



# Aetna Advantage Plans for Individuals, Families and Self-Employed\* – CA

Applicant's Social Security Number								

Application ID Number								

(PLEASE NOTE: HIPAA ELIGIBLE APPLICANTS WILL NOT BE DENIED COVERAGE) TO COMPLY WITH CALIFORNIA LAW, WHEREVER THE TERM "SPOUSE/DOMESTIC PARTNER" APPEARS IT SHALL BE CONSTRUED TO INCLUDE DOMESTIC PARTNER.

**Send completed Application to:**  
 Aetna Advantage Plans  
 PO Box 14015  
 Lexington, KY 40512-4015

### Instructions:

- Application must be completed by the Applicant in blue or black ink. **Please PRINT clearly. (A photocopy of this application will not be accepted.)**
- **This application must be completed in its entirety and one (1) form of payment selected or processing will be delayed.**
- Signature and date is required on **Page 7, Section K** for all applicants including spouse/domestic partner and children age 18 and over.
- PPO products are underwritten by **Aetna Life Insurance Company.**

### A. Applicant Information

Aetna Use Only Y – N – U		Effective Date:	Number:
Name		Maiden Name of Applicant/Spouse/Domestic Partner	
Mailing Address (All Aetna correspondence will be sent to this address) – Include Apartment Number, if applicable. Number, Street _____ County _____ City, State, ZIP Code _____	Telephone Numbers Home (    ) Work (    ) Cell (    )	<b>Choose desired benefit plan type:</b> <b>Managed Choice Open Access:</b> <input type="checkbox"/> 2500 <input type="checkbox"/> 3500 <input type="checkbox"/> 5000 <input type="checkbox"/> First Dollar 30 <input type="checkbox"/> First Dollar 40  <b>Managed Choice Open Access Value:</b> <input type="checkbox"/> 1500 <input type="checkbox"/> 2500 <input type="checkbox"/> 5000 <input type="checkbox"/> 8000 <input type="checkbox"/> High Deductible 3000 (HSA Compatible) <input type="checkbox"/> High Deductible 5000 (HSA Compatible) <input type="checkbox"/> Preventive and Hospital Care 1250 <input type="checkbox"/> Preventive and Hospital Care 3000 (HSA Compatible) <input type="checkbox"/> MCOA 2500 with Limited RX <input type="checkbox"/> MCOA 5000 with Limited RX <input type="checkbox"/> MCOA 7500 with Unlimited Primary Care Visits plus Dental <input type="checkbox"/> Dental (Dental option available only with choice of medical plan above.)	
Billing Address (if you prefer your bill to be mailed to a different address than listed above.) – Include Apartment Number, if applicable. Number, Street _____ City, State, ZIP Code _____	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic Partner  Occupation _____		
Please check if applicable: <input type="checkbox"/> I am eligible for health benefits offered by my employer <input type="checkbox"/> I am a sole proprietor or I am self-employed	E-mail Address _____  Do you read and write English? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Is any person listed on this application a "non-citizen resident" of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No	Reason for Application: <input type="checkbox"/> New Enrollment <input type="checkbox"/> Add Spouse/Domestic Partner/Dependent Child to an Existing Plan <input type="checkbox"/> Add Dependent Child To An Existing Plan <input type="checkbox"/> Change Existing Benefit Plan <input type="checkbox"/> Request for Rate Review		
If "Yes," has that person(s) resided within the United States for the past six (6) consecutive months? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If "No," provide the name(s) and explanation.			

### B. Individuals Covered (Dependent children are covered up to age 19; and between the ages of 19 through 22 with proof of full-time student status.)

Check here if more space is needed to provide information for additional dependents. Use a separate sheet of paper and staple to the back of this application.

Family Code	Name Last                      First                      M.I.	Social Security Number	Date of Birth (MM/DD/YYYY)	Age	Sex (M/F)	Height (ft/in)	Weight (lbs)	Full-time Student Age 19 or Older
APP	Applicant							N/A
SP	Spouse/Domestic Partner							N/A
01	Dependent							<input type="checkbox"/> Yes <input type="checkbox"/> No
02	Dependent							<input type="checkbox"/> Yes <input type="checkbox"/> No
03	Dependent							<input type="checkbox"/> Yes <input type="checkbox"/> No

\*In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.



