

**APPLICATION FOR GROUP HEALTH INSURANCE  
GROUP AND INDIVIDUAL DIVISION**

**BLUE CROSS® AND BLUE SHIELD® OF SOUTH CAROLINA**  
An Independent Licensee of the Blue Cross and Blue Shield Association,  
an Association of Independent Blue Cross and Blue Shield Plans.  
**COLUMBIA, SOUTH CAROLINA**  
www.SouthCarolinaBlues.com

Application is hereby made for group health insurance for the eligible Employees and Dependents or Members of the Group (herein referred to as the Applicant) for \_\_\_\_\_ (Product Name).

**Name of Applicant:** \_\_\_\_\_  
(Company's correct legal name)

Upon approval, the Effective Date of the Contract under this application shall be 12:01 a.m., standard time on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, and such coverage will continue until terminated in accordance with the provisions of the Contract between the Applicant and Blue Cross and Blue Shield of South Carolina.

**Classification and Participation Requirements:**

1. Employees must meet the requirements shown on the attached Benefits Request Form to participate in the Group Health Plan.
2. The Waiting Period selected by the Applicant is shown on the attached Benefits Request Form.
3. The Employer/Applicant must affirm it will meet the Participation Requirements shown on the attached Benefits Request Form.

**Effective Date:** The date the coverage goes into effect.

**Enrollment Date:** The date of enrollment in the group health plan or the first day of the Waiting Period, whichever is earlier.

**Late Enrollee:** An Employee or Dependent who is eligible for enrollment at the initial enrollment by the Employer or during any open enrollment period but who declines enrollment and later seeks to enroll. Late enrollees may be excluded from coverage for a period of up to 12 months unless the exclusion period is shortened by the next open enrollment period.

**Participation Requirements:** The group must meet at least 70 percent participation. Group size and participation are determined after Employees with a valid waiver are removed. Valid waivers include coverage through other employer plans, Individual health insurance coverage, Medicare, Medicaid, or coverage through a veterans' or military program. A waiver is not considered valid if the person has no coverage, or for short-term health coverage, or mini-med products (not minimum essential coverage). Persons who are categorized as Section 1099 employees are not considered eligible for the group health plan.

Employer must contribute a minimum of 50 percent of the single Employee cost. If the Employer contributes 100 percent of the single Employee premium, 100 percent of all eligible Employees must enroll in at least single coverage.

**Special Enrollment:** Employees and/or Dependents who are eligible to enroll other than during the initial enrollment period or open enrollment as described in the Master Contract and the Certificate.

**Blue Cross and Blue Shield of South Carolina complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.**

The statements furnished herein are true and correct to the best of my knowledge and belief, and they are offered to Blue Cross and Blue Shield of South Carolina, an independent licensee of the Blue Cross and Blue Shield Association, and/or Companion Life Insurance Company as part of an application for group insurance covering the employees or members of the firm or organization I represent. I understand that any misstatements or omission of information may be the basis for cancellation of any coverage granted.

It is understood and agreed that the Applicant shall pay Blue Cross and Blue Shield of South Carolina, in advance, the premiums specified in Schedule A of the Master Contract on behalf of the Applicant's Employees who meet the eligibility requirements specified. This application shall form a part of the Contract between Blue Cross and Blue Shield of South Carolina and the Applicant. **Coverage is not effective until the initial premium is received at Blue Cross and Blue Shield of South Carolina's home office and the parties have agreed on the Effective Date of coverage.** The Applicant further understands and agrees that the premiums for the group policy must be paid by the policyholder from the policyholder's funds or from funds contributed by the insured persons, or from both.

The Applicant hereby expressly acknowledges its understanding that this application constitutes a Contract solely between the Applicant and the Corporation. The Corporation is an independent corporation operating under a license with the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. The "Association" permits the Corporation to use the Blue Cross and Blue Shield service marks in the State of South Carolina, and that the Corporation is not contracting as the agent of the Association.

