



Your Individual Application Kit is enclosed

Here is a checklist to review before you return your application.

- Print clearly and complete the application in blue or black ink.
- If you make any changes while completing this form (for example, if you cross out something you wrote), be sure to **initial and date** those changes.
- If any **corrections** are needed or if the form is incomplete, the application may have to be returned to you, or we may try to call you, to obtain the necessary information. In that case, we will record your information on a form that will be attached to your application.
- You may request an effective date of on any day of the month after the date we receive your application.
- The primary applicant, spouse/domestic partner, if applicable, and any dependent children age 18 or over must sign and date the application in two places (top and bottom of page 11).**
- List the height and weight for each applicant.
- List the date of birth for each applicant.
- If you have had creditable health coverage in the past 63 days, please fill out Section I to apply for preexisting credit. Creditable Coverage is defined as prior coverage from a group plan, Medicare, Medicaid, health plan for active military personnel, including TRICARE, Indian Health Service, state risk pool, Federal Employees Health Benefits Program, state children's health insurance program, public health plan, U.S. Government plans, foreign health plans, individual insurance policy or Peace Corps service. Prior coverage does not count as Creditable Coverage if there was a break of 63 days or more prior to applying for this coverage.
- Select the plan, deductible amount, Rx option and any applicable riders requested.
- Answer all health history questions in Section K. Failure to do so will delay the processing of your application.
- If you answered "yes" to any of the health history questions, give complete details on page 9.
- For Automatic Bank Draft, complete the Authorization located in Section H and include a **voided check**. We cannot accept deposit slips. (Your account will be drafted from the assigned effective date to the current billing date if your application is approved by Underwriting.)
- The initial premium is required with the application. Please provide your credit card authorization per the instructions in Section H. If you pay by check, please make the check payable to Anthem Blue Cross and Blue Shield, include your Social Security number on the front of the check, and affix the check to the front of the application.
- If you are eligible for Medicare, you are not eligible to apply for our individual products.

If you need assistance filling out the application, please contact your agent.

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In Missouri (excluding 30 counties in the Kansas City area): Anthem Blue Cross and Blue Shield is the trade name for RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. Life products underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Missouri Individual Enrollment Application



Please complete in blue or black ink only.

Section A – Coverage Information								
Application Type (select one): <input type="checkbox"/> Change Anthem Individual policy coverage <input type="checkbox"/> Add dependent(s) to current coverage								
<input type="checkbox"/> New Coverage			Policy No. _____			Policy No. _____		
Effective date requested: If your application is approved, your coverage can start on any day of the month after the date we receive your application.								
Please choose the date you would like your coverage to start: ____ / ____ / ____ MM/DD/YY								
Section B – Applicant Information								
Risk Tier	Last Name		First Name			MI	Social Security Number*	
Home Address (street and P.O. Box if applicable)								
City				State	Zip	County		
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married		Height (Ft. / In.) /		Weight		Sex M F	Age	Date of Birth / /
Daytime Phone Number () ()		Evening Phone Number () ()		E-mail* If possible, do you want E-mail notification? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Are you a legal resident of the United States and a resident of the state in which you are applying for coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No								
Are all applicants listed on this application United States citizens? <input type="checkbox"/> Yes <input type="checkbox"/> No If NO, who? _____ and how many years/months have they resided in the United States? _____ years and _____ months								
Tobacco Use: Have you used tobacco in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No If cigarettes, how many do you smoke per day? _____								
Contraceptive Coverage Option: If your application is accepted, benefits for contraceptive drugs and devices may be included in your health care coverage unless you check the box below. (Checking this option will not affect your premium.) <input type="checkbox"/> For moral, ethical or religious reasons, I do not want benefits for contraceptive drugs and devices for myself or any family members.								
Section C – Spouse or Domestic Partner Information								
Risk Tier	Last Name		First Name			MI	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner	
Social Security Number*		Height (Ft. / In.) /		Weight		Sex M F	Age	Date of Birth / /
Are you a legal resident of the United States and a resident of the state in which you are applying for coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No				Tobacco Use: Have you used tobacco in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No If cigarettes, how many do you smoke per day? _____				
Section D – Child Dependents to be Covered Information (All fields required. Attach a separate sheet if necessary.)								
Dependent information must be completed for all additional child dependents (if any) to be covered under this coverage. An eligible dependent may be your unmarried children, or your spouse's or domestic partner's unmarried children (to the end of the calendar month in which they turn 25). (List all dependents beginning with the eldest.)								
Risk Tier	First, MI (last name if different)	Relationship to Applicant	Social Security Number*	Sex	Age	Date of Birth mm/dd/yyyy	Height Ft. / In.	Weight Lbs.
		Child		M F			/	
		Child		M F			/	
		Child		M F			/	
		Child		M F			/	

*This information is used for internal purposes only and will not be disclosed.

