1-50 Employer/Group Application - Colorado

Humana.com

The offering company(ies) listed below, severally or collectively, as the content may require, are referred to in the Small Group/Employer Application as "Humana".

Medical and Life plans insured or administered by Humana Insurance Company. HMO plans offered or administered by Humana Health Plan, Inc. and insured or administered by Humana Insurance Company. Dental plans insured or administered by HumanaDental Insurance Company or Humana Insurance Company. Alpha Dental Plan insured and administered by Beta Health Association, Inc. Vision plans insured or administered by CompBenefits Insurance Company or HumanaDental Insurance Company or Humana Insurance Company. Short Term Disability, Long Term Disability, Life and Workplace Voluntary plans insured by Kanawha Insurance Company.

1. EMPLOYER COMPANY INFORMATION: Please type or print clearly in black ink

Internal use only Group number:

Full legal business name | Requested effective date __ / __ / ____

Corporate/Situs location street address (P.O. Box not allowed) | City | State | ZIP code | County

Type of business ☐ Corporation ☐ Partnership ☐ Sole Proprietorship ☐ Church or Government entity ☐ Other (explain) ___________ | Date company established | Federal Tax ID

Nature of business/SIC code | Business phone number ( ) | Business fax number ( )

Do you have more than one location? ☐ No ☐ Yes

Benefit Administrator/Management contact name:

Phone number ( ) | Fax number ( ) | E-mail

Management contact: Mother's maiden name ______________________________
(this will be used to gain access to the Employer Self-Service Center on www.Humana.com)

Billing contact name:

Billing address (N/A, if same as street address) | City | State | ZIP code

Phone number ( ) | Fax number ( ) | E-mail

Are separate divisions/classes required for billing or reporting? ☐ No ☐ Yes If yes, please explain. If additional space is needed, please attach an additional page. Each additional page must be signed and dated.

For Workplace Voluntary Benefits: Effective date of policy and due date of first premium will be (month, day, year) __ / __ / ____

Colorado State Notices

COLORADO INSURANCE LAW REQUIRES ALL CARRIERS IN THE SMALL GROUP MARKET TO ISSUE ANY HEALTH BENEFIT PLAN IT MARKETS IN COLORADO TO SMALL EMPLOYERS OF 1-50 EMPLOYEES, UPON THE REQUEST OF A SMALL EMPLOYER TO THE ENTIRE SMALL GROUP REGARDLESS OF THE HEALTH STATUS OF ANY INDIVIDUALS IN THE GROUP.

Colorado law 4-6-7 requires Humana Insurance Company to notify small employers with 10 more eligible employees that they are entitled to a choice of composite rates or age banded rates and have the right to see what the premium would be if quoted either way. The total premium quoted will be the same when choosing age or composite rates. However, composite rates show average rates by coverage type and age rates show actual rate for each individual on the census.

2. ELIGIBILITY REQUIREMENTS

Number of employees on payroll ___________. An employee who is eligible to apply for insurance is one who is actively at work on a full-time basis working at least the number of hours per week as indicated in the table below.

	All	Medical	Dental	Life	Vision	STD	LTD	Group Critical Illness	Workplace Voluntary Benefits
A. Number of hours worked per week to be eligible (select between 20 and 40 hours)									
B. Number of employees in a probationary waiting period (do not include in the eligible count below in C)									
C. Total number of eligible employees									

2. ELIGIBILITY REQUIREMENTS (continued)

As of the date of this application, list any employees currently disabled and not actively at work: (attach additional signed and dated pages, if necessary)

Probationary waiting period for eligible employees ☐ 0 days ☐ 30 days ☐ 60 days ☐ 90 days ☐ Other (specify)_______
If you prefer months, please select "Other" and specify the number of months.
Medical probationary waiting period must not exceed 90 days. HMO plans requiring referrals must not exceed 60 days.

