



BlueCross BlueShield of Illinois

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company

300 East Randolph Street, Chicago, IL 60601 • 800-477-2000

Applicant Name: _____
Social Security Number: _____
Member ID (if applies): _____

Internal Use Only

Sign Up for a **2025 Health Plan** for You and Your Family.



You can sign up with 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 (herein called BCBSIL), by visiting **BluePlanCompareIL.com** to sign up. If you are working with an independent, authorized BCBSIL agent, be sure to include your agent's information on the last page.

Help us process your Application more quickly.

If applying during Open Enrollment, leave Page 3 blank except for SSN. Page 3 is only for a Special Enrollment Period. Check bcbsil.com/sep to see if you qualify for an SEP before filling out this Application. To receive language or communication assistance free of charge, call 855-710-6984.

BE SURE TO:

- Download and follow the application checklist at **bcbsil.com/application-tracker**.
- Include name and SSN at the top of all 16 pages.
- Answer **all** questions that apply to you and any dependents.
 - Print all answers in **black ink**. Pencil will not be accepted.
 - Cross out **any answer you wish to change** and add your initials by the new answer. Do not use correction fluid or tape.
- Complete the application for the Primary Applicant and all **current and new** dependents, when adding dependents to an existing plan. If you need more dependent sections, please download and complete the Application overflow page. Include any overflow page(s) when you submit your application. See **bcbsil.com/more-dependents-2025**.
- Include the **first month's payment**, or complete the payment details on page 12. Include details for how you want to make monthly payments.
- Sign the Application everywhere a signature is required (pages 11, 12, 14, and 16). Submit all 16 pages, even pages you don't use. Fax to **800-279-7419**.

What do you want to do?

- ☐ Become a **NEW** member.
- ☐ **CHANGE** my 2025 health plan.
- ☐ **ADD** a dependent to my current health plan.
(You may add a newborn within 60 days of birth by calling 800-538-8833. No application is needed.)

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

How we will contact you.

Applicant Name: _____
SSN: _____

If you want to get information from us electronically, we must have your email address. **By listing an email address, you agree we may send your policy information electronically**, such as policy kits, explanation of benefits and claim letters. This electronic delivery will continue through any policy renewals or changes.

You can change to paper delivery at any time with no penalty. To make or change your choices once you are a member, you may:

- Update your preferences and contact information at **account.bcbsil.com/upp/**.

OR

- Call Customer Service at the number on your member ID card.

Your documents can be viewed or printed using your computer or mobile device. The website may be accessed with most versions of Chrome, Firefox, Microsoft Edge or Safari.

Will you use a reimbursement arrangement?

Are any of the applicants purchasing this plan using an Individual Coverage Health Reimbursement Arrangement (ICHRA) or a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)?	<input type="checkbox"/> Y <input type="checkbox"/> N
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If yes, please complete the below.

Select one: ☐ ICHRA ☐ QSEHRA

Effective Date of the ICHRA or QSEHRA	Monthly Contribution Amount
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Employer Name

Signing up outside Open Enrollment?

Applicant Name: _____

SSN: _____



If you are signing up during Open Enrollment, enter your name and SSN above, then skip to the next page. You can also apply online at [BluePlanCompareIL.com](https://www.BluePlanCompareIL.com).

DO YOU QUALIFY FOR SPECIAL ENROLLMENT?

You may sign up for coverage during a Special Enrollment Period. An SEP is a chance to sign up outside Open Enrollment.

- You must apply within 60 days before or after the qualifying life event, depending on which event you claim.
- Check more than one event if more than one happened to you.
- **You must give us valid proof of a qualifying life event with this Application.**
 - BCBSIL will review this proof to confirm that you qualify for an SEP.
 - Without valid proof, we **cannot** process your form or sign you up for a health or dental plan.
- Once your plan has been issued, your SEP cannot be re-used to apply for a different plan.

Details about documents you need to provide are at [bcbsil.com/sep](https://www.bcbsil.com/sep). Please contact your independent, authorized agent or call BCBSIL at **800-477-2000** for examples of proof we can accept.