In Missouri (excluding 30 counties in the Kansas City area): Anthem Blue Cross and Blue Shield is the trade name for RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. Life products underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Section E – Medical Coverage Select one network, one plan, deductible, Rx option (if available) and any optional riders.

Pick a network for your Premier, or SmartSense, or Value Plan: Select ONE Plan, then select ONE Deductible and any optional riders.

- BLUE ACCESS CHOICE Network** (Only available to residents of the following counties: Franklin, Jefferson, Lincoln, Ste. Genevieve, St. Charles, St. Francois, St. Louis City, St. Louis, Warren, and Washington)

- BLUE ACCESS Network**

- Premier** (choose one deductible)

(20% coinsurance options) \$500 \$1,000 \$1,500 \$2,500
 (0% coinsurance options) \$500 \$1,000 \$2,500 \$3,500
 \$5,000 \$10,000

If desired, select optional drug benefit for Premier below:

- Upgrade Premier Drug coverage.**
(See Benefit Guide for Prescription coverage information.)

- Add Optional Maternity rider to Premier**
(Only available on Premier deductibles of \$2,500 Individual/\$5,000 Family, or greater)

- SmartSense** (choose one deductible)

\$500 \$1,000 \$1,500 \$2,500 \$5,000 \$10,000

If desired, select optional drug benefit for SmartSense below:

- Upgrade SmartSense Drug coverage.**
(See Benefit Guide for Prescription coverage information.)

Blue Access® Value

Deductible (choose one)

\$2,000 \$3,000
 \$5,000 \$10,000

Rx Options (choose one)

\$15/\$30/\$60/25% (\$500 deductible)
 \$15 Generic only (\$500 maximum)
 Discount only

Pick a network for your Lumenos® Plan: Select ONE Plan, then select ONE Deductible and any optional riders.

- Blue Access Choice Network**
- Blue Access Network**

Lumenos® Health Savings Account (HSA)

Plan 3 (0% coinsurance: Preventive benefits **NOT** subject to deductible) \$1,500/\$3,000 \$3,000/\$6,000 \$5,000/\$10,000

Plan 4 (20% coinsurance: **Preventive benefits subject to deductible**) \$1,750/\$3,500

Plan 5 (0% coinsurance: **Preventive benefits subject to deductible**) \$3,500/\$7,000

Optional riders: Maternity (**Only available on deductibles of \$2,500 or greater**)

Yes, I would like to establish a health savings account in conjunction with the HSA-compatible health plan I selected above. Please forward my information to Anthem's banking partner. (Please fill in your social security number in Section B.)

No, I DO NOT want to establish a health savings account in conjunction with the HSA-compatible health plan I selected above. Please DO NOT forward my information to Anthem's banking partner.

Lumenos® Health Incentive Account Plus

Plan 1 (0% coinsurance)
 \$2,500/\$5,000 \$5,000/\$10,000 \$10,000/\$20,000

Plan 2 (20% coinsurance) \$2,500/\$5,000

Optional riders: Maternity

Lumenos® Health Incentive Account

Plan 1 (0% coinsurance)
 \$1,000/\$2,000 \$2,500/\$5,000 \$5,000/\$10,000

Plan 2 (20% coinsurance)
 \$1,000/\$2,000 \$2,500/\$5,000

Optional riders: Maternity

Section F – Dental Coverage Selection

- Dental Blue® Basic 100**

- Dental Blue® Essential 100**

Note Dental Blue Essential 100 not available with Premier, SmartSense, and/or Lumenos HSA medical options

- Dental Blue® Essential 200**

Yes, I wish to add dental coverage (at an extra cost per individual)

If Yes, select ONE coverage type (applies to individuals listed on this application only):

- Applicant only
- Applicant, Spouse or Domestic Partner, and all dependent children listed
- Applicant & Spouse or Domestic Partner only
- Applicant & all dependent children listed

Yes, if myself or any listed family member is declined for medical coverage, still enroll **all members selected above, if eligible.**

Section G – Term Life Insurance

Blue Preferred® Term Life

Yes, in addition to my medical coverage, I wish to apply for Term Life Insurance (at an extra cost per individual). Provide information below. Applicants must meet Anthem Life's Underwriting Guidelines to qualify for Term Life Insurance Coverage. Applicants under the age of one year are not eligible for Life Insurance. All Term Life policies terminate at age 65.