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**C. Other Insurance – Please attach copy of Continuation of Coverage Certificate letter for each applicant, if applicable.**

Do you currently have any health care coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are your spouse/domestic partner/children covered also? <input type="checkbox"/> Yes <input type="checkbox"/> No
Provide name of current (or most recent) health care carrier and coverage termination date (if applicable). Name: _____ Term Date: _____	
Are any family members listed above currently enrolled in an Aetna Plan? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," provide names and relationship: _____ ID#: _____	
Has any person listed on this application ever been declined, postponed, had a waiver applied or charged an additional premium for life, disability or health insurance or had such insurance rescinded? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," provide the following information: Name: _____ Explanation: _____	
Has any person listed on this application ever filed a claim and/or received benefits from disability insurance or Workers' Compensation? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," provide the following information: Name: _____ Date: _____ Explanation: _____	
Are any persons listed above eligible for Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No Name: _____ Name: _____	

**D. Health History for Applicant and ALL Dependents (Include information for all persons applying for coverage.)**

<b>Answer all questions &amp; provide complete details to all "Yes" answers on Page 5, Section F. Missing information may delay processing this application.</b>	
<b>In the past five (5) years, has any person listed on this application consulted a health care provider, received treatment (including prescription medications) or been hospitalized for any of the following conditions or diseases?</b>	
D1. <b>Eyes, Ears, Nose and Throat Conditions/Disorders:</b> <i>Eyes/sight:</i> glaucoma, cataracts, crossed eyes, detached retina, infections, corneal transplant; <i>Ears/Hearing:</i> loss of hearing, deafness, infections, eustachian tube dysfunction; <i>Nose/breathing:</i> deviated septum, polyps, adenoiditis, sinusitis; <i>Throat/Swallowing:</i> tonsillitis, strep throat, excessive snoring or sleep apnea?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D2. <b>Skin Conditions/Disorders:</b> Acne, birthmarks, dermatitis, eczema, fungal infections, psoriasis, keratosis, warts, moles, pre-cancerous lesions, skin cancer, or melanoma, 2nd or 3rd degree burns, herpes, scars/keloid, or revisions of cosmetic or reconstructive surgery, excessive sweating?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D3. <b>Musculoskeletal Conditions/Disorders:</b> Disorders or injuries of bones, joints, muscles, ligaments, tendons or discs such as strain/sprain, fracture, arthritis, fibromyalgia, gout, herniated disc, joint replacement, internal/external fixations, permanent hardware, amputation/prosthesis?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D4. <b>Respiratory Conditions/Disorders:</b> Allergies, sinusitis, bronchitis, asthma, pneumonia, shortness of breath, chronic cough, collapsed lung, emphysema, COPD, tuberculosis, fungal infections, difficulty breathing, spitting/coughing up blood?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D5. <b>Digestive Conditions/Disorders:</b> Infections of mouth/throat/tonsils, problems with jaw or chewing, ulcers, hernia, gastric reflux, colitis, Crohn's Disease, Irritable Bowel Syndrome (IBS), chronic diarrhea, intestinal problems, colon polyps, rectal bleeding or hemorrhoids, diseases of the pancreas, liver or gallbladder, hepatitis A/B/C/other, jaundice, Cirrhosis, unexplained weight loss or gain, eating disorder, Gastric Bypass/Banding?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D6. <b>Urinary Conditions/Disorders:</b> Bladder infections, kidney infections, stones, blood in urine, stress incontinence, urinary frequency, painful/difficult urination, cystitis, bed wetting?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D7. <b>Heart and Circulatory Conditions/Disorders:</b> Anemia, bleeding/clotting disorders, Hemophilia, thrombocytopenia, varicose/spider veins, Raynauds, phlebitis, thrombosis, enlarged lymph nodes or lymphadenitis, chest pain, angina, high/low blood pressure, hypertension, high cholesterol/lipids, heart murmur, palpitations, congestive heart failure, coronary artery disease, aneurysm, heart attack, bypass surgery/angioplasty, valve replacement, pacemaker or defibrillator, rheumatic fever?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D8. <b>Metabolic and Endocrine Conditions/Disorders:</b> Diabetes, adrenal/pituitary disorders, lupus, scleroderma, chronic fatigue syndrome, Epstein-Barr, mononucleosis, thyroid disorders, or other immune disorders (do not include the results of an HIV test)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep

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**D. Health History for Applicant and ALL Dependents (Continued)**

D9.	<b>Brain/Nervous System Conditions/Disorders:</b> Loss of consciousness, fainting, dizziness, numbness/tingling, weakness, paralysis, confusion, memory loss, Alzheimer's, dementia, head injury, stroke, migraine headaches or chronic severe headaches, narcolepsy, sleep apnea, tremors, Multiple Sclerosis, seizures/epilepsy, Muscular Dystrophy, Reflex Sympathetic Dystrophy (RSD)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D10.	<b>Male Reproductive Conditions/Disorders:</b> Fertility/infertility, low sperm count, sexual dysfunction, erectile dysfunction, enlarged prostate, prostatitis, undescended testes, genital or anal herpes/warts or sexually transmitted diseases?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D11.	<b>Female Reproductive Conditions/Disorders:</b> a) Pelvic pain, abnormal menstrual bleeding, absence of menstruation, abnormal PAP smear, endometriosis, ovarian cysts, uterine fibroids, fertility/infertility, miscarriage, breast cysts/lumps/fibroids, breast implants, genital warts/herpes or sexually transmitted diseases?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
	b) Has it been more than 40 days since any female listed above had her last menstrual period? If "Yes," provide name(s) and reason(s). Name(s): _____ Reason(s): _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
	c) Has any <b>female</b> had an abnormal PAP Smear? If "Yes," provide details in F1. Date of last normal PAP Smear: Name: _____ Date: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
	d) Is any <b>female</b> applying pregnant, tested positive with a home pregnancy test, or in the process of adoption or becoming a surrogate? If "Yes," provide applicant name below. Name: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D12.	<b>Nervous, Mental and Behavioral:</b> Depression, anxiety, attention deficit, chemical imbalance; bi-polar, obsessive-compulsive or panic disorders; substance abuse, eating disorders; counseling or support group, alcohol or chemical dependence, anorexia/bulimia, schizophrenia?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D13.	<b>Cancer/Tumors:</b> Cysts, tumors or abnormal growths, Hodgkin's disease, leukemia or any other cancer or malignancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D14.	<b>Birth Defects/Congenital Abnormalities:</b> Birthmarks, cleft palate/lip, club foot, webbed fingers/toes; developmental delay, mental retardation, Down's syndrome, heart/lung/kidney malformation; skull /facial or other physical deformities; Cerebral Palsy?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
D15.	<b>Other Conditions:</b> Has any person applying consulted with or received treatment from any doctor or other health care provider for any other condition or symptom(s) not listed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
<b>NOTE: Coverage will be effective if the answers to the questions in this application remain as stated on the effective date, to the best of the Applicant's knowledge or belief.</b>		

**E. Health Related Questions (Include information for all persons applying for coverage.)**

<b>Answer all questions &amp; provide complete details to all "Yes" answers on Page 5, Section F. Missing information may delay processing this application.</b>	
<b>In the past five (5) years, has any person listed on this application consulted a health care provider, received treatment (including prescription medications), or been hospitalized for any of the following conditions or diseases?</b>	
E1.	Is any <b>male</b> person applying for coverage expecting a child or in the process of adoption or surrogacy with anyone whether or not that person is applying for coverage on this application? If "Yes," provide name below. Name: _____
E2.	Has any person been treated or diagnosed for alcohol, chemical or substance abuse or been advised to reduce alcohol intake? If "Yes," provide name(s) below. Name(s): _____ Date Discontinued(s): _____

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**E. Health Related Questions (Continued)**

