



1. Your employer will complete section A.
2. Complete sections B through I.
3. If you have life coverage, complete the section entitled "LIFE AND AD&D OPTIONS." Make sure to complete the Beneficiary information.
4. If you are electing dental coverage, complete the section entitled "DENTAL OPTIONS."
5. If you are electing medical, complete the section entitled "MEDICAL OPTIONS."
 - You have the option of selecting a Primary Care Physician (PCP) for yourself and each covered dependent. Your PCP can provide most medical services and can assist with hospital and specialist recommendations.

If you need help selecting a PCP, contact Member Services.
6. Read the "*Disclosure Information*" on the back of the application.
7. Sign and date the application.

We look forward to meeting your family's health care needs.



Enrollment/Change Form - NO UW w/o FSA

A	<input type="checkbox"/> OPEN ENROLL <input type="checkbox"/> CHANGE <input type="checkbox"/> NEW ENROLL <input type="checkbox"/> REINSTATE	EFFECTIVE DATE OF CHANGE ADD/CHANGE/CANCELLATION (MM/DD/CCYY) ____/____/____	EMPLOYER NAME	DATE OF HIRE (MM/DD/CCYY) ____/____/____	PLAN NUMBER 123999	SUBGROUP	CLASS
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B	<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED ____/____/____ <input type="checkbox"/> SEPARATED <input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED	TYPE OF CHANGE <input type="checkbox"/> Add Dependent(s) * <input type="checkbox"/> Demographics <input type="checkbox"/> PCP Change <input type="checkbox"/> Retirement * List Name(s) in Section C <input type="checkbox"/> COBRA Continuation <input type="checkbox"/> Other _____ Qualifying Event Date: ____/____/____
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C	EMPLOYEE NAME (Last)	(First)	SOCIAL SECURITY NUMBER
	EMPLOYEE DATE OF BIRTH (MM/DD/CCYY) ____/____/____	HOME PHONE (____) _____	- -
	ADDRESS (Street) _____	(City) _____	(State) _____ (Zip Code) _____
	<input type="checkbox"/> YES, I WOULD LIKE COVERAGE FOR MYSELF AND MY DEPENDENTS. (Specify last name if different from yours)	DEPENDENT SOCIAL SECURITY NUMBER	DATE OF BIRTH (MM/DD/CCYY)
	Employee	- -	/ /
	Dependent Relationship	- -	/ /
	Dependent Relationship	- -	/ /
	Dependent Relationship	- -	/ /
	Dependent Relationship	- -	/ /

ADDITIONAL INFORMATION - * DEPENDENTS – If totally disabled prior to age 26, attach proof of disability for eligibility review.

D	MEDICAL OPTIONS:	EE	EE+SP	EE+CH	EE+FAM
	<input type="checkbox"/> Consumer Advantage/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Consumer Advantage/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> PPO/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> PPO/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> HSA/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> HSA/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> HRA/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> HO/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Open Access Plus/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Indemnity/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Decline Coverage				

E	DENTAL OPTIONS:	EE	EE+SP	EE+CH	EE+FAM
	<input type="checkbox"/> Indemnity/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Indemnity/_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Decline Coverage				

F	LIFE AND AD&D OPTIONS:	Beneficiary Name	Relationship	%
	<input type="checkbox"/> Life			
	<input type="checkbox"/> Dependent Life – Spouse			
	<input type="checkbox"/> Dependent Life – Child			
	<input type="checkbox"/> Accidental Death & Dismemberment (AD&D)			
	<input type="checkbox"/> Decline Coverage			

G	OTHER HEALTHCARE COVERAGE: Do you or your dependents have other health insurance under a group plan, HMO, or Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide the following:
	NAME OF PERSON COVERED	SOCIAL SECURITY NUMBER
		EFFECTIVE DATE
		MEDICARE Part A Part B
		MEDICAID
		OTHER INSURANCE CARRIER
	- -	/ /
	- -	/ /

H	OTHER CARRIER	OPTIONS:	EE	EE+SP	EE+CH	EE+FAM		EE	EE+SP	EE+CH	EE+FAM
		<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"/>	<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"/>	<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"/>

I	PAYROLL SIGNATURE The information provided above is true and correct to the best of my knowledge, and I accept the provisions on the reverse side of this form which I have read and understand.
	EMPLOYEE SIGNATURE / DATE

DISCLOSURE INFORMATION

I hereby apply for all non-contributory coverages under my employer's plan and any contributory coverages that I have elected on the front of this application.

