

Humana National POS 16 Copy

Form CCP Figure 1

TEXAS DEPARTMENT OF INSURANCE REQUIRED DISCLOSURE NOTICE FOR ALL GROUP CONSUMER HMO/POS BENEFIT PLANS ISSUED IN TEXAS

As required by 28 TAC §21.3530, I have been informed that the Consumer Choice Standard Benefit Plan that I am purchasing does not include all state mandated health insurance benefits. I understand that the following benefits are provided at a reduced level from what is mandated, or are Excluded completely from the plan:

Mandated Benefit Description	Benefit Reduced	Benefit Excluded
Outpatient Physician Services	Subject to Deductible	
Advanced Diagnostic Imaging (PET, CAT, MRI, MRA, SPECT)	Subject to Deductible	
Therapeutic Radiology Services	Subject to Deductible	
Home Health Services	Subject to Deductible	
Inpatient Hospital Services	Subject to Deductible	
Inpatient Physician Care Services	Subject to Deductible	
Outpatient Hospital Services	Subject to Deductible	
Breast Reconstruction after mastectomy	Subject to Deductible	
Prenatal Services	Subject to Deductible	
Diabetes Self-management Training and Equipment	Subject to Deductible	
Outpatient for Basic Mental Health, Chemical, Alcohol Dependency and Serious Mental Illness	Subject to Deductible	
Inpatient for Basic Mental Health, Chemical, Alcohol Dependency and Serious Mental Illness	Subject to Deductible	
Outpatient Rehabilitation Therapies: Physical, Speech, Cognitive, Audiology, Occupational, Manipulations, Adjustments and Modalities	40 Visit Limit Combined	
Inability to undergo Dental Treatment	Subject to Deductible	
Hearing Aids	1 per ear, every 36 months	
TMJ	Subject to Deductible	
In-vitro Fertilization Services		Excluded
Rehabilitative services for children	Subject to Deductible	
Acquired brain injury	Subject to Deductible	
Reconstructive surgery for craniofacial abnormalities	Subject to Deductible	
Telemedicine	Subject to Deductible	
Treatment for HIV related illness	Subject to Deductible	
Treatment for PKU/ amino acids	Subject to Deductible	
Autism	Subject to Deductible	
Prosthetics & Orthotics	Subject to Deductible	

This HMO/POS Consumer Choice Health Benefit Plan may include requirements and/or restrictions on deductibles, coinsurance, copayments, or annual or lifetime maximum benefit amounts that differ from other HMO/POS plans. I understand that I may obtain from the Department of Insurance a consumer brochure with more information on Consumer Choice Health Benefit Plans, either by visiting the TDI website at www.tdi.texas.gov/consumer/index.html or by calling 1-800-252-3439.

Signature of Applicant

Name of Applicant

Date

Name of Business (if applicable)

Group Number

Address

City

State

Zip

Note: This form must be retained by the carrier issuing the policy and must be provided to the Commissioner of Insurance upon request. You have the right to a copy of this written disclosure statement free of charge. A new form must be completed upon each subsequent renewal of this policy.

Employer Group Application (Small Group 1-50)



TEXAS

Humana.com

You have the option to choose this Consumer Choice of Benefits Health Insurance Plan/HMO health care plan that, either in whole or in part, does not provide state-mandated health benefits normally required in evidences of coverage/accident and sickness policies in Texas. This standard health benefit plan may provide a more affordable health plan for you although, at the same time, it may provide you with fewer health plan benefits than those normally included as state-mandated health benefits in Texas. If you choose this standard health benefit plan, please consult with your insurance agent to discover which state-mandated health benefits are excluded in this evidence of coverage/policy.

The offering company(ies) listed below, severally or collectively, as the content may require, are referred to in this Employer Group Application as “Humana”, “We”, “Us”, or “Our”.

