



Gregory W. Davies
www.446save.com
PO Box 95210
South Jordan, UT 84095
(801) 446-7283

Thanks for downloading the current Blue SelectHealth (IHC) Insurance Application. You have made a great choice! Here are a few instructions to make sure the application gets submitted correctly:

- 1) Remember, the OLDEST Family member has to be the applicant
- 2) Fill in Names and address completely. Try not to leave anything blank.
- 3) Choose which plan is best for you from the choices (see following chart)
- 4) Don't use "N/A" or "---" for answers. Fill in all dates of medical treatment and give as much information as possible.
- 5) Submit a VOID Check if you want the premium automatically deducted, OR you can choose the Electronic Billing method that will send you an email each month to remind you to pay online with a Credit Card, or enter a bank account. You must send the first months premium if you choose this option.

Call me with any questions at (801) 446-7283 so I can answer any questions. The deadline is the 25th of the month to be considered for the following 1st. There is a possibility of faxing the application. Call (801) 446-7283 for details.

Mail completed Application and check to:

**IBP of Utah
Attn: Greg Davies
PO Box 95210
South Jordan, UT 84095**

Thanks again!

Gregory W. Davies
(801) 446-7283

Individual Plans Application Form

Please use ink and print legibly

I. APPLICANT INFORMATION (Must be oldest family member)

Last Name _____ First Name _____ Middle Initial _____
 Mailing Address _____ Unit# _____ Marital Status Single Married Separated Divorced
 City _____ State _____ ZIP _____
 Street Address (If different) _____
 City _____ State _____ ZIP _____
 Your Occupation _____ Your Spouse's Occupation _____
 E-mail Address _____ Home Ph# () _____ Work Ph# () _____
 Please check one of the following boxes: New Application Dependent Addition Re-apply
 Payment Option: Preauthorized Banking Withdrawal Electronic Billing and Payment (See Payment Selection Form, p. 7)

II. APPLICANT AND DEPENDENT INFORMATION

IN THE SECTION BELOW, LIST YOURSELF AND ELIGIBLE FAMILY MEMBERS TO BE INCLUDED UNDER MEDICAL COVERAGE.

RELATIONSHIP	NAME (FIRST, MIDDLE INITIAL, LAST)	SOCIAL SECURITY# (FOR INTERNAL USE ONLY)	SEX	BIRTH DATE (MM/DD/YY)	AGE
Self		*			
Spouse					
Child					
Child					
Child					
Child					
Child					
Child					
Child					
Child					
Child					

*APPLICANT SOCIAL SECURITY# REQUIRED WHEN APPLYING FOR HEALTHSAVE PLAN

1. If you are **adding your spouse**, he or she may be deleted from your coverage only under the following circumstances:
 - When your spouse agrees to be deleted from coverage by signing an Individual Plans Change Form; or
 - When proof of a legal divorce or annulment is given (first and last page of the divorce decree and any page in between specifying coverage responsibilities for dependent children if you have elected family coverage).
2. To be eligible for coverage, **children must be under the age of 26, unmarried, and dependent upon you** for 50 percent of their financial support. (Financial dependency is not required for court-ordered dependent coverage.) Any dependent not listed will not be considered for coverage.

III. DUAL COVERAGE/COORDINATION OF BENEFITS INFORMATION

For Dual Coverage/Coordination of Benefit purposes, indicate each individual who will **also be covered** by other medical insurance **while coverage with SelectHealth is in force**. Please do not complete this section if other coverage will be terminated once the SelectHealth coverage is in force.

RELATIONSHIP	NAME OF INDIVIDUALS COVERED BY OTHER INSURANCE	CARRIER NAME	CARRIER PH#	POLICY NUMBER	EFFECTIVE DATE

SELECTHEALTH USE ONLY

Class# _____ Plan _____ Agent/Broker _____ Agent/Broker# _____
 Effective Date _____ Rate Adjustment Percent _____ Monthly Payment \$ _____
 PEC Start Date _____ PEC Credit _____
 Notes _____ HSA Yes No

IF YOU NEED ADDITIONAL SPACE, PLEASE USE ANOTHER APPLICATION FORM.