E3.	Has any person applying for coverage ever used illegal or controlled drugs or substances, such as marijuana, cocaine, methamphetamines, illegal, or controlled IV drugs? If "Yes," provide name(s) below. Name(s): _____ Type of Drug/Substance(s): _____ Date Discontinued(s): _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E4.	Has any person applying for coverage consumed any alcoholic beverage in the last 6 months? (Amount: A drink is 12 oz. of beer, 6 oz. of wine or 1 oz. of liquor.) Name(s): _____ Type(s): _____ Amount(s): _____ per <input type="checkbox"/> Day <input type="checkbox"/> Week <input type="checkbox"/> Month _____ per <input type="checkbox"/> Day <input type="checkbox"/> Week <input type="checkbox"/> Month	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E5.	Has any person applying for coverage been convicted of a DUI (drunk driving violation)? If "Yes," provide name(s), state(s) and dates. Name(s): _____ State(s): _____ Date(s): _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E6.	Has any person applying for coverage been diagnosed as having or received treatment by a physician or health care provider for AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E7.	Has any person applying for coverage had any <b>abnormal</b> lab results, X-rays, MRI or other diagnostic test results or physical exam results (do not include the results of an HIV test)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E8.	Has any person applying for coverage been medically advised to undergo further medical testing, treatment or surgery which has not yet been completed?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E9.	Has any person applying for coverage been a patient in an outpatient clinic, hospital, surgical center, treatment center or other medical facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E10.	Has any person applying for coverage seen any health care provider for any condition, signs, or symptoms which have not yet been diagnosed?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E11.	Has any person applying for coverage smoked or used any tobacco products, such as snuff and/or chewing tobacco, in the last 2 years? If "Yes," provide name(s) below and dates. Name(s): _____ Date(s) Stopped: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E12.	Has any person applying for coverage taken prescription medications or been advised to take prescription medications in the last 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E13.	Has any person applying for coverage ever seen, received treatment from, or consulted any health care provider for any other condition or symptom(s) not listed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E14.	Is any person applying for coverage a candidate for, or a recipient of an organ, bone marrow, or stem cell transplant?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep
E15.	Is any person applying for coverage currently on the donor waiting list and/or registered to donate an organ or bone marrow (excluding DMV card)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> App <input type="checkbox"/> SP/DP <input type="checkbox"/> Dep

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

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**F. Detailed Health Information**

Check here if additional space is needed. Use a separate sheet of paper and staple to the back of this application.

**1. Provide COMPLETE DETAILS to ALL questions answered "Yes" in Sections D and E.**

Family Code	Ques. No.	Dates		Explain Nature of Illness/Condition	Describe Treatment Received/Recommended	Do you consider yourself "Fully Recovered"?
		From	To			
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No

**2. List all prescription medications and/or doctors' samples taken by you and/or your named dependents within the last 2 years.**

Family Code	Ques. No.	Date Prescribed (Mo/Day/Yr)	Date Discontinued (Mo/Day/Yr)	Name of Medication	Dosage and Frequency	Reason/Condition

**3. For details and medications indicated above, please list ALL doctors, medical attendants, or practitioners you and/or any named dependents consulted. If none, please state "None."**

Family Code	Question Number and/or Reason	Name, Address and Phone Number of Attending Physician

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**F. Detailed Health Information (Continued)**

**4. List last doctor visit for all family members, including routine check-ups.**

Family Code	No Visit	Purpose of Visit	Date of Visit	Results of Visit	Name, Address and Phone Number of Physician
APP					
SP/DP					
01					
02					
03					

**G. Effective Date (Requesting an effective date DOES NOT GUARANTEE underwriting to be completed before the date requested.)**

If Aetna approves my application, I am requesting an effective date of the  1<sup>st</sup> or the  15<sup>th</sup> of \_\_\_\_\_ (month).  
 You will be given the requested effective date if Aetna approves the application within 30 days. This date must be no later than 90 days after the signature date (**Page 7, Section K**) of this application. This date will be honored provided that Aetna's approval is within 30 days of the requested effective date. No requested effective date will be honored prior to or on the signature date.

**H. Statement of Enrollment Conditions**

Each member of the family will be medically underwritten separately and assigned a separate medical coverage based on their own health risk. If one or more family members are not approved, Aetna will cover the approved family members unless otherwise indicated below.  
 I, the applicant, instruct Aetna not to cover any eligible family members unless all family members are approved for coverage

I prefer to receive written communication regarding my application via email.

