California Employer Enrollment Application
For Small Groups
Medical, and Dental

Health care plans offered by Anthem Blue Cross (Anthem).
You, the employer, must complete this application. You are solely responsible for its accuracy and completeness.
To avoid the possibility of delay, answer all questions and be sure to sign and date the application.
Note: Employer Tax ID Numbers are required under Centers for Medicare & Medicaid Services (CMS) regulations.
Please complete in black ink only.

Section A: Application Type		
☐ New enrollment ☐ Change(s)	Group/Case no.(if known)	Requested effective date (MM/DD/YYYY): / /

Section B: Company Information			
Legal Company name			Employer tax ID no. (required) / /
Doing Business As (DBA)(if applicable)			County
Company street address (principal business address[1])	City	State	ZIP code
Billing address- If different from above	City	State	ZIP code

Is this for coverage as a member of an association plan? ☐ Yes ☐ No If yes, association name: ___________________________________

Organization type: ☐ Corporation ☐ Partnership ☐ Proprietorship ☐ Limited Liability Company (LLC) ☐ Limited Partnership (LP) ☐ Limited Liability Partnership (LLP) ☐ Other: ___________________________________

SIC code - required	Type of business (be specific)	Date business established (MM/DD/YYYY) / /
Company contact name	Title	Primary phone no.
Company's primary contact email address		
Additional company contact name	Title	Additional company contact email address

Applies only to **Medical plans** and **Dental Net DHMO plans** offered by Anthem Blue Cross and regulated by the Department of Managed Health Care. We, the employer, agree that Anthem can deliver plan materials and related items, including but not limited to benefit booklets, summaries, billing statements, notices of nonpayment and cancellation and other notices, via the company's primary contact email address indicated above or other electronic means as permitted by law. We agree that we will provide and update Anthem with a current email address. We understand that at any time we can change our decision and request a free copy of these materials (or any specific materials) by mail or by contacting Anthem at 1-855-854-1429.

1 The principal business address means the principal business address registered with the State or, if a principal business address is not registered with the State, or is registered solely for purposes of service of process and is not a substantial worksite for the policyholder's business, the business address within the State where the greatest number of employees of such policyholder works. If, for a network plan, the group policyholder's principal business address is not within the service area of such plan, and the policyholder has employees who live, reside, or work within the service area, the principal business address for purposes of the network plan is the business address within the plan's service area where the greatest number of employees work as of the beginning of the plan year. If there is no such business address, the rating area for purposes of the network plan is the rating area that reflects where the greatest number of employees within the plan's service area live or reside as of the beginning of the plan year.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Employer tax ID no. (required): ________/_________/________

Do you want to enroll in Premium Only Plan (P.O.P.)? ☐ Yes ☐ No P.O.P. is a payroll administration service offered by Wage Works, Inc (an independent company not affiliated with Anthem) that helps companies receive Internal Revenue Service (IRS) Section 125 tax advantages. If you choose to enroll, download the P.O.P. application at www.anthem.com/easyrenew and complete.

Do you have any affiliates that qualify as a single employer under subsection (b), (c), (m) or (o) of Internal Revenue Code Section 414?
☐ Yes ☐ No If yes, please give the legal names, federal tax ID no. and number of employees employed by each.

Legal name	Federal tax ID no.	No. of employees employed

Section C: Ownership

Please account for 100% of the ownership, regardless of eligibility. Insert an additional sheet if necessary.

Last name	First name	M.I.	Percentage of ownership	Eligible
				☐ Yes ☐ No
				☐ Yes ☐ No
				☐ Yes ☐ No

Section D: Type of Coverage

1. Medical Coverage **Medical plans offered by Anthem Blue Cross.**

Please Note: All health plans include the required coverage for the dental and vision pediatric essential health benefits.

Step 1 – Select a network or networks. You may choose one PPO, one EPO and/or one HMO network.

Step 2 – Please indicate one or more plan(s) designs you would like to offer to your employees, within the network(s) you selected.
Insert an additional sheet if necessary.