Employee effective provision: (The employee termination date coincides with the effective date provision.)
☐ First of month following probationary waiting period (required for HMO plans requiring referrals)
☐ Immediately following probationary waiting period (required for 90 day probationary waiting period)

STD/LTD only (Employee termination date is last day of employment.)
Waiting period: current employees ☐ Eligible on date of employment ☐ Eligible after active employment for _____ days
Waiting period: rehired/new employees ☐ Eligible on date of employment ☐ Eligible after active employment for _____ days

Do you want to exclude a class of employees? ☐ No ☐ Yes
If yes, check class to exclude: (Options vary by plan. Refer to the Underwriting Requirements for each plan.)
☐ union ☐ non-union ☐ hourly ☐ salary ☐ management ☐ non-management ☐ other:____________________

Employee Eligibility by Class
According to Federal health care reform, an employer's group health plan cannot discriminate in favor of highly-compensated employees. Doing so may result in a penalty. To avoid penalties, please review any class-based benefits with your legal or financial advisor to ensure your group health plan does not favor highly compensated employees. (Excludes grandfathered health plans).

Has this group been insured by Humana within the last three years? ☐ No ☐ Yes
If yes, please provide prior group number and termination date:

Is this a Collectively Bargained Plan? ☐ No ☐ Yes Name of Plan ______________________________
Plan number ______________________________(Assigned by Employer for use in filing IRS form 5500)

Do you wish to offer Domestic Partner coverage? ☐ No ☐ Yes

Retiree information
For groups 26+, are you offering coverage to retirees? ☐ No ☐ Yes If yes, required age _______ Minimum years of service ________

	All	Medical	Dental	Vision	Life (if applicable)
Number of current retirees to be covered					

Does this company have any subsidiaries or affiliates, or are there any other associated entities that are eligible to file a federal or state combined tax return? ☐ No ☐ Yes If yes, enter information below:

Company name	Total employees

Short Term Disability, Long Term Disability, and Group Critical Illness only

Effective dates for changes in amounts of coverage	Effective first day of month following change	Other
Increases/decreases due to change in class	☐	
Increases/decreases requested by employee	☐	
Increases (with Evidence of Insurability) requested by employee	☐	
Decreases due to age	☐	

Evidence of Insurability required if amount of coverage applied for exceeds amounts below:

	Class 1	Class 2		Class 1	Class 2
Employee STD	$	$	Basic group critical illness	$	$
Employee LTD	$	$	Buy-up group critical illness		

☐ **Special requests:** Check box and attach signed additional sheet or letter, if custom dating, face amounts, etc. are desired.

W-2 Services Option (Please choose one)
☐ Option 1: Withhold state and federal income taxes, and the employee's portion of FICA. Prepare and file W-2 forms.
☐ Option 2: Withhold federal income taxes, and the employee's portion of FICA. Applicant waives W-2 forms services.

A detailed description of the W-2 services elected by applicant pursuant to this Application will be sent to the applicant via mail. Such services will be performed in accordance with the above election and established as standard procedures.

3. COBRA/STATE CONTINUATION

Is your group subject to: COBRA ☐ No ☐ Yes State Continuation ☐ No ☐ Yes			
Number of existing COBRA participants	Medical:	Dental:	Vision:
How many in COBRA election period	Medical:	Dental:	Vision:

Are any present or former employees/dependents currently on or eligible to elect COBRA/State Continuation? ☐ No ☐ Yes
If yes, enter information below. Attach additional signed and dated sheets (reorder CO-52247), if necessary.

Name of applicant	Qualifying event (e.g. termination of employment, divorce, etc.)	Qualifying event date	COBRA/State Continuation	
			Start date	End date

4. EMPLOYER CONTRIBUTION(S)

(Medical only) Do you as an employer currently fund any of the plan deductible for the employees? ☐ No ☐ Yes
If yes, indicate amount funded $__________________

(STD and LTD only) Are employer contributions taxed in employee's paycheck? ☐ No ☐ Yes

Coverage - Employer's contribution for: (Indicate $ or % amount)	Medical	Dental	Vision	Life	Voluntary Life	STD	LTD	Workplace Voluntary Benefits	Spending Account
Employee									$
Employee/spouse**						N/A	N/A		$
Employee/child						N/A	N/A		$
Family						N/A	N/A		$