<input type="checkbox"/> 1. My dependent(s) and/or I lost Minimum Essential Coverage: <input type="checkbox"/> a. For reasons beyond my control (not including reasons like failure to pay my full premium or any disregard on my part for the plan's rules) as of this date. ¹ <input type="checkbox"/> b. Because I turned age 26 (or 30 if an unmarried military veteran), or the policyholder became eligible for Medicare. ^{1,2} <input type="checkbox"/> c. Because the policyholder died as of this date. ³ <input type="checkbox"/> d. Because I lost my job, I lost hours, my employer stopped making payments, or my COBRA benefits ended as of this date. ¹ <input type="checkbox"/> e. Because someone on my plan was legally separated or divorced as of this date. ¹ <input type="checkbox"/> f. Because my plan stopped covering people in my situation as of this date. ¹	Date(s) of Event(s) a. _____ b. _____ c. _____ d. _____ e. _____ f. _____
<input type="checkbox"/> 2. Because I got married on this date. ³	Date of Event
<input type="checkbox"/> 3. Because I had a baby, adopted a child, had a child placed with me for adoption, took in a foster child, or was ordered to cover a dependent through a court order as of this date. ³	Date of Event
<input type="checkbox"/> 4. Because there was a mistake when I signed up for my last health plan, or I have shown proof that my previous health plan or issuer broke its contract with me as of this date. ³	Date of Event
<input type="checkbox"/> 5. Because someone on my plan had a change in income and lost advance payment of premium tax credit, cost-sharing reductions, or Medicaid, or my last non-Marketplace plan broke government rules as of this date. ¹	Date of Event
<input type="checkbox"/> 6. Because I got new health plan options when I moved on this date. ¹	Date of Event
<input type="checkbox"/> 7. Because my current plan ends on a date other than December 31, which is this date. ¹	Date of Event
<input type="checkbox"/> 8. Because my employer offered to help with the cost of coverage either through an Individual Coverage Health Reimbursement Arrangement (ICHRA) or a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA). Select one: <input type="checkbox"/> ICHRA <input type="checkbox"/> QSEHRA <input type="checkbox"/> a. My employer is newly offering participation in an ICHRA or QSEHRA as of this date. ¹ <input type="checkbox"/> b. I am a new employee and my employer is offering participation in an ICHRA or QSEHRA as of this date. ¹	Date of Event a. _____ b. _____
<input type="checkbox"/> 9. Because of an allowed reason I do not see on this list that happened on this date. (Please work with your agent or contact our sales center at 800-477-2000 .) ¹	Date of Event

¹ You must apply within 60 days before or after the qualifying life event.

² A dependent covered under a parent's Marketplace plan has until December 31 of the year they reached age 26 to apply.

³ You must apply within 60 days after the qualifying life event.

Tell us about you.

Applicant Name: _____

SSN: _____

(PLEASE ANSWER FOR **EVERY** PERSON TO BE COVERED.)**PRIMARY APPLICANT¹ (Who should be listed first on the health plan?)**

First Name	Middle Initial	Last Name
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Social Security Number	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth
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Do you prefer to speak a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____	Do you prefer to read or write a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____
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Within the past six months, have you used tobacco?² 4 or more times per week on average, excluding religious or ceremonial uses ☐ Y ☐ N If YES, when did you last use tobacco? _____

Home Address	City	State	ZIP	County
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Mailing Address (e.g., PO BOX)	City	State	ZIP
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What is the best phone number to reach you?³ _____ ☐ Mobile ☐ Landline

By providing your mobile phone number on this Application, you agree to receive automated, informational text messages from BCBSIL, including from third-party vendors or providers directly contracted by BCBSIL, to answer questions and provide additional information about health plan products, benefits and programs. You may also set your preferences at **account.bcbsil.com/upp/**. Standard mobile phone and/or text message charges may apply from your wireless provider. Messages will be recurring. Frequency will vary. Consent is not a condition of purchase or enrollment.

Email Address ^{3,4}

For BlueCare DirectSM or Blue Precision HMOSM

Medical Group Name	3-digit ID
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For MyBlue PlusSM

Primary Care Provider	10-character PCP ID
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See **FindADoctorIL.com** to find a Medical Group (BlueCare Direct, Blue Precision HMO) or PCP (MyBlue Plus). If you do not list a Medical Group or PCP above, BCBSIL will assign you a Medical Group or PCP based on your plan service area. Medical Group or PCP assignment may delay arrival of your member ID card. You may be responsible for the cost of care received from a provider or Medical Group not listed on your ID card, or for care that is not referred by your PCP or Medical Group. See note about PCPs and OB-GYNs on page 10.

OPTIONAL: If you are Hispanic/Latino, do you identify as any of the following? (check all that apply)

☐ Mexican ☐ Mexican American ☐ Chicano ☐ Puerto Rican ☐ Cuban ☐ Other _____

OPTIONAL: Are you or do you identify as any of the following? (check all that apply)

☐ White ☐ Black or African American ☐ American Indian or Alaska Native ☐ Asian Indian ☐ Chinese
☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Native Hawaiian
☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander ☐ Other _____

¹ If you are adding one or more dependents to your existing plan, please complete the Application for ALL dependents AND the Primary Applicant. Proof of ineligibility for Medicare is required if you or your spouse are 65 or older.