Applicants	Coverage Amount (select one)	Beneficiary**	Relationship	Beneficiary Street Address City/State/ZIP code
<input type="checkbox"/> Applicant	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000*	Primary:		
		Contingent:		
<input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000*	Primary:		
		Contingent:		
<input type="checkbox"/> Child(ren)	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000*	Primary:		
		Contingent:		

*The \$50,000 amount is not available to applicants under the age of 19. If selected by an approved applicant under age 19, the selection will default to \$25,000.

**If a beneficiary is not listed and a policy is issued, death benefits will be paid in accordance with the Beneficiary Provision of the Policy.

Section H – Billing Options

Frequency (select one) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-annually <input type="checkbox"/> Annually	Initial Premium (required) <input type="checkbox"/> Bank Draft (see below) <input type="checkbox"/> Check Enclosed (If paying by check, make the check payable to Anthem Blue Cross and Blue Shield.) <input type="checkbox"/> Credit Card (see below)	Total amount enclosed/charged \$ _____
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Method (select one)

HOME—Bills will be sent to your home billing address unless a separate billing address is listed below.

Name	Address (street and P.O. Box if applicable)	City	State	Zip
<input type="checkbox"/> AUTOMATIC BANK DRAFT (automatic premium withdrawals)—your premium will be deducted on, or about the first of each month. (You MUST attach a blank voided check)				

Deduct money from my/our account for (check one):

- My first payment only \$ _____ My first and ongoing payments
 My ongoing payments only (first payment made by other method)

I authorize Anthem Blue Cross and Blue Shield to initiate premium deductions from the checking account indicated and the designated financial institution to debit the same account. I understand that this authorization is in effect until I notify Anthem in writing that I no longer desire this service, allowing them reasonable time to act upon my notification. I understand Anthem and my financial institution have the right to discontinue the withdrawals if they wish to do so.

Account holder's name (please print)

X

Account holder's signature (if other than the applicant)

X

Staple
blank, voided check here

Staple
blank, voided check here

IF PAYING BY CREDIT CARD: A credit card can be used only for this initial premium payment. If your application is accepted, you will be billed for future payments or you can call us to change to automatic bank withdrawal. Your credit card will not be charged unless you are approved for coverage. Please complete all the fields below.

Credit card information —

Cardholder's Name (as shown on the credit card): _____

Cardholders' Address: _____

If applicant is using the credit card of another cardholder: By signing this form, applicant represents and warrants that he/she has the cardholder's authorization to use this card and, if not, that he/she will take full responsibility for this payment and any charges accruing to it.

Type of Credit Card: VISA MasterCard Discover
 American Express

Credit Card Number: _____

Expiration Date (month/year): _____ / _____

Authorization: I authorize Anthem Blue Cross and Blue Shield to charge the credit card indicated for the amount specified in **Initial Premium**.

Applicant's Signature:

X

NEW LIST BILL—Billing through third-party (This option must have prior approval and requires separate List Bill forms to be completed and submitted with this application).

CHANGE TO EXISTING LIST BILL List Bill Arrangement Number: _____

Section I – Other Health Coverage

Are you or anyone applying for coverage currently eligible for Medicare? Yes No If yes, give name. _____

Did you or your eligible dependents have creditable coverage within the past 63 days? YES NO (you may be eligible for preexisting credit).

The following information must be completed in order for credit to be given. Please provide the previous 18 months of coverage.

Name(s) of covered persons. If the whole family, simply write ALL in space below.	Identification Number(s)
---	--------------------------

Name and phone number of prior carrier(s)	Reason for cancellation
---	-------------------------

Type of coverage <input type="checkbox"/> Group <input type="checkbox"/> Individual	Effective Date of Coverage	Cancellation Date of Coverage
--	----------------------------	-------------------------------

Will you be canceling this coverage if approved for Anthem coverage? Yes No

Complete this section if you've had more than one carrier in the last 18 months (attach a separate sheet if necessary).