PPO and Indemnity Medical plans and Life plans insured or administered by Humana Insurance Company. HMO plans offered by Humana Health Plan of Texas, Inc., a Health Maintenance Organization. POS plans offered by Humana Health Plan of Texas, Inc., a Health Maintenance Organization and insured or administered by Humana Insurance Company. Prepaid dental benefits offered and administered by DentiCare, Inc. (d/b/a CompBenefits). All other Dental plans insured or administered by HumanaDental Insurance Company or Humana Insurance Company. Vision plans insured and administered by HumanaDental Insurance Company or Humana Insurance Company.

HMO Premium Billing Address: 12296 Collections Center Drive, Chicago, IL 60693

1. GROUP INFORMATION - Please type or print clearly in black ink

Group number:

Group name:				Requested effective date --/--/----	
Corporate/Situs location street address:		City:	State:	ZIP code:	County:
Date company established (MM/DD/YYYY):	Federal Tax ID:	Nature of business/SIC code:	Phone number:		
Benefit Administrator/management contact name:					
Phone number:			Email address:		
Billing contact name:					
Billing address (N/A if same as street address):		City:	State:	ZIP code:	
Phone number:		Email address:			
Are separate divisions/classes required for billing or reporting? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please explain. Attach additional signed and dated sheets, if necessary.					

2. ELIGIBILITY REQUIREMENTS

Average total number of employees	<input type="text"/>	This means the average number of employees for the preceding calendar year. An employee is typically any person for which the company issues a W-2, regardless of full-time, part-time or seasonal status or whether or not they have medical coverage.			
Average number of full-time equivalent employees	<input type="text"/>	For all employees included in the average total number of employees (above), calculate the average number of full-time equivalents for the preceding calendar year. The monthly full-time equivalents are calculated as follows: <ul style="list-style-type: none"> number of full-time employees (who usually worked between 20 and 30 hours or more per week on average); plus total number of hours worked by part-time employees during the month capped at 120 hours, divided by 120. 			
Eligible employee count (including those employees who waive coverage):	Medical	Dental	Vision	Life	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Does this company have any subsidiaries or affiliates, or are there any other associated entities that are eligible to file a federal or state combined tax return? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, enter information below:					
Company name				Total employees	
<input type="text"/>				<input type="text"/>	
<input type="text"/>				<input type="text"/>	

Probationary waiting period for eligible employees: 0 days 30 days 60 days 90 days Other: _____
 If you prefer months, please select "Other" and specify the number of months.
 Medical probationary waiting period must not exceed 90 days. HMO plans requiring referrals must not exceed 60 days.

Employee effective provision (the employee termination date coincides with the effective date provision):
 First of the month following probationary waiting period (required for HMO POS and DHMO plans requiring referrals)
 Immediately following probationary waiting period (required for 90 day probationary waiting period)
 When offering multiple choice plans, the waiting period and effective date must be the same on all plans.

Is this a Collectively Bargained Plan? No Yes Name of plan _____
 Plan number (assigned by employer for use in filing IRS form 5500): _____

Has this group been insured by Humana within the last three years? No Yes
 If yes, provide prior group number: _____ Termination date: _____

Do you wish to offer Domestic Partner coverage? No Yes

3. COBRA/STATE CONTINUATION

Is your group subject to: COBRA No Yes State Continuation No Yes

Are any present or former employees/dependent currently on or eligible to elect COBRA/State Continuation? No Yes
 If yes, enter information below. Attach additional signed and dated sheets (reorder TX-52660), if necessary.

Name of applicant	Qualifying event (e.g. termination of employment, divorce, etc)	Indicate if the applicant is currently on COBRA or State Continuation	COBRA/State Continuation			Lines of coverage (select all that apply)		
			Qualifying event date	Start date	End date	Medical	Dental	Vision
		<input type="checkbox"/> COBRA <input type="checkbox"/> State Continuation				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/> COBRA <input type="checkbox"/> State Continuation				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/> COBRA <input type="checkbox"/> State Continuation				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/> COBRA <input type="checkbox"/> State Continuation				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Plan Selection – Please review the Regulatory Pre-enrollment Disclosure Guide with your agent, broker or producer. Complete the quote number and reference number (if applicable) to indicate the plans elected.