**Spouse also includes partner of a civil union

5. PRIOR/CURRENT CARRIER INFORMATION

	Medical	Dental	Life	Vision	STD	LTD
Is this group transferring from another group carrier?	☐ No ☐ Yes	☐ No ☐ Yes	☐ No ☐ Yes	☐ No ☐ Yes	☐ No ☐ Yes	☐ No ☐ Yes
If yes, provide carrier name						
Proposed termination date						
Dental only: Did prior dental coverage include orthodontia? ☐ No ☐ Yes						

For Workplace Voluntary Benefits - Existing coverage available to employees
Disability income carrier ____________________________________ ☐ Individual ☐ Group Coverage termination date______________
CI/Cancer carrier ____________________________________ ☐ Individual ☐ Group Coverage termination date______________

(For Medical only) Group's renewal date:

Current carrier rates	Employee $	Spouse** $	Child(ren) $	Family $
Plan design		Office visit copay $	Per confinement copay $	
Coinsurance In _______% Out _______%		Deductible In _______% Out_______%	Out-of-pocket In _______% Out _______%	
Emergency room copay $		Prescription drug benefit $		
Renewal rates	Employee $	Spouse** $	Child(ren) $	Family $

How many medical carriers have you had in the past five years?

**Spouse also includes partner of a civil union

6. PRODUCT SELECTION - To complete this section, please refer to the Underwriting Requirements (reorder CO-52347). Please refer to your quote for the plan's name. Also review the Regulatory Pre-enrollment Disclosure Guide with your agent, broker, or producer.

a. MEDICAL PLANS

	Plan 1	Plan 2	Plan 3
Plan name (as shown in your proposal)			
Office/Specialist copay (if applicable)	$ / $	$ / $	$ / $
Coinsurance	In % / Out %	In % / Out %	In % / Out %
Deductible	In $ / Out $	In $ / Out $	In $ / Out $
Out-of-pocket limit	In $ / Out $	In $ / Out $	In $ / Out $
Prescription drug/Retail card (Level 1 / 2 / 3 / 4 / 5)	$ /$ /$ / %	$ /$ /$ / %	$ /$ /$ / %
Prescription drug/Retail card - RxImpact (Group A / B / C / D)	$ /$ /$ /$	$ /$ /$ /$	$ /$ /$ /$
Network name			

Additional riders: Please refer to your proposal for rider availability with plan selected.

	Plan 1	Plan 2	Plan 3
Deductible Carryover Credit	☐ No ☐ Yes	☐ No ☐ Yes	☐ No ☐ Yes
Supplemental Accident	☐ No ☐ Yes	☐ No ☐ Yes	☐ No ☐ Yes
Employee Assistance Program	☐ No ☐ Yes	☐ No ☐ Yes	☐ No ☐ Yes
Other:	☐ No ☐ Yes	☐ No ☐ Yes	☐ No ☐ Yes

Workers' Compensation (applicable for Medical plans all group sizes)
Do you wish to have 24-hour coverage for employees not covered by Workers' Compensation? ☐ No ☐ Yes
If yes, name(s):

b. DENTAL PLANS (all group sizes)

	Plan 1	Plan 2
Plan name (as shown on your proposal)		
Funding type	☐ Employer sponsored ☐ Voluntary	☐ Employer sponsored ☐ Voluntary
Coinsurance	In ___% / / Out ___% / /	In ___% / / Out ___% / /
Deductible	In $ Out $	In $ Out $
Annual maximum	$	$
Preventive services deductible options	☐ Apply deductible ☐ Waive deductible	☐ Apply deductible ☐ Waive deductible
Periodontic/Endodontic options	☐ Basic ☐ Major	☐ Basic ☐ Major
Composite fillings for molars	☐ No ☐ Yes	☐ No ☐ Yes
Implant coverage	☐ No ☐ Yes	☐ No ☐ Yes
Orthodontia options	☐ Child only: lifetime ortho max $ ___________ ☐ Adult & child: lifetime ortho max $ ________	☐ Child only: lifetime ortho max $ ___________ ☐ Adult & child: lifetime ortho max $ ________
Out of network reimbursement options	☐ Max allowable fee ☐ In-network fee schedule	☐ Max allowable fee ☐ In-network fee schedule
Oral Surgery Covered in Basic	☐ No ☐ Yes	☐ No ☐ Yes
Open Enrollment	☐ No ☐ Yes	

c. LIFE - Please refer to your proposal

Basic Life

Basic Employee Life and AD&D ☐ No ☐ Yes

☐ Flat amount—indicate level: $___________

☐ Salary plan—options are .5x to 7x salary (in .5 increments), rounded to the next highest $1,000. Indicate salary level: ___________ x salary
Maximum benefit $___________

☐ Class schedule—no more than 2.5 times between the classes and 10 times between the lowest and highest class (complete table below).