PPO: ☐ Prudent Buyer PPO
☐ Select PPO

EPO: ☐ Prudent Buyer PPO

HMO: ☐ CaliforniaCare HMO
☐ Select HMO
☐ Priority Select HMO

Medical plan name	Contract code

Required for Consumer Driven Health Plans (CDHP) — Only one choice is allowed.

☐ We request Anthem to facilitate opening a Health Savings Account (HSA) with its service provider for our employees. We understand a completed CDHP questionnaire is required in order to open the HSA account. In doing so, we agree for Anthem to disclose our member's data to its banking service provider.

☐ Group will facilitate its own non-Anthem Health Savings Account (HSA).

Note: PPO and EPO plans — Prudent Buyer PPO and Select PPO network plans can only be offered alongside other plans with the same network type. (For example, plans on the Select PPO network can be offered alongside other plans on the Select PPO network, but they cannot be offered alongside plans on the Prudent Buyer PPO network (PPO and EPO plans). Not all network options are available in every area.)
HMO plans — CaliforniaCare HMO, Select HMO, and Priority Select HMO network plans can only be offered alongside other plans with the same network type. (For example, plans on the Select HMO network can be offered alongside other plans on the Select HMO network, but they cannot be offered alongside any other HMO network. Not all network options are available in every area.)

Riders/Optional Benefits – Select additional optional benefits.

Please note: All subscribers and their dependents will be enrolled with the rider benefits if selected. Additional premium may apply.

☐ Infertility Benefits ☐ Women's Contraceptive Opt-out Benefits — Submit the Religious Self-Certification Form. The form can be found on the www.anthem.com/easyrenew site.

Choose your medical contribution for each month – only **one** choice is allowed.
Contribution option 1: Traditional option – We will contribute (50% to 100%) ______% per employee ______% per dependent (optional)
Contribution option 2: Fixed Dollar Option – We will contribute (at least $100 in $5 increments): $______________________________
Contribution option 3: Percentage of plan option – We will contribute (50% to 100%): ______% to the following plan_____________________

Employer tax ID no. (required): ________/_________/________

2. Dental Coverage — Employer-sponsored plans (available for 2–100 Employee Small Groups, a minimum of two subscribers must enroll.) Voluntary Dental plans[3] (available for 5–100 Employee Small Groups, a minimum of five subscribers must enroll.)		
Anthem Dental Net DHMO[1], and Dental Net Voluntary DHMO[1,2] plans do not include dental pediatric essential health benefits.		
	Dental plan name	**Contract code**
☐ Employer sponsored		
☐ Voluntary[2]		
Choose your dental contribution for each month. We will contribute: ______% per employee ______% per dependent (optional)		
Is this plan intended to replace any existing group dental coverage? ☐ Yes ☐ No If yes, please complete the information in section G for each group dental insurance plan you now have.		