The Applicant further acknowledges and agrees that it has not entered into this Contract based upon representations by any person other than the Corporation and that no person, entity or organization other than the Corporation shall be held accountable or liable to the Applicant for any of the Corporation's obligations to the Applicant created under this Contract. This paragraph shall not create any additional obligations whatsoever on the part of the Corporation other than those obligations created under other provisions of this Contract.

Dated at (City) \_\_\_\_\_, South Carolina, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
Name of Applicant (Company's Name)

**BLUE CROSS AND BLUE SHIELD  
OF SOUTH CAROLINA**

By:

By:



\_\_\_\_\_  
(Authorized Signature)

\_\_\_\_\_  
(Authorized Signature)



South Carolina

BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross and Blue Shield Association

### Chamber Blue Benefit Request Form

- New Group
- Renewal
- Dental only
- Change (Reason): \_\_\_\_\_

Requested Effective Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Chamber Name: \_\_\_\_\_

#### 1. Company/Employer Data (information required) Group Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Company Name: \_\_\_\_\_

Physical Address \_\_\_\_\_

(Street) (City) (County) (State) (ZIP)

Mailing Address: \_\_\_\_\_

(if different from physical address) (Street) (City) (County) (State) (ZIP)

Billing Address: \_\_\_\_\_

(if different from mailing address) (Street) (City) (County) (State) (ZIP)

Group Located Within City Limits:  Yes  No SIC Code: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

Identify How Taxes are Filed:  Corp  S Corp  LLC  Partnership  Sole Proprietorship

Agricultural/Farm  Non-Profit  For Profit  New Business, not yet filed

List Each Owner(s)/Partner(s) and the Percent of Ownership: 1. \_\_\_\_\_ / \_\_\_\_\_ %

2. \_\_\_\_\_ / \_\_\_\_\_ % 3. \_\_\_\_\_ / \_\_\_\_\_ %

Employer Identification No. (EIN): \_\_\_\_\_

Prior Carrier: \_\_\_\_\_

#### 2. Contact Information (information required)

Benefit Coordinator #1 \_\_\_\_\_

(#1) Telephone: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_

Benefit Coordinator #2 \_\_\_\_\_

Email: \_\_\_\_\_

Agency Name: \_\_\_\_\_ Agent: \_\_\_\_\_ Agent Code \_\_\_\_\_ - \_\_\_\_\_

Agency Administrator: \_\_\_\_\_ Telephone: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Agent Email: \_\_\_\_\_

**3. Medical Participation (information required)**

Eligible employees must be actively at work an average of 30 hours per week, 48 weeks a year.

A. Total Employees, including Part-Time ..... \_\_\_\_\_

B. Full-Time Employees ..... \_\_\_\_\_

C. Employees in Waiting Period ..... \_\_\_\_\_

D. Eligible Employees ..... \_\_\_\_\_

E. Waivers/Refusals ..... \_\_\_\_\_

F. Enrolled Employees ..... \_\_\_\_\_

G. Employer Contribution: Employee Health \_\_\_\_\_% Employee Life \_\_\_\_\_%  
(minimum 50% required for Health)

H. Waiting Period for new employees  30 days\*  60 days\*\*  90 days Exact  
\*1st of the month following end of waiting period/ full-time date of hire  
\*\*Months with 28 and 31 days are considered one month and would be the same as 30 days

**4. Medical Loss Ratio Survey (information required)**

Under the Patient Protection and Affordable Care Act (PPACA), insurance companies must report their medical loss ratio (MLR) to state and federal agencies. They must also pay rebated if they do not meet certain MLR targets. The MLR rebate is based on the group's size.

Every year, we will need you help to provide information about your group's size and total eligible employees. The information you provide will helps determine if your group is "small" or "large" under PPACA and whether you will qualify for a rebate.

Please complete ALL of these questions:

A. Please answer the following regarding your group size during the preceding calendar year.

**NOTE:** If your business did not exist in the preceding year, answer the questions below based on the average number of employees that are expected to be employed on business days of the current calendar year.

