

Enrolling is Simple. Just Follow These 3 Easy Steps...

Step 1

COMPLETE THE APPLICATION IN BLUE OR BLACK INK. Be sure you follow the instructions on the application carefully. We have tried to make the instructions easy to follow. If you have any questions, or you are not sure how to answer a question, simply contact our health insurance department
at: _____ fax: _____

Step 2

SELECT THE TYPE OF BILLING YOU WANT.

Step 3

SEND THE COMPLETED APPLICATION TO:

Please make your check payable to: Anthem Blue Cross

We will be in contact with you upon receipt of your completed application. We will also keep you advised of the underwriting status. Do Not Cancel your current coverage until a new policy is approved and you have received written confirmation of the policy's rates and benefits from the insurance company.

If you have questions please contact our office at:

Thank you for choosing...





SENIOR ENROLLMENT APPLICATION For Seniors Age 65 to 75 with Medicare Parts A and B
 Please complete entire application.
 Application for Blue Cross Senior Classic F Plan, a Medicare Select Plan to Supplement Medicare, with the AdvantageCareSM Rider

Section 1 – Applicant Information

This complete original application will be returned to you, for your records, along with your certificate, when you are enrolled.

Please copy the information from your Medicare card here

↓

NAME OF BENEFICIARY _____

CLAIM NUMBER _____ SEX _____

IS ENTITLED TO _____ EFFECTIVE DATE _____

HOSPITAL INSURANCE _____

MEDICAL INSURANCE _____

Requested effective date, or end date of prior Medicare supplement, if replacing
 _____/_____/_____

Name (as it appears on your Medicare card)

Social Security Number
 | | | | | | | | | |

Home Address, Apt. No., Suite No.

City _____ County _____ State | | | Zip | | | | |

Billing Address (if different from home address)

City _____ County _____ State | | | Zip | | | | |

Care of/Attention _____ Home Telephone Number () _____ E-mail Address _____ Date of Birth | | | | |

If transferring from another Anthem Blue Cross Group/Individual or Blue Cross/Blue Shield out-of-state plan, indicate ⇨ _____ Group Number _____ State _____ Certificate Number | | | | |

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer (EFT) from your account or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Section 2 – Billing Information

Anthem Blue Cross Use Only	Broker No. 	Contract No. 	H/S <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount Received \$
Group No. 	Certificate No. 	Effective Date 	X Re. Cert. No. 	

If you need Spanish-language assistance to understand this document, you may request it at no additional cost by calling toll-free 1-888-211-9813.

Si usted necesita ayuda en español para entender éste documento, puede solicitarla gratis llamando a 1-888-211-9813.
 Insert check face up. Please submit one month's premium. Check must be made payable to Anthem Blue Cross.

Section 3 – Health History

Guaranteed Issue Rights Notice

Before answering any Health History or Medical Information Questions, please read this important information regarding Medicare Supplement Guaranteed Issue rights.

You are not required to provide health information during a period of guaranteed issuance. You are not required to answer the Health History or Medical information questions in this application if you are entitled to a guaranteed issue Medicare Supplement Plan. If you qualify for enrollment on the basis of guaranteed issue, you will not be denied coverage.

We require applicants to sign an authorization requested by the Federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) to use or obtain medical information; however, if you qualify for Guaranteed Acceptance into an Anthem Blue Cross Medicare Supplement Plan, you will not be required to sign that authorization.

Please refer to the **Medicare Supplement Guaranteed Issue Guideline** provided with this application to determine if you qualify for Guaranteed Acceptance into an Anthem Blue Cross Medicare Supplement Plan.

If you think you qualify for guaranteed acceptance into an Anthem Blue Cross Medicare Supplement Plan please write the number of the qualifying situation, as described in the Medicare Supplement Guaranteed Issue Guideline, in the Box below. Please attach proper documentation to validate your eligibility for Guaranteed Acceptance.

I believe I qualify for guaranteed acceptance based on situation number:

You must already be enrolled in Medicare Parts A and B to apply for this plan.