HSA Pre-enrollment Statements
WARNING: You cannot open an HSA if, in addition to coverage under an HSA-qualified High Deductible Health Plan ("HDHP"), you are also covered under a Health FSA or an HRA or any other health coverage that is not an HDHP.

By checking the HDHP-HSA box in this Medical Enrollment Form, I express my intent to open a Health Savings Account (HSA) with Bank of New York Mellon, Health Savings Account (HSA) SolutionSM, an HSA service provider arranged by Cigna or any other successor HSA service provider arranged by Cigna (hereafter "the HSA Service Provider"). The HSA Service Provider will contact me and provide me with an HSA enrollment form, a signature card, a request for information for Customer Identification Program compliance and other related materials necessary to activate an HSA account with the HSA Service Provider. I understand that, in order for my HSA opened with the HSA Service Provider to become operational, I must: 1) in a timely manner, complete, sign and submit all the forms required by the HSA Service Provider; and 2) be found to meet all of the requirements prescribed by the HSA Service Provider.

However, if my employer has **not** selected Bank of New York Mellon, Health Savings Account (HSA) SolutionSM as the HSA service provider, I express my intent to open the HSA with an HSA custodian/trustee that is either arranged by my employer or that I personally select. I agree to complete necessary forms and meet the requirements set forth by the HSA custodian/trustee to enable my HSA to become operational.

I understand that, with respect to my HSA opened pursuant to this arrangement, the HSA trustee/custodian will be solely responsible for all HSA services, transactions and activities related thereto. Neither my employer nor Cigna is responsible for any aspects of the HSA services, administration and operation.

I certify that I have enrolled or plan to enroll under an HDHP and am not covered under any other health coverage that is not an HDHP.

HRA PPO Plan
HRA coverage can only be chosen together with the HRA PPO Plan option. Your HRA coverage is self-funded by your employer, who is solely responsible for contributing the funds used to pay HRA benefits. You are not required to make any contribution to the HRA account, either pursuant to a salary deduction election or otherwise under a Section 125 cafeteria plan (except that contributions are required from those under COBRA continuation coverage). You may not enroll under this option if you are considered self-employed (including partners and more-than-2% shareholders in a subchapter S corporation).

Health coverage

I understand that I must submit a Certificate or evidence of prior creditable coverage to receive credit towards the satisfaction of any pre-existing condition limitation specified in my employer's plan; and to be eligible for credit, the gap between the two coverages must be 63 days or less.

I and/or my eligible dependent(s) will be considered a "Special Applicant" if:

- I did not previously elect to cover myself and/or my eligible dependent(s) under my employer's policy/plan because of other health coverage and I later apply because the other coverage terminated due to exhausting the maximum of COBRA coverage or due to loss of eligibility for coverage due to legal separation, divorce, death, termination of employment or reduction in the number of hours of employment; or
- I did not previously elect to cover myself and/or my eligible dependent(s) and I later apply for coverage because of a change in my family status resulting from marriage, birth or adoption or placement for adoption of a child, or a court has ordered me to provide coverage for my dependents; or

I understand that to qualify as a "Special Applicant" I must apply for health coverage for myself and/or my eligible dependent(s) within 31 days after:

- Coverage under the prior health plan ends; or I marry; or I acquire a new child through birth, adoption or placement of a child for adoption.

I will be considered a late applicant if:

- I fail to qualify as a "Special Applicant" because I did not apply within the 31 days as specified above; or
- I did not previously elect to cover myself and/or my eligible dependents and I later apply.
- My employer offers multiple health plans and I have decided to elect a different plan during the open enrollment period.

As a late applicant applying for health coverage, I realize that I may only be allowed entrance to the plan during the open enrollment period. As a late applicant, I realize that my entry to the plan may be subject to special enrollment requirements and that I must contact my Plan Administrator for details.

For all coverages

Caution: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act.

Colorado Residents: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia Residents: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Residents: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maryland Residents: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Residents: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Oklahoma residents: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Residents: Any person who knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact, may have committed a fraudulent insurance act.

Pennsylvania Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee Residents: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Texas Residents: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Virginia Residents: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.