Arkansas
BlueCross BlueShield
An Independent Licensee of the Blue Cross and Blue Shield Association

Individual/Family Health Insurance
NON-UNDERWRITING CHANGE FORM

READ ALL INSTRUCTIONS BEFORE COMPLETING THIS CHANGE FORM. THE CHANGE FORM MUST BE COMPLETED IN ITS ENTIRETY AND ALL PAGES MUST BE SUBMITTED IN ORDER TO BE PROCESSED.

- This form is a legal document. If you are approved for coverage, it will become a part of your contract. Therefore, all information provided must be accurate and legible.
- This form must be completed in dark blue or black ink. Forms completed in **pencil** will not be accepted.
- If you make a mistake, mark through the incorrect information, initial it, date it, and provide the correct information.
- Do not use liquid paper, correction tape, or "white out" to correct any mistakes on this form.
- **What changes would you like to make?**
  - **Contact information** ➡ Complete sections 1, 2 and 3
  - **Address change** ➡ Complete sections 1, 2, 3 and 4
  - **Name change** ➡ Complete sections 1, 2, 3 and 5
  - **Delete person from policy** ➡ Complete sections 1, 2, 3 and 6
  - **Make someone else the primary policyholder** ➡ Complete sections 1, 2, 3 and 7
  - **Split my policy into two or more policies** ➡ Complete sections 1, 2, 3 and 8
  - **Delete/Change benefits** ➡ Complete sections 1, 2, 3, 9 and/or 10

INSTRUCTIONS

When you are completing this form, please refer to your Arkansas Blue Cross and Blue Shield identification card for your **Member ID** and Group Number. This information must be entered correctly under Section 1 in order to process your request.

Effective Date: Changes will become effective on the 1st of the month. The effective date for any changes will be the next available effective date following approval, unless otherwise requested. Once your changes are approved, we will attempt to contact you to find out what effective date you would like.

Arkansas
BlueCross BlueShield

NON-UNDERWRITING CHANGE FORM
For Current Policy

Return To: Arkansas Blue Cross and Blue Shield
Attn: CRM Operations and Service
P.O. Box 2181
Little Rock, AR 72203-2181

OR

Fax to: 501-378-3752
E-mail: CRMCustomerService@arkbluecross.com

SECTION 1 | CURRENT POLICYHOLDER INFORMATION

Member ID: _____ Group Number: _____ Date of Birth: _____/_____/_____

First Name: _____ M.I.: _____ Last Name: _____

SECTION 2 | CONTACT INFORMATION

Primary Phone Number	Alternate Phone Number	E-mail Address	How do you prefer we communicate with you?
( )	( )		❑ E-mail ❑ Phone

SECTION 3 | REQUESTED EFFECTIVE DATE

What would you like your effective date to be? (**Note**: Changes can only become effective on the 1st of the month. Please see the "Instructions" section on the front cover for more details.)

_____/_____/_____
Month Day Year

CHANGES TO BE MADE

You may skip section(s) that do not apply to the change(s) you are making. However, you must return all pages — even if blank.

SECTION 4 | ADDRESS CHANGES

Any change to your current address information can be completed in this section. We have provided three separate listings for this information. Only complete for addresses that are changing.

Residential – This address will be noted as your physical place of residence.
Mailing – Correspondence such as letters and Personal Health Statement (PHS) will be mailed to this address.
Billing – All billing invoices will be mailed to this address.

Residential Address: Street _____
City _____ State _____ Zip _____

Mailing Address: Street _____
City _____ State _____ Zip _____

Billing Address: Street _____
City _____ State _____ Zip _____

SECTION 5 | NAME CHANGE

Documentation is required for any name change request. Please complete this section and attach appropriate documentation, such as a copy of your marriage license, divorce decree, adoption papers or other court papers to support the change.

From: First Name _____ M.I. _____ Last Name _____

To: First Name _____ M.I. _____ Last Name _____

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SECTION 6 | DELETE PERSON(S) FROM THE POLICY

In the event you would like to **terminate coverage** for a covered person, including the policyholder, you can do so by completing this section, **OR**

You have the option to **maintain the person's coverage** by splitting him/her off onto a new individual policy with identical coverage. This will completely remove him/her from your coverage and create a new policy for the covered person. You can make this change by completing **Section 8 – Split Policy.** A signature is **required** by **both** the current policyholder and new policyholder.
Important Note: Complete one change form for each new policy you are requesting.

First Name	M.I.	Last Name	Suffix	Reason	Date of Event

SECTION 7 | OWNERSHIP CHANGE

Complete this section only when the policyholder is being removed. **Both the current policyholder and new policyholder must sign the change form.**

From: First Name _____ M.I. _____ Last Name _____

To: First Name _____ M.I. _____ Last Name _____

SECTION 8 | SPLIT POLICY

Indicate the name of the covered person(s) you want covered on a separate policy with identical coverage.

