

Internal use only
Group number:

Employer Group Application

**INDIANA
HUMANA / HUMANADENTAL**

Please refer to your proposal to complete this application.
Print clearly in black ink, and answer all questions or indicate "not applicable."

Your Business Profile

Business name		Federal tax ID number	
Location address (not a P.O. Box)			
City	State	Zip code	County
Do you have more than one location? <input type="radio"/> No <input type="radio"/> Yes			
Billing address (if different)			
City	State	Zip code	County
Nature of business or SIC number		Date company established	
Business status: <input type="radio"/> Corporation <input type="radio"/> Partnership <input type="radio"/> Sole Proprietorship <input type="radio"/> Other: (explain)			
Business phone number		Fax number	
Management contact		Administrative contact	
Management contact e-mail address			

General Eligibility

Requested effective date	How many employees are on your payroll?
How many hours per week must your employees work to be eligible? (select between 20 and 40 hours)	
Do you want to exclude a class of employees? <input type="radio"/> No <input type="radio"/> Yes	
If yes, check class to exclude: (Options vary by plan. Refer to the Underwriting Requirements for each plan.) <input type="radio"/> union <input type="radio"/> non union <input type="radio"/> hourly <input type="radio"/> salary <input type="radio"/> management <input type="radio"/> non-management	
How long must employees wait after hire date to become eligible? <input type="radio"/> 0 days <input type="radio"/> 30 days <input type="radio"/> 60 days <input type="radio"/> 90 days <input type="radio"/> Other, specify:	
How many employees are eligible for coverage?	
New employee effective date provision: <input type="radio"/> First of month following waiting period <input type="radio"/> Immediately following waiting period On all plans, the employee termination date coincides with the effective date provision.	
Is this employer required to comply with COBRA regulation? <input type="radio"/> No <input type="radio"/> Yes	
Is this employer required to comply with state continuation regulation? <input type="radio"/> No <input type="radio"/> Yes	
Are any present or former employees/dependents currently on or eligible to elect COBRA/State Continuation? <input type="radio"/> No <input type="radio"/> Yes If yes, enter information below. Attach a separate sheet if necessary.	

Name of applicant	Qualifying event (e.g., termination of employment, divorce, etc.)	Date of qualifying event	Date COBRA or State Continuation coverage terminates

Employer Agreement

You the employer, understand, agree and represent:

- You have read this document and the information you provided is accurate and complete to the best of your knowledge and can be substantiated by your business records.
- You have received and reviewed a proposal and the applicable regulatory information required by your state.
- Neither you nor the agent/broker/producer has the authority to waive a complete answer to any question, determine coverage or insurability, alter any contract, bind us by making any promise or representation, or waive any of our other rights or requirements. No waiver or change will bind us unless signed by an authorized officer of our company.
- The first month's estimated premium (which may include a monthly administrative fee), and fully completed enrollment information for all eligible persons requesting insurance coverage must be submitted with this application before action is taken on this application. Unless we are informed differently, we will perform a one-time electronic check conversion of the first month's premium payment from the account and for the amount designated on the binder check.
- You will collect any employee contribution toward premium. Our acceptance of premium does not guarantee coverage.
- You will provide the documentation requested by us which establishes that all eligibility, underwriting, and participation requirements of the plan are met.
- Only individuals who meet the eligibility requirements of the plan are eligible to maintain coverage.
- Providing incomplete, inaccurate, or untimely information may void, reduce, or increase past premium, or terminate an individual's coverage or the group's coverage.
- If choosing the HDHP Indexing plan, deductible and out of pocket amounts are established by IRS guidelines. Adjustments to these amounts by the IRS will be made to the policy, without notice, upon renewal of the group.
- If you purchase a three year No Worry package and fail to renew your health insurance plan during the full three year plan period and purchase health insurance with another carrier, you will be subject to an early termination fee of up to \$25,000. Your payment obligation must be satisfied no more than ninety (90) days from the termination date of the three year No Worry plan. If you discontinue offering group health insurance or go out of business, no early termination fee will be assessed.

This document will form part of any contract issued. Coverage is not in effect unless and until you receive written notification from us.

If this application is declined, we will return the premium deposit submitted with this application.

Do not cancel any current group coverage until you receive written notice from us that we have issued coverage.

