

# Notice of Privacy Practices

for your **personal** health and financial information

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

**The privacy of your personal and health information is important. You don't need to do anything unless you have a request or complaint.**

Relationships are built on trust. One of the most important elements of trust is respect for an individual's privacy. We at Humana value our relationship with you, and we take your personal privacy seriously.

This notice explains Humana's privacy practices, our legal responsibilities, and your rights concerning your personal and health information. We follow the privacy practices described in this notice and will notify you of any changes.

We reserve the right to change our privacy practices and the terms of this notice at any time, as allowed by law. This includes the right to make changes in our privacy practices and the revised terms of our notice effective for all personal and health information we maintain. This includes information we created or received before we made the changes. When we make a significant change in our privacy practices, we will change this notice and send the notice to our health plan subscribers.

## **What is personal and health information?**

Personal and health information - from now on referred to as "information" - includes both medical information and individually identifiable information, like your name, address, telephone number, or Social Security number. The term "information" in this notice includes any personal and health information created or received by a healthcare provider or health plan that relates to your physical or mental health or condition, providing healthcare to you, or the payment for such healthcare.

## **How does Humana protect my information?**

In keeping with federal and state laws and our own policy, Humana has a responsibility to protect the privacy of your information. We have safeguards



in place to protect your information in various ways including:

- Limiting who may see your information
- Limiting how we use or disclose your information
- Informing you of our legal duties about your information
- Training our associates about company privacy policies and procedures

## **How does Humana use and disclose my information?**

We must use and disclose your information:

- To you or someone who has the legal right to act on your behalf
- To the Secretary of the Department of Health and Human Services
- Where required by law.

We have the right to use and disclose your information:

- To a doctor, a hospital, or other healthcare provider so you can receive medical care
- For payment activities, including claims payment for covered services provided to you by healthcare providers and for health plan premium payments
- For healthcare operation activities including processing your enrollment, responding to your inquiries and requests for services, coordinating your care, resolving disputes, conducting medical management, improving quality, reviewing the competence of healthcare professionals, and determining premiums
- For performing underwriting activities
- To your plan sponsor to permit them to perform plan administration functions
- To contact you with information about health-related benefits and services, appointment reminders, or about treatment alternatives that may be of interest to you

# Notice of Privacy Practices *(continued)*

- To your family and friends if you are unavailable to communicate, such as in an emergency
- To provide payment information to the subscriber for Internal Revenue Service substantiation
- To public health agencies if we believe there is a serious health or safety threat
- To appropriate authorities when there are issues about abuse, neglect, or domestic violence
- In response to a court or administrative order, subpoena, discovery request, or other lawful process
- For law enforcement purposes, to military authorities and as otherwise required by law
- To assist in disaster relief efforts
- For compliance programs and health oversight activities
- To fulfill Humana's obligations under any workers' compensation law or contract
- To avert a serious and imminent threat to your health or safety or the health or safety of others
- For research purposes in limited circumstances
- For procurement, banking, or transplantation of organs, eyes, or tissue
- To a coroner, medical examiner, or funeral director.

## **Will Humana use my information for purposes not described in this notice?**

In all situations other than described in this notice, Humana will request your written permission before using or disclosing your information. You may revoke your permission at any time by notifying us in writing. We will not use or disclose your information for any reason not described in this notice without your permission.

## **What does Humana do with my information when I am no longer a Humana member or I do not obtain coverage through Humana?**

Your information may continue to be used for purposes described in this notice when your membership is terminated or you do not obtain coverage through Humana. After the required legal retention period, we destroy the information following strict procedures to maintain the confidentiality.

