



BENEFIT PROGRAM APPLICATION ("BPA")

(All items are applicable to 51-150 Grandfathered and Non-Grandfathered Insured Group Accounts unless otherwise specified.)
(All items are applicable to the HMO plan and the Non-HMO plan unless otherwise specified.)

Employer Group No.(s): Section No.(s):
Account No. (Blue StarSM): Customer No. (if different, for existing business only):
Employer's Legal Name:
(Physical Address, City, State, Zip Code, Billing Address, City, State, Zip Code, Employer Identification Number, Standard Industry Code, Wholly Owned Subsidiaries, Affiliated Companies, Administrative Contact, Blue Access for EmployersSM Contact, Policy Effective Date, Policy Anniversary Date, ERISA Regulated Group Health Plan, ERISA Plan Sponsor)

Proprietary and Confidential Information of Blue Cross and Blue Shield of Illinois. Not for use or disclosure outside Blue Cross and Blue Shield of Illinois, Employer, their respective affiliated companies and third-party representatives, except with written permission of Blue Cross and Blue Shield of Illinois.

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is an independent Blue Cross and Blue Shield licensee. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Medical and Dental benefits are offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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ERISA Plan Administrator*: _____

ERISA Plan Administrator's Address: _____

City: _____

State: _____

Zip Code: _____

ERISA Plan Administrator's Email: _____

Please provide your Non-ERISA Plan Month/Year: ____/____

If you contend ERISA is inapplicable to your group health plan, please give legal reason for exemption*:

- Federal Governmental Plan (e.g., the government of the United States or agency of the United States)
- Non-Federal Governmental Plan (e.g., the government of the State, an agency of the state, or the government of a political subdivision, such as a county or agency of the State)
- Church Plan (complete and attach a Medical Loss Ratio Assurance form)
- Other, please specify: _____

For more information regarding ERISA, contact your Legal Advisor.

*All as defined by ERISA and/or other applicable law/regulations.

ELIGIBILITY

1. **Eligible Person:** Employer has decided that Eligible Person means a Full-Time Employee of the Employer. Full-time Employee means an Employee of the Employer who is regularly scheduled to work a minimum of _____ hours per week.

The term "Employee" shall have the meaning set forth under ERISA and applicable law. Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company ("BCBSIL") reserves the right to audit Employer's initial and ongoing eligibility determinations.

2. **Civil Union Partner Coverage:** A Civil Union partner, as defined in the Policy, and his or her dependents are automatically eligible to enroll for coverage and, once enrolled, eligible for continuation of coverage as described in the Certificate Booklet. The Employer as Policyholder is responsible for providing notice of possible tax implications to those Insureds with coverage for Civil Union partners.

3. **Domestic Partner Coverage:** Yes No

If Employer elects "Yes," a Domestic Partner, as defined in the Certificate Booklet, shall be considered eligible for coverage. The Employer is responsible for providing notice of possible tax implications to those Insureds with Domestic Partner Coverage.

Continuation coverage for Domestic Partners: If Employer elects coverage for Domestic Partners, Domestic Partners are not eligible for continuation coverage under Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) as a spouse, but Employer may elect to offer continuation coverage to Domestic Partners similar to that available to spouses and Civil Union partners under COBRA continuation. Employer shall determine eligibility for COBRA continuation for Domestic Partners, if any. Please indicate your election below:

- Yes, Employer elects to offer continuation coverage to Domestic Partners, as defined in the Certificate Booklet
- No, Employer does not elect to offer continuation coverage to Domestic Partners (Domestic Partners are not eligible for continuation coverage)
- Other: _____

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4. **Retiree Coverage:** Yes No If yes, complete the following, as applicable:

A. Retiree means those persons covered as retirees under the Employer's health care plan prior to the date the Employer initially purchased coverage from BCBSIL. Yes No

If yes, indicate the retiree name(s) below:

| Name of Retiree | Name of Retiree |
|-----------------|-----------------|
| | |
| | |
| | |

B. Retiree means those persons who retire on or after the effective date of this BPA: Yes No

If yes, such retirees must be at least _____ years of age on the date of retirement with _____ years of continuous full-time employment with the Employer. Note: Minimum years of age is fifty-five (55); minimum years of continuous full-time employment is ten (10).

For existing groups, former Employees who retired after the date the Employer initially purchased coverage from BCBSIL and prior to the initial effective date of the retiree coverage specified in item 4.B. above are not eligible. An Employer may only elect or change retiree coverage on the Policy Effective Date or Policy Anniversary Date. For Life Plans, retiree coverage is not available.

