Step by Step Guide to Anthem Blue Cross Enrollment Application

For members of the California Association of REALTORS®

Please complete the CA Real Estate License # and Requested Effective Date at the top of the form

Section A – Application Type (page 1)

- During Open Enrollment you should mark "Open Enrollment" unless you are a new member enrolling within the first 60 days of joining, or have experienced a Qualifying Event.
- Outside of Open Enrollment, applicants will mark either "New Enrollment" or "Qualifying Event"

Section B – Employee/Member Information (page 1)

- Fill in your personal information and provide your email address. We will frequently communicate with you via email so your email address is important.
- Employer name and address is required ONLY if you are a W-2 Employee of a C.A.R. member. If you are a W-2 employee of a C.A.R. member you are required to provide your employer's name, your hire date, your first date of full-time employment and the number of hours you work per week.
- **If you are a C.A.R. Member you should indicate the employer as "C.A.R." and provide your C.A.R. Join Date in the space provided for Hire Date.**

Section C – Type of Coverage (page 2)

C.A.R. has many preferred plans and they are indicated in the drop down box if you are completing this application in a PDF document.

- Select the medical plan name from the drop down in the fillable pdf.
- Next to the plan name, write in the "Contract Code" if you know it. (A 4 digit plan code shown on quotes)
- **Choose an option from the "Member Medical Coverage" section. Select a box to indicate whether you are enrolling alone or with dependents.**

Section D – Family Information (page 3)

- **EVERY APPLICANT MUST COMPLETE THE FIRST BOX WITH THEIR PERSONAL INFORMATION**
- If you are enrolling a Spouse or Domestic Partner or dependent children, you must provide their personal information in the spaces provided. **If you are using this form to add or drop dependents, select the appropriate box next to their personal information.**
- **If enrolling in an HMO Plan: Complete the "PCP Name" and "PCP ID No." to designate the Primary Care Physician for each family member. The PCP ID No. can be found by looking up your doctor on the Anthem website. Visit: www.Anthem.com/ca and click on "Find Care." Choose "Select a plan for basic search" and answer the appropriate questions. Be sure to select "Blue Cross HMO (CA Care) – Small Group" as the network.**

Sections E – Prior and Other Group Coverage (page 4)

- Provide information for any other coverage you or your dependents will keep in addition to the plan you are applying for. This information is particularly important to ensure smooth claims processing. Claims can be delayed if this information is not completed.
- **Be sure to answer all four questions in this section.**

Section F – Waiver/Declining Coveratge (page 4)

You must complete this section **ONLY IF YOU ARE NOT ENROLLING YOUR ELIGIBLE SPOUSE/DOMESTIC PARTNER OR DEPENDENT CHILD** on the medical plan at this time.

- Check the box(es) to indicate who you are waiving/declining coverage for and indicate the reason you are declining coverage.
- List the names of the dependents that are not enrolling.
- Sign and date the bottom of this page **ONLY if you are waiving/declining medical coverage for a family member**.

Section G – Terms, Conditions and Authorizations (page 5)

- Read this section and **sign and date the bottom of page 5**. Your application must be signed in order for us to process it.

If you have questions, please contact us at (800) 939-8088

Submit Completed Application WITH Initial Payment

- If submitting application via FAX or EMAIL, scan and send your initial check payment with your application.
- If enrolling in Automatic Premium Payment Authorization, you must include a voided check or other documentation of your bank routing and account numbers.

Make your check payable to: RealCare Insurance Trust Account (R.I.T.A.)

Email Completed Forms and Payment To: Enrollment@RealCare.biz

Or

Fax to: (707) 939-8450

Mail To:
430 West Napa Street, Suite F
Sonoma, CA 95476

California Employee Enrollment Application For Small Groups Medical, Dental, Vision, Life and Disability

Use this form to:
* **Enroll or Change Coverage**
* **Add/Drop Dependents**

Anthem

Health care plans offered by Anthem Blue Cross (Anthem). Insurance plans offered by Anthem Blue Cross Life and Health Insurance Company. You, the employee, 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 your application. **Note:** Anthem is required by the Internal Revenue Service and Centers for Medicare & Medicaid (CMS) regulations to collect Social Security numbers. Submit application to your employer.