Name(s) of covered persons. If the whole family, simply write ALL in space below.	Identification Number(s)
---	--------------------------

Name and phone number of prior carrier(s)	Reason for cancellation
---	-------------------------

Type of coverage <input type="checkbox"/> Group <input type="checkbox"/> Individual	Effective Date of Coverage	Cancellation Date of Coverage
--	----------------------------	-------------------------------

Will you be canceling this coverage if approved for Anthem coverage? Yes No

Section J – Healthy Lifestyle (optional)

You and your spouse or domestic partner may qualify for a better rate based on your lifestyle. Complete the section below if you would like to be considered for this special rate.

	Applicant		Spouse or Domestic Partner	
1. Have you been tobacco-free for the last 3 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Do you exercise regularly?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Are you in excellent health with no ongoing medical conditions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. How many times a week do you exercise?	<input type="checkbox"/> 0-2	<input type="checkbox"/> 3-4	<input type="checkbox"/> 5-7	<input type="checkbox"/> 0-2 <input type="checkbox"/> 3-4 <input type="checkbox"/> 5-7

Section K – Health History (IMPORTANT: This section has two steps)

STEP 1: Health history questions must be answered by each/every person applying for coverage.

Health History Questionnaire — All Questions Must Be Answered Or The Application Will Be Returned.

GIVE COMPLETE DETAILS IN STEP 2 (page 9) FOR ALL QUESTIONS ANSWERED “YES”.

NOTICE: You must provide truthful and complete answers to the following questions to the best of your ability. We are relying on the information you provide to determine whether you are eligible for coverage. If you are unsure of your current medical condition, we strongly recommend that you ask your current or previous physician(s) to clarify your specific condition. We have the right to review all of your medical records to verify the accuracy of your information during the first 24 months you are covered. However, do not assume we will review all of your medical records before approving your application. If we issue coverage to you and later discover that you misrepresented or omitted information you knew in response to a question we may rescind your coverage, even after it has been issued. This means that you may lose your health benefits including coverage for treatment already received. Rescission may occur even if we review your medical records or seek medical confirmation of your health information as part of processing your application. Even if you currently have health insurance coverage or had prior coverage with Anthem Blue Cross and Blue Shield, you must fully disclose and answer all health history questions.

	YES	NO		YES	NO
1. Within the last 60 days, have you seen a health care provider(s), had a physical exam, laboratory test(s) or other diagnostic or screening test(s) such as Pap smear, blood (other than an HIV test) or urine test, x-ray(s), CAT scan, MRI, or mammogram?	<input type="checkbox"/>	<input type="checkbox"/>	3. Have you been prescribed or taken any prescription medication within the past 12 months except for birth control or short term (10 days or less) antibiotics? (This includes any prescription samples provided by your physician. If yes, explain in Step 2.)	<input type="checkbox"/>	<input type="checkbox"/>
2. Within the last 12 months have you been advised by a health care provider to have, but have not yet had, surgery, treatment, examination, evaluation or test(s) for a medical condition?	<input type="checkbox"/>	<input type="checkbox"/>	4. Are you pregnant or an expectant father, or will you be providing medical insurance for a newborn or new adoptee within the next 9 months?	<input type="checkbox"/>	<input type="checkbox"/>