## **What are my rights concerning my information?**

The following are your rights with respect to your information:

- **Access** – You have the right to review and obtain a copy of your information that may be used to make decisions about you, such as claims and case or medical management records. You also may receive a summary of this health information. If you request copies, we may charge you a fee for each page, a per hour charge for staff time to locate and copy your information, and postage.
- **Alternate Communications** – You have the right to receive confidential communications of information in a different manner or at a different place to avoid a lifethreatening situation. We will accommodate your request if it is reasonable.
- **Amendment** – You have the right to request an amendment of information we maintain about you if you believe the information is wrong or incomplete. We may deny your request if we did not create the information, we do not maintain the information, or the information is correct and complete. If we deny your request, we will give you a written explanation of the denial.
- **Disclosure** – You have the right to receive a listing of instances in which we or our business associates have disclosed your information for purposes other than treatment, payment, health plan operations, and certain other activities. Effective April 1, 2003 or whenever you became a Humana member, Humana began maintaining these types of disclosures and will maintain this information for a period of six years. If you request this list more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests.
- **Notice** – You have the right to receive a written copy of this notice any time you request.
- **Restriction** – You have the right to ask to restrict uses or disclosures of your information. We are not required to agree to these restrictions, but if we do, we will abide by our agreement. You also have the right to agree to or terminate a previously submitted restriction.

# Notice of Privacy Practices *(continued)*

## **How do I exercise my rights or obtain a copy of this notice?**

All of your privacy rights can be exercised by obtaining the applicable privacy rights request forms. You may obtain any of the forms by:

- Contacting us at 1-866-861-2762 at any time
- Accessing our Website at **Humana.com** and going to the Privacy Practices link
- E-mailing us at [privacyoffice@humana.com](mailto:privacyoffice@humana.com).

Send completed request form to:  
Humana Privacy Office  
P.O. Box 1438  
Louisville, KY 40202

## **What should I do if I believe my privacy has been violated?**

If you believe your privacy has been violated in any way, you may file a complaint with Humana by calling us at 1-866-861-2762 anytime.

You may also submit a written complaint to the U.S. Department of Health and Human Services, Office of Civil Rights (OCR). We will give you the appropriate OCR regional address on request. You also have the option to e-mail your complaint to [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov). We support your right to protect the privacy of your personal and health information. We will not retaliate in any way if you elect to file a complaint with us or with the U.S. Department of Health and Human Services.

## **PRIVACY NOTICE CONCERNING FINANCIAL INFORMATION**

Humana and our affiliates understand that the privacy of your personal information is important to you. We take your privacy seriously and your trust in our ability to protect your private information is very important to us. This notice describes our policy regarding the confidentiality and disclosure of personal financial information.

## **How does Humana collect information about me?**

We collect information about you and your family when you complete applications and forms. We also collect information from your dealings with us, our affiliates, or others. For example, we may receive information about you from participants in the

healthcare system, such as your doctor or hospital, as well as from employers or plan administrators, credit bureaus, and the Medical Information Bureau.

## **What information does Humana receive about me?**

The information we receive may include such items as your name, address, telephone number, date of birth, Social Security number, premium payment history, and your activity on our Website. This also includes information regarding your medical benefit plan, your health benefits, and health risk assessments.

## **Where will Humana disclose my information?**

We may share your information with affiliated companies and non-affiliated third parties, as permitted by law. We may also provide your information to other financial institutions with which we have joint marketing agreements in order to provide you with offers for products and services you may find of value or which are health-related.

## **What can I prevent with an opt-out disclosure?**

You can prevent the disclosures to non-affiliated third parties that provide products and services not offered by Humana or where the non-affiliated company provides services related to your plan by requesting to opt-out of such disclosures. Your opt-out request will apply to all members or individuals covered under your Humana identification number or member account.

Your opt-out request will continue to apply until you revoke your request or terminate your membership.

## **How do I request an opt-out?**

At any time you can tell Humana not to share any of your personal information with affiliated companies that provide offers of non-Humana products or services. If you wish to exercise your opt-out option, or to revoke a previous opt out request, you need to provide the following information to process your request: your name, date of birth, and your Humana member identification number. You can use any of the methods below to request or revoke your opt-out:

- Call us at 1-866-861-2762
- E-mail us at [privacyoffice@humana.com](mailto:privacyoffice@humana.com)

# Notice of Privacy Practices *(continued)*

- Send your opt-out request to us in writing:  
Humana Privacy Office  
P.O. Box 1438  
Louisville, KY 40202

Humana follows all federal and state laws, rules, and regulations addressing the protection of personal and health information. In situations when federal and state laws, rules, and regulations conflict, Humana follows the law, rule, or regulation which provides greater protection.