This application is for the Blue Cross Senior Classic F Plan, a Medicare Select Plan to Supplement Medicare, with the AdvantageCare Rider. Guaranteed acceptance does not apply to the AdvantageCare Rider. You must qualify for the Blue Cross Classic F plan and complete sections 3 and 4 of this application to be considered for the rider benefits of the AdvantageCare Rider. If the answer to any question in “Section 3 – Health History” is “yes,” you are not eligible for the AdvantageCare Rider.

If you do not qualify for enrollment on the basis of guaranteed issue, you must complete Section 3 and Section 4 below. If the answer to any of the following questions is “yes,” you are not eligible for coverage.

- | | Yes | No |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| A. Are you currently confined, or has confinement been recommended, to a bed, hospital, nursing facility, or other care facility, or do you need the assistance of a wheelchair? | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Within the past 2 years, have you been advised to have kidney dialysis, joint replacement or surgery for the heart, arteries or intestines which has not yet been done? | <input type="checkbox"/> | <input type="checkbox"/> |
| C. Within the past 2 years, have you been hospitalized 2 or more times, or been confined to a nursing home for 2 weeks? (Total all confinements) | <input type="checkbox"/> | <input type="checkbox"/> |
| D. Within the past 2 years, have you ever experienced, been told you had, consulted for treatment, sought treatment, had treatment recommended, received treatment (including drug therapy) or been hospitalized for internal cancer, leukemia, Hodgkin's disease, coronary artery disease, heart attack, nephritis, kidney failure, stroke or brain disorder? | <input type="checkbox"/> | <input type="checkbox"/> |
| E. Within the past 5 years, have you ever experienced, been told you had, consulted for treatment, sought treatment, had treatment recommended, received treatment (including drug therapy) or been hospitalized for: AIDS/ARC, Alzheimer's disease, senility, dementia, Parkinson's disease, Multiple Sclerosis, neuromuscular disorders, congestive heart failure, heart valve replacement, open heart surgery or angioplasty, organ or tissue transplant (except cornea), cirrhosis of the liver or complications of diabetes such as amputation or loss of sight? | <input type="checkbox"/> | <input type="checkbox"/> |

Section 4 – Medical Information

Name of Primary Care Physician _____ Telephone (____) _____

Address _____

List all prescriptions currently prescribed for your use: (If none, write "none") _____

List name, address and telephone number of prescribing physician if different from above:

- | | Yes | No |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| Do you now, or have you during the past five years, used any tobacco products including cigarettes pipe, cigars or chewing tobacco? | <input type="checkbox"/> | <input type="checkbox"/> |
| Indicate your current: height _____ weight _____(lbs) | | |
| R1. Have you ever experienced, been told you had, consulted for, sought treatment, had treatment recommended, received treatment (including drug therapy) or been hospitalized for any of the following conditions? | <input type="checkbox"/> | <input type="checkbox"/> |
| A. Neurological Diseases: amyotrophic lateral sclerosis, myasthenia gravis, muscular dystrophy, progressive memory loss/senility or dementia, and other neurological diseases, such as peripheral neuropathy and post-polio syndrome, malignant or benign tumor, stroke, or transient ischemia attacks (TIAs). | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Diabetes: insulin dependent or with complications such as blindness, visual loss, nerve or cardiovascular complications, neuropathy, or kidney problems. | <input type="checkbox"/> | <input type="checkbox"/> |
| C. HIV Disorders: including AIDS, AIDS related disorders and HIV positive blood tests. | <input type="checkbox"/> | <input type="checkbox"/> |
| D. Mental Health Disorders: such as manic-depression, schizophrenia or other severe mental health behavior disorders and eating disorders. | <input type="checkbox"/> | <input type="checkbox"/> |
| E. Depression. | <input type="checkbox"/> | <input type="checkbox"/> |
| F. Cardiovascular Disorders: including arteriosclerosis (hardening of the arteries), congenital heart disease, and valvular heart disease. | <input type="checkbox"/> | <input type="checkbox"/> |
| G. Hypertension. | <input type="checkbox"/> | <input type="checkbox"/> |
| H. Chronic Infectious Diseases: such as osteomyelitis, phylonephitis. | <input type="checkbox"/> | <input type="checkbox"/> |
| I. Disorders of the Liver & Gastrointestinal System: such as colitis, regional enteritis, pancreatic, hepatitis, liver failure and esophageal varices. | <input type="checkbox"/> | <input type="checkbox"/> |
| J. Kidney Disease: such as chronic renal failure, dialysis, chronic nephritis and polycystic kidney disorder. | <input type="checkbox"/> | <input type="checkbox"/> |
| K. Transplantation: including any organ (except cornea) or bone marrow. | <input type="checkbox"/> | <input type="checkbox"/> |
| L. Cancer Malignant Diseases (except basal cell and squamous cell skin cancers): such as leukemia, Hodgkin's disease, other lymphatic cancers, melanoma, liver, prostate cancer, colon cancer, or cancer of other organs. | <input type="checkbox"/> | <input type="checkbox"/> |
| M. Diseases of the Lung: such as COPD (chronic obstruction pulmonary disease), emphysema. | <input type="checkbox"/> | <input type="checkbox"/> |