Section K – Health History *(continued)*

	YES	NO		YES	NO
5. Do you have implants, prosthesis or retained hardware?			M. Asthma, allergies, tuberculosis, any lung or sinus disorder(s), or breathing problems	<input type="checkbox"/>	<input type="checkbox"/>
A. Breast implants	<input type="checkbox"/>	<input type="checkbox"/>	N. Psoriasis, rosacea, acne or skin disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
B. Eye/limb prosthesis	<input type="checkbox"/>	<input type="checkbox"/>	O. Cataract, glaucoma, eye or ear disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>
C. Cochlear implant, pacemaker, defibrillator, valve replacement, shunt, stent(s), implantable pump	<input type="checkbox"/>	<input type="checkbox"/>	P. Diabetes, thyroid, endocrine glands	<input type="checkbox"/>	<input type="checkbox"/>
D. Joint replacement/internal fixations (i.e. pins, plates, rods etc.), neurostimulators	<input type="checkbox"/>	<input type="checkbox"/>	8. Within the last 5 years, have you experienced, suffered from, consulted with a health care provider for, or been diagnosed with, or treated for symptoms related to alcoholism or abuse of alcohol?	<input type="checkbox"/>	<input type="checkbox"/>
E. Any other prosthesis or implant (other than dental)	<input type="checkbox"/>	<input type="checkbox"/>	9. Within the last 5 years, have you been advised by a health care professional to reduce alcohol intake?	<input type="checkbox"/>	<input type="checkbox"/>
6. Within the last 2 years, have you had or consulted with a health care provider for, been diagnosed with, or treated for any of the following? <i>(all answers must be checked yes or no)</i>			10. Have you been hospitalized within the last 5 years for any mental, emotional, or behavioral disorder?	<input type="checkbox"/>	<input type="checkbox"/>
A. Headaches requiring prescription medication	<input type="checkbox"/>	<input type="checkbox"/>	11. Within the last five years have you had counseling or treatment for symptoms of any mental, emotional, or behavioral disorder? (If yes, please check all that apply below and explain in Step 2.)	<input type="checkbox"/>	<input type="checkbox"/>
B. Loss of consciousness	<input type="checkbox"/>	<input type="checkbox"/>	A. Obsessive Compulsive Disorder	<input type="checkbox"/>	<input type="checkbox"/>
C. Sleep apnea/breathing difficulties while sleeping	<input type="checkbox"/>	<input type="checkbox"/>	B. Minor depression	<input type="checkbox"/>	<input type="checkbox"/>
D. Recurrent fainting, weakness or dizziness	<input type="checkbox"/>	<input type="checkbox"/>	C. Anxiety/panic attacks	<input type="checkbox"/>	<input type="checkbox"/>
E. Paralysis or numbness/tingling in limbs	<input type="checkbox"/>	<input type="checkbox"/>	D. Attention Deficit Disorder (ADD/ADHD)	<input type="checkbox"/>	<input type="checkbox"/>
F. Chest pain	<input type="checkbox"/>	<input type="checkbox"/>	12. In the last 10 years have you had consultation, experienced symptoms, been diagnosed, had treatment or treatment recommended for any of the following:		
G. Increased/irregular heart beat	<input type="checkbox"/>	<input type="checkbox"/>	A. Schizophrenia, Major Depression/ BiPolar Disorder	<input type="checkbox"/>	<input type="checkbox"/>
H. Low or high blood pressure	<input type="checkbox"/>	<input type="checkbox"/>	B. Eating disorder (i.e. anorexia/bulimia)	<input type="checkbox"/>	<input type="checkbox"/>
I. High cholesterol	<input type="checkbox"/>	<input type="checkbox"/>	13. Within the last 10 years, have you experienced (suffered from) or consulted with a health care provider for, or been diagnosed with, or treated for symptoms related to drug abuse?	<input type="checkbox"/>	<input type="checkbox"/>
J. Shortness of breath	<input type="checkbox"/>	<input type="checkbox"/>	14. Have you ever been diagnosed or been treated for any type of cancer, leukemia, melanoma or malignant tumor?	<input type="checkbox"/>	<input type="checkbox"/>
K. Heartburn (recurrent)	<input type="checkbox"/>	<input type="checkbox"/>	15. Have you ever been diagnosed with hepatitis? (check all types that apply)	<input type="checkbox"/>	<input type="checkbox"/>
L. Abnormal and/or Recurrent bleeding (unrelated to menstruation)	<input type="checkbox"/>	<input type="checkbox"/>	A. Hepatitis A	<input type="checkbox"/>	<input type="checkbox"/>
M. Recurrent diarrhea and/or recurrent vomiting	<input type="checkbox"/>	<input type="checkbox"/>	B. Hepatitis B	<input type="checkbox"/>	<input type="checkbox"/>
N. Unexplained weight loss	<input type="checkbox"/>	<input type="checkbox"/>	C. Hepatitis C, D, E	<input type="checkbox"/>	<input type="checkbox"/>
O. Blood, sugar, and/or protein in urine	<input type="checkbox"/>	<input type="checkbox"/>	16. Have you ever been diagnosed with, or treated for any of the following?		
P. Recurrent pain (including back pain)	<input type="checkbox"/>	<input type="checkbox"/>	A. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or recommended antiviral therapy/treatment for AIDS or ARC	<input type="checkbox"/>	<input type="checkbox"/>
Q. Jaundice	<input type="checkbox"/>	<input type="checkbox"/>	B. Ankylosing Spondylitis, Alzheimer's Disease, Amyotrophic Lateral Sclerosis (ALS), Chronic Obstructive Pulmonary Disease (COPD), Cystic Fibrosis, Diabetes, Emphysema, Gaucher's Disease, Hemophilia, Kaposi Sarcoma, Lupus (systemic), Multiple Sclerosis, Muscular Dystrophy, Parkinson's Disease, Pneumocystis Carinii Pneumonia, Rheumatoid Arthritis, Scleroderma.	<input type="checkbox"/>	<input type="checkbox"/>
R. Mass, cyst(s), or lump(s) in any body part including breast	<input type="checkbox"/>	<input type="checkbox"/>	17. Are you a candidate for, or have you ever received an organ or bone marrow transplant?	<input type="checkbox"/>	<input type="checkbox"/>
7. Within the last 5 years, have you consulted with a health care provider for, been diagnosed with, or treated for any of the following?					
A. Abnormal Pap smear	<input type="checkbox"/>	<input type="checkbox"/>			
B. HPV (Human Papilloma Virus), herpes, STD (sexually transmitted disease)	<input type="checkbox"/>	<input type="checkbox"/>			
C. Heavy menstrual bleeding, fibroids, endometriosis, problems of the ovary, or gynecological/genital disorder(s)?	<input type="checkbox"/>	<input type="checkbox"/>			
D. Male infertility	<input type="checkbox"/>	<input type="checkbox"/>			
E. Female fertility/infertility	<input type="checkbox"/>	<input type="checkbox"/>			
F. Anemia, angina, heart attack, hypertension, phlebitis, stroke or heart, circulatory or blood disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>			
G. Kidney, bladder or prostate disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>			
H. Ulcers; pancreatitis; gallbladder, liver, stomach, or digestive disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>			
I. Hernia; hemorrhoid; rectal, or intestinal disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>			
J. Arthritis; TMJ (temporomandibular joint disorder); muscle/bone/tendon/joint/vertebral disc injury(s) or disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>			
K. Migraine headaches, epilepsy/seizures, or brain/nervous disorder(s)	<input type="checkbox"/>	<input type="checkbox"/>			
L. Congenital heart disorder or condition, cleft lip/palate, birth defects, developmental delay	<input type="checkbox"/>	<input type="checkbox"/>			