Please complete in black ink only.

CA Real Estate License #:
Requested Effective Date:

Group/Case no. (if known)

Section A: Application Type — select one

☐ New enrollment ☐ Open enrollment (not applicable for Life and/or Disability) ☐ Qualifying event (not applicable for Life and Disability)
☐ COBRA/Cal-COBRA ☐ Rehire date: (MM/DD/YYYY)

If you select **Qualifying event** or **COBRA/Cal-COBRA**, please select one event reason.

☐ Marriage ☐ Birth of child ☐ Adoption of child ☐ Divorce or legal separation ☐ Death
☐ COBRA ☐ Cal-COBRA — Cal-COBRA applicants must submit first month's premium.
☐ Involuntary loss of coverage — please explain (required): _____
☐ Other — please explain (required): _____

Qualifying event or COBRA/Cal-COBRA date — Required (MM/DD/YYYY):

Section B: Employee Information

Last name	First name	M.I.	Social Security no.[1] (required)

Home address - (P.O. Box not acceptable unless rural address)	City	State	ZIP code

County	Marital status	Employment status	Primary phone no.
	☐ Single ☐ Married ☐ Domestic Partner (DP)	☐ Full-time ☐ Part-time	

Employer name	Occupation

Employee's physical work address (required)	City	State	ZIP code

Date of hire[2] (MM/DD/YYYY)	Date of full-time employment (MM/DD/YYYY)	Date waiting period begins[2] (MM/DD/YYYY)	No. of hours worked per week

Language choice (optional): ☐ English (ENG) ☐ Spanish (SPA) ☐ Chinese (ZHO) ☐ Korean (KOR) ☐ Vietnamese (VIE) ☐ Tagalog (TGL)
☐ Other (W09) -- please specify: _____
Do you read and write English? ☐ Yes ☐ No If no, the translator must sign and submit a Statement of Accountability/Translator's Statement.

Employee email address:

For **Medical** and all **Dental Net DHMO plans** offered by Anthem Blue Cross and regulated by the Department of Managed Health care.

I (primary applicant) agree to receive my plan-related communications for myself and any dependents, either by email or electronically. This may include my certificate, evidence of coverage, explanation of benefits statements, required notices or helpful information to get the most out of my plan. I agree to provide and update Anthem with my current email address. I know that I can change my mind and request a copy of these materials (or any specific materials) at any time by mail or by contacting Anthem. I (or my enrolled dependents) will change our communication preferences by going to anthem.com/ca or calling the Member Services number on my ID card.

For **Dental PPO, Vision, Life** and **Disability plans** offered by Anthem Blue Cross Life and Health Insurance Company and regulated by the California Department of Insurance. Anthem will deliver plan materials and related items by mail.

☐ By signing below, I (primary applicant) agree to receive my plan-related communications for myself and any dependents, either by email or electronically. This includes my certificate, evidence of coverage, explanation of benefits statements, legally required notices, or helpful information to get the most out of my plan. I agree to provide and update Anthem with my current email address. I understand that this consent is voluntary, and that I (or my enrolled dependents) can opt out of electronic delivery at any time and receive these materials (or any specific materials) by mail, and/or change my email address by going to anthem.com/ca or calling the Member Services number on my ID card.

Applicant signature _____ Date _____

☐ I do not wish to receive my plan-related communications, either by email or electronically and request to receive these items by mail.

1 Anthem is required by the Internal Revenue Service and Centers for Medicare & Medicaid (CMS) regulations to collect this information.
2 If your employer imposes an orientation period for new hires, the "date of hire" is the first day after completion of the orientation period.

Social Security no.[1]: ____ ____ ____

Section C: Type of Coverage — Your employer will advise you of your plan options and contract codes.

1. Medical Coverage

Please Note: All health plans[2] include the required coverage for the dental and vision pediatric essential health benefits.