4. MEDICAL PLAN SELECTION Electing Not electing

Sold quote number: _____

Plan 1 name _____ / Reference # _____

Plan 2 name _____ / Reference # _____

Plan 3 name _____ / Reference # _____

Plan 4 name _____ / Reference # _____

Attach additional signed and dated sheets (reorder TX-52659), if necessary.

Do you offer a supplemental medical plan that partially or completely subsidizes any member cost-sharing including, but not limited to, deductible, coinsurance, or co-pays and/or have purchased or created a funding mechanism which will fund an Employee Spending Account at a level that exceeds 30% of the plan deductible? No Yes If yes, indicate amount funded \$ _____

EMPLOYER CONTRIBUTION Employer's contribution toward employee premium (provide percentage or dollar amount):
 Employee: _____ Employee/Spouse: _____ Employee/Child: _____ Family: _____

Participation – Available to employers with one or more enrolled employees and • Non-contributory - 75% • Contributory - 25%	Number of employees waiving with other qualifying coverage:	Number of employees waiving without other qualifying coverage:	Number of employees enrolled:

Special State Options (not available with Consumer Choice Plans)	PPO and Indemnity Products	HMO and POS Products
Invitro Fertilization Benefit <input type="checkbox"/> No <input type="checkbox"/> Yes	Optional	Optional
Speech and Hearing Rider <input type="checkbox"/> No <input type="checkbox"/> Yes	Included	Included

Consumer Choice Medical Plans

You have the option to choose this Consumer Choice of Benefits Health Insurance Plan/HMO health care plan that, either in whole or in part, does not provide state-mandated health benefits normally required in evidences of coverage/accident and sickness policies in Texas. This standard health benefit plan may provide a more affordable health plan for you although, at the same time, it may provide you with fewer health plan benefits than those normally included as state-mandated health benefits in Texas. If you choose this standard health benefit plan, please consult with your insurance agent to discover which state-mandated health benefits are excluded in this evidence of coverage/policy.

Consumer Choice HMO: No Yes
 Consumer Choice POS: No Yes

Below is the Required Disclosure Notice for Group HMO & POS Consumer Choice Benefit Plans Issued in Texas. To obtain a copy of the required Consumer Choice Disclosure Notice for Consumer Choice POS or Consumer Choice HMO Benefit Plans Issued in Texas, please consult your insurance agent.

I acknowledge the Consumer Choice HMO Benefits Health Plan, or the Consumer Choice POS Benefits Health Plan that, either in whole or in part, does not provide state-mandated health benefits normally required in Texas health benefit plans. I am aware a Consumer Choice Benefit Plan may provide more affordable health benefits although, at the same time, it may provide fewer health benefits than those normally included as state-mandated health benefits in Texas health benefit plans.

Excluded POS State Mandates

Invitro
Hearing Aids

Excluded HMO State Mandates

Invitro
Hearing Aids

The Consumer Choice Health Benefit Plans may include requirements and/or restrictions on deductibles, coinsurance, copayments, or annual maximum benefit amounts that differ from other POS & HMO plans. I understand that I may obtain from the Department of Insurance a consumer brochure with more information on Consumer Choice Health Benefit Plans, either by visiting the TDI website at www.tdi.texas.gov/consumer/index.html, or by calling 1-800-252-3439.

(Only sign and complete this section if a Consumer Choice Plan was selected.)

I acknowledge that I was offered the opportunity to apply for an accident and sickness insurance policy or evidence of coverage in the same category that most closely approximates the consumer choice health benefit plan offered.

Group representative signature: _____

Title: _____ Date signed: _____

5. DENTAL PLAN SELECTION Electing Not electing

Sold quote number: _____			
Plan 1 name _____		/ Reference # _____	
Plan 2 name _____		/ Reference # _____	
Plan 3 name _____		/ Reference # _____	
Attach additional signed and dated sheets (reorder TX-52659), if necessary.			
EMPLOYER CONTRIBUTION (Percentage or dollar amount): Minimum employer contribution toward employee premium is [0]% or \$[0].			
Employee:	Employee/Spouse:	Employee/Child:	Family:
Participation - Available to employers with one or more enrolled employees and • Non-Contributory plan - 100% • Contributory plan - 50% • Voluntary plan - minimum of 2 enrolled	Number of employees waiving with other qualifying coverage:	Number of employees waiving without other qualifying coverage:	Number of employees enrolled:
CURRENT CARRIER			
Is this group transferring group dental coverage from another group carrier? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does prior coverage include orthodontia? <input type="checkbox"/> No <input type="checkbox"/> Yes			
If yes, provide carrier name: _____		Proposed termination date: _____	