Section 4 – Medical Information (continued)

- | | Yes | No |
|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| N. Asthma. | <input type="checkbox"/> | <input type="checkbox"/> |
| O. Auto Immune Disorders: such as lupus erytheuatosus (lupus), rheumatoid arthritis, Raynaud's disease, sarcoidosis, scleroderma. | <input type="checkbox"/> | <input type="checkbox"/> |
| P. Joint Replacement. | <input type="checkbox"/> | <input type="checkbox"/> |
| Q. Osteoporosis with Fractures. | <input type="checkbox"/> | <input type="checkbox"/> |
| R2. Are you currently receiving benefits under a disability income plan? | <input type="checkbox"/> | <input type="checkbox"/> |
| R3. Do you use any of the following medical appliances: grab bar, brace, catheter, cane, walker, or crutches? | <input type="checkbox"/> | <input type="checkbox"/> |

R4. Do you need or receive help from any other person to perform the activities below due to health or physical difficulty?

- | | Yes | No | | Yes | No |
|--------------------------|--------------------------|---------------------------------------------------------|--------------------------|--------------------------|--------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Bathing | <input type="checkbox"/> | <input type="checkbox"/> | Toileting |
| <input type="checkbox"/> | <input type="checkbox"/> | Doing household chores
(dishwashing, sweeping, etc.) | <input type="checkbox"/> | <input type="checkbox"/> | Moving from place to place
in your home |
| <input type="checkbox"/> | <input type="checkbox"/> | Dressing | <input type="checkbox"/> | <input type="checkbox"/> | Meal Preparation |
| <input type="checkbox"/> | <input type="checkbox"/> | Eating | <input type="checkbox"/> | <input type="checkbox"/> | Shopping |
| <input type="checkbox"/> | <input type="checkbox"/> | Getting in or out of bed or chairs | <input type="checkbox"/> | <input type="checkbox"/> | Taking medications |
| <input type="checkbox"/> | <input type="checkbox"/> | Walking | | | |

- | | Yes | No |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| R5. In the past 5 years, for other than routine checkups, have you consulted for, sought treatment, had treatment recommended, received treatment (including drug therapy) or been hospitalized for any other illness or injury or had any medical or surgical treatment other than listed above? | <input type="checkbox"/> | <input type="checkbox"/> |

If "Yes," please list the name, address, and telephone number of the physician and condition, name and dosage of prescription medication(s):

Physician name, address, telephone number: _____

Condition/name and dosage of prescription medication(s): _____

Physician name, address, telephone number: _____

Condition/name and dosage of prescription medication(s): _____

If **one or more** of the answers to any of questions R4-R5 is "Yes," please attach explanation for review and consideration by the underwriter.

- | | Yes | No |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| If applying for, but not accepted for the AdvantageCare Rider, if I qualify, I would like to be enrolled in: Blue Cross Senior Classic F (without the Rider) | <input type="checkbox"/> | <input type="checkbox"/> |

Section 5 – General Information

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare supplement plans. Please include a copy of the notice from your prior insurer with your application.