Section E: Eligibility

1. Does your group meet the definition of a small employer, as defined under applicable law?[3] ☐ Yes ☐ No
2. Total number of employees (including employed owners/officers): _______
3. Number of eligible full—time employees[4] (minimum 30 hours per week): _______
4. Number of part-time employees[4]: _______
   Are permanent employees who work between 20-29 hours weekly to be covered?[5] ☐ Yes ☐ No
   If yes, number of eligible part-time enrollees: _______
5. Number of employees enrolling in:
   Medical: _______ Dental: _______ Vision: _______
   Life: _______ Disability: _______
6. Number of eligible DECLINING employees: _______
7. Number of INELIGIBLE employees: _______
8. Waiting period for **new employees**:
   ☐ First of month after hire date
   ☐ First of month following one month from the date of hire
   ☐ First of the month following two months from date of hire, not to exceed 90 days
9. Does your business have additional employees in another state? ☐ Yes ☐ No
   If yes, specify state: ___________________________________
   How many employees reside in CA: _______
   How many employees reside in another state: _______
10. Is your group currently subject to Cal—COBRA? ☐ Yes ☐ No
    (Employed 2–19 eligible employees on at least 50% of its working days in the previous calendar year; or if not in business during any part of the previous calendar year employed 2–19 eligible employees on at least 50% of its working days during the previous calendar quarter; and not subject to COBRA).
    California law also requires plans to offer an enrollee who has exhausted continuation coverage under COBRA the opportunity to continue coverage for up to 36 months from the date the enrollee's continuation coverage began, if the enrollee is entitled to less than 36 months of continuation coverage under COBRA.
    Number of Cal—COBRA enrollees: __________
11. Is your group currently subject to COBRA? ☐ Yes ☐ No
    (Employed 20 or more total employees on at least 50% of the working days in the previous calendar year)?
    Number of COBRA enrollees: __________
12. Under the Medicare Secondary Payer rules, which one applies for your group?
    ☐ Medicare is primary (less than 20 employees)
    ☐ Anthem is primary (20 or more employees)
    Medicare is primary coverage for groups with less than 20 employees; Anthem is primary coverage for groups with 20 or more total employees on each working day in each of 20 or more calendar weeks in the current calendar year or the preceding calendar year.
13. Is your group currently subject to the Family Medical Leave Act of 1993 (50 or more total employees)? ☐ Yes ☐ No

1 Offered by Anthem Blue Cross.
2 Not available in conjunction with the employer sponsored Dental HMO.
3 For plan years commencing on or after January 1, 2016, a small employer is defined as an employer employing an average of at least 1 but no more than 100 full—time, including full—time equivalent, employees during the preceding calendar year and who employs at least 1 employee on the first day of the plan year. For purposes of determining employer eligibility in the small employer market, California adopted the federal method for counting full-time employees and full-time—equivalent employees. For specific guidance concerning the Affordable Care Act, the Internal Revenue Code or California State laws or regulations, you should consult with your attorney, Certified Public Accountant or other authorized consultant or advisor.
4 The following do not qualify as an employee for purposes of group eligibility: (1) an individual that wholly owns the above—named company on his/her own or with his/her Spouse/Domestic Partner; (2) the spouses of sole proprietors; (3) partners of a partnership and their spouses; (4) a 2-percent S corporation shareholder; (5) a worker described in Section 3508 of Title 26, Internal Revenue Code.; or (6) a leased employees (as defined in 26 U.S.C. § 414(n)(2)).

Employer tax ID no. (required): ________/_________/________

Section F: Leave of Absence

Medical: Number of months employees are eligible to continue group coverage while on an employer—approved temporary medical leave of absence.
☐ None ☐ 1 month ☐ 2 months ☐ 3 months ☐ 4 months ☐ 5 months ☐ 6 months

Personal: Number of months employees are eligible to continue group coverage while on an employer—approved temporary personal leave of absence.
☐ None ☐ 1 month ☐ 2 months ☐ 3 months

Section G: Prior Coverage

Has this group had coverage within 12 months of this application's signature date? ☐ Yes ☐ No

Will this plan replace current	If yes, carrier name			Termination Date (MM/DD/YYYY)
Medical coverage ☐ Yes ☐ No				/ /
Dental coverage ☐ Yes ☐ No	Carrier name	Type of Plan (DHMO, EPO, PPO)	Effective Date / /	/ /

Section H: Cal—COBRA/COBRA/FMLA Questionnaire — If additional space is needed to include all applicable employees, please use a photocopy of this page.

Complete for each employee or family member currently on Cal—COBRA or COBRA or FMLA

Cal—COBRA: Complete for each employee terminated in the last 60 days who has had a qualifying event

COBRA: Complete for each employee terminated in the last 90 days who has had a qualifying event.

FMLA: Complete for each employee on family or medical leave Insert an additional sheet if necessary. The Family and Medical Leave Act of 1993 requires groups with 50 or more employees to provide up to 12 weeks of unpaid, job-protected leave to "eligible" employees for certain family and medical reasons.

Insert an additional sheet if necessary.

