



MEDICAL MUTUAL OF OHIO®
Your healthcare partner since 1934

Employee Application & Change Form

Individuals in Groups with
20+ Eligible Employees



**MEDICAL MUTUAL OF OHIO EMPLOYEE
APPLICATION/CHANGE FORM FOR INDIVIDUALS
IN GROUPS WITH 20+ ELIGIBLE EMPLOYEES**

INSURANCE WAIVER

COMPLETE THE WAIVER SECTION BELOW ONLY if you do not want any coverage or want to waive some of the coverage options.

A. Waived coverages: I do not want (Check all that apply)

- Self: Health Drug Dental Vision through Medical Mutual®
- Dependent: Health Drug Dental Vision through Medical Mutual for the following spouse and/or dependent(s) only:

1 _____ 2 _____ 3 _____ 4 _____ 5 _____

Please indicate reason for waiving coverage:

- No coverage
- Employee/dependent has coverage. Insurance company name: _____

B. Current health coverage status: I have: (Check one)

- No coverage
- Other coverage: _____
- Coverage through my spouse's employer. Company name: _____

C. Terms and Declarations:

I understand that if I check any box in Question A of this Waiver I am choosing not to have those persons covered under the health insurance designated, and any later application for enrollment and acceptance will be subject to all underwriting requirements.

If you are declining enrollment for yourself or your dependents (including your spouse) because of other insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 31 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you will be able to enroll yourself and your dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption.

I have read and understand the above terms:

Current Employer: _____

Print Employee Name: _____ Employee Social Security Number: _____

Print Spouse Name: _____ Spouse Social Security Number: _____

Employee Signature: _____ Date: _____

WARNING: If you or your family members are covered by more than one healthcare plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family. (Ohio Admin. Code Section 3901-1-56)

Group/Company Name

Group #

Section # (required)

1. ACTION REQUESTED

Form for Section 1: ACTION REQUESTED. Includes checkboxes for 'New Policy Application or COBRA/Continuation' and 'Policy Change'. Fields include 'Requested Effective Date', 'Requested Date of Change', and various action options like 'Address change', 'Add dependent', etc.

2. POLICYHOLDER

Form for Section 2: POLICYHOLDER. Fields include 'Last Name', 'First Name', 'MI', 'Social Security#', 'Date of Birth', 'Gender', 'Employment Status', 'Marital Status', 'Job Title', 'Department #', 'Home Address', 'City', 'State', 'Zip Code', 'Email Address', 'Home Phone Number', and 'Primary Care Physician'.

3. COVERED DEPENDENTS

Table for Section 3: COVERED DEPENDENTS. Columns: Relationship, First Name, Last Name (if different), Social Security #, Date of Birth, Gender, Primary Care Physician (HMO and Select only). Rows for Spouse and multiple Child/Stepchild/Other entries.

¹ If over limiting age, Student or Disability Certification form must be attached to this application

² Legal Documentation (court decree, guardianship papers, etc.) must be attached to this application

4. OTHER COVERAGE

Medicare Information Are you or any dependent covered by Medicare? Yes No If yes, please complete the section below:

Table for Medicare Information. Columns: Policyholder Name, Medicare Number, Part A Effective Date, Part B Effective Date, Reason for Medicare. Reason options: Age, End Stage Renal, Disability.

Continuing Coverage (other than Medicare) Are you or any dependent keeping other health insurance coverage? Yes No If yes, please complete the section below:

Table for Continuing Coverage. Columns: Policyholder Name, Name and Address of Insurance Company, Policy Number, Effective Date, Coverage Type, Work Status, Policy Type. Coverage options: Medical, Dental, Hospital Only, Vision, Prescription Drug.

Prior or Ending Coverage Do you or any dependent have any prior or ending health insurance? Yes No If yes, please complete the section below:

Form for Prior or Ending Coverage. Fields include: 'What date did your most recent health insurance become effective?', 'What date did/will this health insurance terminate?', and 'Please indicate the carrier name for the above health insurance:'.

Policyholder Name	Social Security #
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Group #	Section #
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5. MEDICAL HEALTH QUESTIONNAIRE

A. MEDICAL CONDITIONS

Have you or any listed dependent been treated for, diagnosed as having, or have been recommended for future surgery, diagnostic testing or medical treatment or thought you should seek medical advice for any of the following conditions? If yes, explain in 5c.