Section K – Health History *(continued)*

18a. Within the last five years, have you had any illness, physical injury, persisting or new physical symptoms and/or health problems not mentioned elsewhere on this application that have not been evaluated or that you plan to have evaluated by a licensed health practitioner? YES NO

18b. Within the last two years, have you visited a physician, psychiatrist, chiropractor, physician assistant, nurse practitioner, physical therapist or other licensed health practitioner that has not been disclosed elsewhere on this application? YES NO

19. Have you been hospitalized or treated in urgent care or the emergency room within the last 12 months for any condition other than pregnancy? YES NO

Prescription Medications

List *all* prescription medications taken within the last 12 months by any family member listed on this application (if not indicated in Step 2)

Family Member	Medication/Dosage/Frequency <small>(i.e., Lopressor/100mg/daily)</small>	Illness for which Medication is Prescribed	Date Prescribed <small>(Mo/Day/Yr)</small>	Date Discontinued <small>(Mo/Day/Yr)</small>	Name, Phone No. of Physician or Hospital
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____
					Name: _____ Phone: _____

STEP 2: If you answered "YES" to any of the health history questions, give complete details (see the example below)
 Please attach a separate sheet if more room is needed.

Question Number of "YES"	Patient First Name	Physician Name & Telephone (with area code)	Specific Diagnosis & Treatment	Name & Dosage of Medication & Dates of Use		Duration of Condition		Was Surgery Performed?		Description of Surgery/ Procedures & Date(s)	Current Status
				Begin mm/yy	End mm/yy	Begin mm/yy	End mm/yy	YES	NO		
Example #27	Mary	Dr. John Doe 555-555-1000	Tonsillitis	Amoxicillin 250 mg. 4x day 8/2002	9/2002	8/2002	9/2002	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Tonsillectomy 09/2002	Good
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
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								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		
								<input type="checkbox"/>	<input type="checkbox"/>		

Section L – Significant Terms, Conditions, and Authorizations (Please read carefully.)

Please read this section carefully before signing the application.