The following affiliates and subsidiaries also adhere to Humana's privacy policies and procedures:

American Dental Providers of Arkansas, Inc.  
American Dental Plan of North Carolina, Inc.  
CHA HMO, Inc.  
CarePlus  
CarePlus Health Plans, Inc.  
CompBenefits  
CompBenefits Company  
CompBenefits Dental, Inc.  
CompBenefits Insurance Company  
CompBenefits of Alabama, Inc.  
CompBenefits of Georgia, Inc.  
CorpHealth  
CorpHealth Inc.

CorpHealth Provider Link, Inc.  
DentiCare, Inc.  
EmpheSys Insurance Company  
Humana Dental Insurance Company  
Humana Health Benefit Plan of Louisiana, Inc.  
Humana Employers Health Plan of Georgia, Inc.  
Humana Health Insurance Company of Florida, Inc.  
Humana Health Plan of Ohio, Inc.  
Humana Health Plan of Texas, Inc.  
Humana Health Plan, Inc.  
Humana Health Plans of Puerto Rico, Inc.  
Humana Insurance Company  
Humana Insurance Company of Kentucky  
Humana Insurance Company of New York  
Humana Insurance of Puerto Rico, Inc.  
Humana Medical Plan, Inc.  
Humana MarketPOINT, Inc.\*  
Humana Medical Plan of Utah  
Humana Wisconsin Health Organization  
Insurance Corporation  
Kanawha Insurance Company\*  
Managed Care Indemnity, Inc.\*  
The Dental Concern, Inc.  
The Dental Concern, Ltd.

\* These affiliates and subsidiaries are only covered by the Privacy Notice Concerning Financial Information section.

**HUMANA**<sup>®</sup>  
*Guidance* when you need it most

# Employer Group Application

**COLORADO  
HUMANA / HUMANADENTAL**

Please refer to your proposal to complete this application. This document will form part of any contract issued. Print clearly in black ink, and answer all questions or indicate "not applicable."

**Your Business Profile**

Business name \_\_\_\_\_ Federal tax ID number \_\_\_\_\_

Location address (not a P.O. Box) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_ County \_\_\_\_\_

Do you have more than one location?  No  Yes

Billing address (if different) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_ County \_\_\_\_\_

Nature of business or SIC number \_\_\_\_\_ Date company established \_\_\_\_\_

Business status:  Corporation  Partnership  Sole Proprietorship  Other: (explain) \_\_\_\_\_

Business phone number \_\_\_\_\_ Fax number \_\_\_\_\_

Management contact \_\_\_\_\_ Administrative contact \_\_\_\_\_

Management contact e-mail address \_\_\_\_\_

Management contact: Mother's maiden name \_\_\_\_\_  
*This will be used to gain access to the Employer Self-Service Center on www.Humana.com.*

**General Eligibility**

Requested effective date \_\_\_\_\_ How many employees are on your payroll? \_\_\_\_\_

How many hours per week must your employees work to be eligible?  
For large employer groups (51 or more employees), select between 20 and 40 hours.  
For small employer groups (2-50 employees) and business groups of one, select between 24 and 40 hours.

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

How long must employees wait after hire date to become eligible?  0 days  30 days  60 days  90 days  
 Other, specify: \_\_\_\_\_

How many employees are eligible for coverage? \_\_\_\_\_

New employee effective date provision:  First of month following waiting period (required for HMO plans)  
 Immediately following waiting period  
On all plans, the employee termination date coincides with the effective date provision.

Is this employer required to comply with COBRA regulation?  No  Yes

Is this employer required to comply with state continuation regulation?  No  Yes

Are any present or former employees/dependents currently on or eligible to elect COBRA/State Continuation?  No  Yes  
If yes, enter information below. Attach a separate sheet if necessary.