6. VISION PLAN SELECTION Electing Not electing

Sold quote number: _____

Plan 1 name _____ / Reference # _____

Plan 2 name _____ / Reference # _____

Dual choice arrangements are subject to underwriting review.

EMPLOYER CONTRIBUTION (Percentage or dollar amount): Minimum employer contribution toward employee premium is [0]% or \$[0].

Employee: _____ Employee/Spouse: _____ Employee/Child: _____ Family: _____

Participation - Available to employers with: <ul style="list-style-type: none"> • one or more enrolled employees when sold with medical and/or dental; • five or more enrolled when standalone; and <ul style="list-style-type: none"> • Non-Contributory plan - 100% • Contributory plan - 50% • Voluntary plan - minimum of 5 enrolled 	Number of employees waiving with other qualifying coverage:	Number of employees waiving without other qualifying coverage:	Number of employees enrolled:

7. LIFE PLAN SELECTION

Sold quote number: _____ Reference # _____

Basic Life and AD&D - Electing Not electing

Participation Requirement - Available to employers with two or more enrolled employees.
 • Non-contributory plan - 100% • Contributory plan - 50%

Rate Guarantee: 2 Year 3 Year

Age Reduction Schedule: Schedule 1 Schedule 2 Schedule 3

Flat amount \$ _____

Salary plan - options are 1x to 7x salary (in .5 increments), rounded to the next highest \$1,000
 Salary level: ____ x salary Maximum benefit: \$ _____

Class schedule - no more than 2.5x between classes and 10x between the lowest and highest class. Complete the table below.

Class	Description	Flat amount or Salary level
1		
2		
3		
4		

Basic Dependent Life: Electing Not electing
 If yes, indicate volume amount \$20,000/ \$5,000 \$10,000/ \$2,500 \$5,000/ \$1,000

Voluntary Employee Life: Available to employers with five or more or 25% of the eligible employees enrolled, whichever is greater.
 Electing Not electing Reference # _____

Do you want AD&D? <input type="checkbox"/> No <input type="checkbox"/> Yes Rate Guarantee: <input type="checkbox"/> 2 Year <input type="checkbox"/> 3 Year Age Reduction Schedule: <input type="checkbox"/> Schedule 1 <input type="checkbox"/> Schedule 2 <input type="checkbox"/> Schedule 3 (Basic and Voluntary Age Reduction Schedules must match) <input type="checkbox"/> Minimum amount \$ _____ <input type="checkbox"/> Maximum benefit \$ _____	Voluntary Dependent Life (only available if Employee Voluntary Life is elected) <input type="checkbox"/> No <input type="checkbox"/> Yes	Dependent Child Voluntary Amount <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000
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EMPLOYER CONTRIBUTION (Percentage or dollar amount) for **BASIC** Employee and Dependent Life **ONLY**: Minimum employer contribution toward employee premium is 100%.

Employee: _____ Employee/Spouse: _____ Employee/Child: _____ Family: _____

Number of hours worked per week to be eligible (select between 20 and 40 hours): _____

CURRENT CARRIER
 Is this group transferring group life coverage from another group carrier?: No Yes
 If yes, provide carrier name: _____ Proposed termination date: _____

As of the date of this application, list any employees currently disabled and not actively at work (attach additional signed and dated pages, if necessary): _____

If electing Short Term Disability or Long Term Disability, please complete form # TX-52659. If electing Workplace Voluntary Benefits, please complete form # TX-52658.

8. THE FOLLOWING APPLIES TO ALL GROUPS SUBJECT TO ERISA

As claims administrator, we will make claim determinations as described in Section 503 of the Employee Retirement Income Security Act (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: 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.