What was the total average number of employees in your company in the preceding calendar year? \_\_\_\_\_

**NOTE:** The number of employees is determine by averaging the total number of all employees on business days during the preceding calendar year. This includes each full-time, part-time, and seasonal employee.

B. Is your group considered a non-governmental, non-ERISA plan (i.e. church plan)?  Yes  No  
If yes, please affirm which method you will use to distribute the subscriber portion of your rebate, should you be eligible for one.

- We will reduce the subscriber's portion of the annual premium for the subsequent policy year for all subscribers covered under any group health policy offered by the plan
- We will provide a cash refund only to subscribers who were covered by the group health policy on which the rebate is based.
- We will not provide assurance of the above. BlueCross BlueShield of South Carolina will distribute 100 percent of any medical loss ratio rebate evenly and directly to our subscribers.

**5. Additional Information (if applicable)**

Please complete **ALL** questions to determine eligibility for Continuation of Coverage (COBRA or State Continuation):

**A.** Please list all out-of-state locations covered by this plan and their number of employees:

<b>Employees</b>	<b>City</b>	<b>State</b>	<b>ZIP Code</b>	<b>Percentage of Ownership</b>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**B.** Do you own any other company under “common control” that should be considered with this group for group size purposes? “Common control” is defined in the Internal Revenue Code, § 414 (b) and (c).

**Yes**    **No**   **If yes, please list below:**

\_\_\_\_\_

\_\_\_\_\_

**C.** In the previous calendar year, did you have 20 or more employees on more than 50 percent of your company’s typical business days?

**Yes**    **No**

*Please note: Both full-time and part-time employees are counted. Part-time employees are counted as a fraction of an employee with the fraction equal to the number of hours the part-time employee worked divided by the hours an employee must work to be considered full-time.*

**D.** Please identify all employees who are currently disabled or not actively-at-work:

**Name**

\_\_\_\_\_

\_\_\_\_\_

**E.** Please list any employees and/or dependents covered by any State Continuation or COBRA coverage:

<b>Name</b>	<b>Reason for Coverage</b>	<b>Qualifying Date</b>	<b>Coverage Ends</b>
_____	_____	___/___/___	___/___/___
_____	_____	___/___/___	___/___/___
_____	_____	___/___/___	___/___/___

**Note: Information provided on this form may be verified by phone, personal interview or other means prior to or after requested effective date.**