Name of applicant	Qualifying event (e.g., termination of employment, divorce, etc.)	Date of qualifying event	Date COBRA or State Continuation coverage terminates

## Employer Agreement

You the employer, understand, agree and represent:

- You have read this document 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 a proposal and the applicable regulatory information required by your state.
- Neither you nor the agent/broker/producer 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.
- The first month's estimated premium (which may include a monthly administrative fee), and fully completed enrollment information for all eligible persons requesting insurance coverage must be submitted with this application before action is taken on this application.
- You will collect any employee contribution toward premium. Our acceptance of premium does not guarantee coverage.
- You will provide the documentation requested by us which establishes that all eligibility, underwriting, and participation requirements of the plan are met.
- Only individuals who meet the eligibility requirements of the plan are eligible to maintain coverage.
- Providing incomplete, inaccurate, or untimely information may void, reduce, or increase past premium, or terminate an individual's coverage or the group's coverage.
- If choosing the HDHP Indexing plan, deductible and out of pocket amounts are established by IRS guidelines. Adjustments to these amounts by the IRS will be made to the policy, without notice, upon renewal of the group.
- Premium can be paid by direct bill or by automated bank withdrawal. To sign up, contact a Humana Billing Representative or register on the employer portal of Humana.com. Electronic payment can be set up for one time payments or for reoccurring monthly withdrawals.
- 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.

This document will form part of any contract issued. Coverage is not in effect unless and until you receive written notification from us.

If this application is declined, we will return the premium deposit submitted with this application.

**Do not cancel any current group coverage until you receive written notice from us that we have issued coverage.**

Dated on: \_\_\_\_\_  
(month, date, year)

By: \_\_\_\_\_  
(employer signature)

Dated at: \_\_\_\_\_  
(city and state)

By: \_\_\_\_\_  
(title)

## Agent/Producer Information

<p><b>1. Agent/Agency of Record (for commissions and correspondence):</b></p> <p>Name (print) _____</p> <p>Tax ID / Social Security Number / Humana Agent Number _____</p> <p>Commission split: <input type="radio"/> No <input type="radio"/> Yes If yes, percentage: (total should equal 100%) _____</p>	<p><b>2. Agent/Agency of Record (for split-commissions):</b></p> <p>Name (print) _____</p> <p>Tax ID / Social Security Number / Humana Agent Number _____</p> <p>Percentage of sales: <input type="radio"/> No <input type="radio"/> Yes If yes, percentage: (total should equal 100%) _____</p>
<p><b>1. Writing Agent/Producer:</b></p> <p>Name (print) _____</p> <p>Social Security Number / Humana Agent Number _____</p> <p>Commission split: <input type="radio"/> No <input type="radio"/> Yes If yes, percentage: (total should equal 100%) _____</p>	<p><b>2. Writing Agent/Producer:</b></p> <p>Name (print) _____</p> <p>Social Security Number / Humana Agent Number _____</p> <p>Percentage of sales: <input type="radio"/> No <input type="radio"/> Yes If yes, percentage: (total should equal 100%) _____</p>

## General Agency

General agency information pertains to  Agent/Agency of Record #1  Agent/Agency of Record #2

Name (print) \_\_\_\_\_

Tax ID / Humana Agent Number \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip code \_\_\_\_\_

As the Writing Agent/Producer, I acknowledge that I am responsible to meet with the employer submitting this 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 or other plan literature.

Writing Agent's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## The following applies to all companies and products

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

You, the participating employer or policyholder intend to establish, 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.

Small employer means a person, firm, corporation, partnership or association actively engaged in business, which employed an average of at least two but not more than 50 employees on business days during the preceding calendar year and who employs at least two employees on the first day of the plan year, unless otherwise provided under the state law. Entities that are affiliated companies or that are eligible to file a combined tax return for the purpose of taxation, are considered one employer. Effective January 1, 1996, "Small employer" includes a business group of one as defined under Colorado statute.

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

As claims administrator with authority to make claim determinations as described in Section 503 of ERISA, we make final decisions under the Policy or Group Plan with respect to determining eligibility for coverage and paying claims for benefits, including deciding appeals of denied claims. As claims administrator, we shall have full and exclusive discretionary authority to 1) interpret Policy or Group Plan provisions, 2) make decisions regarding eligibility for coverage and benefits, and 3) resolve factual questions relating to coverage and benefits.