Medical plan name[3]: SELECT ONE | Contract code, if known: ____

Member medical coverage — select one: ☐ Employee only ☐ Employee + Spouse/Domestic Partner ☐ Employee + Child(ren) ☐ Family

2. Dental Coverage

Anthem Dental HMO[2] and Dental PPO[4] plans do not include certified pediatric dental essential health benefits.

Member dental coverage — select one: ☐ Employee only ☐ Employee + Spouse/Domestic Partner ☐ Employee + Child(ren) ☐ Family

Dental plan name: ____ | Contract code, if known: ____

3. Vision Coverage

These optional vision plans[4] do not include coverage for vision pediatric essential health benefits.

Member vision coverage — select one: ☐ Employee only ☐ Employee + Spouse/Domestic Partner ☐ Employee + Child(ren) ☐ Family

Vision plan name: ____ | Contract code, if known: ____

4. Life[4], Accidental Death & Dismemberment[4] (AD&D), and Disability[4] Coverage - These coverages will become effective on the date established by the provisions of the group contract and certificates issued thereunder. Your employer will advise you of your plan options. These coverages may be subject to medical evidence underwriting and would only become effective upon approval. If you select life and/or disability coverage over the guaranteed issue amount or are a late entrant an Evidence of Insurability form may be sent to you to complete.

☐ Basic Life and AD&D ☐ Basic Dependent Life		☐ Short Term Disability
☐ Supplemental/Voluntary Life and AD&D	$ ____ (Employee amount)	☐ Long Term Disability
☐ Supplemental/Voluntary Dependent Life Spouse/DP	$ ____ (Spouse/DP amount)	☐ Voluntary Short Term Disability
☐ Supplemental/Voluntary Dependent Life Child	$ ____ (Child amount)	☐ Voluntary Long Term Disability

Current annual income: $ | Life and/Disability class no.:

If an applicant's age at the time of application is 15, the applicant must submit a written statement, signed by the parent, consenting to the minor's application for coverage.

Incomplete applications will be mailed back to you for completion. This may delay the effective date of your coverage.

Beneficiary Designation — Attach a separate sheet if necessary.

Beneficiary type	Name of beneficiary	Percentage	Social Security no. - -	Relationship to applicant	Date of Birth
☐ Primary ☐ Contingent	Street Address	City	State	Zip Code	Phone No.
Beneficiary type	Name of beneficiary	Percentage	Social Security no. - -	Relationship to applicant	Date of Birth
☐ Primary ☐ Contingent	Street Address	City	State	Zip Code	Phone No.

Total percentages must add up to 100%. If the total percentages add up to less than 100%, the remaining percentage will be paid in equal shares to all named beneficiaries to total 100%. If the total percentages add up to more than 100%, each named beneficiary's share will be reduced equally to total 100%. If no percentages are indicated, the proceeds will be divided equally. If no primary beneficiary survives, the proceeds will be paid to the contingent beneficiary(ies) listed above. Beneficiaries may be changed by the insured's written notice to his or her employer.

If you live in AZ, CA, ID, LA, NM, NV, TX, WA, WI and your spouse is not 50% or more beneficiary, your spouse needs to sign below. In CA, NV, and WA, Spouse also includes your registered Domestic Partner. Spousal Consent For Community Property States Only (Note: The insurance company is not responsible for the validity of a spouse consent for designation.) If you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA and WI), your state may require you to obtain the signature of your Spouse if your Spouse will not be named as a primary beneficiary for 50% or more of your benefit amount. Please have your Spouse read and sign the following.

Spouse Authorization, if applicable

I am aware that my Spouse, the Employee/Retiree named above, has designated someone other than me to be the beneficiary of group life insurance under the above policy. I hereby consent to such designation and waive any rights I may have to the proceeds of such insurance under applicable community property laws. I understand that this consent and waiver supersedes any prior spousal consent or waiver under this plan.

