



# EMPLOYEE ELECTION FORM

BMLL Billing # 311747

Effective Date \_\_\_\_\_

Team # K

Carrier Group # (See Coverage Boxes)

Employer with 20 or more employees?  Yes  No**THIS IS NOT AN APPLICATION FOR INSURANCE** New Hire  Re-Hire  COBRA/Continuation (Group Administered)  Add Coverage

Last Name		First Name		M.I.	Employer: Empowerment Technology, Inc.				
Street Address							Social Security Number		
City State			Zip	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Date of Birth			
Home Telephone # ( ) ( )	Business Telephone # ( ) ( )		Marital Status <input type="checkbox"/> S <input type="checkbox"/> M <input type="checkbox"/> D <input type="checkbox"/> W		Date of Marriage		Date Full-Time Employment Started:		
Are you actively working for the employer listed above (as defined in your insurance contract)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time							Hours Worked/Week		
Occupation				Employee Class			Annual Salary		
<b>MEDICAL PLAN (if offered)<sup>1</sup></b> Carrier: CAREFIRST - BLUE Plan Type: PREF 100/80 OPT6 Carrier Group # _____ <input type="checkbox"/> Employee Only <input type="checkbox"/> Employee & Spouse <input type="checkbox"/> Employee / Child(ren) <input type="checkbox"/> Family <input type="checkbox"/> Over 65 <input type="checkbox"/> Retired <input type="checkbox"/> Working <input type="checkbox"/> Medicare or Complimentary to Medicare (CareFirst-Individual only; and benefit coverage only. Not eligible for HSA) <input type="checkbox"/> Waive Coverage*		<b>DENTAL PLAN (if offered)</b> Carrier: CAREFIRST Plan Type: TRAD NON PAR. Carrier Group # _____ <input type="checkbox"/> Employee Only <input type="checkbox"/> Employee & Spouse <input type="checkbox"/> Employee / Child(ren) <input type="checkbox"/> Family <input type="checkbox"/> Waive Coverage* Provider # _____ Name _____ Family Dentist** Name _____ Office # _____		<b>VISION PLAN (if offered)</b> Carrier: CAREFIRST CP 10/12 Carrier Group # _____ <input type="checkbox"/> Employee Only <input type="checkbox"/> Employee & Spouse <input type="checkbox"/> Employee / Child(ren) <input type="checkbox"/> Family <input type="checkbox"/> Waive Coverage* <input type="checkbox"/> LTD (if offered) <input type="checkbox"/> Waive Coverage* <input type="checkbox"/> VOL. LTD <input type="checkbox"/> Waive Coverage* Carrier _____ Benefit \$ _____/Mo.		<input type="checkbox"/> LIFE AND AD&D (if offered) <input type="checkbox"/> Waive Coverage* <input type="checkbox"/> VOL LIFE \$ _____ <input type="checkbox"/> SPOUSE \$ _____ <input type="checkbox"/> DEP. CHILD \$ _____ Carrier _____ <input type="checkbox"/> STD (if offered) <input type="checkbox"/> Waive Coverage* <input type="checkbox"/> VOL. STD <input type="checkbox"/> Waive Coverage* Plan # _____ Benefit \$ _____/Wk. Carrier _____			
Life Insurance Beneficiary (if coverage offered)							Relationship		
Last	Full First	M.I.	Social Security Number	Birth Date	Sex	Student (Y/N)	Dis-abled (Y/N)	For HMO and POS Plans: Primary Care & OBGyn Carrier Assigned Provider # and name	Existing Patient (Y/N)
Emp									
Sp									
Chd									
Chd									
Chd									

**OTHER HEALTH INSURANCE:** Please note: You must complete this section if waiving or enrolling in medical coverage and your company offers Dual Coverage OR if you are currently covered under Medicare.