² Age 21 and older for tobacco use.

³ Age 18 and older for mail, phone and email.

⁴ You **must** provide your email address if you want to get information electronically or if you want to pay with electronic funds transfer.

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Tell us about you.

Applicant Name: _____

SSN: _____

(PLEASE ANSWER FOR **EVERY** PERSON TO BE COVERED.)**SPOUSE, PARTNER OR DEPENDENT CHILD^{1,2} (Who else do you want your plan to cover?)**

First Name	Middle Initial	Last Name		
Relationship	Social Security Number	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth	
Do you prefer to speak a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____	Within the past six months, have you used tobacco? ³ 4 or more times per week on average, excluding religious or ceremonial uses <input type="checkbox"/> Y <input type="checkbox"/> N If YES, when did you last use tobacco? _____			
Mailing Address ⁴ (IF DIFFERENT)	City		State	ZIP

What is the best phone number to reach you?⁴_____ ☐ Mobile ☐ Landline

By providing your mobile phone number on this Application, you agree to receive automated, informational text messages from BCBSIL, including from third-party vendors or providers directly contracted by BCBSIL, to answer questions and provide additional information about health plan products, benefits and programs. You may also set your preferences at account.bcbsil.com/uppr/. Standard mobile phone and/or text message charges may apply from your wireless provider. Messages will be recurring. Frequency will vary. Consent is not a condition of purchase or enrollment.

Email Address^{4,5}**For BlueCare DirectSM or Blue Precision HMOSM**

Medical Group Name	3-digit ID
--------------------	------------

For MyBlue PlusSM

Primary Care Provider	10-character PCP ID
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If a dependent (other than spouse) is 26 or older, does dependent have a medical disability? ☐ Y ☐ NIf YES, a Disabled Dependent Authorization Form is required. You can find the form at bcbsil.com/disabled-dependents.**OPTIONAL: If you are Hispanic/Latino, do you identify as any of the following? (check all that apply)**☐ Mexican ☐ Mexican American ☐ Chicano ☐ Puerto Rican ☐ Cuban ☐ Other _____**OPTIONAL: Are you or do you identify as any of the following? (check all that apply)**

<input type="checkbox"/> White	<input type="checkbox"/> Black or African American	<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Chinese
<input type="checkbox"/> Filipino	<input type="checkbox"/> Japanese	<input type="checkbox"/> Korean	<input type="checkbox"/> Vietnamese	<input type="checkbox"/> Other Asian
<input type="checkbox"/> Guamanian or Chamorro	<input type="checkbox"/> Samoan	<input type="checkbox"/> Other Pacific Islander	<input type="checkbox"/> Other	_____

¹ If you are adding one or more dependents to your existing plan, please complete the Application for ALL dependents AND the Primary Applicant. Proof of ineligibility for Medicare is required if you or your spouse are 65 or older.

² "Spouse" includes domestic partners. Non-spouse dependents can be up to age 26 (or age 30 if unmarried military veterans), unless medically disabled and continuing coverage with BCBSIL.

³ Age 21 and older for tobacco use.

⁴ Age 18 and older for mail, phone and email.

⁵ You **must** provide your email address if you want to get information electronically.

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Tell us about you.

Applicant Name: _____

SSN: _____

(DEPENDENTS^{1,2}, continued)

First Name		Middle Initial	Last Name	
Relationship	Social Security Number		Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth
Do you prefer to speak a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____		Within the past six months, have you used tobacco? ³ 4 or more times per week on average, excluding religious or ceremonial uses <input type="checkbox"/> Y <input type="checkbox"/> N If YES, when did you last use tobacco? _____		
Mailing Address ⁴ (IF DIFFERENT)		City	State	ZIP
What is the best phone number to reach you? ⁴ _____ <input type="checkbox"/> Mobile <input type="checkbox"/> Landline By providing your mobile phone number on this Application, you agree to receive automated, informational text messages from BCBSIL, including from third-party vendors or providers directly contracted by BCBSIL, to answer questions and provide additional information about health plan products, benefits and programs. You may also set your preferences at account.bcbsil.com/uppf . Standard mobile phone and/or text message charges may apply from your wireless provider. Messages will be recurring. Frequency will vary. Consent is not a condition of purchase or enrollment.				
Email Address ^{4,5} _____				
For BlueCare DirectSM or Blue Precision HMOSM				
Medical Group Name		3-digit ID		
For MyBlue PlusSM				
Primary Care Provider		10-character PCP ID		
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OPTIONAL: If you are Hispanic/Latino, do you identify as any of the following? (check all that apply) <input type="checkbox"/> Mexican <input type="checkbox"/> Mexican American <input type="checkbox"/> Chicano <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other _____				
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² Non-spouse dependents can be up to age 26 (or age 30 if unmarried military veterans), unless medically disabled and continuing coverage with BCBSIL.

