



# State of Iowa Retiree Programs N, F, Iowa Choice and National Choice Group Application

Wellmark Blue Cross and Blue Shield of Iowa is an independent licensee of the Blue Cross and Blue Shield Association.

Iowa Department of Administrative Services  
Human Resources Enterprise - Retirement  
Hoover State Office Building - Level A  
1305 E Walnut  
Des Moines, Iowa 50319

**APPLICANT: DO NOT COMPLETE SHADED AREA**

Group/Section No.	Group No. Key	Effective Date ____/____/____
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**A. NAME, ADDRESS AND COVERAGE**

Name (Last, First)			
Telephone Number	Social Security Number (Required)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth ____/____/____
Address (Street, Apt No./Suite No., PO Box, City, State, ZIP)		Social Security Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Medicare Enrolled <input type="checkbox"/> Yes <input type="checkbox"/> No
Email Address			

**Please select one of the retiree programs.<sup>1</sup> Coverage begins on the assigned effective date.**

Type of Benefits Desired	<input type="checkbox"/> Program N <input type="checkbox"/> Program F*	<input type="checkbox"/> Iowa Choice <input type="checkbox"/> National Choice
<small><sup>1</sup>If you select Program N or F you must be Medicare eligible and you cannot add family members.</small>		
<small>*If enrolling a member and spouse, there will need to be a completed application for both the member and the spouse.</small>		

**B. MEMBERS/ENROLLEES COVERED** Complete this area only if requesting family coverage. List all other persons to be covered on your family contract.

Name (First, Last)	Date of Birth mm/dd/yyyy	Gender	Social Security Number (Must Complete)	Student Or Disabled	Soc. Sec. Disabled	Medicare Enrolled
Spouse or Domestic Partner	____/____/____	<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Student <input type="checkbox"/> Disabled	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent	____/____/____	<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Student <input type="checkbox"/> Disabled	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent	____/____/____	<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Student <input type="checkbox"/> Disabled	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent	____/____/____	<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Student <input type="checkbox"/> Disabled	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**C. EVENT(S) OR REASON(S) FOR CHANGING CONTRACT**

If you selected Program N or F the following are the acceptable events or reasons for changing contract.

<input type="checkbox"/> Married <input type="checkbox"/> Annual enrollment <input type="checkbox"/> Divorce <input type="checkbox"/> Retirement	<input type="checkbox"/> Loss of other coverage <input type="checkbox"/> Eligible for Medicare <input type="checkbox"/> Other	Date of Event ____/____/____	Explanation:
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**D. MEDICARE COVERAGE**

Name of person covered by Medicare (as it appears on Medicare card)	Effective Date (Part A) ____/____/____
Medicare ID	Effective Date (Part B) ____/____/____

\*\* Please sign page 4 and retain a copy of this application for your records. \*\*

<b>D. MEDICARE COVERAGE, cont'd</b>	
Spouse or Domestic Partner Name (as it appears on Medicare card)	Effective Date (Part A) ____/____/____
Medicare ID	Effective Date (Part B) ____/____/____
Dependent Name (as it appears on Medicare card)	Effective Date (Part A) ____/____/____
Medicare ID	Effective Date (Part B) ____/____/____

**E. OTHER CARRIER INFORMATION**

If you or your spouse/domestic partner or anyone named in this application has hospital, medical, or prescription drug coverage insurance through another group plan (either directly or through your spouse) where the employer or group sponsor pays any portion of the cost or makes payroll deductions, please complete the following:

Yes  No Will you keep other health coverage in addition to this Wellmark coverage?

Yes  No In a divorce situation, has a divorce decree required one parent to be primarily responsible for health insurance for any of the above listed dependents?

Who is covered by the other health plan?  
 Self  Spouse or domestic partner  Child(ren) Effective date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Policy Number: \_\_\_\_\_

Name (First, Last): \_\_\_\_\_

Employer (if applicable): \_\_\_\_\_

Insurance Company/HMO Name and Address: \_\_\_\_\_

**F. METHOD OF PAYMENT**

Select how you would like to pay or your premiums from one of the options below. Billing periods are based on a calendar year. Please do not send payment with this application. If the bank account holder is not present to sign the application, you will need to complete and submit an Automatic Payment Authorization Form (M-5779).

1. **Direct bill.**   
 If so, on what basis?  Monthly  Quarterly  Semi-annually  Annually

2. **Use billing information on file with Wellmark.**  (Available only for those with current State of Iowa retiree coverage.)