PLEASE ANSWER ALL QUESTIONS.

To the best of your knowledge:

- | | Yes | No |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| A. Did you turn age 65 in the last 6 months? | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Did you enroll in Medicare Part B in the last 6 months? | <input type="checkbox"/> | <input type="checkbox"/> |
| C. If yes, what is the effective date? _____/_____/_____ | | |
| D. Are you covered for medical assistance through California’s Medi-Cal program? | <input type="checkbox"/> | <input type="checkbox"/> |
| NOTE TO APPLICANT: If you have a share of cost under the Medi-Cal program, please answer NO to this question. | | |
| If yes, | | |
| i. Will Medi-Cal pay your premiums for this Medicare supplement policy? | <input type="checkbox"/> | <input type="checkbox"/> |
| ii. Do you receive any benefits from Medi-Cal OTHER THAN payments toward your Medicare Part B premium? | <input type="checkbox"/> | <input type="checkbox"/> |
| E. If you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave “END” blank. START _____/_____/_____ END _____/_____/_____ | | |
| i. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement policy? | <input type="checkbox"/> | <input type="checkbox"/> |
| ii. Was this your first time in this type of Medicare plan? | <input type="checkbox"/> | <input type="checkbox"/> |
| iii. Did you drop a Medicare supplement policy to enroll in this Medicare plan? | <input type="checkbox"/> | <input type="checkbox"/> |
| F. Do you have another Medicare supplement policy in force? | <input type="checkbox"/> | <input type="checkbox"/> |
| i. If so, with what company, and what plan do you have? _____ | | |
| ii. If so, do you intend to replace your current Medicare supplement policy with this policy? | <input type="checkbox"/> | <input type="checkbox"/> |
| G. Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union, or individual plan) | <input type="checkbox"/> | <input type="checkbox"/> |
| i. If so, with what company and what kind of policy? _____ | | |
| _____ | | |
| ii. What are your dates of coverage under the other policy? If you are still covered under the other policy, leave “END” blank. START _____/_____/_____ END _____/_____/_____ | | |

Please be aware that if you currently enrolled in a Medicare Advantage plan, it is your responsibility to terminate your coverage prior to enrollment becoming effective with Anthem Blue Cross. Any unpaid claims resulting from failure to disenroll from your Medicare Advantage plan will be your responsibility.

Section 6 – Conditions of Application

Please read the following carefully.

- A. I agree to pay an application fee equal to the subscription charges required for the program requested on this application, that this payment will be returned to me if my application is rejected or will be applied to the subscription charges if my application is accepted.
- B. If I do not qualify for guaranteed acceptance into an Anthem Blue Cross Medicare Supplement Plan, Anthem Blue Cross has the right to reject my application. If Anthem Blue Cross rejects my application, I will be notified in writing and any application fees submitted with this application will be refunded. I understand and agree that if Anthem Blue Cross rejects my application, under no circumstances will any Anthem Blue Cross benefits be payable. ***Cashing of my check by Anthem Blue Cross does not constitute approval of my application.***
- C. If my application is accepted, this application will become part of the agreement between Anthem Blue Cross and myself. If this application is accepted, I further agree to be bound by the arbitration agreement set forth in the application and I waive my right to court trial by judge or jury in the event of any dispute arising under this policy.
- D. Anthem may request additional information, which may delay processing of this application. If the health care provider bills for this information, Anthem Blue Cross will pay up to \$25 and I understand that I will be responsible for any difference.
- E. The selling agent has no authority to promise me coverage or to modify Anthem Blue Cross underwriting policy or terms of any Anthem Blue Cross coverage.
- F. I alone am responsible for reading and accurately completing this application. I understand that coverage under the contract will be voided only in the event that I fail to accurately respond to questions regarding my past or present health condition. I understand that I am not eligible for any benefits if any information requested on this application, even information about my Medicare coverage, is false, incomplete or omitted and that Anthem Blue Cross may void all coverage from the original effective date of the policy for misstatements or omissions.
- G. **California law prohibits an HIV test from being required or used by health care service plans as a condition of obtaining coverage.**

Notice to Applicant.

