

## Cigna Health and Life Insurance Company Connecticut Individual and Family Plan Enrollment Application / Change Form

### Section A. Type of Application

**New Enrollment Application:**

- Applicant Only     Applicant and Dependent(s)     Child(ren) Only

**Existing Individual Plan Policy Member requesting a change in coverage:**

- Add Family Member(s) or     Request Plan Change

Subscriber Name: \_\_\_\_\_ Subscriber ID: \_\_\_\_\_

**Requested Effective Date:\***

- 1<sup>st</sup> of the Month of \_\_\_\_\_

Effective dates are assigned to the 1st of the month. Cigna Health and Life Insurance Company will assign the next available effective date if not selected by the applicant.

*\* Requested Effective Date cannot be greater than 60 days after the Signature Date. No Effective Dates will be assigned prior to or on the Signature Date.*

### Section B. Enrollment Criteria

Applications are accepted during annual open enrollment period or when an applicant experiences a Qualifying (Triggering) Life Event. Please select the applicable enrollment reason.

- Annual Open Enrollment  
 Special Enrollment Period *(Select the qualifying event below).*

To apply for Special Enrollment Period an applicant must experience a Qualifying (Triggering) Life Event and has 60 days from the date of that event, (including the date of the actual event) to apply for coverage. Triggering events **do not** include loss of coverage due to failure to make premium payments on a timely basis, including COBRA premiums prior to expiration of COBRA coverage; and situations allowing for a rescission under federal law. Please select the applicable qualifying event reason(s) and date(s) below in order to determine your effective date and plan eligibility. Valid documentation will be required to be submitted for all Special Enrollment events.

- An eligible individual, and any dependent(s), loses his or her minimum essential coverage for reasons other than the reasons stated above
- An eligible individual gained or became a dependent through marriage or civil union
- An eligible individual gained or became a dependent through birth, adoption, or placement for adoption, or placement in foster care
- An eligible individual experienced an error in enrollment
- An eligible individual or enrollee made a permanent move and new coverage is available
- An eligible individual and his or her dependent(s) lose employer-sponsored health plan coverage due to involuntary termination of employment for reasons other than misconduct, or due to a reduction in work hours
- An eligible dependent spouse or child loses coverage under an employer-sponsored health plan due to employee's becoming entitled to Medicare, divorce or legal separation of the covered employee, and death of the covered employee
- An eligible individual loses his or her dependent child status under a parent's employer-sponsored health plan
- An eligible individual is mandated to be covered as a dependent pursuant to a valid court order, including child support

For any Special Enrollment Period reason, provide:

Name(s): \_\_\_\_\_ and Event Date(s): \_\_\_\_\_

\*Notification of birth of newly born child may be 61 days after the date of birth

### Section C. Benefit Plan Options

**Select Desired Medical Benefit Plan:**

- Cigna OAP HSA Bronze 6000  
 Cigna OAP HSA Silver 2750  
 Cigna OAP Flex Gold 1000

**Select Desired Dental Benefit Plan:**

- Cigna Dental Preventative  
 Cigna Dental 1000  
 Cigna Dental 1500

**Primary:**

Spouse (or Domestic Partner):

Dependent 1:

Dependent 2:

- |                                  |                                 |
|----------------------------------|---------------------------------|
| <input type="checkbox"/> Medical | <input type="checkbox"/> Dental |
| <input type="checkbox"/> Medical | <input type="checkbox"/> Dental |
| <input type="checkbox"/> Medical | <input type="checkbox"/> Dental |
| <input type="checkbox"/> Medical | <input type="checkbox"/> Dental |

**Section D. Applicant, Spouse and Dependent Information**

<b>Applicant's Last Name:</b>	First Name:	M.I.	iTIN:
			Social Security Number:

Date of Birth:	Age:	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Male <input type="checkbox"/> Female	Select your choice of Primary Care Physician (PCP). First Name: _____ Last Name: _____ PCP ID Number: _____ *Plans with this asterisk mean a PCP is required. If you do not select a PCP, one will be assigned for you. Current Patient: <input type="checkbox"/> Yes <input type="checkbox"/> No
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<b>Custodial Parent or Legal Guardian Name (for applicants under the age of 18):</b>	Relationship to Applicant:
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Mailing Address – Home Address Required	Billing Address – If different than mailing address	County	Home Phone Number: ( ) _____-_____
Street	P.O. Box / Street		Cell Phone Number: ( ) _____-_____
City County State	City State		Work Phone Number: ( ) _____-_____
ZIP Code (Please provide 9-digit ZIP Code)	ZIP Code	Email Address:	