3. **Automatic account withdrawal from Applicant's account.**

4. **Automatic account withdrawal from Account other than applicant's.**

**If you selected payment method 3 or 4, please complete the following:**

On what basis:  Monthly  Quarterly  Semi-annually  Annually

Date of withdrawal:  First of the month  Fifth of the month

From:  Checking (*Attach voided check.*)  Savings

Financial Institution Name: \_\_\_\_\_

Financial Institution Phone Number (optional): \_\_\_\_\_

Bank Account Name(s) (exactly as it appears on the account): \_\_\_\_\_

Financial Institution Routing Number (9 digits): \_\_\_\_\_

Account Number: \_\_\_\_\_

State Code (found on your check on the top right corner above the date--e.g., 78): \_\_\_\_\_

***If paying by automatic withdrawal from checking include a voided check.***

If direct bill is **not** selected:  
 As the bank account holder, I hereby authorize Wellmark to make automatic withdrawals from the account shown on the attached voided check in the amount of my periodic premium payment as it may be adjusted from time to time.  
 If the undersigned is not the applicant, I understand and agree that notices of any premium adjustments when provided to the applicant shall constitute notice to the undersigned of any such adjustment. I hereby certify that I have read and understand the provisions of the Authorization and Certification section. This authorization shall supersede and replace any previous authorization given by me for automatic premium withdrawal.

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## F. METHOD OF PAYMENT, cont'd.

Bank Account Holder's Signature (if other than applicant): \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

You may cancel automatic account withdrawal at any time. However, we need to receive your written notification at least 20 days before your scheduled withdrawal.

## G. WAIVER OF ENROLLMENT (PLEASE COMPLETE IF YOU ARE WAIVING HEALTH BENEFITS)

- I waive health coverage for myself, and/or my dependents. Please indicate one of the following reasons:
- I (We) have coverage under another health care benefit plan.  I (We) do not wish to enroll in the health plan.

## H. IMPORTANT INFORMATION REGARDING WAIVER OF ENROLLMENT

If you are declining enrollment for yourself or your dependents (including your spouse or domestic partner) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). 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. However, you must request enrollment within 31 days (or within 60 days of birth, adoption, or placement for adoption for fully insured and self-funded non-ERISA groups) after the marriage, birth, adoption or placement for adoption. Additionally, you must enroll within 60 days after you lose eligibility for coverage under Medicaid or CHIP or become eligible for Medicaid or CHIP premium assistance. To request special enrollment or obtain more information, contact Customer Services, Wellmark, Inc., PO Box 9232, Mail Station 3W294, Des Moines, IA 50306-9232, or call 800-524-9242.

## I. AUTHORIZATION AND CERTIFICATION (if enrolling in Program N or F)

I certify that I am legally authorized to apply for coverage. I understand that I am completing this application for the coverages sponsored by the State of Iowa offered by Wellmark, Inc., doing business as Wellmark Blue Cross and Blue Shield of Iowa (referenced herein as "Wellmark"). I understand that written notice of rate changes will be furnished by the State of Iowa as my agent. I further understand that the coverage applied for will not start until after this application and the appropriate premiums are received and accepted by Wellmark and an effective date of coverage is established by Wellmark.

I understand that premium payments may be made on a calendar month, calendar quarter, semi-annual calendar year or calendar year basis. For example, a monthly premium payment would be for the first day of a month through the last day of such month. A quarterly premium payment would be for any calendar quarterly period, such as January 1 through March 31. A semi-annual premium would be for the period of either January 1 through June 30 or July 1 through December 31. An annual premium payment would be from January 1 through December 31 of the applicable year.

In the event I choose to pay my premium on a quarterly, semi-annual or annual basis and there is a mid-year increase in the amount of the premium(s) I will have the following responsibility with regard to an increase in premium(s).

- Quarterly payments: For quarterly premium payments, I must pay the remaining quarterly premium payments that include the premium increase.
- Semi-annual payments: For semi-annual premium payments, I must pay a bill for a premium payment that equals the difference between the new semi-annual premium amount and the previously paid first semi-annual premium amount. I also will be required to pay a second semi-annual premium amount that includes the premium increase.
- Annual payment: For annual premium payments, I must pay a bill for a premium payment that equals the difference between the new annual premium amount and the previously paid annual premium amount.