5. **Eligibility Date:** All current and new Employees must satisfy the substantive eligibility criteria and required waiting period indicated below before coverage will become effective. No waiting period may result in an effective date that exceeds ninety-one (91) calendar days from the date that an Employee becomes eligible for coverage, unless otherwise permitted by applicable law.

If a person is added to the Policy and it is later determined that the Employer reported a Coverage Date earlier than what would apply to the Employee or dependent, based on the waiting period and eligibility conditions the Employer provided to BCBSIL, BCBSIL reserves the right to retroactively adjust the Coverage Date for such person.

A. **For Health, Dental PPO, and Life Coverage:** (If purchasing life or short-term disability coverage, the account must have a first (1st) of the month effective date)

| | | |
|--|---|---|
| <input type="checkbox"/> The date of employment. | <input type="checkbox"/> The _____ day of employment. Note: This may not exceed ninety-one (91) calendar days | <input type="checkbox"/> The first (1st) day of the month following the date of employment. |
| <input type="checkbox"/> The select one day of the month following select one month(s) of employment | | |
| <input type="checkbox"/> The select one day of the month following _____ days of employment (option of up to sixty (60) days) | | |
| Note: For multiple classes with different eligibility dates, use the Additional Provisions section below to specify each class and eligibility date. | | |

B. **For Dental HMO Coverage:**

| |
|--|
| <input type="checkbox"/> The first (1 st) day of the month following the date of employment. |
| <input type="checkbox"/> The first (1 st) day of the month following select one month(s) of employment |
| <input type="checkbox"/> The first (1 st) day of the month following _____ day(s) of employment (option of up to sixty (60) days) |
| Note: For multiple classes with different eligibility dates, use the Additional Provisions section below to specify each class and eligibility date. |

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C. Waive the waiting period on initial group enrollment? Yes No

D. Number of Employees serving waiting period: _____

E. **Substantive eligibility criteria.** Provide a representation below regarding the terms of any eligibility conditions (other than any applicable waiting period already reflected above) imposed before an individual is eligible to become covered under the terms of the plan. If any of these eligibility conditions change, Employer is required to submit a new BPA to reflect that new information. Check all that apply:

An Orientation Period that:

1. Does not exceed one (1) month (calculated by adding one (1) calendar month and subtracting one (1) calendar day from an Employee's start date); and
2. If used in conjunction with a waiting period, the waiting period begins on the first (1st) day after the orientation period.

A Cumulative hours of service requirement that does not exceed 1200 hours

An hours-of-service per period (or full-time status) requirement for which a measurement period is used to determine the status of variable-hour Employees, where the measurement period:

1. Starts between the Employee's date of hire and the first (1st) day of the following month;
2. Does not exceed twelve (12) months; and
3. Taken together with other eligibility conditions does not result in coverage becoming effective later than thirteen (13) months from the Employee's start date plus the number of days between a start date and the first (1st) day of the next calendar month (if start day is not the first (1st) day of the month).

Other substantive eligibility criteria not described above; please describe: _____

6. **Limiting Age for covered children:** Hereafter, Covered Children means a natural child, a stepchild, an eligible foster child, an adopted child (including a child involved in a suit for adoption,) a child for whom the Insured is the legal guardian, under twenty-six (26) years of age, regardless of presence or absence of a child's financial dependency, residency, student status, employment status (if applicable under the Policy), marital status, or any combination of those factors. Health and dental coverage will terminate at the end of the month in which the covered child turns age twenty-six (26). If the covered child is eligible military personnel, the Limiting Age is thirty (30) years as described in the Certificate Booklet. For Life Plans, coverage will terminate on the birthday. However, coverage shall be extended due to a leave of absence in accordance with any applicable federal or state law.

7. **Disabled Dependent:** Disabled Dependent means a child who is medically certified as disabled and dependent upon the Employee or his/her spouse (or Civil Union partner and/or Domestic Partner, if elected). A disabled dependent is eligible to continue coverage beyond the limiting age, provided the disability began before the child attained the age of twenty-six (26). A disabled dependent is eligible to add coverage beyond the limiting age, provided the disability began before the child attained the age of twenty-six (26), and proof of coverage as a disabled dependent is provided.

Certification Review is administered by BCBSIL; a Disabled Dependent Certification Form must be submitted to BCBSIL.

