

Planholder Name (Company Name) _____ **Group Plan Number** _____ **Division** _____ **Class** _____

PLEASE CHECK APPROPRIATE BOX **Initial Enrollment/Refusal of Coverage (Complete Sections 1, 4, 5, 6)** **Add Employee/Dependents (Complete Sections 1, 4, 5, 6)** **Drop/Refuse Coverage (Complete Sections 2, 5, 6)** **Information Change (Complete Section 6)**

<p>SECTION 1</p> <input type="checkbox"/> Add Employee <input type="checkbox"/> Add Spouse <input type="checkbox"/> Add Children <input type="checkbox"/> New Hire <input type="checkbox"/> Marriage Date ____/____/____ <input type="checkbox"/> Newborn <input type="checkbox"/> Previously refused this coverage <input type="checkbox"/> Previously refused this coverage <input type="checkbox"/> Previously refused this coverage <input type="checkbox"/> Loss of Other Coverage (Complete Section 5 if applicable) <input type="checkbox"/> Loss of Other Coverage (Complete Section 5 if applicable) <input type="checkbox"/> Adoption Date ____/____/____ <input type="checkbox"/> Loss of Other Coverage (Complete Section 5 if applicable) <input type="checkbox"/> Loss of Other Coverage (Complete Section 5 if applicable) <input type="checkbox"/> Other	<p>SECTION 2</p> <input type="checkbox"/> Drop Employee (Complete Section 4) <input type="checkbox"/> Drop Dependents (Complete Section 4) The date of withdrawal cannot be prior to the date this form is completed and signed. <input type="checkbox"/> Termination of Employment <input type="checkbox"/> Retirement Last Day Worked ____/____/____ Last Day of Coverage ____/____/____ <input type="checkbox"/> Other	<p>SECTION 3</p> <p>LOSS OF OTHER COVERAGE: I and/or my dependents were previously covered under another group plan. Loss of coverage was due to: Termination of Employment ____/____/____ Divorce ____/____/____ Death of Spouse ____/____/____ Term./Expiration of Coverage ____/____/____</p>
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<p>SECTION 4</p> <p>SELECT COVERAGE(S): Dependents cannot be enrolled for coverage refused by the employee. <input type="checkbox"/> Medical <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> Life <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> AD&D <input type="checkbox"/> Employee <input type="checkbox"/> Family (includes EE, Sp, Ch) <input type="checkbox"/> Dental <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> Vision <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> Long Term Disability (if applicable choose option) <input type="checkbox"/> Short Term Disability (if applicable choose option)</p>	<p>SECTION 5</p> <p>SELECT COVERAGE OPTIONS: Choose only one option for each coverage. Medical <input type="checkbox"/> Charter HMO Advantage Platinum <input type="checkbox"/> Charter POS Advantage Platinum <input type="checkbox"/> Passport HMO Advantage Platinum <input type="checkbox"/> Passport POS Advantage Platinum <input type="checkbox"/> Charter Trad. Advantage Platinum <input type="checkbox"/> Charter Trad. Advantage Gold <input type="checkbox"/> PPO Advantage Platinum Dental <input type="checkbox"/> Indemnity <input type="checkbox"/> PPO <input type="checkbox"/> Buy-Up <input type="checkbox"/> Pre-Paid * * Complete Pre-Paid Office # in Section 6 LTD <input type="checkbox"/> Buy-Up <input type="checkbox"/> Flex AbilityGuard \$____ (up to 50% of salary) STD <input type="checkbox"/> Buy-Up <input type="checkbox"/> Flex AbilityGuard \$____ (up to 50% of salary)</p>	<p>SECTION 5</p> <p>REFUSE/DROP COVERAGE(S): <input type="checkbox"/> Medical <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> Life <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> AD&D <input type="checkbox"/> Employee <input type="checkbox"/> Family (includes EE, Sp, Ch) <input type="checkbox"/> Dental <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> Vision <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> Long Term Disability <input type="checkbox"/> Short Term Disability I have been offered the above coverages and wish to refuse/drop enrollment for the following reasons: <input type="checkbox"/> Covered under another insurance plan <input type="checkbox"/> Other _____ (additional information may be required)</p>
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SECTION 6

Add Drop	Employee Name: Last First MI Sex Birth Date (MM DD YYYY)	Social Security Number	Pre-Paid Office # (See directory)	PCP Access # (HMO/POS only)
<input type="checkbox"/>	_____ - _____ M F _____ - - - -	_____ - - - -	_____ - -	_____ - -
Street address _____ City _____ State ZIP _____				
Home Phone: (____) _____ - _____ Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Legally Separated <input type="checkbox"/> Widowed				
Are you: <input type="checkbox"/> A full-time employee <input type="checkbox"/> Retired <input type="checkbox"/> Other _____ (additional information may be required) Occupation/Job Title: _____				
Number of hours worked per week: _____ Annual Salary (nearest dollar): _____ Date of Full Time Hire (MM DD YYYY): _____				
Add Drop	Dependents Name: Last First MI Sex Student Birth Date (MM DD YYYY)	Social Security Number	Pre-Paid Office # (See directory)	PCP Access # (HMO/POS only)
<input type="checkbox"/>	_____ - _____ M F _____ - - - -	_____ - - - -	_____ - -	_____ - -
<input type="checkbox"/>	_____ - _____ M F Y N - - - -	_____ - - - -	_____ - -	_____ - -
<input type="checkbox"/>	_____ - _____ M F Y N - - - -	_____ - - - -	_____ - -	_____ - -
<input type="checkbox"/>	_____ - _____ M F Y N - - - -	_____ - - - -	_____ - -	_____ - -

A) Have you included stepchildren? Yes No Are they dependent upon you for support and maintenance? Yes No
 B) Is this your first eligible child? Yes No If "no," please list all eligible children above.