1. **I understand that it is mandatory that I notify Anthem, in writing, immediately if I (the applicant) or any other person for whom coverage is sought has a symptom of, has been advised of, or received medical treatment, advice, care or a diagnosis for any illness, injury or condition after the date I sign this application but before my coverage effective date. I understand that in this situation, Anthem has the right to underwrite my application again, using the new information and that, as a result, my coverage/ family members' coverage might be rescinded, or delayed, or reformed or benefits denied due to the illness, injury or condition being treated as a preexisting condition.**
2. I understand that sending my initial premium with this application, and the receipt of my payment by Anthem, does not mean that coverage has been approved. I understand that if my application is denied, my bank account or credit card will not be charged.
3. If my request for coverage is being handled by a producer, I understand that the producer is not authorized to waive a complete answer to any question in the application, pass on insurability, make or alter any contract or waive any of Anthem's other rights or requirements.
4. I may not assign any payment under my Anthem program. I am applying for the coverage selected on this application. I understand that any premium quote provided is preliminary and review of my application by medical underwriting may change the premium or result in a denial of coverage. I understand that, to the extent permitted by law, Anthem reserves the right to accept or decline this application, and that no right whatsoever is created by this application.
5. **I understand that pre-existing conditions are not covered for 12 months after my enrollment. I also understand that a pre-existing condition is any condition for which medical advice, diagnosis, care or treatment was recommended or received within the 12 months immediately prior to my enrollment or that produced symptoms within 12 months immediately prior to my enrollment that would have caused an ordinarily prudent person to seek medical diagnosis or treatment. Pregnancy is considered a pre-existing condition.**
6. If the plan I purchase offers maternity coverage, and I purchase that coverage, I understand that 1) these benefits apply only to me or my covered spouse/domestic partner and not to any dependent child and 2) these benefits will not begin until after my membership has been in effect for one year.
7. I am responsible to timely notify Anthem of any change that would make me or any dependent ineligible for coverage.
8. I understand that my domestic partner, if applicable, is only eligible for coverage if: he or she has been my sole domestic partner for 12 months or more; he or she is mentally competent; he or she is not related to me in any way (including by blood or adoption) that would prohibit us from being married under state law; he or she is not married to or separated from anyone else; and he or she is financially interdependent with me.
9. I understand Anthem may convert my payment by check to an electronic Automated Clearinghouse (ACH) debit transaction and that my original check will be destroyed. The debit transaction will appear on my bank statement although my check will not be presented to my financial institution or returned to me. This ACH debit transaction will not enroll me in any Anthem automatic debit process and will only occur each time I send a check to Anthem. Any resubmissions due to insufficient funds may also occur electronically. I understand that all checking transactions will remain secure, and my payment by check constitutes acceptance of these terms.
10. By signing this application, I agree and consent to the recording and/or monitoring of any telephone conversation between Anthem and myself.
11. **I understand and agree I am applying for individual health coverage which is not part of any employer-sponsored plan. I certify that neither I nor any dependent is receiving any form of reimbursement or compensation for this coverage from any employer. I understand that I am responsible for 100% of the premium payment and I am also responsible to ensure that premiums are paid.**
12. If I purchase optional dental coverage for the Dental Blue® Essential plan, I understand that I will have a twelve month waiting period for coverage of Major Restorative Services. *(For a description of Preventive, Diagnostic and Major Restorative services, please refer to your marketing materials.)*
13. By signing this application I represent that I understand that Anthem Life has the right to deny my application for Term Life Insurance Coverage, and if it does, I will be notified in writing. I understand that if Anthem Life declines this coverage, no benefits will be payable. I understand that I alone am responsible for reading and accurately completing this application, and I must communicate any changes to my status. I also understand that all other conditions of my medical application apply for the life application.
14. I acknowledge that I have read the Significant Terms, Conditions, and Authorizations, and I accept such provisions as a condition of coverage. I represent that the answers given to all questions on this application are true and accurate to the best of my knowledge and belief, and I understand they are being relied on by Anthem in accepting this application. Any material misrepresentation or significant omission found in this application may result in denial of benefits, rescission, or cancellation of my coverage(s).

If tobacco use question in Section B or Section C is answered "NO", I understand that the signature(s) shown on the following page will attest to non-tobacco usage for the past 12 months.

Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

I give this authorization for and on behalf of any eligible dependents and myself if covered by Anthem. I am acting as their agent and representative.