8. Enrollment

Special Enrollment: An Eligible Person may apply for coverage, Family Coverage or add dependents within thirty-one (31) days of a Special Enrollment event if he/she did not apply prior to his/her Eligibility Date or when eligible to do so. Such person's Coverage Date, Family Coverage Date, and/or dependent's Coverage Date will be effective on the date of the Special Enrollment event or, in the event of Special Enrollment due to termination of previous coverage, the date of application for coverage. In the case of a Special Enrollment event due to loss of coverage under Medicaid or a state children's health insurance program, however, this enrollment opportunity is not available unless the Eligible Person requests enrollment within sixty (60) days after such coverage ends.

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Annual Open Enrollment: For Health and Dental Plans only, an Eligible Person, who did not enroll under Timely Enrollment, may apply for Individual coverage, Family coverage or add dependents during the Employer's Annual Open Enrollment Period. The Open Enrollment Period is to be held thirty (30) days prior to the Policy Anniversary Date of the program. Such person's Individual Coverage Date, Family Coverage Date and/or dependent's Coverage Date will be the Policy Anniversary Date following the Open Enrollment Period, provided the application is dated and signed prior to that date.

Late Enrollment: For Non-Voluntary Life, Accidental Death and Dismemberment (AD&D) and Short-Term Disability Plans only, an Eligible Person who did not apply under Timely Enrollment may apply for Individual coverage, Family coverage or add dependents. Late enrollees must furnish acceptable evidence of insurability if the Employer contributes less than one hundred percent (100%). If the Employer contributes one hundred percent (100%), such person's effective date will be a date mutually agreed to by the insurance company and the Employer. For Voluntary Life Plans only, Employees applying for or increasing coverage after their initial eligibility period can only enroll during the Employer's annual enrollment period. Satisfactory evidence of insurability will be required for Voluntary Life coverages in these circumstances.

9. **Extension of Benefits:** An Extension of Benefits will be provided for a period of thirty (30) days in the event of Temporary Layoff, Disability or Leave of Absence. However, benefits shall be extended for the duration of an Eligible Person's leave in accordance with any applicable federal or state law. In the event of Total Disability at the time the group policy is terminated, an Extension of Benefits will be provided for a period of no more than twelve (12) months from the date of termination, to the extent required, and in accordance, with any applicable federal or state law.

For Life Plans, an extension of benefits will be provided as follows: Due to Disability - until the end of the twelfth (12th) month following the month in which the disability began; Due to Layoff and Leave of Absence - until the end of the month following the month during which the layoff or leave of absence began. The extension will apply, provided all premiums are paid when due.

10. **Current Eligibility Information**

Total number of Employees (Please indicate the total number of actual Employees, not enrollees):

- A. On payroll _____
- B. On COBRA continuation coverage _____
- C. With retiree coverage (if applicable) _____
- D. Who work part-time _____
- E. Serving the new hire probationary waiting period _____
- F. Declining because of other **group** coverage (e.g., other commercial group coverage, Medicare, Medicaid, TRICARE/Champus) _____
- G. Declining coverage (not covered elsewhere) _____

11. **Premium Period:** The Premium Period must be consistent with the Policy Effective Date and/or Policy Anniversary Date.

| |
|---|
| <input type="checkbox"/> First (1 st) day of each calendar month through the last day of each calendar month. (This option applies to all coverages if the Employer has BlueCare Dental HMO SM coverage.) |
| <input type="checkbox"/> Fifteenth (15 th) day of each calendar month through the fourteenth (14 th) day of the following calendar month. (This option is not available for any coverage if the Employer has BlueCare Dental HMO coverage.) |
| Note: Groups with life and/or disability coverage and having less than one hundred dollars (\$100.00) monthly combined life and disability premium will be billed on a quarterly basis. |

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12. Employer Contribution

A. The following elections apply to both Grandfathered and Non-Grandfathered Groups:

Health and Dental Plans

| | |
|--|---|
| <input type="checkbox"/> _____% for Employee Coverage | <input type="checkbox"/> _____% for Employee plus Spouse Coverage |
| <input type="checkbox"/> _____% for Employee plus Child(ren) Coverage | <input type="checkbox"/> _____% for Family Coverage |
| <input type="checkbox"/> One hundred percent (100%) of the Employee Coverage Premium will be applied toward the Family Coverage Premium. | |
| <input type="checkbox"/> Other (specify): _____ | |

B. The following elections apply to both Grandfathered and Non-Grandfathered Groups:

Employer contribution:

- One hundred percent (100%) of the Individual Coverage Premium and an amount equal to one hundred percent (100%) of the Individual Coverage Premium will be contributed toward the Family Coverage Premium.
- _____% of the Individual Coverage Premium and _____% of the Family Coverage Premium.
- Other (please specify): _____

C. The following applies to both Grandfathered and Non-Grandfathered Groups: BCBSIL reserves the right to change premium rates when a substantial change occurs in the number or composition of Subscribers covered. A substantial change will be deemed to have occurred when the number of Subscribers covered changes by ten percent (10%) or more over a thirty (30) day period or twenty-five percent (25%) or more over a ninety (90) day period.