**Applicant's Language Preference**  
**Spoken Language Preference (Select only one)**

<input type="checkbox"/> EN English	<input type="checkbox"/> ES Spanish	<input type="checkbox"/> 12 Cantonese	<input type="checkbox"/> 14 Mandarin	<input type="checkbox"/> VI Vietnamese	<input type="checkbox"/> KO Korean	<input type="checkbox"/> TL Tagalog
<input type="checkbox"/> HY Armenian	<input type="checkbox"/> JA Japanese	<input type="checkbox"/> PS Persian	<input type="checkbox"/> PA Punjabi	<input type="checkbox"/> LO Khmer	<input type="checkbox"/> AR Arabic	<input type="checkbox"/> 03 White Hmong
<input type="checkbox"/> 28 Blue/Green Hmong	<input type="checkbox"/> RU Russian	<input type="checkbox"/> Declines to State	<input type="checkbox"/> 99 Other <input style="width:100px;" type="text"/>	Please Write In		

**Written Language Preference (Select only one)**

<input type="checkbox"/> EN English	<input type="checkbox"/> ES Spanish	<input type="checkbox"/> 20 Traditional Chinese	<input type="checkbox"/> VI Vietnamese	<input type="checkbox"/> KO Korean	<input type="checkbox"/> TL Tagalog	<input type="checkbox"/> HY Armenian
<input type="checkbox"/> JA Japanese	<input type="checkbox"/> PS Persian	<input type="checkbox"/> PA Punjabi	<input type="checkbox"/> LO Khmer	<input type="checkbox"/> AR Arabic	<input type="checkbox"/> 03 White Hmong	<input type="checkbox"/> 28 Blue/Green Hmong
<input type="checkbox"/> RU Russian	<input type="checkbox"/> Declines to State	<input type="checkbox"/> 99 Other <input style="width:100px;" type="text"/>	Please Write In			

<b>Spouse/Domestic Partner/Civil Union's Last Name</b>	First Name	M.I.	iTIN:
			Social Security Number:

Date of Birth:	Age:	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Male <input type="checkbox"/> Female	Select your choice of Primary Care Physician (PCP). First Name: _____ Last Name: _____ PCP ID Number: _____ *Plans with this asterisk mean a PCP is required. If you do not select a PCP, one will be assigned for you. Current Patient: <input type="checkbox"/> Yes <input type="checkbox"/> No
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Does this person live at the same address as the Applicant?  Yes  No  
 If no, list address (Street, City, State, 9-digit ZIP Code and County):  
 \_\_\_\_\_

**Spouse/Domestic Partner/Civil Union's Language Preference**  
**Spoken Language Preference (Select only one)**

<input type="checkbox"/> EN English	<input type="checkbox"/> ES Spanish	<input type="checkbox"/> 12 Cantonese	<input type="checkbox"/> 14 Mandarin	<input type="checkbox"/> VI Vietnamese	<input type="checkbox"/> KO Korean	<input type="checkbox"/> TL Tagalog
<input type="checkbox"/> HY Armenian	<input type="checkbox"/> JA Japanese	<input type="checkbox"/> PS Persian	<input type="checkbox"/> PA Punjabi	<input type="checkbox"/> LO Khmer	<input type="checkbox"/> AR Arabic	<input type="checkbox"/> 03 White Hmong
<input type="checkbox"/> 28 Blue/Green Hmong	<input type="checkbox"/> RU Russian	<input type="checkbox"/> Declines to State	<input type="checkbox"/> 99 Other <input style="width:100px;" type="text"/>	Please Write In		

**Written Language Preference (Select only one)**

<input type="checkbox"/> EN English	<input type="checkbox"/> ES Spanish	<input type="checkbox"/> 20 Traditional Chinese	<input type="checkbox"/> VI Vietnamese	<input type="checkbox"/> KO Korean	<input type="checkbox"/> TL Tagalog	<input type="checkbox"/> HY Armenian
<input type="checkbox"/> JA Japanese	<input type="checkbox"/> PS Persian	<input type="checkbox"/> PA Punjabi	<input type="checkbox"/> LO Khmer	<input type="checkbox"/> AR Arabic	<input type="checkbox"/> 03 White Hmong	<input type="checkbox"/> 28 Blue/Green Hmong
<input type="checkbox"/> RU Russian	<input type="checkbox"/> Declines to State	<input type="checkbox"/> 99 Other <input style="width:100px;" type="text"/>	Please Write In			

**Dependent children are covered up to age 26.**

Check here if you are providing names of additional dependents on an attached separate page.