- 1. You do not need more than one Medicare supplement policy.
- 2. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- 3. You may be eligible for benefits under Medi-Cal or Medicaid and may not need a Medicare supplement policy.
- 4. If, after purchasing the policy, you become eligible for Medi-Cal or Medicaid, the benefits and premiums under your Medicare supplement policy can be suspended, if requested during your entitlement to benefits under Medi-Cal or Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medi-Cal or Medicaid. If you are no longer entitled to Medi-Cal or Medicaid, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medi-Cal or Medicaid eligibility. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- 5. If you are eligible for, and have enrolled in a Medicare supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days after losing your employer or union-based group health plan. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- 6. Counseling services may be available in your state to provide advice concerning your purchase of Medicare supplement insurance and concerning medical assistance through the state Medi-Cal or Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB). Information regarding counseling services may be obtained from the California Department of Aging.

Section 7 – Authorization & Agreements

CONDITIONED AUTHORIZATION TO USE OR OBTAIN MEDICAL INFORMATION FOR ENROLLMENT OR TO PAY CLAIMS

Protected Health Information (PHI) to be Used and/or Disclosed: Any and all information or records relating to the medical history, medical examinations, services rendered, or treatment given, including treatment for alcohol abuse, substance abuse, mental or emotional disorders, A.I.D.S. (Acquired Immune Deficiency Syndrome), or A.R.C. (AIDS-related complex), but not including psycho therapy notes.

Entities or Persons Authorized to Use or Disclose: U.S. Department of Health and Human Services (including the Centers for Medicare & Medicaid Services and any contractors or agents, including Medicare intermediaries), any physician or other health care professional, hospital or other health care facility, counselor, therapist or any other medical or medically related facility or professional.

Entities or Persons Authorized to Receive: Anthem Blue Cross or affiliate ("Anthem") its agents, employees, designees, or representatives, including my Anthem Blue Cross agent or broker, for the purpose(s) described below.

Purpose of this Authorization: By signing this form, you will authorize us to use and/or disclose your Protected Health Information (PHI) to determine if you will be enrolled in our health plan or are eligible for benefits, or for underwriting or risk rating your enrollment or eligibility. This authorization is a condition of your enrollment in our health plan or your eligibility for benefits. *Exception:* If you qualify for Guaranteed Acceptance into this plan, you are not required to sign this authorization and we will not decline to enroll you in this plan.

Effect of Declining: If you decide not to sign this authorization, we may decline to enroll you in our health plan. This PHI used or disclosed may be subject to re-disclosure by the recipient, in which case it would no longer be protected under the HIPAA Privacy Rule. *Exception:* If you qualify for Guaranteed Acceptance into this plan, you are not required to sign this authorization and we will not decline to enroll you in this plan.

Expiration: This authorization will expire upon termination of any Anthem Blue Cross coverage that may be in effect.

Right to Revoke: I understand that I may revoke this authorization at any time by giving written notice of my revocation to:

Anthem Blue Cross
PO. Box 9063, Oxnard, CA 93031-9063
Telephone 1-800-333-3883, Fax 1-805-375-0361

I understand that revocation of this authorization will not affect any action you took in reliance on this authorization before you received my written notice of revocation.

I have had full opportunity to read and consider the contents of this authorization, and I understand that, by signing this authorization, I am confirming my authorization of the use and/or disclosure of my Protected Health Information, as described in this authorization.

<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>
Print Applicant's Name	Applicant's Signature	Date

Name of the other person or persons authorized to receive my PHI:

<input type="text"/>	<input type="text"/>
Name of other person authorized to use or disclose my PHI	Relationship to Applicant

<input checked="" type="checkbox"/>	<input type="text"/>
Applicant's Signature	Date

Section 7 – Authorization & Agreements (continued)

A photocopy of this authorization is as valid as the original, and I and my Anthem Blue Cross agent or broker are entitled to receive a copy of this form. YOU ARE ENTITLED TO A COPY OF THIS AUTHORIZATION AFTER YOU SIGN IT.