Class	Description	Choose Flat Amount or Salary Level (Must match for all classes)
1.		
2.		
3.		
4.		

Rate Guarantee ☐ 2 Year ☐ 3 Year

Age Reduction (Refer to your proposal) Schedule 1 __________ Schedule 2 __________ Schedule 3 __________

Basic and Voluntary Age Reduction schedules must match.

Basic Dependent Life ☐ No ☐ Yes

If yes, indicate volume amount

☐ Spouse** $20,000; Dependent Age 6 Months to 26 Years $5,000, Dependent Age 15 Days to 6 Months $1,000, Birth through 14 Days No Benefit

☐ Spouse** $10,000; Dependent Age 6 Months to 26 Years $2,500, Dependent Age 15 Days to 6 Months $500, Birth through 14 Days No Benefit

☐ Spouse** $5,000; Dependent Age 6 Months to 26 Years $1,000, Dependent Age 15 Days to 6 Months $500, Birth through 14 Days No Benefit

☐ Spouse** $20,000; Dependent Age 6 Months to 26 Years $10,000, Dependent Age 15 Days to 6 Months, $500, Birth through 14 days No Benefit

☐ Spouse** $10,000; Dependent Age 6 Months to 26 Years $5,000, Dependent Age 15 Days to 6 Months $500, Birth through 14 Days No Benefit

☐ Spouse** $10,000; Dependent Age 6 Months to 26 Years $10,000, Dependent Age 15 Days to 6 Months $500, Birth through 14 Days No Benefit

**Spouse also includes partner of a civil union

Voluntary Life

Voluntary Employee Life ☐ No ☐ Yes

If yes, do you want to select AD&D? ☐ No ☐ Yes

Flat amount—indicate level: $___________

☐ Minimum amount $____________

☐ Maximum benefit $_______________

Voluntary Dependent Life ☐ No ☐ Yes

(Only available if Employee Voluntary Life is chosen)

Dependent Child Voluntary Amount ☐ $5,000 ☐ $10,000

Rate Guarantee ☐ 2 Year ☐ 3 Year

Age Reduction (Refer to your proposal) Schedule 1 __________ Schedule 2 __________ Schedule 3 __________

Basic and Voluntary Age Reduction schedules must match.

Portability of coverage (Applicable to Voluntary Life only) Groups 1-100: Included (Unless mandated by state)

d. VISION PLANS (all group sizes)

Plan name (as shown on your proposal)

e. SHORT TERM DISABILITY (group sizes 2-9). Attach additional signed and dated sheets (reorder CO-52336), if necessary.

	Name of Class 1	Name of Class 2
Funding type	☐ Contributory ☐ Non-contributory	☐ Contributory ☐ Non-contributory
Benefit schedule (select one)	☐ 60% ☐ Flat amount $ ______	☐ 60% ☐ Flat amount $ ______
Weekly benefit minimum	$25.00	$25.00
Weekly benefit maximum	$	$
Earnings definition	■ Base Salary	■ Base Salary
Duration weeks	☐ 13 ☐ 26	☐ 13 ☐ 26
Elimination period (accident/ sickness)	☐ 1/8 ☐ 8/8 ☐ 15/15 ☐ 30/30	☐ 1/8 ☐ 8/8 ☐ 15/15 ☐ 30/30
Pre-existing limitation	■ 3/12	■ 3/12
Rate guarantee	■ 2 Years	■ 2 Years

f. LONG TERM DISABILITY (group sizes 2-9). Attach additional signed and dated sheets (reorder CO-52336), if necessary.