**I. Race/Ethnicity - Optional**

Family Code	(This information is designed for the purpose of data collection and will not be used for determining eligibility, rating, or claim payment.)		01	<input type="checkbox"/> White – 01 <input type="checkbox"/> African American or Black – 02 <input type="checkbox"/> Hispanic or Latino – 03 <input type="checkbox"/> Asian– 04 <input type="checkbox"/> Other – 05 _____
APP	<input type="checkbox"/> White – 01 <input type="checkbox"/> African American or Black – 02 <input type="checkbox"/> Hispanic or Latino – 03 <input type="checkbox"/> Asian– 04 <input type="checkbox"/> Other – 05 _____	02	<input type="checkbox"/> White – 01 <input type="checkbox"/> African American or Black – 02 <input type="checkbox"/> Hispanic or Latino – 03 <input type="checkbox"/> Asian– 04 <input type="checkbox"/> Other – 05 _____	
SP/DP	<input type="checkbox"/> White – 01 <input type="checkbox"/> African American or Black – 02 <input type="checkbox"/> Hispanic or Latino – 03 <input type="checkbox"/> Asian– 04 <input type="checkbox"/> Other – 05 _____	03	<input type="checkbox"/> White – 01 <input type="checkbox"/> African American or Black – 02 <input type="checkbox"/> Hispanic or Latino – 03 <input type="checkbox"/> Asian– 04 <input type="checkbox"/> Other – 05 _____	

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**J. Conditions and Agreement - Please Read Before Signing Below**

**IT IS IMPORTANT THAT YOU READ AND UNDERSTAND THE FOLLOWING BEFORE YOU SIGN. By filing this application and applying for this coverage, I on behalf of myself and the dependents listed on this Application, agree to or with the following:**

1. Aetna may decline this application. No coverage comes into effect until Aetna approves this application.
2. Coverage and benefits once they come into effect are contingent on timely and accurate payment of premiums and any other cost sharing as outlined in the policy. If payment of premiums are not paid on time and accurately, your coverage will be terminated. If you are terminated for non payment of premium, you may no longer be eligible to enroll in any of Aetna's Plans. I agree to make co-payments and any other cost sharing as provided for in my policy, directly to providers of health care.
3. I authorize Aetna to request my and/or my dependents' (those who are applying for coverage under this application) medical records, any prescribed medication history and any other medical or pharmaceutical information to process my application and to make a decision on the approval or disapproval of my and/or my dependents' application for no more than 30 months from the date(s) of my/our signature(s) shown in **Section K** below. I authorize any physician, other healthcare professionals, hospitals, clinics, labs, pharmacies, pharmacy benefit managers or any other healthcare organization ("Providers") that provided treatment or any other service to me or any of my dependents applying for coverage under this application to disclose the information required by Aetna and described above to Aetna and/or its designated agents.  

The existence of such information and documentation as described above shall be disclosed under this Application. I understand that Aetna will rely on such information to: 1) underwrite this application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations for all of the persons applying for coverage; 2) administer claims and determine or fulfill responsibility for coverage and provisions of benefits; 3) administer coverage; and 4) conduct other insurance operations according to federal and state laws and regulations.

I further authorize Aetna to use such information and to disclose such information to affiliates, Providers, payors, other insurers, third party administrators, vendors, consultants and governmental authorities with jurisdiction when necessary for my care or treatment, payment for services, the operation of my health plan, or to conduct related activities.

I have discussed the terms of this authorization with my spouse/domestic partner and competent adult dependents, and I have obtained their consent to those terms. I understand that this authorization is provided under state law and regulations. This authorization will remain valid for the term of the coverage and if so long thereafter as allowed by law. This authorization may be revoked by me at any time by completing the form entitled "Revocation of Authorization Previously Given to Aetna" available by calling the member service number on my ID card. I understand that Aetna will comply with the HIPAA Privacy Rules and that disclosure of information will be done under the rules of such Federal law.

I understand and agree that Aetna will use any information supplied in this Application prior to the effective date of coverage in considering my application, including any medical information.