- I have personally read and completed this application. I understand and agree to the Replacement Notification on page 11 of this application and to the Conditions of Application and the Authorization & Agreements in this application. I acknowledge receipt of the “Guide to Health Insurance for People with Medicare”, the Provider Directory, and the Anthem Senior Classic F Plan with the AdvantageCare Rider brochure, which includes the Medicare Select Disclosures, Grievance Procedures, “Outline of Coverage” and Premium Information.
- I acknowledge receipt of the Medicare Supplement Guaranteed Issue Guideline and I have had full opportunity to read and consider my Medicare Supplement Guaranteed Issue Rights.
- I understand that receipt of money with this application does not create Anthem Blue Cross coverage. Coverage will come into effect only if Anthem Blue Cross approves this application.
- I, the applicant, acknowledge that I have read and understand this Application in its entirety.

X

Applicant’s Signature

Date of Signature

Section 8 – Binding Arbitration

Any dispute or claim, of whatever nature, arising out of, in connection with, or in relation to, this Agreement, or breach or rescission thereof, or in relation to care or delivery of care, including any claim based on contract, tort or statute, must be resolved by arbitration if the amount sought exceeds the jurisdictional limit of the small claims court. Any dispute regarding a claim for damages within the jurisdictional limits of the small claims court will be resolved in such court. The Federal Arbitration Act shall govern the interpretation and enforcement of all proceedings under this BINDING ARBITRATION provision. To the extent that the Federal Arbitration Act is inapplicable, or is held not to require arbitration of a particular claim, state law governing agreements to arbitrate shall apply. The Member and Anthem agree to be bound by these arbitration provisions and acknowledge that they are giving up their right to trial by court or jury.

California Health & Safety Code section 1363.1 requires that any arbitration agreement include the following notice: "It is understood that any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as provided by California law, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration."

(continued on next page)

Section 8 – Binding Arbitration (continued)

The Member and Anthem Blue Cross agree to give up the right to participate in class arbitrations against each other. Even if applicable law permits class actions or class arbitrations, the Member waives any right to pursue, on a class basis, any such controversy or claim against Anthem Blue Cross and Anthem Blue Cross waives any right to pursue, on a class basis, any such controversy or claim against the Member. The arbitration findings will be final and binding except to the extent that state or federal law provides for the judicial review of arbitration proceedings. The arbitration is initiated by the Member making written demand on Anthem Blue Cross. The arbitration will be conducted by Judicial Arbitration and Mediation Services ("JAMS"), according to its applicable Rules and Procedures. If for any reason JAMS is unavailable to conduct the arbitration, the arbitration will be conducted by another neutral arbitration entity, by agreement of the Member and Anthem Blue Cross, or by order of the court, if the Member and Anthem Blue Cross cannot agree.

The costs of the arbitration will be allocated per the JAMS Policy on Consumer Arbitrations. If the arbitration is not conducted by JAMS, the costs will be shared equally by the parties, except in cases of extreme financial hardship, upon application to the neutral arbitration entity to whom the parties have agreed, in which cases, Anthem Blue Cross will assume all or a portion of the costs of the arbitration. Please send all Binding Arbitration demands in writing to:

Anthem Blue Cross
P.O. Box 9063, Oxnard, CA 93031-9063

X

Applicant's Signature

Date of Signature

Optional Monthly Checking Account Deduction Authorization for Seniors.

As a convenience to me, I request and authorize you to pay and charge to my account checks drawn on that account by and payable to the order of Anthem Blue Cross provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each such debt shall be the same as if it were a check drawn on you and signed personally by me. I authorize Anthem Blue Cross to initiate debits (and/or corrections to previous debits) from my account with the financial institution indicated for payment of my Anthem Blue Cross dues. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debt. I further agree that if any such debt be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in forfeiture of insurance.

Please attach a blank check marked "VOID".