	Name of Class 1	Name of Class 2
Funding type	☐ Contributory ☐ Non-contributory	☐ Contributory ☐ Non-contributory
Benefit schedule (select one)	■ 60%	■ 60%
Monthly benefit minimum	■ Greater of $100 or 10% of monthly income loss	■ Greater of $100 or 10% of monthly income loss
Monthly benefit maximum	$	$
Duration	☐ 5 Years ☐ SSNRA	☐ 5 Years ☐ SSNRA
Elimination period	Days: ☐ 90 ☐ 180	Days: ☐ 90 ☐ 180
Definition of disability	Year own occupation: ■ 2	Year own occupation: ■ 2
Pre-existing limitation	■ 12/24	■ 12/24
Mental health and substance abuse limitation	■ 24-month outpatient	■ 24-month outpatient
Rate guarantee	■ 2 Years	■ 2 Years
Survivor income benefit	■ 3 month gross lump sum	■ 3 month gross lump sum

g. SHORT TERM DISABILITY (group sizes 10+) Attach additional signed and dated sheets (reorder CO-52336), if necessary.

Name of Class 1	
Funding type	☐ Contributory ☐ Non-contributory ☐ Voluntary
Benefit schedule (select one)	☐ 50% ☐ 60% ☐ 66.67% ☐ Other ___________ ☐ Flat amount $ _________
Weekly benefit minimum	$25.00
Weekly benefit maximum	$
Earnings definition	■ Base Salary
Duration weeks	☐ 13 ☐ 26 ☐ 52 ☐ Other ______
Elimination period (Accident/Sickness)	☐ 1/8 ☐ 8/8 ☐ 15/15 ☐ 30/30 ☐ Other ______
Pre-existing limitation	☐ None ☐ 3/12 ☐ 6/12 ☐ Other ______
Rate guarantee	☐ 1 Year ☐ 2 Years ☐ Other ______

Name of Class 2	
Funding type	☐ Contributory ☐ Non-contributory ☐ Voluntary
Benefit schedule (select one)	☐ 50% ☐ 60% ☐ 66.67% ☐ Other ___________ ☐ Flat amount $ _________
Weekly benefit minimum	$25.00
Weekly benefit maximum	$
Earnings definition	■ Base Salary
Duration weeks	☐ 13 ☐ 26 ☐ 52 ☐ Other ______
Elimination period (Accident/Sickness)	☐ 1/8 ☐ 8/8 ☐ 15/15 ☐ 30/30 ☐ Other ______
Pre-existing limitation	☐ None ☐ 3/12 ☐ 6/12 ☐ Other ______
Rate guarantee	☐ 1 Year ☐ 2 Years ☐ Other ______

h. LONG TERM DISABILITY (group sizes 10+) Attach additional signed and dated sheets (reorderCO-52336), if necessary.

Name of Class 1	
Funding type	☐ Contributory ☐ Non-contributory ☐ Voluntary
Benefit schedule (select one)	☐ 50% ☐ 60% ☐ 66.67% ☐ Other ________
Monthly benefit minimum	■ Greater of $100 or 10% of Monthly Income Loss
Monthly benefit maximum	$
Earnings definition	■ Base Salary
Duration	☐ 2 Years ☐ 5 Years ☐ SSNRA ☐ Other ______
Elimination period	Days: ☐ 30 ☐ 60 ☐ 90 ☐ 180 ☐ Other ______
Definition of disability	Year own occupation: ☐ 2 ☐ 3 ☐ to age 65 ☐ Other ______
Pre-existing limitation	☐ 3/3/12 ☐ 6/6/12 ☐ 12/12/24 ☐ 3/6/12 ☐ 6/6/24 ☐ Other ______
Mental health and substance abuse limitation	☐ 24-month outpatient ☐ 12-month outpatient ☐ Other ______
Waiting period: current employees	☐ Eligible on date of employment ☐ Eligible after active employment for _____ days
Waiting period: rehired/new employees	☐ Eligible on date of employment ☐ Eligible after active employment for _____ days
Rate guarantee	☐ 1 Year ☐ 2 Years ☐ Other ______