Sign here to waive community property rights	Spouse signature	Spouse name (print)	Today's date (MM/DD/YYYY)
	X		/ /

1 Anthem is required by the Internal Revenue Service and Centers for Medicare & Medicaid (CMS) regulations to collect this information.
2 These plans are offered by Anthem Blue Cross and regulated by the Department of Managed Health Care.
3 Enrollment in the selected plan is dependent upon the employee residing or working within a plan's geographic service area, and the network, provider, and physician availability within the geographical service area. If at the time of enrollment the network, or physician/medical group is not available or an employee does not reside or work in the geographical service area of the plan you may be assigned to or be required to choose a different provider, network, and/or plan.
4 Dental PPO, Vision, and Life and Disability plans are offered by Anthem Blue Cross Life and Health Insurance Company and regulated by the California Department of Insurance.

Social Security no.[1]:

Section D: Family Information — Complete this section for yourself and all dependents. All fields required. Attach a separate sheet if necessary.
Please access *Find a Doctor* at anthem.com/ca to determine if your physician is a participating provider.
For HMO plans: provide 3- or 6- digit Primary Care Physician no.

Dependent information must be completed for all additional dependents (if any) **to be covered under this coverage**. An eligible dependent may be your spouse or domestic partner, your children, children for whom you've assumed a parent-child relationship[2] (not including foster children) or your spouse or domestic partner's children (to the end of the calendar month in which they turn age 26). In the case of your child, the age limit of 26 does not apply when the child is and continues to be (1) incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness, or condition and (2) chiefly dependent upon the subscriber for support and maintenance. The employee will be required to submit certification by a physician of the child's condition. List all dependents beginning with the eldest.

Member/Employee Last name	First name	M.I.

Sex ☐ Male ☐ Female	Birthdate (MM/DD/YYYY) / /

Primary Care Physician (PCP) name (if selecting an HMO[3] plan)	PCP ID no. (HMO only)	Existing patient ☐ Yes ☐ No
Primary Care Dentist (PCD) name (If selecting Dental net DHMO plan)	PCD ID no.	Existing patient
N/A	**N/A**	**N/A**

Add ☐ Drop ☐

Spouse/Domestic Partner Last name	First name	M.I.	Social Security no.[1] (required)

Sex ☐ Male ☐ Female	Birthdate (MM/DD/YYYY)	Relationship to applicant ☐ Spouse ☐ Domestic Partner

PCP name (if selecting an HMO[3] plan)	PCP ID no. (HMO only)	Existing patient ☐ Yes ☐ No
PCD name (If selecting Dental net DHMO plan)	PCD ID no.	Existing patient
N/A	**N/A**	**N/A**

Does this dependent have a different address? ☐ Yes ☐ No
If yes, full address and ZIP code: _____

Add ☐ Drop ☐

Dependent Child Last name	First name	M.I.	Social Security no.[1] (required)

Sex ☐ Male ☐ Female	Birthdate (MM/DD/YYYY)	Relationship to applicant ☐ Child ☐ Other[4] If other, what is relationship? _____

PCP name (if selecting an HMO[3] plan)	PCP ID no. (HMO only)	Existing patient ☐ Yes ☐ No
PCD name (If selecting Dental net DHMO plan)	PCD ID no.	Existing patient
N/A	**N/A**	**N/A**

Does this dependent have a different address? ☐ Yes ☐ No
If yes, full address and ZIP code: _____

Add ☐ Drop ☐

Dependent Child Last name	First name	M.I.	Social Security no.[1] (required)

Sex ☐ Male ☐ Female	Birthdate (MM/DD/YYYY) / /	Relationship to applicant ☐ Child ☐ Other[4] If other, what is relationship? _____

PCP name (if selecting an HMO[3] plan)	PCP ID no. (HMO only)	Existing patient ☐ Yes ☐ No
PCD name (If selecting Dental net DHMO plan)	PCD ID no.	Existing patient
N/A	**N/A**	**N/A**

Does this dependent have a different address? ☐ Yes ☐ No
If yes, full address and ZIP code: _____

1 Anthem is required by the Internal Revenue Service and Centers for Medicare & Medicaid (CMS) regulations to collect this information.
2 As defined in 2 CCR § 599.500(o).
3 Enrollment in the selected plan is dependent upon the employee residing or working within a plan's geographic service area, and the network, provider, and physician availability within the geographical service area. If at the time of enrollment the network, or physician/medical group is not available or an employee does not reside or work in the geographical service area of the plan you may be assigned to or be required to choose a different provider, network, and/or plan.
4 Eligibility subject to Evidence of Coverage.