<b>Dependent's Last Name</b>	First Name	M.I.	iTIN:
			Social Security Number:

Date of Birth:	Age:	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Male <input type="checkbox"/> Female	Select your choice of Primary Care Physician (PCP). First Name: _____ Last Name: _____ PCP ID Number: _____ *Plans with this asterisk mean a PCP is required. If you do not select a PCP, one will be assigned for you. Current Patient: <input type="checkbox"/> Yes <input type="checkbox"/> No
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Does this person live at the same address as the Applicant?  Yes  No  
 If no, list address (Street, City, State, 9-digit ZIP Code and County): \_\_\_\_\_

**Dependent's Language Preference**  
**Spoken Language Preference (Select only one)**

<input type="checkbox"/> EN English	<input type="checkbox"/> ES Spanish	<input type="checkbox"/> 12 Cantonese	<input type="checkbox"/> 14 Mandarin	<input type="checkbox"/> VI Vietnamese	<input type="checkbox"/> KO Korean	<input type="checkbox"/> TL Tagalog
<input type="checkbox"/> HY Armenian	<input type="checkbox"/> JA Japanese	<input type="checkbox"/> PS Persian	<input type="checkbox"/> PA Punjabi	<input type="checkbox"/> LO Khmer	<input type="checkbox"/> AR Arabic	<input type="checkbox"/> 03 White Hmong
<input type="checkbox"/> 28 Blue/Green Hmong	<input type="checkbox"/> RU Russian	<input type="checkbox"/> Declines to State	<input type="checkbox"/> 99 Other <input style="width:100px;" type="text"/>	Please Write In		

**Written Language Preference (Select only one)**

<input type="checkbox"/> EN English	<input type="checkbox"/> ES Spanish	<input type="checkbox"/> 20 Traditional Chinese	<input type="checkbox"/> VI Vietnamese	<input type="checkbox"/> KO Korean	<input type="checkbox"/> TL Tagalog	<input type="checkbox"/> HY Armenian
<input type="checkbox"/> JA Japanese	<input type="checkbox"/> PS Persian	<input type="checkbox"/> PA Punjabi	<input type="checkbox"/> LO Khmer	<input type="checkbox"/> AR Arabic	<input type="checkbox"/> 03 White Hmong	<input type="checkbox"/> 28 Blue/Green Hmong
<input type="checkbox"/> RU Russian	<input type="checkbox"/> Declines to State	<input type="checkbox"/> 99 Other <input style="width:100px;" type="text"/>	Please Write In			

<b>Dependent's Last Name</b>	First Name	M.I.	iTIN:
			Social Security Number:

Date of Birth:	Age:	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Male <input type="checkbox"/> Female	Select your choice of Primary Care Physician (PCP). First Name: _____ Last Name: _____ PCP ID Number: _____ *Plans with this asterisk mean a PCP is required. If you do not select a PCP, one will be assigned for you. Current Patient: <input type="checkbox"/> Yes <input type="checkbox"/> No
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Does this person live at the same address as the Applicant?  Yes  No  
 If no, list address (Street, City, State, 9-digit ZIP Code and County): \_\_\_\_\_

**Dependent's Language Preference**  
**Spoken Language Preference (Select only one)**

<input type="checkbox"/> EN English	<input type="checkbox"/> ES Spanish	<input type="checkbox"/> 12 Cantonese	<input type="checkbox"/> 14 Mandarin	<input type="checkbox"/> VI Vietnamese	<input type="checkbox"/> KO Korean	<input type="checkbox"/> TL Tagalog
<input type="checkbox"/> HY Armenian	<input type="checkbox"/> JA Japanese	<input type="checkbox"/> PS Persian	<input type="checkbox"/> PA Punjabi	<input type="checkbox"/> LO Khmer	<input type="checkbox"/> AR Arabic	<input type="checkbox"/> 03 White Hmong
<input type="checkbox"/> 28 Blue/Green Hmong	<input type="checkbox"/> RU Russian	<input type="checkbox"/> Declines to State	<input type="checkbox"/> 99 Other <input style="width:100px;" type="text"/>	Please Write In		