Last name	First name	MI	DOB	Social Security No.[1]	☐ Cal-COBRA ☐ COBRA ☐ FMLA
Beginning date of leave or date of qualifying event		Describe qualifying event:			

To the best of your knowledge, will this employee/dependent exercise their Cal—COBRA/COBRA option? ☐ Yes ☐ No

To the best of your knowledge, will this employee return to work? ☐ Yes ☐ No

Section I: Access of Group Information by agent/producer/broker/general agent

We, the employer, hereby authorize each agent/producer/broker/general agent identified below in Section K: Agent/Producer/Broker Attestation to request and access employer's health plan information, including protected health information, on behalf of employer's group health plan and to use the EmployerAccess system of Anthem or Anthem Blue Cross Life and Health Insurance Company to access the group's information made available through such portals or any other access points Anthem may offer. This information may include, but may not be limited to enrollees, plan selections, and bills/invoices. Such agent/producer/broker/general agent is also hereby authorized, whether or not through use of the EmployerAccess system of Anthem or Anthem Blue Cross Life and Health Insurance Company, to make changes to the group's information on behalf of the group, such as but not limited to adding/deleting plans, adding/deleting employees, and or changing employee demographic information. These authorizations shall terminate if the group's designated agent/producer/broker/general agent changes. The agent/producer/broker/general agent must maintain original employee/member enrollment documentation, and shall make them available upon Anthem's request.

☐ Select this box **ONLY** if the employer DOES NOT want to authorize the agent/producer/broker/general agent to access and change the group's information on behalf of the group. **Do not select this box if you consent.**

1 Anthem is required by the Internal Revenue Service and Centers for Medicare & Medicaid (CMS) regulations to collect this information.

Section J: General Agreement — Please read this section carefully before signing the application.

The standard open enrollment period is at least 31 days before the group's renewal date and 31 days after, no more often than once in any 12 consecutive months. The open enrollment period does not apply to life and disability products.

Please select the box that applies:

☐ We, the employer, as administrator of an Employee Welfare Benefit Plan under ERISA (Employee Retirement Income Security Act of 1974), apply to obtain the coverage indicated on this application. We understand that any dispute involving an adverse benefit decision may be subject to voluntary binding arbitration only after the ERISA appeals procedure has been completed.

☐ We, the employer, as administrator of an Employee Welfare Benefit Plan which is a church plan or governmental plan as defined under ERISA (Employee Retirement Income Security Act of 1974) and therefore not subject to ERISA, apply to obtain the coverage indicated on this application.

Employer, through its authorized representative below, understands and certifies, and, if approved for coverage and by payment of premiums, agrees to the following:

1. To comply with all terms and provisions of the Group Contract(s) issued, and trust agreements, if applicable, and also accepts enrollment under the Anthem Blue Cross (Anthem) trust policy(ies), if applicable.
2. To make the coverage available to all eligible employees and their eligible dependents and to distribute information and documents to enrolled employees as needed.
3. To maintain records and furnish to Anthem or their designated agent(s), any information required in connection with administration of the coverage. Original source documents, including but not limited to employee/member enrollment documentation, shall be available upon Anthem's request.
4. For the purpose of clinical outreach, we the Employer agree that the cell phone numbers provided in the electronic enrollment files have been freely provided by the employee and have not been obtained by a look up service or third party. Anthem will honor Do Not Call requests for all telephone numbers collected.
5. To provide notice of applicable conversion rights and rights to continue health coverage under COBRA to eligible employees and eligible dependents.
6. To pay Anthem by the premium due date, the premiums on behalf of each member covered under the contract, unless otherwise stated in any financial agreement between the parties, to submit applications of employees prior to their date of eligibility, to keep all necessary records regarding membership, to assume responsibility for handling the COBRA and state-mandated continued group coverage and/or conversion process, if applicable.
7. We, the employer, understand that Anthem's standard process is to issue bills (invoices) and accept premium payments online via the EmployerAccess system. We understand and agree that if we, the employer, need to opt-out of online invoices and/or payments, we must send an email with "Opt-Out" in the subject line to employeraccesssupport@anthem.com and provide the group number, contact name, email address, phone number and reason for opting out of the electronic billing and payment process.
8. If applicable, employer will receive on behalf of members, all notices delivered by Anthem, and immediately forward such notices to persons involved, at their last known address.
9. We understand and agree that no coverage will be effective before the date determined by Anthem, and that such coverage will be effective only if we have paid our first month's premium and this application is accepted.
10. That in order for Anthem to accept or decline this application, all the information requested on this application must be completed. In the event the application is not complete, Anthem, or its designated agent(s), is authorized to obtain the necessary information and to complete that information on this application. If the application is not complete, Anthem reserve(s) the right to reject it and notify us in writing.
11. The premium rates calculated for the employer are contingent, based upon the accuracy of the eligibility data submitted on employees and covered dependents to Anthem by the employer. Anthem reserves the right to review such rates upon receipt of all individual applications for employers' employees and to modify the rates, if the enrollment information so warrants. Any fraud or intentional misrepresentation of material fact on the employees' applications may, within the first 24 months following the issuance of the coverage, result in a material change to the group's coverage or premium rates as of the effective date of the group coverage.
12. The entire application for Group coverage has been reviewed, and all answers contained herein are true and complete to the best of the employer's and/or authorized representative's knowledge and belief.
13. All employees applying for coverage are employees of the employer and receive salary or wages documented on state and/or federal payroll reports. Eligible employees must work the required amount of hours per week, must be actively at work, have satisfied any applicable eligible waiting period, and meet any other eligibility requirements for coverage.

Employer tax ID no. (required): ________/_________/________

14. The requested coverage is not in effect unless and until this application is approved by Anthem, that approval of coverage shall be evidenced by issuing Group contracts and/or policies to the employer, and an employee's coverage is not in effect unless and until the employee applies and is approved for coverage by Anthem.
15. This small group off—exchange product is not eligible for a premium tax credit.
16. The HSA, which must be established for tax-advantaged treatment, is a separate arrangement between the individual and a bank or other qualified institution. Applicant must be an "eligible individual" under IRS regulations to receive the HSA tax benefits. The IRS has not yet issued HSA or high—deductible health plan regulations or determined that Anthem high-deductible plans are qualifying high-deductible health plans. Consultation with a tax advisor is recommended.
17. If we decide to cancel our group coverage after coverage has been issued, we understand that the cancellation will become effective on the last day of the month in which Anthem received the written notification of cancellation, and that no premiums will be refunded for any period between Anthem's receipt of the notification and the last day of the month when the cancellation takes effect. If there are any premiums after the cancellation date, we understand that Anthem will refund these premiums after 45 days from the premium deposit date.
18. We further understand and agree that we should keep prior coverage in force until notified of acceptance in writing by Anthem and that no agent has the right to accept this application or bind coverage.
19. If this application is accepted, it becomes a part of our contract with Anthem

HIV TESTING PROHIBITED: California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance.

REQUIREMENT FOR BINDING ARBITRATION

ALL DISPUTES BETWEEN YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY, INCLUDING BUT NOT LIMITED TO DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY AND CLAIMS OF MEDICAL MALPRACTICE, MUST BE RESOLVED BY BINDING ARBITRATION, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF SMALL CLAIMS COURT AND THE DISPUTE CAN BE SUBMITTED TO BINDING ARBITRATION UNDER APPLICABLE FEDERAL AND STATE LAW, INCLUDING BUT NOT LIMITED TO, THE PATIENT PROTECTION AND AFFORDABLE CARE ACT. California Health and Safety Code Section 1363.1 and Insurance Code Section 10123.19 require specified disclosures in this regard, including the following notice: It is understood that any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as permitted and provided by federal and California law, including but not limited to, the Patient Protection and Affordable Care Act, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration. YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY AGREE TO BE BOUND BY THIS ARBITRATION PROVISION. YOU ACKNOWLEDGE THAT FOR DISPUTES THAT ARE SUBJECT TO ARBITRATION UNDER STATE OR FEDERAL LAW THE RIGHT TO A JURY TRIAL, THE RIGHT TO A BENCH TRIAL UNDER CALIFORNIA BUSINESS AND PROFESSIONS CODE SECTION 17200, AND/OR THE RIGHT TO ASSERT AND/OR PARTICIPATE IN A CLASS ACTION ARE ALL WAIVED BY YOU. Enforcement of this arbitration clause, including the waiver of class actions, shall be determined under the Federal Arbitration Act ("FAA"), including the FAA's preemptive effect on state law. By signing, writing or typing your name below you agree to the terms of this agreement and acknowledge that your signed, written or typed name is a valid and binding signature.