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Tell us about you.

Applicant Name: _____

SSN: _____

(DEPENDENTS^{1,2}, continued)

First Name		Middle Initial	Last Name	
Relationship	Social Security Number		Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth
Do you prefer to speak a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____		Within the past six months, have you used tobacco? ³ 4 or more times per week on average, excluding religious or ceremonial uses <input type="checkbox"/> Y <input type="checkbox"/> N If YES, when did you last use tobacco? _____		
Mailing Address ⁴ (IF DIFFERENT)		City	State	ZIP
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For BlueCare DirectSM or Blue Precision HMOSM				
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OPTIONAL: If you are Hispanic/Latino, do you identify as any of the following? (check all that apply) <input type="checkbox"/> Mexican <input type="checkbox"/> Mexican American <input type="checkbox"/> Chicano <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other _____				
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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

Choose your health plan.

Applicant Name: _____

SSN: _____



Your coverage will start on the 1st of the month, unless otherwise required by law. Your application must be received by BCBSIL within the defined enrollment period to be accepted.

Please review your options below and **SELECT ONLY ONE OPTION:**

PLAN SELECTION	INDIVIDUAL DEDUCTIBLE
<input type="checkbox"/> BlueCare Direct Bronze SM Standard - Select Rx Copays with Advocate	\$7,500
<input type="checkbox"/> BlueCare Direct Silver SM Standard - Select Rx Copays with Advocate	\$5,000
<input type="checkbox"/> BlueCare Direct Gold SM Standard - Rx Copays with Advocate	\$1,500
<input type="checkbox"/> Blue Choice Preferred Bronze PPO SM 201	\$7,000
<input type="checkbox"/> Blue Choice Preferred Bronze PPO SM 202	\$4,500
<input type="checkbox"/> Blue Choice Preferred Bronze PPO SM 701	\$8,600
<input type="checkbox"/> Blue Choice Preferred Bronze PPO SM Standard - Select Rx Copays	\$7,500
<input type="checkbox"/> Blue Choice Preferred Silver PPO SM 203	\$1,700
<input type="checkbox"/> Blue Choice Preferred Silver PPO SM 303	\$1,500
<input type="checkbox"/> Blue Choice Preferred Silver PPO SM 801	\$4,300
<input type="checkbox"/> Blue Choice Preferred Silver PPO SM Standard - Select Rx Copays	\$5,000
<input type="checkbox"/> Blue Choice Preferred Gold PPO SM 204	\$750
<input type="checkbox"/> Blue Choice Preferred Gold PPO SM 901	\$1,000
<input type="checkbox"/> Blue Choice Preferred Gold PPO SM Standard - Rx Copays	\$1,500

- You may get OB-GYN services from your Primary Care Provider (PCP) or an OB-GYN.
- You do not need a referral from your PCP to see an OB-GYN for preventive OB-GYN services.
- HMO plans will cover your OB-GYN visits only if your OB-GYN is in your plan network.
- You do not have to tell us your choice of OB-GYN before a preventive OB-GYN visit.

PLAN SELECTION	INDIVIDUAL DEDUCTIBLE
<input type="checkbox"/> Blue Precision Bronze HMO SM 205	\$7,400
<input type="checkbox"/> Blue Precision Bronze HMO SM 701	\$1,500
<input type="checkbox"/> Blue Precision Bronze HMO SM Standard - Select Rx Copays	\$7,500
<input type="checkbox"/> Blue Precision Silver HMO SM 206	\$4,400
<input type="checkbox"/> Blue Precision Silver HMO SM 306	\$6,000
<input type="checkbox"/> Blue Precision Silver HMO SM 704	\$7,000
<input type="checkbox"/> Blue Precision Silver HMO SM Standard - Select Rx Copays	\$5,000
<input type="checkbox"/> Blue Precision Gold HMO SM 207	\$750
<input type="checkbox"/> Blue Precision Gold HMO SM 703	\$1,500
<input type="checkbox"/> Blue Precision Gold HMO SM Standard - Rx Copays	\$1,500
<input type="checkbox"/> MyBlue Plus Bronze SM 903	\$4,900
<input type="checkbox"/> MyBlue Plus Bronze SM 912	\$1,500
<input type="checkbox"/> MyBlue Plus Bronze SM Standard - Select Rx Copays	\$7,500
<input type="checkbox"/> MyBlue Plus Silver SM 905	\$5,000
<input type="checkbox"/> MyBlue Plus Silver SM 906	\$3,850
<input type="checkbox"/> MyBlue Plus Silver SM 907	\$1,800
<input type="checkbox"/> MyBlue Plus Silver SM Standard - Select Rx Copays	\$5,000
<input type="checkbox"/> MyBlue Plus Gold SM 909	\$1,500
<input type="checkbox"/> MyBlue Plus Gold SM 910	\$250
<input type="checkbox"/> MyBlue Plus Gold SM Standard - Rx Copays	\$1,500

