, HGHT (FT IN), WGHT (LBS), PRIMARY CARE PHYSICIAN NAME/ID#\*, CURRENT PATIENT? (Y/N). Rows include Spouse and up to 5 Children.

4 Plan Selections

Medical Coverage: [ ] Employee [ ] Employee & Child(ren) [ ] Employee & Spouse [ ] Family
Dental Coverage: [ ] Employee [ ] Employee & Child(ren) [ ] Employee & Spouse [ ] Family

If you have been given a choice of plans (e.g., HMO, PPO, Voluntary, etc.) please indicate:

Medical Plan/Option Dental Plan

If you have been given a choice of Medical Networks, please indicate Network selection:

Short Term Disability Coverage [ ] YES [ ] NO (Amount/Class if Applicable)

Basic Life/AD&D (Amount/Class if Applicable)

If this coverage is offered by your employer, you will automatically be enrolled upon receipt of this completed form unless in a contributory group you waive this coverage.

Primary Beneficiary name(s)

Secondary Beneficiary name(s)

Basic Dependent Life: If offered by your employer, and you have enrolled for dependent coverage, your dependents will automatically be enrolled, unless in a contributory group you waive this coverage.

Voluntary Employee Life/AD&D [ ] YES [ ] NO Amount

Primary Beneficiary name(s)

Secondary Beneficiary name(s)

Voluntary Dependent Spouse Life/AD&D [ ] YES [ ] NO Amount (Available only if Voluntary Employee

Voluntary Dependent Child(ren) Life [ ] YES [ ] NO Life AD&D is selected)

**5 Enrollment Questions**

1. How many hours per week do you work for this employer? \_\_\_\_\_ hrs/wk
2. Are you or any dependent now disabled or unable to perform normal activities?  NO  YES  
 Name \_\_\_\_\_ Since what date? \_\_\_\_\_  
 Reason \_\_\_\_\_
3. Are you or any of your dependents eligible for Medicare benefits?  NO  YES  
 Name \_\_\_\_\_ Since what date? \_\_\_\_\_  
 Reason \_\_\_\_\_
4. Within the past 18 months, have you or your dependent(s) had any individual or other group MEDICAL coverage?  
 NO  YES Medical Carrier Name: \_\_\_\_\_ Policy Number: \_\_\_\_\_  
 Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
 Effective date: \_\_\_\_\_ Term date: \_\_\_\_\_ Still in effect?  NO  YES  
 Who was/is covered on the policy listed above: \_\_\_\_\_
5. Within the past 12 months, have you or your dependent(s) had any individual or other group DENTAL coverage?  
 NO  YES Orthodontia coverage?  NO  YES  
 Dental Carrier Name: \_\_\_\_\_ Policy Number: \_\_\_\_\_  
 Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
 Effective date: \_\_\_\_\_ Term date: \_\_\_\_\_ Still in effect?  NO  YES  
 Who was/is covered on the policy listed above: \_\_\_\_\_

**6 Health Status - Please provide details to any "Yes" answers in the space provided below.**

1. Within the last 24 months have you or any dependents to be covered, consulted, received treatment, had medication prescribed by a doctor, psychiatrist, psychologist, or other practitioner or been diagnosed for: cancer, stroke, diabetes, heart or vascular disease, mental or emotional disorder, muscular or systemic disease (including, but not limited to arthritis, lupus), alcohol or drug use, liver, kidney, lung or intestinal disorder, infertility, transplant (recommended, pending or completed), growth disorder or have medical claims in excess of \$5,000?  NO  YES
2. Within the last 24 months have you or any dependents to be covered, received treatment, had medication prescribed by a doctor, psychiatrist, psychologist, or other practitioner or been diagnosed for: Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), enlarged lymph nodes, or other immune system disorder?  
 NO  YES
3. Are you or any dependent to be covered pregnant, or been advised in the last 12 months that hospitalization, surgery or treatment is needed or pending?  NO  YES

**Attach additional signed & dated sheets if necessary.**

Person Treated:
Condition:
Treatment Dates (past and future):
Medication:
Last time seen by a doctor for this condition:
Person Treated:
Condition:
Treatment Dates (past and future):
Medication:
Last time seen by a doctor for this condition:

**7 Waiver - Refusal of Coverage**

You *must* complete the section below only if you are waiving (declining) any of the coverage available to you through your employer. Please note, Employee can only waive Basic Life/AD&D and Short-Term Disability if plan is contributory.

**This is to acknowledge that I have been given opportunity to apply for group coverage available to me and my dependents pursuant to state law through the above named employer. I hereby waive insurance coverage for:**

**Myself:** . . . . . Medical  Dental  Voluntary Life/AD&D  Basic Life/AD&D  Short Term Disability

**My Spouse:** . . . . . Medical  Dental  Voluntary Life/AD&D  Basic Dependent Life

**Dependent Children:** Medical  Dental  Voluntary Life  Basic Dependent Life

**I decline to apply for group coverage because of:**  Spousal coverage  Medicare supplement  Individual health coverage  
 Coverage under another carrier's plan provided by the employer named above  Other \_\_\_\_\_

I proclaim that I was not pressured or forced by the employer named above, the writing agent, or Humana Insurance Company, Humana Insurance Company of Kentucky, The Dental Concern, Inc. or Humana into waiving (declining) the above noted coverage. I understand that in the event that I should decide to apply for such coverage hereafter, that such subsequent application shall be subject to the applicable terms and conditions of the master group contract(s) which may require additional limitations and waiting periods. I also understand that I may be required to furnish, at my own expense, evidence of health status satisfactory to Humana Insurance Company, Humana Insurance Company of Kentucky, The Dental Concern, Inc. or Humana. I understand that Humana Insurance Company, Humana Insurance Company of Kentucky, The Dental Concern, Inc. and Humana reserves the right to deny coverage with any future application for coverage. I freely and voluntarily waive the above noted coverage.