My signature additionally verifies that I understand and agree that the amount of my periodic premium payment will change as provided in the policy being applied for and from time to time based on changes in my coverage, including but not limited to, changes in benefits, payment obligations (such as deductible, coinsurance and copayments), or other factors that require adjustments to the total premium. These changes may occur at times other than an annual renewal.

I further understand and agree that, if I have elected to authorize automatic premium withdrawals from a deposit account, the automatic withdrawal will change periodically to correspond with the applicable premium. My authorization for automatic premium withdrawal shall include authorization for automatic withdrawal of any changed amount unless I call or provide my bank with written notice not less than three (3) business days before a scheduled withdrawal to stop the payment. If I call my bank to stop payment, I may be required to provide a written request within fourteen (14) days after my call. I will be responsible for any fee assessed by my bank for stop-payment orders that I make.

I certify that, after this application was completed, I carefully and fully read it, that the statements and answers set forth are full, true, and correct to the best of my knowledge and belief, and that no information required to be given, either expressly or by implication, has been knowingly withheld. I understand that Wellmark will rely on the completeness and truthfulness of the

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**I. AUTHORIZATION AND CERTIFICATION (if enrolling in Program N or F), cont'd**

information given and the statements made, and that if I have intentionally made any false statements or misrepresentations, or have failed to disclose or concealed any material fact, Wellmark will be entitled to declare the contract applied for void and to refuse allowance on benefits to any person thereunder.

My signature also verifies that I authorize any health care provider to release medical records to Wellmark Blue Cross and Blue Shield of Iowa when reasonably related to the health insurance coverage for which I have applied. If any law or regulation requires additional authorization for release of medical records, I will give this authorization.

**J. AUTHORIZATION AND CERTIFICATION (if enrolling in Iowa Choice or National Choice)**

I certify that I am legally authorized to apply for coverage for myself and all other persons named in this application. I understand that I am completing this application for the coverage sponsored by my employer or group sponsor offered by Wellmark, Inc., doing business as Wellmark Blue Cross and Blue Shield of Iowa or Wellmark Health Plan of Iowa, Inc. (each referenced here in as "Wellmark"). I authorize my employer, as my agent, to deduct from my pay or collect from me in advance the monthly rates therefore and remit such sums to Wellmark on my behalf. This authorization is to remain in effect until Wellmark is notified by me or my employer to the contrary. I understand that written notice of rate changes will be furnished by my employer as my agent. I further understand that the coverages applied for will not start until after this application and the appropriate coverage rates are received and accepted by Wellmark and an effective date of coverage is established by Wellmark. I certify that, after this application was completed, I carefully and fully read it, that the statements and answers set forth are full, true, and correct to the best of my knowledge and belief, and that no information required to be give, either expressly or by implication, has been knowingly withheld. I understand that Wellmark will rely on the completeness and truthfulness of the information given and the statements made, and that if I have made any false statements or misrepresentations, or have failed to disclose or concealed any material fact, Wellmark will be entitled to declare the contracts applied for void and to refuse allowance of benefits to any person thereunder.

I acknowledge that I have received or will receive from my employer the Summary of Benefits and Coverage (SBC). I authorize any health care provider, including but not limited to; surgeon, physician, psychologist, nurse, social worker, or health care facility to release to Wellmark all health and mental records, including those records protected by Federal or State law relating to AIDS or AIDS related complex, mental health and substance abuse, the past, present, or future treatments or conditions for myself or for my dependents eligible for health care coverage. I understand that I have the right to revoke this authorization in writing at any time by delivering such written notification to the requestor. I understand that a revocation is not effective until received by the requestor. I further understand that any revocation is not effective to the extent that Wellmark or a Provider have relied on it in the use or disclosure of protected health information. This form does not authorize the redisclosure of medical information. Federal and State regulations do not allow further disclosure of mental health, substance abuse and AIDS/HIV related informatin. Wellmark maintains the confidentiality of all information received and it will not be released to any person or facitliy. The protected health information described above may be disclosed to and/or received by persons or organizations that are not health plans, covered health care providers or health care clearinghouses subject to federal health information privacy laws. They may further disclose the protected health information, and it may no longer be protected by federal health information privacy laws.

I understand that I have the right to refuse to sign this authorization, but that Wellmark then has the right to condition eligibility determination and enrollment on the receipt of this signed authorization.

**I have read and understand the Important Information Regarding Waiver of Enrollment and Authorization and Certification language on this application and acknowledge receipt of a fully completed copy of this application.**

**Employee Signature** \_\_\_\_\_ **Date** \_\_\_\_/\_\_\_\_/\_\_\_\_