You understand and agree that failure to remit and pay premium when due will be considered a default in premium payment, and that coverage will be terminated by us, following a grace period of 31 days from the date of non-payment of premium. We may terminate your coverage according to the termination section of the Policy or Group Plan. Except for non-payment of premium or when a group or individual is not or has not been eligible for coverage, you will be provided with a 30 day advance written notice, unless a greater period is expressly specified in the Policy. If coverage is terminated by us for non-payment of premium, you will still owe and we will collect all due premium including premium for the grace period.

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, after your insurance has been in effect under the Policy for six consecutive months. You will receive advance written notice.

For you to remain eligible for the Policy or Group Plan, the eligibility, underwriting and participation requirements must be maintained, for each respective coverage. Failure to maintain the plan eligibility, underwriting and participation requirements will terminate your coverage under the Policy or Group Plan. Other termination provisions are stated in the Policy or Group Plan.

Based upon our standard underwriting practice, we may require an employee or dependent to submit Evidence of Health Status. We have the right to use the information provided by you and any applicant (employee or dependent) to determine whether coverage will be provided, to determine eligibility and to establish appropriate premiums. Any health related information that has been provided will not be used to decline medical coverage unless permitted by law.

**HUMANA**<sup>®</sup>  
*Guidance* when you need it most

Medical, Life and Short-Term Income Protection plans insured or administered by Humana Insurance Company.

HMO plans offered by Humana Health Plan, Inc. and insured by Humana Insurance Company.

**HUMANA**<sup>®</sup>  
*Specialty Benefits*

Dental plans insured or administered by HumanaDental Insurance Company or Humana Insurance Company.

Vision plan insured and administered by CompBenefits Insurance Company.

# Humana Small Group Medical

(To complete this information, refer to your proposal.)

	Plan 1	Plan 2	Plan 3
<b>Plan name</b> (as shown on your proposal)			
<b>Office visit copayment</b> (if applicable)	\$	\$	\$
<b>Coinsurance</b> (if applicable)	Participating (In) : % _____ Non-participating (Out): % _____	Participating (In) : % _____ Non-participating (Out): % _____	Participating (In) : % _____ Non-participating (Out): % _____
<b>Deductible</b> (if applicable)	Participating: \$ _____ Non-participating: \$ _____	Participating: \$ _____ Non-participating: \$ _____	Participating: \$ _____ Non-participating: \$ _____
<b>Out-of-pocket limit</b> (if applicable)	Participating: \$ _____ Non-participating: \$ _____	Participating: \$ _____ Non-participating: \$ _____	Participating: \$ _____ Non-participating: \$ _____
<b>Network name</b> (if applicable)			

**Plan Riders** (Please refer to your proposal for rider availability with plan selected.)

	Plan 1	Plan 2	Plan 3
<b>Deductible Carryover Credit</b>	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes
<b>Supplemental Accident</b>	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes
<b>Prescription Drug/Retail Card</b> (Level 1 / 2 / 3 / 4)	\$ _____ / \$ _____ / \$ _____ / _____ %	\$ _____ / \$ _____ / \$ _____ / _____ %	\$ _____ / \$ _____ / \$ _____ / _____ %
<b>Prescription Drug/Retail Card</b> (Group A / B / C / D)	\$ _____ a / \$ _____ a / \$ _____ a / \$ _____ a	\$ _____ a / \$ _____ a / \$ _____ a / \$ _____ a	\$ _____ a / \$ _____ a / \$ _____ a / \$ _____ a
<b>Other:</b>	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes

**State Plans for groups of 2-50 lives and a business group of one**

<p><b>Colorado Basic Limited Mandate Health Benefit Plan</b></p> <ul style="list-style-type: none"> <li>indemnity</li> <li>preferred provider organization (PPO)</li> </ul> <p><b>Colorado Standard Health Benefit Plan</b></p> <ul style="list-style-type: none"> <li>indemnity</li> <li>preferred provider organization (PPO)</li> <li>Special state options                             <ul style="list-style-type: none"> <li>Colorado Alcoholism</li> <li>Colorado mental disorder mandated benefit</li> </ul> </li> </ul>	<p>Colorado law allows small employers with 2-50 employees and business groups of one, who, since July 1, 1989, have either not provided group health insurance to their employees or have provided coverage from a licensed health insurance company that did not include mental health coverage may waive the Colorado mandated psychological/mental disorders benefits of this plan.</p> <p><input type="radio"/> I meet the above criteria and wish to waive the Colorado mandated mental disorders benefits of this plan. Please provide your current/prior health insurance company's address, phone number, and plan number below.</p>
---	---