"CATASTROPHIC" PLAN OPTION BELOW

Here's what that means.

This plan covers essential health benefits, but generally only after you pay the high deductible or the out-of-pocket maximum amount. **You qualify for this plan only if:**

- 1) you are under age 30 before the plan year begins, **or**
- 2) you have a waiver from the Health Insurance Marketplace®.

Your Exemption Certificate Number is required to process your form. **Exemption Certificate Number:** _____

<input type="checkbox"/> Blue Choice Preferred Security PPO SM 200	\$9,200
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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

Choose your dental plan.

Applicant Name: _____
SSN: _____

The Affordable Care Act requires that we seek reasonable assurance from you that you and each individual on the policy have coverage for pediatric dental services (for children)¹. The ACA considers coverage for pediatric dental services to be an essential health benefit that every policy must provide, even if there is no one on the policy who is eligible to use the coverage.

Companies like BCBSIL offer this dental coverage for children through “Marketplace-certified stand-alone dental plans.” These plans are also known as Dental Qualified Health Plans or Dental QHPs.



- For more information about these dental plan options, go to **BlueDentalInfoIL-2025.com**.
- The dental selection on this Application will apply to all applicants.
- Dependents 19 to 26 are considered adults for dental coverage.
- If you already have dental coverage with us, whatever you select here will REPLACE that current dental coverage.

Please **SELECT ONLY ONE OF THE THREE OPTIONS:**

OPTION 1 You can sign up for BlueCare DentalSM, our Full Dental QHP. This covers adults **AND** children.

BlueCare Dental (Covers Adults AND Children)	INDIVIDUAL DEDUCTIBLE
<input type="checkbox"/> BlueCare Dental 1A	\$25
<input type="checkbox"/> BlueCare Dental 1B	\$50
<input type="checkbox"/> BlueCare Dental 1C	\$50
<input type="checkbox"/> BlueCare Dental 1D	\$50

OR

OPTION 2 You can sign up for BlueCare Dental 4 KidsSM, our Limited Dental QHP. This covers dental services for **CHILDREN ONLY**.

BlueCare Dental 4 Kids (Covers CHILDREN UP TO AGE 19 ONLY)	INDIVIDUAL DEDUCTIBLE
<input type="checkbox"/> BlueCare Dental 4 Kids 1A	\$25
<input type="checkbox"/> BlueCare Dental 4 Kids 1B	\$50

OR

OPTION 3 You already have dental coverage.

Check the box and sign here to tell us that you have what is known as a “Marketplace-certified stand-alone dental plan.” Our records will show that you have the Pediatric Dental essential health benefit from BCBSIL or another company.

Note: Checking this option will NOT result in a change or cancellation to any existing coverage.

☐ I/we already have coverage for pediatric dental essential health benefits through another policy.

Signature (REQUIRED if selecting Option 3)	Date
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If you do not make a choice, you and each member on the policy will be signed up for **BlueCare Dental 4 Kids 1B**, our Limited Dental QHP, so you will have the required pediatric dental benefits.

BCBSIL may find that pediatric dental coverage must be included with your health care coverage by law. In that case, you may owe an additional monthly payment for pediatric dental benefits. This added amount will be due as part of your first payment and will be included in your monthly bill.

Tell us how you will make your payments.

Applicant Name: _____

SSN: _____



Please be sure to read the important billing rules on the next page.

- Your plan may be canceled if you don't make a payment.
- **Email address is required for electronic funds transfer.**
- **If you are a current member paying your premium via EFT**, please provide Premium Payment Information, even if there are no changes.

FIRST PAYMENT

You may make your **first payment** by EFT, check or money order. Choose one:

☐ EFT (First payment will be taken from your account immediately.) ☐ Check (enclosed) ☐ Money order (enclosed)



TIP: Write the name of the Primary Applicant in the memo/notation on check or money order if different from name of account owner. **NOTE:** Use of a business account may require proof of compliance with Third Party Payment Rules on page 13.