If you are declining medical enrollment for yourself or your dependents (including your spouse) because of other medical coverage, you may in the future be able to enroll yourself or your dependents in the medical plan, provided that you request enrollment within 31 days after your other coverage ends. 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, provided that you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption.

**Date** \_\_\_\_\_ **Employee Signature X** \_\_\_\_\_

**8 Agreement**

I hereby acknowledge that I have read the above statements or that they have been read to me. I declare and agree that the answers are, to the best of my knowledge and belief, complete and true and, together with any supplements thereto, shall be the basis for any certificate of coverage/certificate of insurance issued. I understand and agree that neither the employer nor the agent has the authority to waive a complete answer to any question, pass on insurability, alter any contract, or waive any of the company's other rights or requirements. **I hereby agree that no insurance will be effective until the date specified by the company on the certificate of coverage/certificate of insurance after this application has been accepted.** I understand that any misrepresentation contained herein relied on by the Company may be used to reduce or deny a claim or void the contract within the contestable period if such misrepresentation materially affects the acceptance of the risk.

I hereby enroll for benefits for which I am presently eligible, or for which I may become eligible under my employer's group contract(s). If any deductions are required for this coverage, I authorize such deductions from my earnings. I reserve the right to revoke this deduction authorization at any time upon written notice. An Enrollment Form should not be submitted more than 60 days prior to the effective date. This document will become a part of the certificate if coverage is approved.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

**Date** \_\_\_\_\_ **Employee Signature X** \_\_\_\_\_

**9 Evidence of Health Status - Please provide details to any "Yes" answers in the space provided below. (This information will not be used to decline medical coverage.)**

Complete this section for employee and dependents enrolling who are members of groups with 2-9 applicants for medical coverage and applicants requesting Life insurance over the guarantee issue amount, and all late enrollees applying for Short Term Disability or Life coverage.

- |   |                          |                          |
|---|--------------------------|--------------------------|
|   | <b>Yes</b>               | <b>No</b>                |
| 1. Are you or any dependent currently under any treatment or prescribed medications? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you or any dependent had unexplained weight loss or fatigue in the past 12 months? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you or any dependent ever had, been diagnosed with, counseled, consulted, or treated for any of the following:  |                          |                          |
| A. Chest pain; disease of heart, arteries or blood vessels; high or low blood pressure? .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Nervous, mental or emotional disorder; convulsions; epilepsy; unconsciousness? .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| C. Asthma or other disease of lungs or respiratory organs? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| D. Kidney stones; disease of the kidney, bladder, male or female organs; or infertility? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| E. Cancer, and/or cancerous tumor? (state type; part of body) .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| F. Diabetes; liver or thyroid disease; or enlargement of the lymph nodes? .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| G. Stomach, gall bladder, intestinal or colon disorders? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| H. Rheumatoid arthritis or back disorders? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| I. Phlebitis, paralysis, or any other physical impairment or deformity? .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| J. Alcoholism or drug habit, or been a member of Alcoholics Anonymous? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you or any dependent been diagnosed or received treatment for AIDS or an AIDS-related complex or other immune system disorder within the past 5 years? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you or any dependent been hospitalized or had hospitalization advised, had surgery or been advised to have surgery, had any injury, illness, medical attention or medical advice or treatment during the past 5 years for any reason not already mentioned? ..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Are you or any dependent pregnant or ever had a cesarean section? .....  | <input type="checkbox"/> | <input type="checkbox"/> |

Please give details to "yes" answers from questions above (specify question number). Attach additional signed & dated sheets if necessary.

No.	PERSON TREATED	ILLNESS OR IMPAIRMENT & MEDICATION (IF ANY)	DATES TREATED	NAME/ADDRESS OF PHYSICIAN AND/OR HOSPITAL

**Agreement**

I hereby acknowledge that I have read the above statements or that they have been read to me. I declare and agree that the answers are, to the best of my knowledge and belief, complete and true and, together with any supplements thereto, shall be the basis for any certificate of coverage/certificate of insurance issued. I understand and agree that neither the employer nor the agent has the authority to waive a complete answer to any question, pass on insurability, alter any contract, or waive any of the company's other rights or requirements. **I hereby agree that no insurance will be effective until the date specified by the company on the certificate of coverage/certificate of insurance after this application has been accepted.** I understand that any misrepresentation contained herein relied on by the Company may be used to reduce or deny a claim or void the contract within the contestable period if such misrepresentation materially affects the acceptance of the risk.

*Authorization:* I authorize any physician, medical practitioner, hospital, clinic, veterans administration facility, other medical or medically-related facility, insurance, HMO or reinsuring company, the Medical Information Bureau, Inc., or Consumer Reporting Agency having information available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment of me or my covered dependents, and any information which is not non-public personal health information of me or my covered dependents to give to Humana Insurance Company of Kentucky or Humana or their legal representative any and all such information.

I understand the information obtained by use of the authorization may be used by Humana Insurance Company of Kentucky or Humana to determine eligibility for coverage and eligibility for benefits under an existing policy. Any information obtained will not be released by the insurer or health maintenance organization to any person or organization except to reinsuring companies, the Medical Information Bureau, Inc. or other persons or organizations performing business or legal services in connection with any application, claim or as may be otherwise lawfully required, or as I may further authorize. I know that I may request to receive a copy of this authorization. I agree that a photographic copy of this authorization shall be as valid as the original. I agree that this authorization shall be valid for two years from the date shown below.

Date \_\_\_\_\_ Employee Signature X \_\_\_\_\_

Date \_\_\_\_\_ Spouse's Signature X \_\_\_\_\_ (if dependent coverage)