Name of Class 2	
Funding type	☐ Contributory ☐ Non-contributory ☐ Voluntary
Benefit schedule (select one)	☐ 50% ☐ 60% ☐ 66.67% ☐ Other ________
Monthly benefit minimum	■ Greater of $100 or 10% of Monthly Income Loss
Monthly benefit maximum	$
Earnings definition	■ Base Salary
Duration	☐ 2 Years ☐ 5 Years ☐ SSNRA ☐ Other ______
Elimination period	Days: ☐ 30 ☐ 60 ☐ 90 ☐ 180 ☐ Other ______
Definition of disability	Year own occupation: ☐ 2 ☐ 3 ☐ to age 65 ☐ Other ______
Pre-existing limitation	☐ 3/3/12 ☐ 6/6/12 ☐ 12/12/24 ☐ 3/6/12 ☐ 6/6/24 ☐ Other ______
Mental health and substance abuse limitation	☐ 24-month outpatient ☐ 12-month outpatient ☐ Other ______
Rate Guarantee	☐ 1 Year ☐ 2 Years ☐ Other ______

Additional benefits: Please refer to your proposal for additional benefits available with plan selected. Attach additional signed and dated sheets (reorder CO-52336), if necessary.

Cost of living adjustment (3%)	☐ No ☐ Yes If Yes, ■ lesser of 3% or 1/2 CPI, select number of adjustments ☐ 5 ☐ 10
Activities of daily living	☐ No ☐ Yes If Yes, select additional maximum amount ☐ 10% ☐ 20% ☐ 30% ☐ 40%
Business income protection	☐ No ☐ Yes If Yes, ■ 25% to $5,000
Special conditions limitiation	☐ No ☐ Yes If Yes, ■ 24 months
Survivor income benefit	☐ 3-month gross lump sum ☐ 6-month gross lump sum

i. WORKPLACE VOLUNTARY BENEFITS (all group sizes)

DISABILITY INCOME PLUS ☐ No ☐ Yes **Plan design** ☐ Benefits are provided in conjunction with an HSA plan
☐ Benefits will be offered in conjunction with an IRS-qualified pre-tax plan

Benefit period (select all that apply) ☐ 3 Months ☐ 6 Months ☐ 1 Year ☐ 2 Years ☐ 3 Years
Elimination period (select all that apply) ☐ 0/7 ☐ 7/7 ☐ 0/14 ☐ 14/14 ☐ 30/30 ☐ 60/60
☐ 90/90 ☐ 180/180 ☐ 365/365

Optional Benefits - Employer Selectable ☐ Loss of work ☐ 24-hour coverage ☐ Takeover
☐ Mental, nervous, alcohol and drug abuse ☐ Portability
☐ Sickness elimination period waiver
(available only if 7- or 14-day elimination period is selected for sickness)

Optional Benefits - Employee Selectable ☐ COBRA benefit ☐ Physical Therapy ☐ ICU/CCU

☐ Disability Income Advantage
Base Benefit period (select all that apply) ☐ 3 Month ☐ 6 Month ☐ 1 Year ☐ 2 Year ☐ 3 Year
Elimination period (select all that apply) ☐ 0/7 ☐ 7/7 ☐ 0/14 ☐ 14/14 ☐ 30/30 ☐ 90/90
☐ 180/180 ☐ 365/365

Optional Riders ☐ 24-hour coverage ☐ Hospital confinement ☐ Takeover
☐ COBRA ☐ Limited mental health/Emotional disease
(only available with EP 0/14, 14/14, or 30/30)

☐ Income Protector (Non-Occ)
Elimination Period (select all that apply) ☐ 0/7 ☐ 7/7 ☐ 0/14 ☐ 14/14 ☐ 30/30 ☐ 90/90 ☐ 180/180
Benefit Period (select all that apply) ☐ 90 Day ☐ 6 Month ☐ 1 Year ☐ 2 Year
Optional Riders ☐ Emergency Accident ☐ Outpatient Sickness ☐ Hospital Indemnity

ACCIDENT ☐ Group ☐ Trust ☐ Individual **Base Plan** ☐ Level 1 ☐ Level 2 ☐ Level 3 ☐ Level 4
☐ Benefits will be offered in conjunction with an IRS-qualified pre-tax plan