Social Security no. : _____ _____ _____

Section E: Prior and Other Group Coverage

1. Is anyone applying for coverage currently eligible for Medicare? ☐ Yes ☐ No If yes, give name: _____

Medicare ID no.	Part A effective date (MM/DD/YYYY)	Part B effective date (MM/DD/YYYY)
Medicare Part D ID no.	Medicare Part D Carrier	Part D effective date (MM/DD/YYYY)

2. Does anyone on this application intend to continue other coverage if this application is accepted? ☐ Yes ☐ No
3. Is anyone applying for coverage covered by other health, dental, or orthodontia coverage? ☐ Yes ☐ No
4. On the day your coverage begins, will you or a family member be covered by other dental coverage? ☐ Yes ☐ No

If yes to any of these questions, please provide the following:

Name of person covered (Last name, First, M.I.)	Type (select one)	Coverage (select all that apply)	Carrier name	Policy ID no.	Dates (if applicable) (MM/DD/YYYY)
	☐ Individual ☐ Group ☐ Medicare	☐ Health ☐ Dental ☐ Orthodontia			Start: ___/___/___ End: ___/___/___
	☐ Individual ☐ Group ☐ Medicare	☐ Health ☐ Dental ☐ Orthodontia			Start: ___/___/___ End: ___/___/___
	☐ Individual ☐ Group ☐ Medicare	☐ Health ☐ Dental ☐ Orthodontia			Start: ___/___/___ End: ___/___/___
	☐ Individual ☐ Group ☐ Medicare	☐ Health ☐ Dental ☐ Orthodontia			Start: ___/___/___ End: ___/___/___

Section F: Waiver/Declining Coverage — Proof of coverage may be required. (Proof of coverage not applicable for Life and Disability.)

Type of coverage/Declined for: Select all that apply.		**Reason for declining/refusing coverage:** Select all that apply.
☐ Employee	☐ Medical ☐ Dental ☐ Vision ☐ Life/AD&D ☐ Short Term Disability ☐ Long Term Disability	☐ No coverage ☐ Covered by Spouse's/Domestic Partner's group coverage ☐ Spouse/Domestic Partner covered by their employer's group coverage. ☐ Enrolled in individual coverage ☐ Medicare/Medi-Cal/VA ☐ Enrolled in other Insurance — Please provide company name and plan: _____ ☐ Other — please explain _____
☐ Spouse/ Domestic Partner	☐ Medical ☐ Dental ☐ Vision ☐ Dependent Life	
☐ Dependent(s)	☐ Medical ☐ Dental ☐ Vision ☐ Dependent Life List name of dependents to be waived: _____	

I acknowledge that the available coverages have been explained to me by my employer and I know that I have every right to apply for coverage. I have been given the chance to apply for this coverage and I have decided not to enroll myself and/or my dependent(s), if any. I have made this decision voluntarily, and no one, including but not limited to my employer, agent or life carrier, has tried to influence me or put any pressure on me to waive coverage. BY WAIVING THIS GROUP MEDICAL, DENTAL, VISION, DISABILITY OR LIFE COVERAGE (UNLESS EMPLOYEE AND/OR DEPENDENTS HAVE GROUP MEDICAL, DENTAL, VISION, DISABILITY OR LIFE COVERAGE ELSEWHERE) I ACKNOWLEDGE THAT MY DEPENDENTS AND I MAY HAVE TO WAIT UNTIL THE NEXT OPEN ENROLLMENT TO BE ENROLLED IN THIS GROUP'S MEDICAL, DENTAL, VISION, PLAN UNLESS I QUALIFY FOR A SPECIAL OPEN ENROLLMENT. I also understand that if I wish to apply for Life coverage in the future, I may be required to provide evidence of insurability at my expense. Please note Spouse/Domestic Partner and Dependent coverage will not be available if the Employee has waived/declined.