**6. Medical Benefit Selection (required for health benefits)**

	Product	Single/Family Deductible	Single/Family Out of Pocket	Coinsurance	Drug	Copay PCP/Spec
<input type="checkbox"/>	HDHP 1	\$2,500/ \$5,000	\$2,500/ \$5,000	0%	BlueRx	Ded/ Coins
<input type="checkbox"/>	HDHP 2	\$4,500/ \$9,000	\$8,000/ \$16,000	30%	BlueRx	Ded/ Coins
<input type="checkbox"/>	HDHP 3	\$4,000/ \$8,000	\$4,000/ \$8,000	0%	BlueRx	Ded/ Coins
<input type="checkbox"/>	HDHP 4	\$3,500/ \$7,000	\$7,000/ \$14,000	30%	BlueRx	Ded/ Coins
<input type="checkbox"/>	HDHP 6	\$4,000/ \$8,000	\$6,500/ \$13,000	30%	BlueRx	Ded/ Coins
<input type="checkbox"/>	HDHP 7	\$6,000/ \$12,000	\$6,000/ \$12,000	0%	BlueRx	Ded/ Coins
<input type="checkbox"/>	HDHP 8	\$7,500/ \$15,000	\$7,500/ \$15,000	0%	BlueRx	Ded/ Coins
<input type="checkbox"/>	HRA 3	\$4,000/ \$8,000	\$4,000/ \$8,000	0%	Drug Card	\$40/ \$60
<input type="checkbox"/>	HRA 5	\$6,000/ \$12,000	\$6,000/ \$12,000	0%	Drug Card	\$45/ \$90
<input type="checkbox"/>	HRA 6	\$8,500/ \$17,000	\$9,450/ \$28,900	50%	BlueRx	Ded/ Coins
<input type="checkbox"/>	HRA 7	\$7,350/ \$14,700	\$7,350/ \$14,700	0%	Drug Card	\$45/ \$90
<input type="checkbox"/>	HRA 8	\$7,000/ \$14,000	\$9,450/ \$18,900	20%	Drug Card	\$45/ \$90
<input type="checkbox"/>	HRA 9	\$8,000/ \$16,000	\$8,000/ \$16,000	0%	Drug Card	\$45/ \$90
<input type="checkbox"/>	HRA 10	\$8,900/ \$17,800	\$8,900/ \$17,800	0%	Drug Card	\$45/ \$90
<input type="checkbox"/>	PREFERRED 1	\$3,500/ \$10,500	\$7,000/ \$14,000	20%	Drug Card	\$30/ \$50
<input type="checkbox"/>	PREFERRED 2	\$2,500/ \$7,500	\$5,000/ \$10,000	20%	Drug Card	\$30/ \$50
<input type="checkbox"/>	PREFERRED 9	\$1,500/ \$4,500	\$8,000/ \$16,000	30%	Drug Card	\$30/ \$50
<input type="checkbox"/>	PREFERRED 10	\$2,500/ \$7,500	\$6,000/ \$12,000	40%	Drug Card	\$30/ \$50
<input type="checkbox"/>	PREFERRED 13	\$2,000/ \$6,000	\$5,500/ \$11,000	40%	Drug Card	\$30/ \$50
<input type="checkbox"/>	PREFERRED 14	\$3,000/ \$9,000	\$8,500/ \$17,000	30%	Drug Card	\$40/ \$60
<input type="checkbox"/>	PREFERRED 17	\$4,500/ \$13,500	\$9,450/ \$18,900	20%	Drug Card	\$40/ \$60
<input type="checkbox"/>	PREFERRED 19	\$4,000/ \$12,000	\$7,850/ \$15,700	30%	Drug Card	\$30/ \$50
<input type="checkbox"/>	SECURE 4	\$4,000/ \$8,000	\$8,500/ \$17,000	20%	Drug Card	\$60/ \$80
<input type="checkbox"/>	SECURE 6	\$2,250/ \$6,750	\$6,500/ \$13,000	30%	Drug Card	\$60/ \$80
<input type="checkbox"/>	SECURE 10	\$2,750/ \$8,250	\$7,000/ \$14,000	40%	Drug Card	\$60/ \$80
<input type="checkbox"/>	SECURE 14	\$2,750/ \$8,250	\$8,500/ \$17,000	50%	Drug Card	\$60/ \$80
<input type="checkbox"/>	SECURE 16	\$4,500/ \$9,000	\$8,500/ \$17,000	50%	Drug Card	\$60/ \$80
<input type="checkbox"/>	SECURE 18	\$5,500/ \$11,000	\$8,900/ \$17,800	50%	Drug Card	\$60/ \$80
<input type="checkbox"/>	SECURE 20	\$8,900/ \$17,800	\$8,900/ \$17,800	0%	Drug Card	\$60/ \$80
<input type="checkbox"/>	SECURE 22	\$7,850/ \$15,700	\$7,850/ \$15,700	0%	BlueRx	\$60/ \$80

\*after deductible

**7. Benefit Period (information required)**

Calendar Year       Contract Year

**8. Optional Benefits**

Chiropractic Benefits

**9. Dental Products (Optional Benefits – choose only one plan design)**

***MyBlueDental (Standard/ High Option)***

**Existing Groups with a High or Standard Dental Option may keep their current dental coverage.**

Please select current coverage to continue.