First Name	M.I.	Last Name	Suffix	Date of Event

Primary Phone Number	Alternate Phone Number	E-mail Address
( )	( )	

Please provide address information for new Policyholder ONLY:

Residential Address: Street _____
City _____ State _____ Zip _____

Mailing Address: Street _____
City _____ State _____ Zip _____

Billing Address: Street _____
City _____ State _____ Zip _____

SECTION 9 | DELETE BENEFITS (see Products in Section 10 for other optional riders)

☐ Term Life Insurance ☐ Maternity Rider ☐ Mental Health Parity
(Only applicable for Comprehensive Blue PPO and Comprehensive Blue PPO II)

SECTION 10 | BENEFIT CHANGES

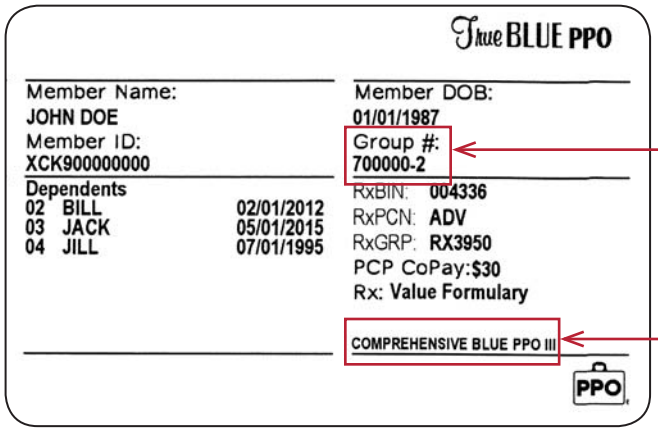
IMPORTANT NOTE: Increasing the calendar-year deductible means that any claims processed by Arkansas Blue Cross after the effective date of change, regardless of the date of the service(s), will be applied to the new higher deductible.

- This section reflects all benefit options available for **all** of our individual policies.
- **Please complete only the section for your specific policy.**
- If you are unsure of your product name, use the product group numbers listed as a reference. Your product group number can be found on your identification card under **Group #.** It will be the first six numbers before the dash.
- If you still have questions, call customer service at **1-800-238-8379.**

SECTION 10 | BENEFIT CHANGES (continued)

IMPORTANT NOTE: Increasing the calendar-year deductible means that any claims processed by Arkansas Blue Cross after the effective date of change, regardless of the date of the service(s), will be applied to the new higher deductible.

Sample Identification Card



▶ ACCESSBLUE PPO

Your Group # on your ID card will be one of these:
300101-300104 (non-grandfathered)
700101-700104 (grandfathered)

Increase my calendar-year deductible to: ☐ $1,000 ☐ $2,500 ☐ $5,000

▶ BASIC BLUE PPO

Your Group # on your ID card will be one of these:
710000 (grandfathered)

Delete the following benefit: ☐ Physician Office Visits Rider ☐ Prescription Drugs Rider

▶ BLUECARE PPO or BLUECARE PPO PLUS

Your Group # on your ID card will be one of these:
600010-600016 (grandfathered)
600030-600036 (grandfathered)

Increase my calendar-year deductible to: ☐ $1,000 ☐ $1,500 ☐ $2,500*
Increase my calendar-year coinsurance maximum to: ☐ $2,000
*Calendar-year coinsurance not applicable for $2,500 deductible

▶ BLUE CHOICE

Your Group # on your ID card will be one of these:
771000-771123 (grandfathered)

Increase my calendar-year deductible and benefit to:

$500 Deductible Options
☐ $2,000 out-of-pocket coinsurance maximum

$1,000 Deductible Options
☐ $1,000 out-of-pocket coinsurance maximum
☐ $2,000 out-of-pocket coinsurance maximum

$2,500 Deductible Options
☐ No out-of-pocket coinsurance
☐ $2,000 out-of-pocket coinsurance maximum

$5,000 Deductible Options
☐ $30/$50 copay ☐ No physician copays*

$10,000 Deductible Options
☐ $30/$50 copay ☐ No physician copays*

$25,000 Deductible Options
☐ $30/$50 copay ☐ No physician copays*

*Physician visits subject to deductible.

▶ BLUE SELECT

Your Group # on your ID card will be one of these:
601000-601007 (grandfathered)

Increase my calendar-year deductible to: ☐ $1,000 ☐ $1,500 ☐ $2,500*
Increase my calendar-year coinsurance maximum to: ☐ $2,000

▶ BLUE SOLUTION

Your Group # on your ID card will be one of these:
780000-780003 (grandfathered)

Increase my calendar-year deductible to: ☐ $1,500 ☐ $3,000 ☐ $5,000

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IMPORTANT NOTE: Increasing the calendar-year deductible means that any claims processed by Arkansas Blue Cross after the effective date of change, regardless of the date of the service(s), will be applied to the new higher deductible.