I understand that I am entitled to receive a copy of this authorization upon request, and that a photocopy is as valid as the original.
4. I have an obligation of communicating to Aetna in writing any medical conditions which occur to myself or to any of my dependents listed in this Application after the signature of this Application and before the effective date of the coverage if approved.
5. I understand and agree that, with the exception of Aetna Rx Home Delivery, all participating providers and vendors are independent contractors and are neither insurance producers nor employees of Aetna. Aetna Rx Home Delivery, LLC, is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law.
6. Information on agent's compensation is available from your agent or at Aetna.com.
7. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**K. Signature(s) Required - All persons age 18 and over must sign and date below.**

**If person applying is a minor, the application must be signed by a parent or legal guardian**

**By signing below, I acknowledge that I have personally read, understand and agree to the terms and conditions on all the pages of this form and accept the use of binding arbitration.**

**I represent that all information supplied on this form is true and complete to the best of my knowledge. I have myself read, understand, and agree to the conditions of enrollment on this Application. I understand that the information supplied in this form will be decisive for the approval of my application and that any misrepresentation and/or mistake in such information will be reason for cancellation/termination of the coverage for which I am applying.**

**I UNDERSTAND THAT IF MY SIGNATURE/DATE DOES NOT APPEAR AND/OR ARE NOT CURRENT AND/OR MY ANSWERS ARE INCOMPLETE, my application will be denied.**

**Once you submit this application, you may be contacted at any time via telephone by an Aetna representative to complete your application and the underwriting process. You will be able to confirm the identity of the person calling. Please do not answer any questions if you are not satisfied with the identity of the caller. The person calling will give you a number to confirm their identity. Please call if you have any doubts or problems with respect to the call or the process during the call.**

<b>Applicant/Parent or Legal Guardian Signature</b>	Today's Date	<b>Applicant/Spouse/Domestic Partner Signature</b> <i>(If enrolling for coverage)</i>	Today's Date
<b>Dependent Signature (Not a minor)</b>	Today's Date	<b>Dependent Signature (Not a minor)</b>	Today's Date

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**L. Important Applicant Information - Please Read Carefully**

1. Coverage may be declined, or a premium adjustment made, based on information provided to Aetna during the application process. In the case of declination, you will receive a letter notifying you that your application has not been accepted. Specific details will be kept confidential. If all members on the application are denied coverage, the original check will be returned directly to the applicant.
2. Do **not** cancel other coverage presently in force until written notification is received from Aetna indicating that your application has been approved and you and covered dependents are in receipt of your member ID card(s) providing the effective date of coverage.

**PAYMENT OPTIONS – Please select the method of payment for your initial application and subsequent premium payments.**

**M. Initial Payment**

- Easy Pay (complete the EFT information below)
- Credit Card (complete the credit card information below)
- Personal Check or Money Order (made payable to "Aetna" and attached to your completed application)

**N. Recurring or subsequent Payment**

- Easy Pay (complete the EFT information below)
- Bill me monthly

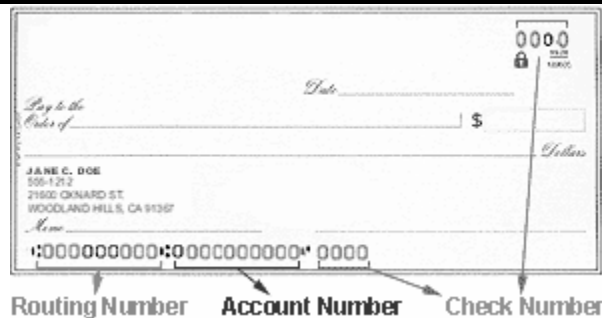
**Easy Pay (Electronic Fund Transfer - EFT)**

Checking Account Number: \_\_\_\_\_

Routing Number:

Name of Bank: \_\_\_\_\_

Name(s) on Checking Account: \_\_\_\_\_



**Terms of Agreement:** My account(s) at the institution named has sufficient funds to pay all debits and charge credits. Aetna shall initiate electronic debit, charge, or credit entries to pay premiums/charges for authorized policies, and the entries are my transaction receipt. There is no payment to Aetna until Aetna receives full and final credit for the payment. I understand that corrections to the entries may involve an account adjustment, and that my **direct electronic payment of Aetna's premium will be debited/charged on or after the premium due date.** I understand that by electing "Easy Pay" above and with my application signature on **Page 7, Section K**, I am accepting the terms of the Easy Pay Agreement.