Standard Option       High Option       Orthodontics (*only available on High Option*)

**A. Dental Contribution** \_\_\_\_\_ %  
(minimum 25% required)

*There is a six-month waiting period from the Member's Effective Date of coverage for Major Restorative Care. The Corporation will waive any part of the twelve-month waiting period that Members have already met under a previous Group Dental Plan if that plan has been in effect for at least six months. Any request for a waiver must include bills showing prior coverage.*

***Blue Dental 1, 2 and 3***

**Group Dental Options (minimum of 2 Enrolled Employees):**

Blue Dental 1 \_\_\_\_\_ Open Access \_\_\_\_\_ Select (PPO)

Available only on Preferred Plans

Blue Dental 2 \_\_\_\_\_ Open Access \_\_\_\_\_ Select (PPO)

Blue Dental 3 \_\_\_\_\_ Open Access \_\_\_\_\_ Select (PPO)

**Optional Benefit:**

Orthodontics (Available only with Preferred Plans)

*There is a twelve-month waiting period from the Member's Effective Date of coverage for Major Restorative Care. The Corporation will waive any part of the twelve-month waiting period that Members have already met under a previous Group Dental Plan if that plan has been in effect for at least twelve months. Any request for a waiver must include bills showing prior coverage.*

**B. PARTICIPATION REQUIREMENTS**

**Please check applicable space that matches the number of enrolled Employees.**

**a. Preferred Plans (minimum requirements):**

\_\_\_\_\_ 10 or more Eligible Employees Enrolled

\_\_\_\_\_ 50% or more of Eligible Enrolled Employees

\_\_\_\_\_ Contribution of 50% or more toward each Eligible Employee's single premium.

\_\_\_\_\_ Orthodontics (Only available on Preferred Plans)

**b. Standard Plans:**

\_\_\_\_\_ 2 or more Eligible Employees Enrolled

\_\_\_\_\_ Contribution of 50% or more toward each Eligible Employee's single premium.

**c. Employer Contribution** \_\_\_\_\_%

*When the Employer contributes 100% of the premiums, all employees must participate in the dental plan.*

**Blue Dental (Chamber Dental)**

**Custom Benefit Selection (all fields required). All benefits follow the standard plan design unless specified.**

**Custom Benefits:**

Benefit Selection	Preventive-Class I		Basic-Class II		Major-Class III		Annual Maximum	Deductible (does not apply to Preventive/Class I)			Optional Orthodontics	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network		Per person	Per person	Per family	In Network	Out of Network
Custom Plan: <input type="checkbox"/> Open Access <input type="checkbox"/> Select	____%	____%	____%	____%	____%	____%	\$____	\$____	\$____	____%	____%	

**List any additional custom dental benefit selections below:**

\_\_\_\_\_ : Covered  Not Covered   
 \_\_\_\_\_ : Covered  Not Covered

C.

**Please provide ALL of the following information related to Custom dental coverage:**

- A. Medical and dental election must match: Yes  No
- B. Participation of eligible employees: \_\_\_\_% *\*Minimum of 20% participation required. Participation of 20% - 50% requires that the plan be a voluntary plan.*
- C. Employer Contribution: Dental: 100%  50% or more  Less than 50%   
*Note: If the employer contributes 100% of the employee premium, participation is mandatory. If contribution is less than 50%, a 12-month waiting period applies on Class III and Ortho.*
- D. This plan has a 12-month waiting period (for Class III and IV) unless member had dental coverage under employer's previous dental plan. Prior bills are required to show previous coverage. Waiting period waived?: Yes  No
- E. Employee actively-at-work minimum \_\_\_\_ hours/week, \_\_\_\_ weeks per year  
 Spouse eligible: Yes  No  Not eligible if other coverage available  
 Domestic partners eligible: Yes  No   
 Dependent children eligible to age 26: Yes  No
- F. The following are not covered unless specified and documentation is provided:  
 Retirees  Appointed/elected officials  
 Board members  Major stockholders

**Note: Information provided on this form may be verified by phone, personal interview or other means prior to or after requested effective date.**

**Authorized Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_