Do you or your dependents have "health" coverage with another insurer?  No  Yes If Yes: Effective Date: \_\_\_\_\_

Other Carrier name/policy # \_\_\_\_\_ Will this coverage be continued?  Yes  No If No: Term. Date: \_\_\_\_\_

Are you covered by Medicare?  No  Yes Effective Date (Part A) \_\_\_/\_\_\_/\_\_\_ Effective Date (Part B) \_\_\_/\_\_\_/\_\_\_ Medicare # \_\_\_\_\_

Is your spouse or dependent(s) covered by Medicare?  No  Yes Effective Date (Part A) \_\_\_/\_\_\_/\_\_\_ Effective Date (Part B) \_\_\_/\_\_\_/\_\_\_

Name of spouse or dependent(s) covered (if applicable): \_\_\_\_\_ Medicare # \_\_\_\_\_

**\*Waiver of Coverage: I certify that group insurance coverage has been offered to me and I choose to waive coverage due to:**

Spousal Coverage  Individual Coverage  Military Coverage  COBRA  Medicare as primary under TEFRA  No Coverage

**CERTIFICATION:** I hereby certify that I am the spouse, parent or legal guardian of the dependent(s) shown above. *Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.*

• Voluntary benefits may be subject to pre-existing condition exclusions (please refer to your policy for more information).

I authorize my employer to make any necessary payroll deductions and also declare that any disability coverage in force and applied for, with respect to myself, is less than 75% of my current monthly earnings (60% for intermediate disability income).

EMPLOYEE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

EMPLOYER SIGNATURE/VERIFICATION \_\_\_\_\_ DATE \_\_\_\_\_

<sup>1</sup>If enrolling in HMO coverage, please refer to the "Waiver of Insurance Coverage" included with this form. \*By checking "Waive Coverage" you confirm that you waive coverage and have read and understand the "Waiver of Insurance Coverage" information included. \*\*Dependent's dentist if different than above.

**If you have any questions concerning the benefits and services that are provided by or excluded under this agreement, please contact a membership services representative before signing this enrollment card.**

## CareFirst HMO

If you have any questions concerning the benefits and services that are provided by or excluded under this agreement, please contact a membership services representative before signing this enrollment card

### **Waiver of Insurance Coverage**

#### **Medical- Notice of Special Enrollment Period**

If you are declining enrollment for yourself or your dependent(s) (including your spouse) because of other health insurance coverage, you may be able to enroll yourself or your dependent(s) in this plan in the future, provided that you request enrollment within 30 days of the termination date of your prior coverage. If you decline enrollment for yourself or your dependent(s) because of other health insurance coverage, you must complete the section titled **“Other Health Insurance”** on the Election Form to preserve your future enrollment rights.

If you decline coverage for yourself or a dependent(s) because of other health coverage and do not complete the **“Other Health Insurance”** section on the Election Form (or provide written proof from the other plan), or do not request enrollment in within 30 days after your (and/or) dependents' other coverage ends, you will not be eligible to enroll yourself or your dependent(s) during the enrollment period discussed above. You will then need to wait until the next open enrollment period (if applicable) to enroll in the plan's health coverage.

**If you are currently declining coverage for you or your dependent(s), you can enroll yourself and/or your dependent(s) at a later date in accordance with the following special enrollment provisions:**

- **You and/or your dependent(s) are no longer eligible under your spouse's coverage:**
  - because your spouse's employment or his/her group had been terminated;
  - you are divorced from your spouse; or
  - due to the death of your spouse.
- **You are no longer eligible under your parent's coverage.**
- **You and/or your dependent(s) have coverage through another group but later become ineligible for coverage through the group (including COBRA participants).**
- **Your group health plan may also allow employees who are already enrolled for coverage to add dependents upon marriage, birth, adoption, and placement for adoption.**

***Please contact your Group Administrator for more detailed information on your group's Special Enrollment Provisions.***

#### **Non-Medical**

If you are voluntarily declining the non-medical coverage provided by your employer, you may choose to enroll at a later date depending upon the availability of coverage, which is now being waived. Please be aware that late enrollment may cause an increase in cost and require a health questionnaire which may delay the effective date of your coverage.