**Any rate adjustment made in accordance with the underwriting process will be automatically charged to your account upon approval of your application. Please be advised that such rate adjustment may result in an increase of 0% to 100% of the standard premium.**

**NOTE: Aetna reserves the right to refuse/terminate electronic payment services at any time.** This agreement remains in effect until Aetna/member terminates it. Joint accounts require the signature of ALL account authorized persons (**Page 7, Section K**) even if not applying.

**Credit Card Payment Option**

Credit Card Type <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard	Cardholder's Name (exactly as it appears on the card)
Account Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Card Expiration Date

**Credit card payment is for your initial premium payment only and will be charged upon approval of your application. You must elect EFT or monthly billing for your next premium payment.**

Any rate adjustment made in accordance with the underwriting process will be automatically charged to your account. Please be advised that such rate adjustment may result in an increase of **0% to 100% of the standard premium.**

**O. Statement of Accountability - To be completed if the applicant cannot or has not completed the application.**

I, \_\_\_\_\_, personally read and completed the Individual Application for the applicant named below because:  Applicant does not read English     Applicant does not speak English     Applicant does not write English  
 Other (explain): \_\_\_\_\_

I translated the contents of this form and to the best of my knowledge obtained and listed all the requested personal and medical history disclosed by: \_\_\_\_\_

I also translated and fully explained the "Conditions and Agreement."

Signature of Translator (**Required**): \_\_\_\_\_ Today's Date (**Required**): \_\_\_\_\_

Relationship to Applicant: \_\_\_\_\_

Applicant's Social Security Number

Application ID Number

**P. Insurance Producer Attestation - To be completed by Insurance Producer/General Agent**

1. Did you see the proposed applicant (and spouse/domestic partner, if applying) at the time this application was executed? If "No," please explain:	<b>General Agent</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Insurance Broker</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
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2. To the best of your knowledge, is the information on this application complete and accurate? If "No," please explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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**If you willfully state as true any material fact you know to be false, you shall, in addition to any applicable penalties or remedies available under current law, be subject to a civil penalty of up to \$10,000.**

3. You have explained in easy to understand English (or via translation where applicable) the risk to the applicant of providing inaccurate information on this application, and that the applicant fully understands your explanation.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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<b>Signature of Insurance Producer (Required)</b>		<b>Signature of General Agent (Required, if applicable)</b>	
Date	E-mail Address	Date	E-mail Address
Name of Insurance Producer or Agency to be assigned as Broker of Record (print name)		Name of General Agent (print name)	
TIN Insurance Producer or Agency to be assigned as Broker of Record		Agent TIN Number	
Street Address (Suite No./Personal Mail Box (PMB) No./City/State/ZIP Code)		Street Address (Suite No./Personal Mail Box (PMB) No./City/State/ZIP Code)	
Telephone Number ( )	Fax Number ( )	Telephone Number ( )	Fax Number ( )

**Q. Aetna Sales Representative**

Last Name of Sales Representative (print name)	First Name of Sales Representative (print name)
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**R. Instructions**

**Please review these instructions.**

- The applicant must complete the application. **You are responsible to ensure that the information on the application is correct, complete, and truthful.**
- Print clearly using blue or black ink. No pencil or correction fluid, please.
- This application must be received by Aetna's Medical Underwriting team within thirty (30) days from the signature date.
- Any misrepresentation of information on the application may result in cancellation of coverage.
- Your insurance will become effective only if this application is approved as applied for and the appropriate premium is enclosed.  
*You are ineligible for coverage if as a non-citizen applicant, you have not resided in the U.S. for the last six (6) consecutive months.*

**Coverage is not guaranteed until approved by Aetna. Do not cancel your current insurance coverage until you have been notified of approval by Aetna and your Aetna coverage is effective.**

**S. Effective Date**

Dates are assigned to the 1st and 15th of the month. If not selected, underwriting will assign the first available date.

**To avoid delays in underwriting, please review for:**

- Missing or incomplete information such as:
  - Weight AND Height
  - Date of birth
  - Physician address and phone number
- Incomplete mailing address information including city, state, and ZIP code.
- Incomplete answers to all application sections. If a Health Question does not apply to you, the answer should be "No."
- If additional information or explanation is necessary attach extra sheets. **All attachments must be signed and dated.**

**T. Payment Options**

**Carefully read the instructions accompanying each payment option (Page 8, Sections M and N).**