SIGN HERE	Signature of Applicant <i>(or Custodial Parent's or Guardian's signature if applicant is under age 18)</i> X	Date
	Signature of Spouse or Domestic Partner or Dependent Child(ren) age 18 or over (if to be covered) X	Date
	Signature of Dependent Child(ren) age 18 or over X	Date

Authorization for Use of Protected Health Information

The following authorization must be signed by all of the following persons if they are applying for coverage or changing existing coverage:

- the applicant;
- the applicant's spouse or domestic partner; and
- any Dependent Child age 18 or over.

If the authorization is not signed by all of the persons listed above who are seeking coverage, the application may be returned to you as incomplete or acted upon without regard to any person whose required signature was not included. This Authorization will expire 24 months following Anthem Blue Cross and Blue Shield's or Anthem Life Insurance Company's acceptance of coverage, if not previously revoked.

By signing below: I authorize Anthem Blue Cross and Blue Shield or Anthem Life Insurance Company, or an agent, subsidiary or affiliate that has a business associate contract with Anthem Blue Cross and Blue Shield or Anthem Life Insurance Company, to obtain any medical records or other health history information concerning me and any family member listed on my Application from any physicians, hospitals, pharmacies, other health care providers, pharmacy benefits managers, health benefits plans, health insurers, medical or pharmacy benefit administrators, Consumer Reporting Agencies, and/or insurance support organizations.

I also authorize any physicians, hospitals, pharmacies, other health care providers, pharmacy benefits managers, health benefit plans, medical or pharmacy benefit administrators, Consumer Reporting Agencies, and/or insurance support organizations to furnish any medical records or health history information concerning me and any family member listed on my Application to Anthem Blue Cross and Blue Shield or Anthem Life Insurance Company, or an agent, subsidiary or affiliate that has a business associate contract with Anthem Blue Cross and Blue Shield or Anthem Life Insurance Company. This information is needed to determine eligibility for coverage and Anthem Blue Cross and Blue Shield's or Anthem Life Insurance Company's acceptance of coverage requested for myself and/or any family members listed on my Application or so that a determination of coverage regarding a claim for specified benefits can be made.

This authorization is subject to revocation at any time by written notice to Anthem except to the extent that Anthem has already taken action in reliance on this authorization. If I revoke this authorization after I initially apply for coverage, I understand that I/we will not be considered for coverage. If I revoke this authorization after I ask to upgrade my coverage or add a family member, I understand that the change will not be made. I understand that if my and/or my family's information is to be received by individuals or organizations that are not health care providers, health care clearinghouses or health plans governed by federal privacy regulations, my/our information might be re-disclosed by any of those recipients and will not be protected by federal privacy regulations. A copy of this authorization is available to me, or to my authorized representative, upon request and will serve as the original.

SIGN HERE	X Printed name of Applicant/Member	Signature of Applicant/Member or his/her Legal Representative	Date
	X Printed name of Spouse or Domestic Partner or Dependent Child* age 18 or over listed on Application	Signature of Spouse or Domestic Partner or Dependent Child* or his/her Legal Representative	Date
	X Printed name of Dependent Child* age 18 or over listed on Application	Signature of Dependent Child* or his/her Legal Representative	Date

*If listed on your application or change form, your spouse/domestic partner and each dependent child age 18 or over must sign above. If a legal representative signs on behalf of the applicant or spouse or domestic partner, a copy of the legal representative's authority must be attached to the application. A photocopy of this form will be as valid as the original. You have the right to receive a copy of this Authorization upon request.

Section M – Agent Certification

To be completed by your Anthem-appointed agent:

1. Does the applicant intend to replace, discontinue or change any existing life policy or annuity contract? Yes No
2. Are you aware of any information not disclosed on this application relating to the health of any person listed on this application that may have a bearing on underwriting? Yes No
- 3. I certify to the best of my knowledge and belief, the responses herein are accurate.**

Agent Signature X	Date
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Agent Name (please print) Steven J. Lang	Agent Street Address/Suite No./Personal Mail Box(PMB)No. Lang Insurance Service; 3920 Old Hwy 94 S., Ste. 39
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Agent ID No. MB690000	City/State/Zip St. Charles, MO 63304-2835	County Code	Area
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Agent Phone No. (636) 229-LANG	Agent Fax No. (636) 441-3123	Agent Email Address inbox@langinsurance.com
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In Missouri (excluding 30 counties in the Kansas City area): Anthem Blue Cross and Blue Shield is the trade name for RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. Life products underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.