IV. PLAN INFORMATION

SELECT ONE FROM EACH OF THE FOLLOWING: NETWORK, PLAN OPTION, AND ASSOCIATED BENEFIT SECTION



Network

Select ValueSM

Select Med PlusSM

Select Care PlusSM

Select one network

Plan Option

HMO/Plus Plan

HealthSaveSM

Select one plan option and complete associated Benefit Section below

HMO/PLUS BENEFIT SECTION

For HMO/Plus Plan option, complete this section

BENEFIT AND DEDUCTIBLE *Select one benefit level (Base, Mid, or High) and one deductible*

Base-Level Plan

Deductible applies to all services first

- \$250 Medical Deductible (\$100 Rx Ded)
- \$500 Medical Deductible (\$200 Rx Ded)
- \$1,000 Medical Deductible (\$400 Rx Ded)
- \$2,500 Medical Deductible (\$1,000 Rx Ded)

Mid-Level Plan

No deductible for office visits with deductible for Rx

- \$250 Medical Deductible (\$100 Rx Ded)
- \$500 Medical Deductible (\$200 Rx Ded)

High-Level Plan

No deductible for office visits, no deductible for Rx

- \$250 Medical Deductible
- \$500 Medical Deductible
- \$1,000 Medical Deductible

COINSURANCE/COPAY *Select one coinsurance/copay amount*

- 70%/30%—\$25/\$35
- 80%/20%—\$15/\$25

HEALTHSAVE BENEFIT SECTION

For HealthSave option, complete this section

DEDUCTIBLE *Select one deductible either under Single or Family (Deductible applies to all services **except preventive care**)*

Single (One person)

- \$1,500 Deductible (You pay 20% coinsurance after deductible)
- \$2,700 Deductible (You pay 20% coinsurance after deductible)
- \$5,000 Deductible (Covered 100% after deductible)

Family (Two or more)

- \$3,000 Deductible (You pay 20% coinsurance after deductible)
- \$5,400 Deductible (You pay 20% coinsurance after deductible)
- \$10,000 Deductible (Covered 100% after deductible)

SelectHealth has made a concerted effort to design the HealthSave coverage in compliance with the requirements for a High Deductible Health Plan (HDHP) under federal law (Section 223 of the Internal Revenue Code). However, SelectHealth makes no representations or warranties about the legal adequacy of this coverage as an HSA-compatible plan. SelectHealth is not responsible for any issues relating to your use of the coverage in conjunction with an HSA including, without limitation, your compliance with the requirements of the Internal Revenue Code.

HEALTH SAVINGS ACCOUNT VENDOR

SelectHealth's preferred HSA vendor is HealthEquity®. A health savings account will automatically be established for you with HealthEquity, unless you choose to decline this option (see check box below). An administrative fee is included in your premium amount, regardless of whether you choose to use the preferred HSA vendor. As with most HSA vendors, a nominal fee will also be charged if you choose to terminate the account once it has been established.

I choose to decline the HSA account with HealthEquity

Authorization to Disclose Health Information to SelectHealth for Pre-Enrollment Underwriting Purposes

NOTICE: By signing this form, you give SelectHealth the right to gather medical information about you and your dependents for whom you have legal authority to sign (e.g., a minor child). SelectHealth typically gathers both paper and electronic records. This information helps SelectHealth make an educated decision about insuring you and your dependents.

I. AUTHORIZATION

I authorize any health plan and any healthcare provider (including any pharmacy) to disclose medical information about me to SelectHealth for purposes of determining my eligibility for health insurance coverage as requested in the application dated _____. The medical information I authorize to be disclosed includes any medical information related to my insurability, except for any genetic test results about me or a blood relative of mine.*

*Utah law prohibits insurers from using genetic results for underwriting purposes.

II. INFORMATION FOR APPLICANT AND DEPENDENTS

I understand the following information:

1. I may refuse to sign this Authorization, or I may revoke it if I have not been enrolled in SelectHealth by sending my written request to SelectHealth; however, if I do so SelectHealth may refuse to enroll me;
2. A healthcare provider may not condition my treatment on signing this Authorization;
3. Another health plan may not condition payment, enrollment, or eligibility for benefits on my signing this Authorization;
4. I understand that the information that SelectHealth receives because of this Authorization may be redisclosed and no longer protected by federal or state regulation. Items 5 and 6 of this section limit the potential for redisclosure of my information.
5. If SelectHealth does not enroll me, it may not use or disclose the information it receives because of this Authorization for any purpose other than underwriting, except as may be required by law (if SelectHealth denies insurance coverage because of an individual's health condition, Utah law requires SelectHealth to tell the applicant specifically what this health condition is);
6. If SelectHealth does enroll me, it will only use information disclosed under this Authorization for purposes described in its notice of privacy practices;
7. Unless revoked, this Authorization will remain in effect for underwriting purposes until 60 calendar days from the date SelectHealth has approved or rejected my application.