Dated on: _____
(month, date, year)

By: _____
(employer signature)

Dated at: _____
(city and state)

By: _____
(title)

Agent/Producer Information

1. Agent/Agency of Record (for commissions and correspondence): Name (print) Tax ID/Social Security Number Commission split: <input type="radio"/> No <input type="radio"/> Yes If yes, percentage: (total should equal 100%)	2. Agent/Agency of Record (for split-commissions): Name (print) Tax ID/Social Security Number Percentage of sales: <input type="radio"/> No <input type="radio"/> Yes If yes, percentage: (total should equal 100%)
1. Writing Agent/Producer: Name (print) Social Security Number Commission split: <input type="radio"/> No <input type="radio"/> Yes If yes, percentage: (total should equal 100%)	2. Writing Agent/Producer: Name (print) Social Security Number Percentage of sales: <input type="radio"/> No <input type="radio"/> Yes If yes, percentage: (total should equal 100%)

General Agency

General agency information pertains to Agent/Agency of Record #1 Agent/Agency of Record #2

Name (print) _____ Tax ID Number _____
 Address _____ City _____ State _____ Zip code _____

As the Writing Agent/Producer, I acknowledge that I am responsible to meet with the employer submitting this application in order to fully and accurately represent the terms and conditions of the plans and services of the offering or insuring entity, or one of its subsidiaries. These provisions are available to me and the employer in the Regulatory Pre-enrollment Disclosure or other plan literature.

Writing Agent's Signature: _____ Date: _____

The following applies to all companies and products

The companies listed on this Employer Group Application, severally or collectively as the context may require, are referred to in this application as we, us and our.

Small employer means a person, firm, corporation, partnership or association actively engaged in business, which employed an average of at least two but not more than 50 employees on business days during the preceding calendar year and who employs at least two employees on the first day of the plan year, unless otherwise provided under the state law. Entities that are affiliated companies or that are eligible to file a combined tax return for the purpose of taxation, are considered one employer.

You agree to make available your records which we determine are relevant to this application and group coverage for inspection by the Trustee, Administrator, us or our representative during your normal business hours.

You understand and agree that failure to remit and pay premium when due will be considered a default in premium payment, and that coverage will be terminated by us, following a grace period of 31 days from the date of non-payment of premium. We may terminate your coverage according to the termination section of the Policy or Group Plan. Except for non-payment of premium or when a group or individual is not or has not been eligible for coverage, you will be provided with a 30 day

advance written notice, unless a greater period is expressly specified in the Policy. If coverage is terminated by us for non-payment of premium, you will still owe and we will collect all due premium including premium for the grace period.

You understand and agree that your coverage is renewed on a monthly basis subject to timely payment of premium. We reserve the right to change the premium rates on any premium due date, as permitted by applicable law, after your insurance has been in effect under the Policy for six consecutive months. You will receive advance written notice.

For you to remain eligible for the Policy or Group Plan, the eligibility, underwriting and participation requirements must be maintained, for each respective coverage. Failure to maintain the plan eligibility, underwriting and participation requirements will terminate your coverage under the Policy or Group Plan. Other termination provisions are stated in the Policy or Group Plan.

Based upon our standard underwriting practice, we may require an employee or dependent to submit Evidence of Health Status. We have the right to use the information provided by you and any applicant (employee or dependent) to determine whether coverage will be provided, to determine eligibility and to establish appropriate premiums. Any health related information that has been provided will not be used to decline medical coverage unless permitted by law.

The following applies to all plans governed by ERISA

You, the participating employer, policyholder, contractholder, or group plan sponsor, intend to establish, sponsor, and endorse an employee benefit plan which will be governed by Employee Retirement Income Security Act of 1974 (ERISA). You are the ERISA plan administrator.

As claims administrator with authority to make claim determinations as described in Section 503 of ERISA, we make final decisions under

the Policy or Group Plan with respect to determining eligibility for coverage and paying claims for benefits, including deciding appeals of denied claims. As claims administrator, we shall have full and exclusive discretionary authority to 1) interpret Policy or Group Plan provisions, 2) make decisions regarding eligibility for coverage and benefits, and 3) resolve factual questions relating to coverage and benefits.

HUMANA[®]
Guidance when you need it most

HMO and POS Southeastern Indiana Medical plans offered by Humana Health Plan, Inc. PPO and Classic Medical plans and Life and Short-Term Income Protection plans insured by Humana Insurance Company. Standard PPO Value, HDHP PPO Value and CoverageFirst PPO Value medical plans insured or administered by Emphesys Insurance Company.

HUMANA
DENTAL

Dental plans insured by HumanaDental Insurance Company.