**Written Language Preference (Select only one)**

<input type="checkbox"/> EN English	<input type="checkbox"/> ES Spanish	<input type="checkbox"/> 20 Traditional Chinese	<input type="checkbox"/> VI Vietnamese	<input type="checkbox"/> KO Korean	<input type="checkbox"/> TL Tagalog	<input type="checkbox"/> HY Armenian
<input type="checkbox"/> JA Japanese	<input type="checkbox"/> PS Persian	<input type="checkbox"/> PA Punjabi	<input type="checkbox"/> LO Khmer	<input type="checkbox"/> AR Arabic	<input type="checkbox"/> 03 White Hmong	<input type="checkbox"/> 28 Blue/Green Hmong
<input type="checkbox"/> RU Russian	<input type="checkbox"/> Declines to State	<input type="checkbox"/> 99 Other <input style="width:100px;" type="text"/>	Please Write In			

**D1.** Are all enrollees residents of the United States?  Yes  No

If you answered "No" to the above question, provide names of non residents:

\_\_\_\_\_

**D2.** Do all enrollees reside within Connecticut and within the service area of the selected benefit plan?  Yes  No

If you answered "No" to the above question, provide names of non residents:

\_\_\_\_\_

Cigna Health and Life Insurance Company Use Only:

Effective Date:

**Section E. Current Coverage and Additional Prior Coverage Information**

**E1.** Does any applicant(s) have current health care coverage?  Yes  No

**E2.** If any applicant answered "Yes" to any of the above, please provide the following information:

Applicants Covered: \_\_\_\_\_

Most Recent Coverage Start Date: \_\_\_\_\_ Termination Date: \_\_\_\_\_

**E3.** Does this information apply to all family members on this application?  Yes  No

If "No", please add additional coverage information in the space provided below.

**Applicant #1 Name:** \_\_\_\_\_

Most recent health coverage start date: (MM/DD/YYYY): \_\_\_\_\_ Termination date: (MM/DD/YYYY): \_\_\_\_\_

**Applicant #2 Name:** \_\_\_\_\_

Most recent health coverage start date: (MM/DD/YYYY): \_\_\_\_\_ Termination date: (MM/DD/YYYY): \_\_\_\_\_

**Applicant #3 Name:** \_\_\_\_\_

Most recent health coverage start date: (MM/DD/YYYY): \_\_\_\_\_ Termination date: (MM/DD/YYYY): \_\_\_\_\_

**E4.** Does any applicant(s) have current dental care coverage?  Yes  No

**E5.** If any applicant answered "Yes" to any of the above, please provide the following information:

Applicants Covered: \_\_\_\_\_

Most Recent Coverage Start Date: \_\_\_\_\_ Termination Date: \_\_\_\_\_

**E6.** Does this information apply to all family members on this application?  Yes  No

If "No", please add additional coverage information in the space provided below.

**Applicant #1 Name:** \_\_\_\_\_

Most recent dental coverage start date: (MM/DD/YYYY): \_\_\_\_\_ Termination date: (MM/DD/YYYY): \_\_\_\_\_

**Applicant #2 Name:** \_\_\_\_\_

Most recent dental coverage start date: (MM/DD/YYYY): \_\_\_\_\_ Termination date: (MM/DD/YYYY): \_\_\_\_\_

**Applicant #3 Name:** \_\_\_\_\_

Most recent dental coverage start date: (MM/DD/YYYY): \_\_\_\_\_ Termination date: (MM/DD/YYYY): \_\_\_\_\_

**Section F. Health Related Questions**

**F1.** Has any applicant smoked or used tobacco products on average for four (4) or more times per week within the past six months (includes chewing tobacco, cigarettes, cigars and pipes, excludes religious or ceremonial use of tobacco)?  Yes  No

If yes, list applicant name(s) and the last time they smoked or used tobacco products:

Name(s): \_\_\_\_\_

**Section G. Important Information**

1.  I prefer to receive written correspondence regarding this application via email.

2. Please do not cancel other current health insurance coverage until written notification is received from Cigna Health and Life Insurance Company indicating that your application has been approved, and you and your dependents are in receipt of your ID cards.

**Section H. Payment Method**

*NOTE: Electronic Funds Transfer - EFT (Automatic draft from a checking or savings account) and Credit Card are the only initial payment methods allowed for online or faxed applications. The accounts will be charged only upon approval of your Application.*

**Initial Premium Payment Method:**

Electronic Funds Transfer (EFT)     Automatic Credit Card Payment     Paper Check

**Electronic Funds Transfer – EFT (Automatic draft from a checking or savings account)**

- Yes, I am requesting EFT both for my initial payment and for ongoing monthly payments (no paper or electronic monthly billing statement will be issued).
- Yes, I am requesting EFT for my initial payment. I agree that I am responsible for initiating all subsequent electronic monthly payments. I am requesting monthly electronic bills (eBills) to be sent to my email account as provided in Section D of this application.