Current/Prior Health Insurance Company: \_\_\_\_\_

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

Phone number: \_\_\_\_\_ Plan number: \_\_\_\_\_

**Underwriting Requirements**

- You may not sponsor a medical plan from a carrier other than Humana.
  - Medical coverage is available to business groups of one and employers with two or more enrolled employees.
  - If the only employees of a two-life group are husband and wife, each must enroll separately as an employee and maintain eligibility. The group is only eligible if a bona fide business entity exists.
  - For employers with 2-50 employees and business groups of one, you must submit evidence of health status for all employees and dependents. We will not use the evidence of health status to decline medical coverage.
  - Minimum employer contribution toward employee premium is 50%.
  - Retiree coverage is available to employers with 26 or more enrolled employees. Retiree coverage is not available when selecting state plans.
  - Minimum age for retiree coverage is 65 for employers with 26 to 50 enrolled employees.
  - There are no excluded class options for small group medical coverage.
  - If you do not meet and maintain eligibility, contribution, underwriting, and participation requirements, we will terminate your coverage.
- Participation**
- All plans - 75% of employees eligible for medical benefits who have not waived coverage due to other creditable group coverage.

**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 2-50 EMPLOYEES, INCLUDING A BASIC OR STANDARD HEALTH BENEFIT PLAN, UPON THE REQUEST OF A SMALL EMPLOYER TO THE ENTIRE SMALL GROUP REGARDLESS OF THE HEALTH STATUS OF ANY INDIVIDUALS IN THE GROUP. BUSINESS GROUPS OF ONE CANNOT BE REJECTED UNDER A BASIC OR STANDARD HEALTH BENEFIT PLAN DURING OPEN ENROLLMENT PERIODS AS SPECIFIED BY LAW.**

**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.**

**Group Information**

How much will you contribute to premium? Employee \_\_\_\_\_% Dependent \_\_\_\_\_%

Do you wish to have 24-hour coverage for employees not covered by Workers' Compensation?  No  Yes  
If yes, name(s): \_\_\_\_\_

Are there any other entities associated with this company that are eligible to file a combined tax return?  No  Yes  
If yes, enter information below.

Company Name	Total Employees

Will your employees have access to another carrier's medical coverage by virtue of their employment with you?  No  Yes  
If yes, name of carrier: \_\_\_\_\_

Did you have prior group medical coverage?  No  Yes If yes, submit most recent carrier billing with effective and termination dates.

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

Is the agent/broker/producer representing you for this application your current agent/broker/producer of record?  No  Yes

Provide the current and renewal medical insurance premium rates below and attach a copy of your most recent premium bill.  
Date of renewal: \_\_\_\_\_