You, the participating employer, policyholder, contract holder, or Certificate sponsor, intend to establish, sponsor, plan sponsor and endorse an employee benefit plan which will be governed by ERISA. You are the ERISA plan administrator.

9. THE FOLLOWING APPLIES TO ALL GROUPS

The group is only eligible if a bona fide business entity exists.

If you fail to pay premium when due, coverage may be subject to termination as specified under the terms of the Policy or Group Contract. You understand and agree that your coverage is continued monthly 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. You will receive advance written notice.

You will provide information or records upon request that we determine are relevant to this Employer Group Application and group coverage for inspection by the Trustee, Administrator, us, or our representative. For you to remain eligible you must meet the eligibility, participation and contribution requirements for each respective coverage at all times.

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

All Certificate(s) of Insurance/Evidence(s) of coverage are available to you and your employees on our Web site, www.humana.com. A paper copy of the Certificate(s) of Insurance/Evidence(s) of Coverage is available at any time to either the employer and/or the enrollee. Contact Humana to request paper copies using the number listed on member's Identification Card.

10. AGREEMENT AND SIGNATURE – Review your policy/certificate carefully

You, the authorized representative of the group named herein, understand, agree and represent: You have read this Employer Group Application and the information you provided is accurate and complete and can be substantiated by your records. You have received and reviewed the applicable regulatory information and the Humana issued proposal, and you referred to the proposal to select the benefit plan(s) applied for in this Employer Group Application and confirmed your selection from the Humana issued proposal before signing below. By executing this Employer Group Application, you agree to its terms and represent and warrant that you shall comply with the terms of the policy and all applicable law. An act of fraud or an intentional misrepresentation of a material fact may void or terminate an individual's or group's coverage as specified under the terms of the Policy, Group Contract or Certificate. We shall rely on your representations and any information submitted by you or on your behalf. For medical coverage, you understand that providing incomplete, inaccurate or untimely information may reduce an individual's or group's coverage or may increase past premium. (Health related factors will not be used to void or terminate an individual's medical coverage.) For large employers, you may be charged a monthly administrative fee. In addition, any person who knowingly presents false information in an application for insurance is guilty of a crime and, upon conviction, may be subject to fines or confinement in prison, or both.

Coverage is not in effect unless and until you receive written notification from us. The Employer Group Application will form part of any contract or coverage issued. The original version of this Agreement is in the English language. If there are any discrepancies or conflicts between the English and any other version that has been translated into another language, the English version will control. Neither you nor the agent 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.

DO NOT CANCEL ANY CURRENT GROUP COVERAGE UNTIL YOU RECEIVE WRITTEN NOTICE FROM US THAT WE HAVE ISSUED COVERAGE.

Dated on: _____ (month, day, year) at _____ (city and state)

By _____ (Signature) _____ (Title)
Group authorized representative (Printed name)

11. AGENT INFORMATION

1. Agency of Record (for commissions and correspondence)	2. Agent/Agency of Record (for split commissions)
Name (print or type)	Name (print or type)
Tax ID/Social Security Number/Humana Agent Number	Tax ID/Social Security Number/Humana Agent Number
Commission split <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, percentage: _____ (equals 100%)	Commission split <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, percentage: _____ (equals 100%)
1. Writing Agent/Broker Producer	2. Agent/Agency of Record
Name (print or type)	Name (print or type)
Tax ID/Social Security Number/Humana Agent Number	Tax ID/Social Security Number/Humana Agent Number
Commission split <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, percentage: _____ (equals 100%)	Commission split <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, percentage: _____ (equals 100%)

General Agency (Complete only if agency involved in sale)

General agency information pertains to: <input type="checkbox"/> Agency of Record <input type="checkbox"/> Writing Agent	
Name (print or type)	Tax ID/Social Security Number/Humana Agent Number

As the Agent, I acknowledge that I am responsible to meet with the group submitting this Employer Group 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 group in the Regulatory Pre-enrollment Disclosure Guide or other plan literature.

Writing Agent signature: _____

Date: _____