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

Routing Number:

Name of Bank: \_\_\_\_\_ Name(s) on Account: \_\_\_\_\_

I authorize the Company (Cigna Health and Life Insurance Company) to make monthly withdrawals, in the amount of my monthly premium, from my bank account as identified on this form and authorize the banking facility (Bank) to charge such withdrawals to my account. This authority will remain in effect until the Company receives written notice from me that the authority is terminated. Such termination will be effective with respect to the next premium due following 21 days after the written notice is received by the Company. I understand that if for any reason, a withdrawal is not honored by the Bank (including, but not limited to, insufficient funds or my direction to the Bank not to honor the withdrawal) my health care contract premium will be unpaid, and failure to pay my health care contract premium may result in termination for my health care contract, that I may be charged an administration fee in addition to my healthcare premium, and that this authorization will remain in place until cancelled and that any due or past due premiums may be withdrawn under this authorization. I understand and agree that termination of this authorization does not relieve me of responsibility for charges incurred under my health care contract. I agree to indemnify and hold harmless the Company and its affiliates and employees for any claims arising out of transfers or deductions from my account in accordance with this authorization.

*Any premium adjustment will automatically be charged to your account. Please be advised that the premium adjustment may reflect an increase.*

**Credit Card (Available for initial payment only)**

VISA     MASTERCARD

Cardholder's Name – exactly as it appears on the card:

Account Number:

-     -     -

Card Expiration Date:

Account Holder's ZIP Code: \_\_\_\_\_ - \_\_\_\_\_    3-digit Code: \_\_\_\_\_

*Any premium adjustment will automatically be charged to your account. Please be advised that the premium adjustment may reflect an increase.*

**For Paper Application: Please check here:**  Paper check is attached    or     Credit card information provided.

**Ongoing Payment Options if paying by paper check or credit card for initial payment (please select one option only)**

- Monthly Paper Bill:** Yes, I am submitting a paper check (or have selected the credit card option) for my initial payment. I will submit a check for my ongoing monthly payments.
- EFT Draft:** Yes, I am submitting a paper check for my initial payment (or have selected the credit card option) and I am requesting recurring automatic EFT drafts for ongoing monthly payments. (No paper or electronic monthly or quarterly billing statements will be issued.) *Please complete the EFT section above.*
- Monthly Electronic Bill (eBill):** Yes, I am submitting a paper check (or have selected the credit card option) for my initial payment and agree that I am responsible for initiating all subsequent electronic monthly payments. I am requesting monthly electronic bills (eBills) to be sent to my email account provided in Section D of this application.

**For Online electronic submitted Application:**

**Ongoing Payment Options if Credit Card Option was selected for initial payment (please select one option only).**

- EFT Draft:** Yes, I agree to recurring automatic EFT drafts for my ongoing monthly payments. (No paper or electronic monthly billing statement will be issued.) Please complete the EFT section above.
- Monthly Electronic Bill (eBill):** Yes, I agree that I am responsible for initiating my ongoing electronic monthly payments. I am requesting monthly electronic bills (eBills) to be sent to my email account as provided in Section D of this application.

**Section I. Statement of Accountability** – *To be completed when applicant cannot complete the application.*

I, \_\_\_\_\_, personally read and completed this Enrollment Application Form for the Applicant named below because:

- Applicant does not read English     Applicant does not speak English     Applicant does not write English  
 Other (explain): \_\_\_\_\_

I personally translated the contents of this application disclosed by:

\_\_\_\_\_

I also personally translated and fully explained the Conditions and Agreement Section:

\_\_\_\_\_

\_\_\_\_\_  
*Signature of Translator required  
(Excludes Parent Signature if Child Only Application)*

\_\_\_\_\_  
*Today's Date required*

**Section J. Producer Section**

Writing Producer Name:	Producer Code:
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Street Address:	City:	State: ZIP Code:
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Email Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Are you aware of any information about your client not disclosed on this application?  Yes  No

Did you see the proposed applicant at the time this application was completed?  
If "No", please explain: \_\_\_\_\_  Yes  No