MONTHLY PAYMENTS

You may make your **monthly payments** by electronic funds transfer (Auto Bill Pay), or we can send you a bill by email or mail. Select your choice:

☐ EFT (Auto Bill Pay) ☐ Bill by email ☐ Bill by mail

PREMIUM PAYMENT INFORMATION (ALL fields required if paying by EFT):

Please check one ☐ Checking account
☐ Savings account

Name(s) on account if other than the Applicant

Bank routing number (please verify)

Account number (please verify)

Email address

AGREEMENT (See full Auto Bill Pay Terms of Use on page 13.)

I confirm I want BCBSIL and/or its designee to take out monthly premium payments from my checking or savings account named above. Funds will be taken out on the last business day of the month before the next month of coverage. If the last usual business day (any M-F) of the month is a holiday or other nonbanking day, funds will be taken out on the next business day. Withdrawals may be in the form of checks, share drafts or electronic debit entries. I also confirm I want my financial institution named here to honor the same payments from my account.

☐ **I have read and accept this agreement**

Account owner's signature

Date

Relationship to Applicant



Do not cancel any current coverage you may have until your Application is approved and your new plan is effective.

Your first month's payment is due when you sign up. If you are signing up for a new plan, **your coverage will not be in effect until we receive your first payment.**

Important billing rules.

Applicant Name: _____

SSN: _____

AUTO BILL PAY TERMS OF USE (email address required)

If you allow EFT, you understand and agree that BCBSIL and/or the company BCBSIL chooses to process payments may take monthly payments from your checking or savings account in accordance with the terms below:

- By signing up for Auto Bill Pay you authorize us and our service providers to store your payment information and charge your selected payment method on a monthly basis unless you take timely steps to cancel Auto Bill Pay. All such charges will be charged to your selected payment method on the last day of the month preceding the month of coverage until you cancel Auto Bill Pay. The amount you will be charged will be based on your premiums and other fees, charges and expenses chargeable to you. You will be notified by email if the amount of your payment changes.
- If you would like to cancel Auto Bill Pay please log into your Blue Access for MembersSM account. All requests for Auto Bill Pay cancellations must be received no later than 3 days before the billing date. Otherwise, Auto Bill Pay cancellation will be effective the next month.
- If your statement shows transfers that you did not make, including those made by card or other means, tell us at once. If you do not tell us within 60 days after the statement was sent to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
- If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:
 - Call us at the phone number found on the back of your member ID card or log into your BAMSM account in time for us to receive your request 3 business days or more before the payment is scheduled to be made.
 - If these regular payments may vary in amount, we will tell you, 10 days before each payment, when it will be made and how much it will be.
 - If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
- We may at any time and without notice amend these Auto Bill Pay Terms of Use. You should read these Auto Bill Pay Terms of Use. Your continued use of the Auto Bill Pay function after any such amendments will constitute your agreement to such change(s). We may discontinue Auto Bill Pay functionality for any reason and without notice, or require re-enrollment if terms or conditions are modified.

THIRD PARTY PAYMENT RULES

BCBSIL follows the premium payment process established by the Affordable Care Act in accordance with all federal requirements.

1. BCBSIL accepts premium payments from the following third-party entities on behalf of enrollees:
 - a. A Ryan White HIV/AIDS Program under title XXVI of the Public Health Service Act;
 - b. An Indian tribe, tribal organization or urban Indian organization; and
 - c. A local, state, or federal government program, including a grantee directed by a government program to make payments on its behalf.
2. BCBSIL may accept premium payments on behalf of enrollees from private, not-for-profit foundations, if the payments are:
 - a. For the entire coverage period of the enrollee's policy;
 - b. Based solely on the financial status of the enrollees;
 - c. Regardless of the coverage the enrollee chooses; and
 - d. Regardless of the enrollee's health status.
3. BCBSIL may accept premium payments on behalf of enrollees from a Trust, Power of Attorney or Legal Guardian.
4. BCBSIL will not construe payments from an employer as impermissible third-party payments, provided such payments do not create an Employee Retirement Income Security Act (also known as ERISA) group health plan and either:
 - a. The employer facilitates premium payment collection through payroll deduction or a similar method for the employee, and the employer is not paying any part of the premium either directly or through reimbursement; or
 - b. The employee is participating in an Individual Coverage Health Reimbursement Arrangement (ICHRA) or a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) offered by their employer in place of group health insurance.
5. BCBSIL will accept payments on behalf of an enrollee directly from an employer engaged in an ICHRA or QSEHRA, or a third-party payment coordination service, when such payments are made using allowable payment methods.