Y N 1. <input type="checkbox"/> <input type="checkbox"/> AIDS/AIDS-Related Complex 2. <input type="checkbox"/> <input type="checkbox"/> Alcohol/Drug Dependency 3. <input type="checkbox"/> <input type="checkbox"/> Auto-Immune Disorder 4. <input type="checkbox"/> <input type="checkbox"/> Blood/Clotting Disorder 5. <input type="checkbox"/> <input type="checkbox"/> Cancer	Y N 6. <input type="checkbox"/> <input type="checkbox"/> Circulatory Disorder 7. <input type="checkbox"/> <input type="checkbox"/> Diabetes/Endocrine 8. <input type="checkbox"/> <input type="checkbox"/> Heart Disease 9. <input type="checkbox"/> <input type="checkbox"/> Infertility 10. <input type="checkbox"/> <input type="checkbox"/> Kidney Disease	Y N 11. <input type="checkbox"/> <input type="checkbox"/> Lung Disease 12. <input type="checkbox"/> <input type="checkbox"/> Mental Health Disorder 13. <input type="checkbox"/> <input type="checkbox"/> Muscle/Skeletal Disorder 14. <input type="checkbox"/> <input type="checkbox"/> Nervous System Disorder 15. <input type="checkbox"/> <input type="checkbox"/> Spinal/Disc Disorder	Y N 16. <input type="checkbox"/> <input type="checkbox"/> Transplant 17. <input type="checkbox"/> <input type="checkbox"/> Smoker 18. <input type="checkbox"/> <input type="checkbox"/> Other _____
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B. MEDICAL QUESTIONS

Y N

1. Have you or any dependent been hospitalized, had surgery, been advised to have surgery or seek treatment for any medical condition? (Explain in 5c)

2. Are you or any dependent currently taking any prescription or over the counter medications? (Explain in 5c)

3. Are you or any dependent currently pregnant?

If yes: Name: _____ Due Date: _____ Is this pregnancy considered high risk? Y N

C. EXPLANATION (Explain all yes responses from Medical Conditions and Medical Questions here)

Name	Diagnosis	Treatment Date (From-To)	Treatment/Medication/Dosage (Be specific)	Recovered Y N
John Doe	Skin Cancer	10/2005-3/2007	Radiation/Medication XXXXXXXX	<input checked="" type="checkbox"/> <input type="checkbox"/>
				<input type="checkbox"/> <input type="checkbox"/>
				<input type="checkbox"/> <input type="checkbox"/>
				<input type="checkbox"/> <input type="checkbox"/>
				<input type="checkbox"/> <input type="checkbox"/>
				<input type="checkbox"/> <input type="checkbox"/>
				<input type="checkbox"/> <input type="checkbox"/>

Attach a separate sheet if additional space is required.

Policyholder Name	Social Security #
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Group #	Section #
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6. ABOUT YOUR NEEDS

If you have a special language or other cultural need that may affect the administration of your health plan or healthcare delivery, please indicate below so that Medical Mutual may better assist you:

- | | | |
|--------------------------|--------------------------|--|
| Y | N | |
| <input type="checkbox"/> | <input type="checkbox"/> | Hearing-impaired (Require use of TDD/TYY or other means of communication) |
| <input type="checkbox"/> | <input type="checkbox"/> | Vision-impaired (Require audio communication or large print document) |
| <input type="checkbox"/> | <input type="checkbox"/> | Speak a primary language other than English (Require interpretive services) please list language:_____ |
| <input type="checkbox"/> | <input type="checkbox"/> | Other cultural need/preference:_____ |

7. PRE-EXISTING CONDITION NOTICE

The following information is attached to and incorporated into your application to Medical Mutual of Ohio:

This plan imposes a pre-existing condition exclusion. This means that if you have a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within no more than a six-month "look-back" period. Generally, this look-back period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the look-back period ends on the day before the waiting period begins. The pre-existing condition exclusion does not apply to pregnancy nor to a child who is enrolled in the plan within 30 days after birth, adoption, or placement for adoption. This exclusion may last up to 12 months (18 months if you are a late enrollee) from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage." Most prior health coverage is creditable coverage and can be used to reduce the pre-existing condition exclusion if you have not experienced a break in coverage of at least 63 days. To reduce the maximum 12-month (or 18-month) exclusion period by your creditable coverage, you should give us a copy of any certificates of creditable coverage you have. If you do not have a certificate, but you do have prior health coverage, we will help you obtain one from your prior plan or issuer. There are also other ways that you can show you having creditable coverage. Please contact us if you need help demonstrating creditable coverage. All questions about the pre-existing condition exclusion and creditable coverage should be directed to CustomerService@MedMutual.com or your sales representative.