**I verify that the application was completed by the applicant unless otherwise noted in the Statement of Accountability.**

Signature of Writing Producer:	Date:
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Please enter the name of the Agency/Producer that checks are to be made payable to if different from Writing Producer.	Producer Code:
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Street Address:	City:	State: ZIP Code:
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Email Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Cigna Health and Life Insurance Company Sales Representative Last Name:	First Name:
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**Section K. Contact Information**

Please return the application enrollment form to the broker or submit to the address listed below:

Cigna Health and Life Insurance Company Individual and Family Plans  
P.O. Box 30362  
Tampa, FL 33630-3362  
FAX # 877.484.5927  
[www.Cigna.com](http://www.Cigna.com)

**Section L. Instructions**

- The applicant is responsible for ensuring that the application is complete and truthful.
- Print clearly using black or blue ink.
- The application must be received by Cigna Health and Life Insurance Company within 30 days from the signature date.
- Coverage will become effective only if this application enrollment form is accepted and appropriate premium is enclosed.
- Do not cancel your current coverage until you have received notification from Cigna Health and Life Insurance Company.
- Effective dates are generally assigned to the 1st of the month. The next available effective date will be assigned, if not selected by the applicant.

**Section M. Conditions and Agreement/Authorization**

1. I understand that any person who knowingly and with intent to defraud any insurance company or other person files application for insurance or statement of claim containing any material false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits fraudulent insurance act and may be subject to civil and criminal penalties.
2. I authorize that payment be made under Part B of Medicare to Cigna Health and Life Insurance Company for medical and other services furnished by Cigna Health and Life Insurance Company for which it pays or has paid, if applicable.
3. I agree that in the event health services provided or covered are the primary responsibility of Medicare, workers' compensation coverage, automobile medical payment coverage, or other payments source Cigna Health and Life Insurance Company may be authorized by applicable law to pursue, to fully inform Cigna Health and Life Insurance Company and execute such documents and provide such assistance as may be necessary to enable Cigna Health and Life Insurance Company to recover the value of services provided, arranged or covered.
4. I understand that I or my authorized representative is entitled to receive a copy of this authorization form.
5. I understand that information disclosed pursuant to this Authorization may be subject to re-disclosure by the recipient and will no longer be protected by federal privacy regulations.
6. If the applicant is a minor, I accept full legal and financial responsibility for the coverage and information provided on this application. (Court documents establishing guardianship must be submitted if the responsible adult is not the parent).

I acknowledge and agree that coverage shall become effective only after (a) this signed Application has been accepted, and (b) a contract has been issued by Cigna Health and Life Insurance Company.

I AGREE ON BEHALF OF MYSELF AND AS AUTHORIZED AGENT OR REPRESENTATIVE OF MY ELIGIBLE DEPENDENTS TO THE PROVISIONS CONTAINED ON THIS FORM.

**All applicants 18 years and older must sign and date application. Applicants under the age of 18 require custodial parent or legal guardian signature acknowledging their understanding of and agreement to the conditions listed above.**

**The above statements are true and complete to the best of my knowledge and belief. I understand and agree that for my child, and/or me and my eligible dependents, these statements shall be the basis for determination of acceptance for coverage under my applicable Cigna Health and Life Insurance Company benefit plan. I acknowledge and agree that any fraudulent misrepresentation of any applicant will render this contract null and void from its date of issue in accordance with applicable law. If my coverage is revoked I will receive written notice that will explain the decision and my right to appeal. I also understand that I will be required to pay for any services that were covered while a member and that Cigna Health and Life Insurance Company will refund all amounts paid by me except amounts owed to Cigna Health and Life Insurance Company.**

Applicant Signature: \_\_\_\_\_

Today's Date: (MM/DD/YYYY)

Custodial Parent or Legal Guardian Signature (for applicants under the age of 18): \_\_\_\_\_

Today's Date: (MM/DD/YYYY)

**Section N. Notice to Applicant Regarding Replacement of Accident and Health Insurance**

According to your application, you intend to lapse or otherwise terminate existing accident and health insurance and replace it with a policy to be issued by Cigna Health and Life Insurance Company. For your own information and protection, you should be aware of and seriously consider certain facts which may affect the insurance protection available to you under the new policy.

- (1) You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
- (2) If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, reread it carefully to be certain that all information has been properly recorded.

The above "Notice to Applicant" was delivered to me on: \_\_\_\_\_

Primary Applicant Signature: \_\_\_\_\_

Today's Date: (MM/DD/YYYY)