Subscriber	
Group Number	
X	Date

Social Security Number	
Bank Name	
X	Date

Authorized Signature(s) (as it/they appear in the financial institution's records; all authorized persons must sign)

A rate guide is available that compares the policies sold by different insurers. You can obtain a copy of this rate guide by calling the Department of Insurance's consumer line toll-free at 1-800-927-HELP, by calling the Health Insurance Counseling and Advocacy Program (HICAP) toll-free at 1-800-434-0222, or by accessing the Department of Insurance's web site www.insurance.ca.gov.

For Agent Only

Please list all disability policies you have issued to the applicant that are still in force and all disability policies issued in the past 5 years that are no longer in force and submit with the application, as required by Insurance Code Section 10197(c):

Date	Name of Policy	Name and Address of Insurance Company
From: Mo./Yr.		Name
		Address
To: Mo./Yr.		City/State

(Attach additional sheets if necessary)

I have read and understand the application. I additionally certify that I have given the applicant the "Guide to Health Insurance for People with Medicare," the Medicare Supplement Guaranteed Issue Guideline and an outline of coverage for the policy applied for, and that the applicant has both Parts A and B of Medicare. The policy applied for will not duplicate any health insurance coverage. I have requested and received documentation that indicates that the applied for policy will not duplicate any coverage. I have verified the information in the Replacement Notification Section.

	SIGNED AT
Agent's Signature	Date of Signature (City and State)
Print Agent's Name	Agent No.
Street Address	Telephone No.
City	State ZIP

Amount Paid With Application \$ _____

Send Agreement and I.D. Card To: Agent Subscriber

Name of person who completed this application: _____

PRIORITY PROCESSING

Complete the Other Side of this form to enroll in the Optional Monthly Checking Account Deduction Authorization for Seniors.

Include with one month's dues in application pocket behind check.

Attach a blank check marked "VOID".

A deposit slip is not acceptable.

This Application will be returned to you after processing.

Replacement Notification

WE ADVISE YOU TO SAVE THIS NOTICE AS IT MAY BE IMPORTANT TO YOU IN THE FUTURE

The following applies only to the Classic F Plan portion of the AdvantageCare Plan.

According to the information you have furnished, you intend to lapse or otherwise terminate an existing Medicare supplement policy or Medicare Advantage plan and replace it with a contract to be issued by Anthem Blue Cross. Your plan contract to be issued by Anthem Blue Cross will provide 30 days within which you may decide without cost whether you desire to keep the contract. You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. Terminate your present policy or plan contract only if, after due consideration, you find that purchase of this Medicare Select coverage is a wise decision.

Statement to applicant by plan, solicitor, solicitor firm, or other representative:

- A.** I have reviewed your current medical or health coverage. The replacement of coverage involved in this transaction does not duplicate coverage, to the best of my knowledge. The replacement contract is being purchased for the following reason (check one):
- Additional benefits.
 - No change in benefits, but lower premiums.
 - Fewer benefits and lower premiums.
 - My plan has outpatient prescription drug coverage and I am enrolling in Medicare Part D.
 - Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment.
-
- Other. (Please specify.) _____
- B.** You may not be immediately eligible for full coverage under the new contract. This could result in denial or delay of a claim for benefits under the new contract, whereas a similar claim might have been payable under your present policy or contract.
- C.** State law provides that your replacement Medicare Select contract may not contain new preexisting conditions, waiting periods, elimination periods, or probationary periods. The plan will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new coverage for similar benefits to the extent that time was spent (depleted) under the original contract.
- D.** If you still wish to terminate your present policy or contract and replace it with new coverage, be certain to truthfully and completely answer any and all questions on the application concerning your medical and health history. Failure to include all material medical information on an application requesting that information may provide a basis for the plan to deny any future claims and refund your prepaid or periodic payment as though your contract had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.
- E.** Do not cancel your present Medicare supplement coverage until you have received your new contract and are sure you want to keep it.



Anthem Blue Cross
Toll-Free Number

Monday – Friday:
8:00 a.m. to 5:00 p.m.

1-888-211-9813

MAILING ADDRESS – Applicant: Please return application to agent or mail to:

Enrollment Processing Center
P.O. Box 5007
Middletown, NY 10940-9007

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