Policyholder Name	Social Security #
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Group #	Section #
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8. TERMS AND CONDITIONS

I hereby apply to the carrier(s) offering the coverage indicated on this application.

I authorize: (1) payroll deduction(s) and remittance of any required contribution for coverage to Medical Mutual, Medical Health Insuring Corporation of Ohio (MHICO) and/or any affiliates or divisions of Medical Mutual; (2) release of information, without limitation, from any medical/medically-related facility, government agency or person: (a) to evaluate this application for up to 30 months from the date of this application; (b) to adjudicate claims submitted on behalf of me or my dependents as long as I am covered under this policy; (c) for utilization review programs to monitor health services or quality improvement activities; (d) for credentialing purposes. I authorize the applicable carrier to provide a photocopy of this release to any physician or medical institution to obtain records for the purposes stated above.

I understand: (1) any untrue or incomplete information, statements or answers on this application (whether intentional or not), can result in denial of a claim or rescission of coverage and may subject me to legal action by the carrier(s); (2) to be eligible for health coverage, I must be an active full time employee as defined by the policy; (3) if coverage is issued, it will be based on full reliance on the information contained in this application.

I understand and agree that no agent or broker has the authority: (1) to bind Medical Mutual by making promises regarding eligibility, benefits, or the issuance of a policy; (2) to waive any answer or any portion of any answer to any question on this application or any information Medical Mutual requests; (3) approve coverage; (4) make or alter any contract on behalf of Medical Mutual; or (5) waive or alter any of Medical Mutual's other rights or requirements. All contract terms must be in writing and signed or accepted in writing by an authorized representative of Medical Mutual to be binding on Medical Mutual.

I understand that, if my personal health information is disclosed to someone who is not required to comply with the federal privacy protection regulations, then such information may be re-disclosed and would no longer be protected.

I understand that I have a right to revoke this authorization at any time. My revocation must be in writing. I am aware that my revocation is not effective to the extent that the persons I have authorized to use and/or disclose my personal health information have acted in reliance upon this authorization.

I understand and acknowledge that this authorization extends to all medical records, including records which may contain information regarding treatment for physical and mental illness, alcohol/drug abuse and/or HIV - AIDS test results or diagnosis. I expressly consent to the release of such information.

If you write in HMO Health Ohio as the benefit you want in Section 1, the following provisions apply: 1. The HMO restricts enrollee access to health care providers. NO benefits are payable for covered services which are not provided, arranged and authorized by a Plan Physician and approved by the Medical Director. This applies to all covered services which are not provided, arranged and authorized by a Plan Physician and approved by the Medical Director. This applies to all covered services except Emergency Services. The HMO will furnish you with a list of plan physicians and plan facilities upon enrollment and/or request. 2. Right of Cancellation: If you are obligated to share in the cost of this coverage, you may cancel this application within 72 hours after you have signed this application. Cancellation will occur when written notice is given to MHICO. Notice of cancellation shall be considered given when you mail a letter to MHICO.

I have read all of the statements contained in this application, and declare by signing this application that I am an active, eligible, compensated, full-time employee and that the information I have provided is true and complete to the best of my knowledge. I understand that I should not cancel any current health insurance coverage until I receive an approval letter and insurance certificate from Medical Mutual.

_____ Employee Signature	_____ Date	_____ Your Spouse's Signature (If applying for coverage)	_____ Date
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WARNING: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against any insurer, submits any application or files a claim containing a false or deceptive statement is guilty of insurance fraud. (Ohio Revised Code Section 3999.22)

Employee Application & Change Form

Medical Mutual of Ohio
2060 East Ninth Street
Cleveland OH 44115-1355

Visit MedMutual.com.