Special Open Enrollment (Not applicable to Life or Disability.)

If you declined enrollment for yourself or your dependent(s) (including a spouse/domestic partner), you may be able to enroll yourself or your dependent(s) in this health benefit plan or change health benefit plans as a result of certain triggering events, including: (1) you or your dependent loses minimum essential coverage; (2) you gain or become a dependent; (3) you are mandated to be covered as a dependent pursuant to a valid state or federal court order; (4) you have been released from incarceration; (5) your health coverage issuer substantially violated a material provision of the health coverage contract; (6) you gain access to new health benefit plans as a result of a permanent move; (7) you were receiving services from a contracting provider under another health benefit plan, for one of the conditions described in Section 1373.96(c) of the Health and Safety Code and that provider is no longer participating in the health benefit plan; (8) you are a member of the reserve forces of the United States military or a member of the California National Guard, and returning from active duty service; or (9) you demonstrate to the department that you did not enroll in a health benefit plan during the immediately preceding enrollment period because you were misinformed that you were covered under minimum essential coverage. You must request special enrollment within 60 days from the date of the triggering event to be able to enroll yourself or your dependent(s) in this health benefit plan or change health benefit plans as a result of a qualifying triggering event.

Sign here only if you are declining coverage for yourself or dependents.

Signature of applicant X	Printed name	Date (MM/DD/YYYY)

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

Social Security no. : _____ _____ _____

Section G: Terms, Conditions and Authorizations — Please read this section carefully before signing the application.

As an eligible employee, I am requesting coverage for myself and all eligible dependents listed and authorize my employer to deduct any required contributions for this insurance from my earnings. To the best of my knowledge or belief, all statements and answers I have given are true and complete. I understand it is a crime to make or cause to be made a knowingly false or fraudulent material statement or material representation to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. I understand all benefits are subject to conditions stated in the Group Contract and coverage document.

In signing this application I represent that:

I have read or have had read to me the completed application, and I realize any acts of fraud or intentional misrepresentation of material fact in the application may result in loss of coverage within 24 months following the issuance of the coverage.

I certify each Social Security number listed on this application is correct.

I understand that I may not assign any payment under my Anthem Blue Cross (Anthem) program. I agree to have money taken from my wages, if necessary, to cover the premium cost for the coverage applied for.

I am asking for the coverage I chose on this form. If I made choices that are not available to me, I agree that my choices may be changed to those on the employer's application or sold case coverage documents.

I understand that, to the extent allowed by law, Anthem reserves the right to accept or decline this application for coverage (and that Anthem Blue Cross Life and Health Insurance Company may accept only certain people or terms for coverage), and that no right is created by my application for coverage.

I also understand that I may not be covered for pre-existing conditions for Long Term Disability and Short Term Disability, if applicable. (See the policy/certificate for important information).

I agree that I will let my employer know right away of any changes that would make me or any dependent(s) ineligible for this coverage.

I understand that coverages will become effective on the date established by the provisions of the group policy, contract and certificates issued thereunder.

By signing this application, I agree to the taping or monitoring of any phone calls between Anthem and myself.

By providing a phone number, I agree and consent that Anthem and its affiliates may call or text me at the phone number included on this application using an automated telephone dialing system and/or prerecorded message to help keep me informed about my benefits.

For Health Savings Account enrollees: I authorize the Health Savings Account (HSA) financial custodian (provided I am enrolling in an HSA) to provide Anthem with information about my HSA, including account number, account balance and information regarding account activity. I understand that my authorization is required before the financial custodian may provide Anthem with information regarding my HSA and that I may provide Anthem with a written request to revoke my authorization at any time.

If applying for Life and/or Disability insurance, I represent that I have read and agree to the terms in the Life and Disability Coverage in Section 4, above. **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.