Current Plan 1 current carrier rates:	Current Plan 2 current carrier rates:
Employee: \$ _____ Spouse: \$ _____	Employee: \$ _____ Spouse: \$ _____
Child(ren): \$ _____ Family: \$ _____	Child(ren): \$ _____ Family: \$ _____
Plan design: _____	Plan design: _____
Office visit copay: _____	Office visit copay: _____
Per confinement copay: _____	Per confinement copay: _____
Deductible: <ul style="list-style-type: none"> <li>• Participating _____</li> <li>• Non-participating _____</li> </ul>	Deductible: <ul style="list-style-type: none"> <li>• Participating _____</li> <li>• Non-participating _____</li> </ul>
Out-of-pocket: <ul style="list-style-type: none"> <li>• Participating _____</li> <li>• Non-participating _____</li> </ul>	Out-of-pocket: <ul style="list-style-type: none"> <li>• Participating _____</li> <li>• Non-participating _____</li> </ul>
Coinsurance stoploss: <ul style="list-style-type: none"> <li>• Participating _____</li> <li>• Non-participating _____</li> </ul>	Coinsurance stoploss: <ul style="list-style-type: none"> <li>• Participating _____</li> <li>• Non-participating _____</li> </ul>
Emergency room copay: _____	Emergency room copay: _____
Prescription drug benefit: _____	Prescription drug benefit: _____
Do you as the employer currently fund any of the plan deductible for the employees? <input type="radio"/> No <input type="radio"/> Yes If yes, how much of the deductible do you fund? _____	Do you as the employer currently fund any of the plan deductible for the employees? <input type="radio"/> No <input type="radio"/> Yes If yes, how much of the deductible do you fund? _____
<b>Renewal rates:</b> In the parentheses, please indicate the number of employees enrolled in each tier, if available. Employee ( ): \$ _____ Spouse ( ): \$ _____ Child(ren) ( ): \$ _____ Family ( ): \$ _____	<b>Renewal rates:</b> In the parentheses, please indicate the number of employees enrolled in each tier, if available. Employee ( ): \$ _____ Spouse ( ): \$ _____ Child(ren) ( ): \$ _____ Family ( ): \$ _____

### Group Information (continued)

Has your company, at any time during the past 24 months, had medical coverage terminated or a renewal of medical coverage refused?

No  Yes If yes, please explain:

---

Have any medical benefits now, or within the past 24 months, been funded by you in any manner other than health insurance premium payment?  No  Yes If yes, please provide details and attach medical claims experience for the applicable time period up to 24 months.

### Retiree Information

Are you offering coverage to retirees? (not available when selecting state plans)  No  Yes If yes, required age:

Minimum years of service:

---

Please refer to your proposal to complete this application. This document will form part of any contract issued. Print clearly in black ink, and answer all questions or indicate "not applicable."

**Plan Selection**

Is this a SmartSuite selection?  No  Yes

	Plan 1	Plan 2
Plan Name (as shown on your proposal)		
Coinsurance:	Participating (In) : % ____/____/____ Non-participating (Out): % ____/____/____	Participating (In) : % ____/____/____ Non-participating (Out): % ____/____/____
Deductible:	Participating (In): \$ Non-participating (Out): \$	Participating (In): \$ Non-participating (Out): \$
Annual Maximum:	\$	\$
Preventive Services Deductible Options:	<input type="radio"/> Apply Deductible <input type="radio"/> Waive Deductible	<input type="radio"/> Apply Deductible <input type="radio"/> Waive Deductible
Periodontic/Endodontic Options:	<input type="radio"/> Basic <input type="radio"/> Major	<input type="radio"/> Basic <input type="radio"/> Major
Orthodontia Options:	<input type="radio"/> Child Only: Lifetime Orthodontia Maximum \$ _____ <input type="radio"/> Adult And Child: Lifetime Orthodontia Maximum \$ _____	
Composite Fillings for Molars:	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes
Implant Coverage:	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes
Out of network reimbursement options:	<input type="radio"/> Maximum allowable fee <input type="radio"/> In-network fee schedule	<input type="radio"/> Maximum allowable fee <input type="radio"/> In-network fee schedule
Open Enrollment:	<input type="radio"/> No <input type="radio"/> Yes	

**Underwriting Requirements**

- Underwriting approval is required to offer more than one dental carrier to your employees.
- Dental coverage is available to employers with two or more enrolled employees.
- If the only employees of a two-life group are husband and wife, each must enroll separately as an employee and maintain eligibility. The group is only eligible if a bona fide business entity exists.
- Minimum employer contribution toward employee premium is 25%. This minimum does not apply to Voluntary coverage.
- Retiree coverage is available to employers with 26 or more enrolled employees.
- Minimum age for retiree coverage is 65 for employers with 26 to 50 enrolled employees and must be at least 50 for 51+ enrolled employees.
- Excluded class options: hourly, salary, union, non-union, management, non-management.

- If you do not maintain eligibility, underwriting, and participation requirements, we will terminate your coverage.