Beneficiary Designation: (include full proper name and relationship) Name: _____ **Relationship:** _____

Applicable to Accident and Health Coverages: "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 act, which is a crime, and shall be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation."
 This authorization is valid for 24 months and you may revoke the authorization at anytime by sending a letter to that effect to our address. The information provided on this form is true and correct to the best of my knowledge, and I accept the provisions on the front and back of this form, including the agreement as to the release of information, which I have read and understand.

COVERAGE:

The HMO and In-Network section of the Point of Service plan is underwritten by Health Net of New York, Inc. and Charter Traditions plans are underwritten by Health Net Insurance of New York, Inc. The ancillary lines of coverage and the Out-of-Network portion of the Point of Service plan are underwritten by The Guardian Indemnity Contract Number GP-1-R3-1.0 et al.

REFUSAL OF INSURANCE:

If the plan requires contributions, and I have refused the coverage, the terms for requesting coverage at a later date are as follows: I will not be eligible for the HMO, POS or Charter Traditions plans until the next open enrollment period; unless coverage is being discontinued as a result of termination of another plan's coverage, loss of employment, death of spouse, divorce, or unless a court has ordered coverage be provided for a spouse or minor child. To apply for any other coverage, if available, I will be required to furnish, at my own expense, proof of insurability and Guardian reserves the right to reject my request. Proof of insurability does not apply to major medical or dental coverages; however, late entrant penalties may apply.

THE FOLLOWING SPECIAL ENROLLMENT RIGHTS APPLY TO THIS PLAN: If you are declining enrollment for yourself or your dependents because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 31 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption.

AGREEMENT:

I understand the benefits and coverage as summarized in the contract and that these benefits are administered strictly as specified in the contract. I hereby (1) request coverage for the Group program for which I am or may become eligible; (2) authorize my employer to make the necessary deductions for the contributions, if any, required for coverage, or agree that the contribution be added to my dues, if applicable; (3) state that I became an employee on the date stated on this form, and do currently work the number of hours per week stated on this form. I understand that, in order to be accepted for HMO/POS/Charter Traditions coverage, my signed and completed application for coverage must be received by Guardian & Health Net within 31 days of my initial eligibility for coverage or within 31 days of the next open enrollment effective date.

I authorize any physician, hospital, insurer or other organization or person having any records or information concerning the health and treatment (including psychiatric and substance abuse and confidential HIV related information) of me and my family member(s) to furnish such records as may be requested by Guardian & Health Net or its authorized representative. A photocopy or digital image of this authorization shall be considered as valid as the original.

I certify that all dependents listed on this form are eligible for coverage under the terms of the contract. I agree to notify Guardian & Health Net and my employer within 31 days when such eligibility ceases. I understand that Guardian & Health Net are not liable to provide coverage for ineligible dependents.

IMPORTANT NOTICE**THE FOLLOWING APPLIES TO CHARTER TRADITIONS AND THE PPO PLANS.**

Preexisting Condition Limitation: This group health plan contains a preexisting condition exclusion that is limited to a maximum of 12 months except for cases of congenital anomaly of a covered dependent child, pregnancy and genetic information in the absence of a related condition (18 months for late enrollees). The preexisting condition limitation relates to a condition for which medical advice, diagnosis, care or treatment was recommended or received during the 6 months period prior to an individual's enrollment date. This exclusion period can be reduced by the number of days of your prior creditable coverage. When applying creditable coverage to the preexisting condition limitation, Health Net is not required to take into account any days of creditable coverage that precede a break in coverage of 63 days or more. To determine if any preexisting condition limitation will apply to you, you must present your certificate or certificates of prior creditable coverage.

Creditable coverage can include coverage under another group health plan, an individual health policy, Part A or B of Medicare, Medicaid, CHAMPUS, a medical health care program of the Indian Health Service or tribal organization, a state health benefits risk pool, any public health plan, or a health plan issued under the Peace Corps Act.

You may request a certificate of creditable coverage from a previous employer, insurance company or Health Maintenance Organization (HMO). If necessary, your employer and Guardian will assist you in obtaining a certificate from any of these entities.

The Preexisting Condition Limitation notice is being issued to you pursuant to the Federal Health Insurance Portability and Accountability Act of 1996 and reflects the protection afforded under federal law. If the state law applicable to a fully insured Guardian plan is more beneficial to covered individuals as to the length of the preexisting condition limitation and permissible break in coverage, the relevant state law provisions will apply to and be part of your Guardian plan.