III. IDENTIFYING INFORMATION/SIGNATURES FOR THE APPLICANT AND DEPENDENTS

Applicant	Date of Birth	Applicant signature*	Date Signed
Spouse	Date of Birth	Spouse signature or representative with legal authority*	Date Signed
Child	Date of Birth	Child signature or representative with legal authority*	Date Signed
Child	Date of Birth	Child signature or representative with legal authority*	Date Signed
Child	Date of Birth	Child signature or representative with legal authority*	Date Signed
Child	Date of Birth	Child signature or representative with legal authority*	Date Signed
Child	Date of Birth	Child signature or representative with legal authority*	Date Signed
Child	Date of Birth	Child signature or representative with legal authority*	Date Signed
Child	Date of Birth	Child signature or representative with legal authority*	Date Signed
Child	Date of Birth	Child signature or representative with legal authority*	Date Signed

*A representative must have legal authority to sign (e.g., a parent/guardian for a minor child). Generally, a spouse and children over 18 years of age must sign for themselves.

V. HEALTH INFORMATION

INSTRUCTIONS: Answer each question considering each individual applying for medical coverage. **Circle any specific item(s)** in the question that applies. Give complete and specific details in Sections VI and VII for each "Yes" (Y) answer.

- 1. Is anyone currently receiving medical treatment? **Y N**
- 2. Has anyone consulted, been tested, or had treatment by a doctor, chiropractor, counselor, therapist, or other healthcare provider within the past **THREE YEARS**? **Y N**
- 3. Is any family member currently pregnant, or do they have reason to suspect they might be pregnant?..... **Y N**
- 4. Are you or your spouse financially responsible for an unborn child, anticipating adoption, applying for, or have applied for adoption?..... **Y N**
- 5. Do you have any family members who are **not** applying for coverage? If yes, complete **(a)** below **Y N**
 - a) List the reason(s) why any family members are not applying for coverage, and describe their health status and where they are currently covered.
 - _____
 - _____
 - _____
 - _____
 - _____
- 6. Has anyone ever chewed or smoked tobacco?..... **Y N**
- 7. Has anyone taken any medication, drugs, shots, or remedies in the past **TWELVE MONTHS**? If yes, complete Section VII..... **Y N**

- 8. Within the past **FIVE YEARS** has any proposed member:
 - a) Been advised to be hospitalized, have tests, consultation, evaluation, surgery, or use medication(s), **but has not done so**? **Y N**
 - b) Been evaluated for fertility, is infertile, or had a miscarriage or complication(s) of pregnancy? **Y N**
 - c) Had gallbladder problems, ulcers, hernias, chronic diarrhea, diverticulitis, diverticulosis, or other digestive problems? **Y N**
 - d) Had urinary problems or urinary incontinence?..... **Y N**
 - e) Had irregular bleeding, abnormal Pap smears/test, pelvic inflammatory disease, endometriosis, prostate or testicular problems, venereal disease, or any disorder of the reproductive system? **Y N**
 - f) Had migraines, been unconscious, or had epilepsy, seizures, or convulsions?..... **Y N**
 - g) Received any mental health counseling, psychotherapy, or had a mental or nervous disorder, depression, stress, or anxiety that required consultation or medication?..... **Y N**
 - h) Had cysts, growths (except for warts), breast lumps, augmentation, or reduction?..... **Y N**
 - i) Had a skin disorder that required medical attention?.... **Y N**
 - j) Had a thyroid disorder or a disorder of the lymph nodes or lymph system?..... **Y N**
 - k) Been treated for chest pain, high blood pressure, or high cholesterol?..... **Y N**
 - l) Had any disorder of the eyes, ears, nose, or throat that required treatment? **Y N**
 - m) Had any back, neck, or spinal problems, or a joint disorder that required medical attention and/or interfered with normal daily activities?..... **Y N**
 - n) Had a problem for which they **have not** sought medical advice or treatment?..... **Y N**

- 9. Within the past **TEN YEARS**, has any proposed member:
 - a) Been hospitalized or had surgery? **Y N**