Optional Riders (May not be available with all plans.)
☐ Hospital Intensive Care (per day) ☐ $150 ☐ $300 ☐ $450 ☐ $600 ☐ $900
☐ Fracture and dislocation
☐ Accident total disability (elimination period) ☐ 1 Day ☐ 7 Days ☐ 14 Days ☐ 30 Days
☐ On-the-job coverage ☐ Travel/Lodging ☐ Loss of work

CRITICAL ILLNESS ☐ No ☐ Yes **Plan design** ☐ Benefits are provided in conjunction with an HSA plan
☐ Benefits will be offered in conjunction with an IRS-qualified pre-tax plan

Coverage choices ☐ Vascular ☐ Cancer ☐ Other critical illnesses 50 or 100% of face amount

Optional Benefits - Employer Selectable ☐ Benefit recurrence ☐ Loss of work ☐ Takeover

Optional Benefits - Employee Selectable ☐ Health screening benefit $_________ ☐ Automatic benefit increase

CRITICAL LIFE ☐ No ☐ Yes **Plan design** ☐ 10 Year ☐ 20 Year
Optional Benefits - Employer Selectable ☐ Waiver of premium ☐ Loss of work ☐ Takeover
☐ Additional benefit increase ☐ Accelerated living benefit - critical illness _____%
☐ Accidental death and loss of sight dismemberment

CANCER ☐ Cancer Expense ☐ Group Lump Sum Cancer
☐ Benefits will be offered in conjunction with an IRS-qualified pre-tax plan
Optional Riders - Cancer Expense ☐ Hospital indemnity ☐ Lump sum first diagnosis
Optional Benefits - Group Lump Sum Cancer Employer selectable ☐ Benefit recurrence ☐ Loss of work ☐ Takeover benefit
Optional Benefits - Group Lump Sum Cancer Employee selectable ☐ Health Screening $_________
☐ Automatic benefit increase

WHOLE LIFE ☐ Whole Life 65 ☐ Whole Life 99
Optional Riders ☐ Waiver of premium ☐ AD&D ☐ Loss of work ☐ Automatic benefit increase ☐ Family Term
☐ Employee Term to Age 65

i. WORKPLACE VOLUNTARY BENEFITS (continued)

SUPPLEMENTAL HEALTH ☐ No ☐ Yes ☐ Benefits will be offered in conjunction with an IRS-qualified pre-tax plan

Base plan	☐ Plan A	☐ Plan B	☐ Plan C	☐ Plan D
Hospital Indemnity	$100/day	$200/day	$300/day	$500/day
Hospital First Occurrence	$250/day	$500/day	$500/day (days 1-2) $750/day (days 3-4)	$500/day (days 1-2) $1,000/day (days 3-4)
Optional benefits - Employer selectable				
☐ ICU/CCU/Burn Unit benefit	$100/day	$200/day	$600/day	$1,000/day

If multiple plans are selected and plan availability is limited by class, please list what class of employees are eligible for each plan.

7. THE FOLLOWING APPLIES TO ALL COMPANIES AND PLANS EXCEPT WORKPLACE VOLUNTARY BENEFITS

The companies listed on this Employer Group Application (EGA), severally or collectively as the context may require, are referred to in this EGA as we, us, and our.

In accordance with Section 503 of ERISA, as claims administrator we have authority to make decisions consistent with the terms of the Policy or Certificate regarding (1) eligibility for coverage; (2) paying claims for benefits; (3) interpretation of Policy or Certificate provisions; and (4) resolution of factual questions relating to coverage and benefits.

You, the participating employer, policyholder, contractholder, or Certificate sponsor, intend to establish, sponsor, plan sponsor and endorse an employee benefit plan which will be governed by Employee Retirement Income Security Act of 1974 (ERISA). You are the ERISA plan administrator.

8. THE FOLLOWING APPLIES TO ALL COMPANIES AND PLANS

You agree to make available your records which we determine are relevant to this EGA and group coverage for inspection by the Administrator, us, or our representative during your normal business hours.

If you fail to pay premium when due, coverage may be subject to termination as specified under the terms of the Policy or Certificate. You understand and agree that your coverage is renewed on a monthly basis subject to timely payment of premium. We reserve the right to change the premium rates on any premium due date, as permitted by applicable law. You will receive advance written notice.