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a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

COVERAGE YOU ARE REPLACING

Will this plan replace health coverage for 2025 you already have? If yes, list all coverage that you plan to terminate and replace with a plan from BCBSIL and read KNOW YOUR RIGHTS below:

COVERED PERSON(S)

NAME OF INSURANCE COMPANY

POLICY NUMBER

TERMINATION DATE

KNOW YOUR RIGHTS WHEN YOU REPLACE COVERAGE

If you chose "Yes" above, BCBSIL may NOT automatically cancel your old policy. This section confirms that you plan to cancel your current accident and health plan and replace it with a plan from BCBSIL. For your own information and protection, you should know how this decision may affect the coverage available to you in a new plan.

1. You may want to ask the company that offers the plan you are replacing about your decision. You could also talk to their agent. This is your right. It is in your best interest. You should be sure you understand all the issues you may have if you replace the coverage you have now.

2. If you still wish to cancel your present plan and replace it with new coverage, be sure to truthfully and completely answer all questions on this Application about any person applying for coverage. If you leave out any important information, BCBSIL may have a legal basis to deny any future claims and to refund your premium as though your contract had never been in force. Before you sign the completed Application, re-read it carefully to be sure that all information is correct.

OTHER MEDICAL, DENTAL OR VISION COVERAGE YOU OR YOUR DEPENDENT(S) MAY HAVE

Does any person applying for coverage currently have, or did they previously have within the last 60 days:

Coverage with BCBSIL?

Health coverage with any other insurance company?

Coverage under a tax-supported or government program, including Medicare?

Y

N

If yes, please provide details below:

Applicant Name

Name on Other Policy (if different)

Member/Group ID (recommended)

Applicant Name

Name on Other Policy (if different)

Member/Group ID (recommended)

Proxy statement (OPTIONAL)

By purchasing a BCBSIL health plan, I become a member of Health Care Service Corporation, a Mutual Legal Reserve Company. By signing this Application, I ask the Board of Directors of HCSC to act on my behalf at all meetings of members of HCSC. I understand that:

This permission will apply to any company that replaces HCSC.

The Board of Directors may appoint someone to vote for me.

The annual meeting of members is scheduled to take place each year in the corporate headquarters (300 E. Randolph St., Chicago, IL 60601) on the last Tuesday of October at 12:30 p.m. Special meetings of members may be called if needed. Notice of any special meeting will be given within 30 to 60 days before the meeting.

My assignment of my member vote to the Board of Directors will be in effect:

Until or if I cancel it in writing at least 20 days before any meeting of members, or

Unless I attend and vote in person at any meeting of members

Primary Applicant's (your) proxy signature:
NOTE: Whether you sign for proxy or not, you must sign on page 16 to complete this Application.

Date

Print your name as you signed it:

Please read and sign on next page.

Applicant Name: _____

SSN: _____

BY COMPLETING AND SIGNING THIS FORM, I UNDERSTAND AND AGREE TO THE FOLLOWING:

- This Application is not coverage. Coverage will not begin until (1) the effective date of the plan and (2) the first month's payment is made.¹
- If I use an agent, they cannot accept risks or change the policies or rules of BCBSIL.
- If an agent helps me purchase a new or renew a health plan, BCBSIL may pay them \$10.00 to \$30.00 per member per policy per month. My agents may also get bonus and marketing payments. These payments do not affect the amount I pay each month for my plan.
- If any person knowingly submits a false claim for payment of a loss or benefit or falsely misstates an important fact on this Application, coverage may be rescinded. This includes false claims or facts about me or any of my dependents. Rescission cancels the coverage back to the first day it became effective. I will be given at least 30 days' written notice before my coverage or that of my dependents is rescinded.
- My monthly premium will be calculated using factors approved by the state's department of insurance and other applicable state and federal laws and regulations. Rates are calculated based on age, tobacco use and geographic rating factors. These factors are also used to calculate premiums for any dependents covered on my plan.
- I authorize any of the following people or organizations to share my health information with BCBSIL or their authorized representative:
 - Health professionals, hospitals, or clinics
 - Other health or health-related facilities
 - Government agencies
 - Pharmacy benefit managers, clearinghouses, or retail stores
 - Any other persons or firms required by law
- This information may include:
 - Copies of records about advice, care or treatment that were given to me and/or my dependents
 - Information about the prescription and use of drugs or alcohol
 - Information about mental illness
- BCBSIL may review and research its own records for information.
- BCBSIL will share collected information only as needed with medical entities to help manage my care.
- Information shared with my authorization may be re-shared by BCBSIL as allowed or required by law. If such sharing is required, the person or agency getting the information will be responsible for protecting it.
- This authorization is valid for two years from today, or until I cancel coverage.
 - I have the right to cancel the authorization at any time, in writing, by contacting BCBSIL.
 - I or anyone I authorize to represent me will receive a copy of this authorization upon request.
 - Any cancellation will not affect the activities of BCBSIL before the date such cancellation is received by BCBSIL.
- I present any statements and answers on this Application as FACTS. To the best of my knowledge and belief, they are true and complete. These facts are the basis of my Application.
- The Application will become a part of the contract between BCBSIL and me.
- My agent (if I have one) and I confirm that I have read and understood the Application and reviewed the details of the plan I chose.
- This individual or family plan is meant to be paid as my personal expense.
- Only I or a family member, or an allowed third party as outlined in the Application, will pay BCBSIL directly.
- BCBSIL does not accept payments directly from third parties except from those listed on page 13.
- If these rules are broken, any payments made by a third party will not be credited to my account or coverage. These payments may not be refunded to me. This may result in the cancellation of my coverage for nonpayment.

WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF A HEALTH PLAN CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION MAY BE FOUND GUILTY OF A FELONY IN A COURT OF LAW.

¹ Some exceptions apply during a Special Enrollment Period. Check with your agent or Customer Service.

Did you work with an agent?

Applicant Name: _____

SSN: _____

AGENTS, COMPLETE THIS SECTION (IF APPLICABLE)

I certify that:

- I provided the Application to the Applicant(s) for completion, or I personally asked the questions and recorded the answers as given.
- I provided written material to explain the benefits to the Applicant(s). This includes details about what may not be covered and any special details about their coverage.
- I have reviewed the required plan document(s) with the Applicant. This includes the Disclosure Statement(s) when requested.

Agent's Signature	Agent's Printed Name	Date
Agent ID	Agent's Phone	
Agent's Email		

Please read and sign below. (REQUIRED)

YOUR SIGNATURE MAKES THIS A CONTRACT IF/WHEN FULLY PROCESSED

Primary Applicant's Printed Name AND Signature	Date	
Parent or Legal Guardian of a Minor Child Printed Name AND Signature (if child is the Primary Applicant)	Date	
If this authorization is signed by a personal representative on behalf of an individual (other than a parent for a minor child), complete the following:		
Personal Representative's Printed Name AND Signature	Relationship	Date

Send us your Application.

TO MAKE SURE YOUR FORM IS PROCESSED AS QUICKLY AS POSSIBLE, REMEMBER TO:



- Sign your form.
- Send **ALL PAGES** of this form.
 - **INCLUDE EVEN BLANK PAGES.**
- If you are working with an agent, please include your agent's information above.
- Please include all supporting materials.
- If you are the Legal Guardian for anyone listed on the Application, please enclose a signed court decree.

PLEASE SUBMIT THIS FORM BY:

MAIL	Blue Cross and Blue Shield of Illinois, Attn: Individual Enrollment, PO Box 660819, Dallas, TX 75266-0819
FAX	800-279-7419

Questions? If you have any questions, please call your agent or call BCBSIL toll-free at **800-477-2000**. Visit **discoverbcbsil.com** for frequently asked questions about membership, payment and benefits.

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



Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:

Office of Civil Rights Coordinator
Attn: Office of Civil Rights Coordinator
300 E. Randolph St., 35th Floor
Chicago, IL 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960
Email: civilrightscoordinator@bcbsil.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:

US Dept of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal:
ocrportal.hhs.gov/ocr/smartscreen/main.jsf
Complaint Forms:
hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at bcbsil.com/legal-and-privacy/non-discrimination-notice

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 855-710-6984 (TTY: 711) أو تحدث إلى مقدم الخدمة.



BlueCross BlueShield of Illinois

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company

中文 Chinese	注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 855-710-6984（文本电话：711）或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફિસિયલ સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર કૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'855-710-6984 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710-6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yániłt'ígogo, saad bee aná'awo' bee áka'anída'awo'ít'áa jiik'eh ná hólq. Bee ahił hane'go bee nida'anishí t'áa ákodaat'éhígíí dóo bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'í'ígíí éí t'áa jiik'eh hólq. Kohjíl' 855-710-6984 (TTY: 711) hodíilnih doodago nika'análwo'í bich'í' hanidziih.
فارسي Farsi	توجه: اگر [وارد کردن زبان] صحبت می کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب های قابل دسترس، به طور رایگان موجود می باشند. با شماره 855-710-6984 (تله تایپ: 711) تماس بگیرید یا با ارائه دهنده خود صحبت کنید.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-710-6984 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (TTY: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجه دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 855-710-6984 (TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.