- b) Had hepatitis, colitis, a colectomy or ileostomy, rectal disease, spleen problems, jaundice, or other digestive problems? **Y N**
- c) Had gout, arthritis, fibromyalgia, lupus, any connective tissue disease or disorder, or any joint replacement? **Y N**
- d) Been diagnosed with, had treatment or surgery for, or any indication of, but not limited to, ankylosing spondylitis, neuropathy, osteogenesis imperfecta, osteoporosis, herniated and/or ruptured disc(s), spina bifida, kyphosis, scoliosis, spinal stenosis, spondylolisthesis, or spondylosis?..... **Y N**
- e) Had any surgery or treatments for obesity, bulimia, anorexia, weight control, stomach stapling, or gastric bypass? **Y N**
- f) Had tuberculosis, asthma, sleep apnea, pleurisy, emphysema, or any disorder of the lungs or respiratory system?..... **Y N**
- g) Been treated for alcohol use or attended Alcoholics Anonymous® for their own alcohol consumption?..... **Y N**
- h) Been treated for drug dependency, abuse, or reaction?. **Y N**
- i) Been a user of any drug not prescribed, such as: opiates, stimulants, depressants, and/or hallucinogens? . **Y N**

- 10. Has any proposed member **EVER** had any indication of, diagnosis of, or treatment for:
 - a) Any birth defect, developmental or learning disability, physical, neurological, neuromuscular, or mental impairment(s)? **Y N**
 - b) Bipolar disorder, manic depression, schizophrenia, chronic organic brain syndrome, or any other organic brain or psychotic disorders?..... **Y N**
 - c) A kidney disorder, liver problems, cirrhosis, or pancreatic problems? **Y N**
 - d) Cancer or tumors? **Y N**
 - e) Diabetes? **Y N**
 - f) Multiple sclerosis, muscular dystrophy, cerebral palsy, or any other neurological disorder?..... **Y N**
 - g) Any blood disorder, tested positive for Human Immunodeficiency Virus (HIV), or been treated for or been diagnosed with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or any disease or disorder of the immune system?..... **Y N**
 - h) Any heart condition or problem, heart murmur, heart attack, rapid, slow, or irregular heartbeat, blood clot, stroke, or other circulatory problem?..... **Y N**

- 11. Has anyone been unable to work or been unable to perform routine daily functions for more than two weeks (other than for pregnancy)?..... **Y N**
- 12. Does anyone have any conditions, symptoms, or problems not otherwise mentioned in connection with answering the above questions? **Y N**
- 13. To your knowledge, has anyone been denied for other health or life insurance or been issued a modified or rated policy?..... **Y N**
- 14. List the applicant's and the applicant's spouse's height and weight below. List weight as it is now and as it was **ONE YEAR** ago.
 - a) **Applicant's Height:** _____ ft. _____ in.
Applicant's Weight: _____ now; _____ one year ago
 - b) **Spouse's Height:** _____ ft. _____ in.
Spouse's Weight: _____ now; _____ one year ago

IF YOU NEED ADDITIONAL SPACE, PLEASE USE ANOTHER APPLICATION FORM.

X. AUTHORIZATION AND ACKNOWLEDGMENT

I hereby apply to be enrolled with my listed dependents, if applicable, for coverage with SelectHealth. When incorporated with the Contract, this Application and the Member Payment Summary become part of the Contract. Once fully signed and executed, SelectHealth and I agree to terms set forth in the Contract. In connection with both this Application and any SelectHealth coverage that may be obtained, I am acting as agent and/or as natural guardian for my spouse and other dependents. Further, in dealing with SelectHealth, I agree to act on behalf of myself and my dependents. I understand that coverage is dependent upon my satisfaction of applicable underwriting criteria. I also understand that no coverage will be in force until each person listed above is approved by SelectHealth, that no benefits will be provided for any services which begin before the coverage is effective, and that except as expressly provided in the Contract, benefits will not extend beyond the termination of either my coverage or the Contract.

Consent at enrollment. I understand that no agent or SelectHealth representative is allowed to permit me to answer any question inaccurately, untruthful, or incompletely, and I represent that such did not occur. I understand that it is my continuing responsibility to report to SelectHealth changes in the eligibility of any applicants who become members.

I understand that the data obtained by the use of this authorization will only be used to determine eligibility for coverage and for future benefit administration. I understand that my choice of healthcare providers whose services will be covered may be restricted by the Contract, and I agree that any services which are obtained without or contrary to required preauthorization/precertification requirements in the Contract may be denied coverage. I understand the coverage for which I am applying may limit or exclude certain conditions and may exclude conditions for which a family member (including myself) has received any medical diagnosis or treatment or taken any medication or where symptoms were or should have been evident prior to his or her coverage effective date, according to the pre-existing conditions limitation provisions of the Contract. I understand that this Application will become part of the Contract.

Notice to applicant regarding replacement of accident and sickness insurance. According to information furnished, you may intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by SelectHealth. Your new policy provides ten days within which you may decide without cost whether you desire to keep the plan. For your own information and protection, you should be aware of and seriously consider certain factors, which may affect the insurance protection available to you under the new plan.

1. Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new plan. This could result in a denial or delay of a claim for benefits under the new plan, whereas a similar claim might have been payable under your present policy or plan.
2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
3. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical or health history.
4. Failure to include all material medical information on an application may provide a basis for SelectHealth to deny any future claims and to refund your premium as though your plan had never been in force. After the application has been completed and before you sign it, re-read it carefully to be certain that all information has been properly recorded.

I hereby declare that to the best of my knowledge and belief, the information given on this Application, including the health information on pages four and five of this Application, is correctly recorded, true, and complete. I understand that material omissions or intentional misrepresentations regarding information provided on this Application could cause an otherwise covered service to be denied and/or could void any coverage issued. If I subsequently become aware of information different from that provided in this Application, I agree to provide that additional information promptly to SelectHealth.

XI. SIGNATURE OF APPLICANT AND SPOUSE

Signature _____ Date Signed _____
Spouse's Signature _____ Date Signed _____
(Required if applying for coverage)

XII. AGENT/BROKER AGREEMENT (IF APPLICABLE)

I understand and agree that in acting as the agent/broker for this applicant:

1. The application was completed by the applicant;
2. I am in possession of a valid license issued by the state of Utah that authorizes me to sell and service health insurance contracts;
3. I have no authority to: a) make, alter, interpret, or discharge an application or contract in the name of SelectHealth, or b) waive any of the terms of conditions of the Contract.
4. I have no authority to assign effective dates or to affect member changes.
5. Cancellation of this Health Care Agreement by either the subscriber or SelectHealth will terminate this Agency Agreement.

Date application received
at SelectHealth, Inc.

Agent/
Broker Name _____ Agency _____ Phone _____
Agent Signature Gregory W. Alvarez _____ Date Signed _____

Requested Effective Date _____
Coverage is not in force until your application is approved and effective date is determined by SelectHealth.

IF YOU NEED ADDITIONAL SPACE, PLEASE USE ANOTHER APPLICATION FORM.

Individual Plans Payment Selection Form

Applicant's Name _____ **Applicant's Social Security# OR Subscriber ID** (for internal use only) _____

A. PAYMENT SELECTION

Please select one of the two available methods of payment for your monthly premium. **Your employer cannot** pay any portion of your premium, either directly or through reimbursement. Submit only personal account information.

Preauthorized Banking Withdrawal
(Complete section B)

Electronic Billing and Payment
(Complete Section C. You must include a check for the first month's premium)

B. PREAUTHORIZED BANKING WITHDRAWAL

If you select this method of payment for your monthly premium, your payment will automatically be deducted from your checking/savings account each month. Please complete the information below.

I (we) authorize SelectHealth to initiate debit entries to my (our): **Checking Account** **Savings Account**

Account Holder's Name _____ **Account Number** _____

Financial Institution _____ **Routing & Transit Number** _____

I (we) understand that debit entries will be submitted to my (our) account on or about the tenth of each month, regardless of the policy effective date. I (we) understand that a **\$25.00 service charge** will be assessed if the premium amount cannot be deducted from my (our) account for any reason.

Account Holder's Signature _____ **Date** _____

PREAUTHORIZED BANKING WITHDRAWAL

Attach a Voided Check Here

Do not use a checking deposit slip for checking withdrawal.
Checking deposit slips do not always contain the necessary routing and transit information.

Check#	Routing & Transit#	Account#
00 1099	1 2400494 1	183940 1923

C. ELECTRONIC BILLING AND PAYMENT

If you have selected the Electronic Billing and Payment option, complete and sign the agreement below. You will receive your monthly statement by e-mail. This e-mail will link you to a Web site where you can make your monthly payment by electronic check or by credit card.

This method of payment requires that you submit the first month's premium using a check or credit card with your application. Premium payments are due on the first day of each month.

Applicant's Signature _____ **Applicant's Phone#** _____

Applicant's E-mail Address _____ **Applicant's Date of Birth** _____

Application Checkoff List

BEFORE YOU SUBMIT YOUR APPLICATION FORM, DID YOU REMEMBER TO...

- Complete Sections I to XI**
- Read Section X** — Authorization and Acknowledgement
- Sign Section XI** — Signature of Applicant and Spouse
- Sign the Payment Selection Form**
- Include the first month's premium**
(applies to the Electronic Billing and Payment option)
- Attach a voided check for Preauthorized Banking Withdrawal**



4646 West Lake Park Boulevard
Salt Lake City, UT 84120
P.O. Box 30192
Salt Lake City, UT 84130