For you to remain eligible for the Policy or Certificate, the eligibility, underwriting, participation, and contribution requirements must be maintained, for each respective coverage.

Failure to maintain the plan eligibility, underwriting, participation and contribution requirements will terminate your coverage under the Policy or Certificate.

We have the right to use information provided by you and any employee, dependent or individual to determine whether this EGA will be accepted or declined and to establish appropriate premiums. We will not use any health-related information to decline coverage to an employee, dependent or individual if this EGA is accepted. We will administer this in a non-discriminatory manner.

9. AGREEMENT AND SIGNATURE - Review your policy/certificate carefully

You the employer, policyholder, contract holder, or Certificate sponsor understand, agree and represent: You have read this Employer/Group Application (EGA) and the information you provided is accurate and complete to the best of your knowledge and belief and can be substantiated by your business records. You have received and reviewed the quote and the applicable required regulatory information. Neither you nor the agent has the authority to waive a complete answer to any question, determine coverage or insurability, alter any contract, bind us by making any promise or representation, or waive any of our other rights or requirements. No waiver or change will bind us unless signed by an authorized officer of our company. For action to be taken on this EGA, the first month's estimated premium (which may include a monthly administrative fee) and fully completed enrollment information for all employees and dependents must be submitted with the EGA. Coverage is not in effect unless and until you receive written notification from us. You will provide the documentation requested by us which establishes that all eligibility, underwriting, and participation requirements of the plan are met. An act of fraud or an intentional misrepresentation of a material fact may void or terminate an individual's or group's coverage as specified under the terms of the Policy or Certificate. Providing incomplete, inaccurate, or untimely information may void, reduce, or increase past premium, or terminate an individual's coverage or the group's coverage. This EGA will form part of any contract or coverage issued. If this EGA is declined, we will return the premium deposit submitted with this application. The original version of this Agreement is in the English language. If there are any discrepancies or conflicts between the English and any other version that has been translated into another language, the English version will control.

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

If you decide not to sign this EGA, we will decline to enroll you in an insurance product or to give you insurance benefits.

DO NOT CANCEL ANY CURRENT GROUP COVERAGE UNTIL YOU RECEIVE WRITTEN NOTICE FROM US THAT WE HAVE ISSUED COVERAGE.

Dated on: ______________________ (month, date, year) at ______________________ (city and state)

By: ______________________ ______________________ ______________________
(Employer printed name) (Employer signature) (Title)

For Workplace Voluntary Benefits - only necessary for non-employer groups.

By: ______________________ ______________________ ______________________
(Plan sponsor printed name) (Plan sponsor signature) (Title)

10. AGENT/BROKER/PRODUCER INFORMATION

1. Agency of Record (for commissions and correspondence)	**2. Agent/Agency of Record (for split commissions)**
Name (print or type)	Name (print or type)
Tax ID/Social Security Number/Humana Agent Number	Tax ID/Social Security Number/Humana Agent Number
Commission split ☐ No ☐ Yes If yes, percentage: (total should equal 100%)	Commission split ☐ No ☐ Yes If yes, percentage: (total should equal 100%)
1. Writing Agent/Broker/Producer	**2. Writing Agent/Broker/Producer**
Name (print or type)	Name (print or type)
Social Security Number/Humana Agent Number	Social Security Number/Humana Agent Number
Commission split ☐ No ☐ Yes If yes, percentage: (total should equal 100%)	Commission split ☐ No ☐ Yes If yes, percentage: (total should equal 100%)

General Agency (Complete only if agency involved in sale)

General agency information pertains to: ☐ Agency of Record ☐ Writing Agent			
Name (print or type)	Tax ID/Humana Agent Number		
Address	City	State	ZIP code

As the Writing Agent/Broker/Producer, I acknowledge that I am responsible to meet with the employer submitting this Employer Group Application in order to fully and accurately represent the terms and conditions of the plans and services of the offering or insuring entity, or one of its subsidiaries. These provisions are available to me and the employer in the Regulatory Pre-enrollment Disclosure Guide or other plan literature.

Writing Agent/Broker/Producer's Signature:______________________ Date:______________