Sign here	Company officer signature X	Printed name
	Title	Date (MM/DD/YYYY) / /

Employer tax ID no. (required): ________/_________/________

Section K: Agent/Producer/Broker Attestation — To be completed by the agent/broker

1. To the best of my knowledge, the information on this application is complete and accurate.
2. I am not aware of any information not disclosed by the employer in this application that may have bearing on this risk.
3. I have not completed any of the information contained in the application except with the permission of the applicant and as noted by my initials and date on the application.
4. I have not signed any of the applications for an employer representative or individual applicant. If after submission of this application, I request any additions or changes to any of the above information, I will do so only with the written consent of the applicant, and I authorize Anthem Blue Cross (Anthem) to attribute such additions or changes to me.
5. I have advised the employer, in easy—to—understand language, that a failure to provide complete and accurate information that constitutes fraud or intentional misrepresentation of material fact may, within 24 months following the issuance of the coverage, result in a loss of coverage retroactive to the effective date of coverage or re—rating of the employer's premium retroactive to the coverage effective date and that coverage shall not be effective until Anthem reviews and approves the application and the employer receives a written notice from Anthem. The employer understood my explanation.
6. I am the appointed agent/broker and am receiving commissions for the submission of this employer. No portion of my commission payments from Anthem shall be paid to an agent/broker/producer not appointed/approved by Anthem.
7. I have advised the employer not to terminate any existing coverage until receiving written notification from Anthem that the coverage being applied for by this application is accepted.
8. I understand that if I have willfully stated as true any material fact I know to be false, I shall, in addition to any applicable penalties or remedies available under current law, be subject to a civil penalty of up to ten thousand dollars ($10,000).
9. By providing your "wet or electronic" signature below, you acknowledge that such signature is valid and binding.

Electronic Enrollment — Please indicate how employee enrollment will be submitted.

☐ Real-time ☐ Online Census Enrollment (OCE) ☐ EaseCentral ☐ Online Member Enrollment (OME)

☐ Simple Census ☐ 834 Electronic Eligibility Transfer (EET) ☐ Other______________________________

Writing payable/sub—agent/producer/broker	%	**Second writing payable/sub—agent/producer/broker**	%
Agency name	Agency ID no.	Agency name	Agency ID no.
Agent/producer/broker name		Agent/producer/broker name	
Agent/producer/broker encrypted tax ID no.(SSN)		Agent/producer/broker encrypted tax ID no.(SSN)	
Payable/sub-agent/producer/broker encrypted tax ID no.(SSN) if different		Payable/sub-agent/producer/broker encrypted tax ID no.(SSN) if different	
Street address		Street address	
City	State / Zip code	City	State / Zip code
Phone no.	Fax no.	Phone no.	Fax no.
Email address		Email address	
Signature	Date (MM/DD/YYYY) / /	Signature	Date (MM/DD/YYYY) / /

For General Agent use only			
General agent	General agent ID no.		
Street address	City	State	ZIP code
Email address			

Submit new business applications to: **newsguwca@anthem.com**
Administration kit will be sent to the Group.

Employers are responsible for sending an electronic or printed copy of the summary of benefits and coverage (also called an "SBC") to plan participants and beneficiaries. To access your group's SBCs, go to www.sbc.anthem.com.

Additional documents can be found on http://www.anthem.com/easyrenew.