**Participation Requirements:**

Eligible Employees	Participation
2+ (Employer Pays 100% of Premium)	100%
2+ (Employees Contribute to Premium)	75%
2+ Eligible Employees with Spousal Waiver	50%

**Voluntary Participation Requirements:**

Eligible Employees	Participation
2+ employees	Two enrolled employees or 25%, whichever is greater.

**Group Information**

How much will you contribute to premium? Employee \_\_\_\_\_% Dependent \_\_\_\_\_%

---

Are you offering dental coverage to retirees?  No  Yes If yes, required age: \_\_\_\_\_ Minimum years of service: \_\_\_\_\_

---

Did you have prior group dental coverage?  No  Yes  
If yes, submit most recent carrier billing with effective and termination dates.

---

Did your prior dental coverage include orthodontia?  No  Yes

---

Will your employees have access to another carrier's dental coverage by virtue of their employment with you?  No  Yes  
If yes, name of carrier: \_\_\_\_\_

Please refer to your proposal to complete this application. This document will form part of any contract issued. Print clearly in black ink, and answer all questions or indicate "not applicable."

**Plan Selection**

**Basic Employee Life and Accidental Death and Dismemberment**

- Flat Amount—indicate level: \$ \_\_\_\_\_
- Salary Plan—options are 1x to 6x salary, rounded to the next highest \$1,000. Indicate salary level: \_\_\_\_\_ x Salary
- Position Schedule—classifications cannot exceed 2.5 times between each class and 10 times between the lowest and highest class.

Class	Description	Benefit Amount/ Salary Factor
I	_____	_____
II	_____	_____
III	_____	_____
IV	_____	_____

**Basic Dependent Life:**  No  Yes  
 If yes:  \$10,000/\$5,000  \$5,000/\$2,500  
 Available only to employees enrolled for Basic Life.

**Voluntary Employee Life:**  No  Yes  
 If yes: AD&D  No  Yes

**Voluntary Dependent Life:**  No  Yes  
 Available only to employees enrolled for Voluntary Life.

**Portability of coverage:**  
 Groups 2-99: Included  
 Groups 100+:  No  Yes

**Underwriting Requirements**

- Basic Life coverage is available to employers with two or more enrolled employees.
- Voluntary life coverage is available to employers with five or more enrolled employees.
- If the only employees of a two-life group are husband and wife, each must enroll separately as an employee and maintain eligibility. The group is only eligible if a bona fide business entity exists.
- Minimum employer contribution toward employee premium is 50%. This minimum does not apply to voluntary coverage.
- Retirees are not eligible for life coverage.
- Excluded class options: hourly, salary, union, non-union, management, non-management.
- If you do not meet and maintain eligibility, contribution, underwriting, and participation requirements, we will terminate your coverage.

**Basic Term Life participation**

- Non-contributory plans—100%
- Contributory plans—75%
- Single medical carrier: You must have 100% participation of all eligible employees for this coverage, regardless of whether they have medical coverage through their spouse for non-contributory plans. For contributory plans, 75% participation required; minimum employer contribution 50%.
- Multiple medical carrier: If you offer more than one medical carrier, you must enroll 100% of those employees who take our coverage regardless of the percentage of contribution paid by you.

**Voluntary Term Life participation**

- Five employees or 25%, whichever is greater.

**Group Information**

How much will you contribute to basic life premium? Employee \_\_\_\_\_% Dependent \_\_\_\_\_%

**Thank you for choosing Humana.**

Please refer to your proposal to complete this information. This document will form part of any contract issued.

## Plan Selection

	Plan 1	Plan 2
Plan Name (as shown on your proposal)		
Open Enrollment:	<input type="radio"/> No <input type="radio"/> Yes	

## Group Information

How much will you contribute to premium? Employee \_\_\_\_\_% Dependent \_\_\_\_\_%

Are you offering vision coverage to retirees?  No  Yes If yes, required age: \_\_\_\_\_ Minimum years of service: \_\_\_\_\_

Will your employees have access to another carrier's vision coverage by virtue of their employment with you?  No  Yes  
If yes, name of carrier: \_\_\_\_\_

Thank you for choosing Humana.