D. The following applies to Grandfathered Groups: The required minimum Employer contribution is twenty-five percent (25%). No policy will be issued or renewed unless at least seventy percent (70%) of Eligible Employees have enrolled for coverage. This applies to health and dental business separately. This does not include those Eligible Employees waiving coverage under BCBSIL due to other group coverage. In no event, however, shall the policy be issued or renewed unless at least two (2) Eligible Employees have enrolled for coverage.

E. The following applies to Non-Grandfathered Groups. BCBSIL reserves the right to take any or all of the following actions:

1. Initial rates will be finalized for the effective date of the policy based on the enrolled participation and Employer contribution levels;
2. After the policy effective date, the group will be required to maintain a minimum Employer contribution of twenty-five percent (25%), and at least a seventy percent (70%) participation of Eligible Employees (less valid waivers). In the event the group is unable to maintain the contribution and participation requirements, then the rates will be adjusted accordingly; and/or
3. Non-renew or discontinue coverage unless the twenty-five percent (25%) minimum Employer contribution is met and at least seventy percent (70%) of Eligible Employees (less valid waivers) have enrolled for coverage. Employer will promptly notify BCBSIL of any change in participation and Employer contribution.

F. The following elections apply to both Grandfathered and Non-Grandfathered Groups:

Life, Accidental Death & Dismemberment (AD&D) and Short-Term Disability Plans

| | | |
|--|--|---|
| <input type="checkbox"/> _____% for Group Life, AD&D | <input type="checkbox"/> _____% for Dependent Life | <input type="checkbox"/> _____% for Short Term Disability |
|--|--|---|

If the Employer contributes one hundred percent (100%) toward the cost of coverage, no policy will be issued or renewed unless at least one hundred percent (100%) of Eligible Employees have enrolled for

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that coverage. If both the employer and employee contribute toward the cost of coverage, no policy will be issued or renewed unless at least seventy-five percent (75%) of Eligible Employees have enrolled for that coverage. Eligible Employees are those who meet the definition of an Eligible Person, regardless of if an Eligible Employee waives coverage under BCBSIL medical due to having coverage elsewhere.

OTHER PROVISIONS

- 1. Reimbursement:** It is understood and agreed that in the event BCBSIL makes a recovery on a third-party liability claim, BCBSIL will retain twenty-five percent (25%) of any recovered amounts, other than recovery amounts received as a result of, or associated with, any Workers' Compensation Law.
- 2. Third-Party Recovery Vendors and Law Firms Provisions (other than Reimbursement Services):** BCBSIL engages with third-party recovery vendors and law firms on a post-pay basis to identify and/or recover any potential overpayments that may have been made to Providers.
- 3. FSA purchased:** Yes No (If yes, select vendor) Vendor: Select Vendor
- 4. Blue Directions for Large BusinessSM purchased:** Yes No (if yes, the Blue DirectionsSM Addendum is attached and made a part of the Policy.)
- 5. Massachusetts Health Care Reform Act:** Notwithstanding anything to the contrary in this BPA, with respect to the Employer's Employees who live in Massachusetts (if any) the Employer represents that it offers the health insurance benefits provided for herein to all full-time Employees, and the Employer will not make a smaller premium contribution percentage to a full-time Employee living in Massachusetts than to any other full-time Employee living in Massachusetts who receives an equal or greater total hourly or annual salary. For purposes of this representation, a "full-time Employee" is defined by Massachusetts law, generally an Employee who is scheduled or expected to work at least the equivalent of an average of thirty-five (35) hours per week.
- 6. Wellbeing Management (WBM) (included)**

EMPLOYER STATEMENTS:

- 1.** Changes in state or federal law or regulations or interpretations thereof may change the terms and conditions of coverage.
- 2.** The undersigned representative is authorized and responsible for purchasing insurance on behalf of the Employer, has provided the information requested in this BPA and, on behalf of the Employer, offers to purchase the benefit program as outlined in the proposal document submitted to the Employer by the Sales Representative. It is understood and agreed that the actual terms and conditions are those contained in the Policy. It is further understood and agreed that the terms of the BPA may be subject to change. The final terms may be specified in a benefit program and premium notification letter or the applicable rate summary(ies) for the plan number(s) selected which may be attached hereto and made a part of the BPA. Payment of the first (1st) premium due under the Policy constitutes acceptance of such terms. No coverage will begin until receipt of the first (1st) premium by BCBSIL.
- 3.** This BPA is subject to acceptance by BCBSIL as to coverage it underwrites. We certify that all the information and all attestations provided to BCBSIL is correct and complete. Upon acceptance of this BPA, BCBSIL shall issue a Policy to the Employer and this BPA and the benefit program and premium notification letter or the applicable rate summary(ies) for the plan number(s) selected shall be incorporated and made a part of the Policy. Upon acceptance of this BPA by BCBSIL and issuance of the Policy, the Employer shall be referred to as the Policyholder. In the event of any conflict between the proposal document and the Policy, the provisions of the Policy shall prevail.

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4. The undersigned representative acknowledges that any producer is acting on behalf of the Employer for purposes of purchasing the Employer's insurance, and that if BCBSIL accepts this BPA and issues a Policy to the Employer, BCBSIL may pay the Employer's producer a commission and/or other compensation in connection with the issuance of such Policy. The undersigned representative further acknowledges that if the Employer desires additional information regarding any commissions or other compensation paid to the producer by BCBSIL in connection with the issuance of a Policy, the Employer should contact its producer.
5. The undersigned representative acknowledges that the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended, establishes certain requirements for employee welfare benefit plans. As defined in Section 3 of ERISA, the term "employee welfare benefit plan" includes any plan, fund, or program which is established or maintained by an employer or by an employee organization, or by both, to the extent that such plan, fund or program was established or is maintained for the purpose of providing for its participants or their beneficiaries, through the purchase of insurance or otherwise, medical, surgical or hospital benefits, or benefits in the event of sickness, accident, or disability. The undersigned representative further acknowledges that: (i) an employee welfare benefit plan must be established and maintained through a separate plan document which may include the terms hereof or incorporate the terms hereof by reference, and that (ii) an employee welfare benefit plan document may provide for the allocation or delegation of responsibilities there under. However, notwithstanding anything contained in the employee welfare benefit plan document of the Employer, the Employer agrees that no allocation or delegation of any fiduciary or non-fiduciary responsibilities under the employee welfare benefit plan of the Employer is effective with respect to or accepted by BCBSIL except to the extent specifically provided and accepted in this BPA or the Policy or otherwise accepted in writing by BCBSIL.
6. **With respect to Life and/or Short-Term Disability coverage applied for:** We agree to comply with and participate in all provisions of the Group Policy providing the coverage applied for. We understand that BCBSIL intends to rely on this information in determining whether the enrolling Employees may become insured.

ADDITIONAL PROVISIONS: _____

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Producer Agency Representative

Signature of Employer/Authorized Purchaser

Signature of Producer Agency Representative

Title

Producer Agency Name

Date

Producer Address

Witness

Producer Phone No.

Producer Number

\$_____ Amount Submitted (not required for renewals)

Contracted Producer Tax ID No.

Other Information: _____

BCBSIL Sales Representative District / Cluster

| | |
|-----------------------------------|---|
| UNDERWRITING AUTHORIZATION | |
| INTERNAL USE ONLY | Benefit program and premium notification letter included: <input type="checkbox"/> Yes <input type="checkbox"/> No Date of Letter: _____ |

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PROXY

The undersigned hereby appoints the Board of Directors of Health Care Service Corporation, a Mutual Legal Reserve Company, or any successor thereof ("HCSC"), with full power of substitution, and such persons as the Board of Directors may designate by resolution as the undersigned's proxy to act on behalf of the undersigned at all meetings of members of HCSC (and at all meetings of members of any successor of HCSC) and any adjournments thereof, with full power to vote on behalf of the undersigned on all matters that may come before any such meeting and any adjournment thereof. The annual meeting of members is scheduled to be held each year in the HCSC corporate headquarters on the last Tuesday of October at 12:30 p.m. Special meetings of members may be called pursuant to notice provided to the member not less than thirty (30) nor more than sixty (60) days prior to such meetings. This proxy shall remain in effect until revoked either in writing by the undersigned at least twenty (20) days prior to any meeting of members or by attending and voting in person at any annual or special meeting of members.

HCSC pays indemnification or advances expenses to its directors, officers, employees, or agents consistent with HCSC's bylaws then in force and as otherwise required by applicable law.

Group No(s): _____ By: _____
Print Signer's Name Here

➔

_____ Signature and Title

Group Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Dated this _____ day of _____, _____
Month Year

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