Read carefully — Signature required

REQUIREMENT FOR BINDING ARBITRATION **(Not applicable to Life and Disability coverage.)**

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. For claims that exceed the jurisdiction of the small claims court that are subject to binding arbitration under this Agreement, California Health and Safety Code Section 1363.1 and Insurance Code Section 10123.19 require specified disclosures in this regard: 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. If your plan/policy is subject to 45 CFR 147.136, this agreement does not limit your rights to internal and external review of adverse benefit determinations as required by that law. 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	Applicant Signature X	Date (MM/DD/YYYY)

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

APPLICATION CHECKLIST

- Remember to **answer** all questions and **sign** the application(s) for the plan(s) you are choosing.
- Enclose initial month's premium payment **(even if you are selecting the Automatic Premium Payment option)**. Include premiums/fees for all applicable insurance plans (medical, dental, vision, and life insurance).

  If you are enrolling with Anthem Blue Cross, you may be required to **send two months of premium with your application.** After your initial payment you will pay a single monthly premium. Please check with your agent, or call RealCare to confirm the minimum payment due with your application.
- Make your check payable to RealCare Insurance Trust Account (R.I.T.A.).
- If you are choosing the Automatic Premium Payment method, enclose check for your first premium payment PLUS **a voided check.** Complete the form below and return to RealCare with your initial premium check**.**
- Include **proof of eligibility** if you are a new C.A.R. member or W-2 employee of a C.A.R. member. If you are enrolling outside of open enrollment, you must have a qualifying event. Please refer to the General Guidelines "Special Enrollment Provision" section to review a list of qualifying events.
- Have questions or need assistance? Call 1-800-939-8088

Submit Completed Application and Initial Payment

Mail To:	Fax to:	Email to:
430 West Napa Street, Suite F Sonoma, CA 95476	(707) 939-8450	Enrollment@RealCare.biz

MONTHLY CHECKING/SAVINGS ACCOUNT AUTOMATIC PREMIUM PAYMENT AUTHORIZATION

As a convenience to me, I request and authorize RealCare Insurance Marketing, Inc. to initiate debits (and/or corrections to previous debits) from my account with the financial institution indicated for payment of my C.A.R health care dues and/or insurance premiums, adjustments and administration fees due. I agree that your rights in respect to each such debit shall be the same as if it were a check signed by an authorized signer on the bank account. This authority is to remain in effect until revoked by me by providing RealCare Insurance Marketing, Inc. a 10-day advance written notice. I agree that RealCare shall be fully protected in honoring any such debit. I further agree that if any such debit be dishonored, whether with or without cause and whether intentionally or inadvertently, RealCare Insurance Marketing, Inc. shall be under no liability whatsoever even though such dishonor results in forfeiture of health care or insurance coverage.

If I am enrolled in an Anthem Blue Cross plan, payments will be debited from my account on the first of the month prior to the month of coverage. If I am enrolled in a Kaiser plan or only enrolled in a dental, vision, and/or life insurance plan, payments will be debited from my account on the first of the month of coverage. If any such debits are dishonored, I agree to make payment to RealCare Insurance Trust Account (RITA) by cashier's check or money order before the end of the 30-day grace period in order to keep my health care and/or insurance coverage in force. I authorize any changes in premium and administration fees to be debited unless I notify RealCare Insurance Marketing, Inc. to terminate my health care and/or insurance coverage.

C.A.R. Health & Life Insurance Plans Account Information

C.A.R. Member/Employee Name: _____

Phone: _____ Email Address: _____

Banking Information

Name of Bank or Financial Institution: _____

Name on Bank Account: _____

Bank Routing Number: _____ ☐Checking Account

Account Number: _____ ☐Savings Account

Authorized Signature

_____ Date:_____

Signature of Authorized Signer on Above Bank Account

(As it appears in the financial institution's records)

PLEASE ATTACH A COPY OF YOUR VOIDED CHECK AND SUBMIT WITH YOUR ENROLLMENT APPLICATION.

Note: The $5.00 Electronic Check Fee normally charged for payments submitted via fax or email is *waived* for the initial payment.