- **COMPREHENSIVE BLUE PPO or COMPREHENSIVE BLUE PPO II**
  Your Group # on your ID card will be one of these:
  390000 – 390007 or **391000 – 398000** (non-grandfathered)
  790000 – 790007 or **791000 – 798000** (grandfathered)

  Increase my calendar-year deductible to:
  ❑ $1,000 ❑ $2,500 ❑ $5,000 ❑ $10,000
  ❑ $15,000 ❑ $20,000 ❑ $25,000

- **COMPREHENSIVE BLUE PPO III**
  Your Group # on your ID card will be one of these:
  790008-790016 (non-grandfathered)

  Increase my calendar-year deductible to:
  ❑ $1,500 ❑ $2,500 ❑ $5,000 ❑ $7,500
  ❑ $10,000 ❑ $15,000 ❑ $20,000 ❑ $25,000

- **HSA BLUE PPO OR HSA BLUE PPO PLUS**
  Your Group # on your ID card will be one of these:
  730001-730015 (grandfathered)
  750001-750015 (grandfathered)

  Increase my calendar-year deductible and benefit to:
  ❑ $3,500 Individual/$7,000 Family Deductible, 0% Coinsurance, No Calendar-Year Coinsurance Maximum
  ❑ $3,500 Individual/$7,000 Family Deductible, 80/20% Coinsurance, $10,000 Individual/$20,000 Calendar-Year Coinsurance Maximum
  ❑ $6,750 Individual/$13,500 Family Deductible, 0% Coinsurance, No Calendar-Year Coinsurance Maximum

- **HSA BLUE PPO II**
  Your Group # on your ID card will be one of these:
  311001-311005 (non-grandfathered)
  711001-711005 (grandfathered)

  Increase my calendar-year deductible to:
  ❑ $2,500 Individual/$5,000 Family Deductible
  ❑ $3,000 Individual/$6,000 Family Deductible
  ❑ $5,000 Individual/$10,000 Family Deductible

(Continued on page 5)

PLEASE READ BEFORE SIGNING

I understand: (1) This application may be rejected if the applicant is age 19 or older. (2) If accepted, the insurance applied for shall not become effective until the date shown on my schedule of benefits and the adjusted premium, if applicable, is paid in full. (3) If my application is accepted relying on my representations in this document, any coverage which may be issued to me shall be invalid if based on intentional misrepresentations of material fact or fraud. (4) My signature authorizes Arkansas Blue Cross and Blue Shield to coordinate benefits under this policy with other insurance I have which is subject to coordination. (5) Arkansas Blue Cross and Blue Shield may phone me for additional information that may help with the timely processing of my application. In signing below, I represent that the statements and answers given in this application and any signed and dated addendum to this application (both front and back) are true, complete and correctly recorded.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

I certify that I signed this change form in the state of Arkansas.

SIGNATURE SECTION | (Please sign appropriate line only)

Current Policyholder **OR** Parent Legal/Guardian (if policy for a minor)	(Please Print) **X** Date	**OFFICE USE ONLY**
	(Please Sign) **X** Date	
New Policyholder (If splitting a policy or changing the policyholder)	(Please Print) **X** Date	
	(Please Sign) **X** Date	

THIS APPLICATION IS VALID FOR 90 DAYS ONLY WHEN COMPLETED AND SIGNED.

IMPORTANT INFORMATION REGARDING GRANDFATHERED PLANS

Your Arkansas Blue Cross and Blue Shield coverage may be a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your policy may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Arkansas Blue Cross and Blue Shield Customer Service at **1-800-238-8379.** You may also contact the U.S. Department of Health and Human Services at **www.healthcare.gov.**

RETURN INSTRUCTIONS

- Any **attachments** submitted with the change form must be signed and dated.
- Do not send any money with this change form.
- **Please ensure all required parties have signed and dated the change form prior to submission.**
- We strongly recommend you make a copy of this completed change form for your records.

Arkansas **BlueCross BlueShield** P.O. Box 2181, Little Rock, AR 72203-2181

PRE-AUTHORIZED BANK DRAFT | Monthly Program Sign-up Form

Our monthly bank draft service makes premium payments easy and convenient for you. Just a few steps now help assure your payments are made accurately and timely.

1. **Complete the information below.**
2. **Mail this completed authorization form to:**

Arkansas Blue Cross and Blue Shield
Attn: Cashiers (Drafts)
P.O. Box 3590
Little Rock, AR 72203

IMPORTANT: Please read before signing

I authorize Arkansas Blue Cross and Blue Shield, USAble Life, and the BANK indicated below, to debit my Arkansas Blue Cross and/or USAble Life premium from my checking or savings account indicated below. This authority is to remain in full force and effect until my BANK has received written notification from me of the Pre-Authorized Bank Draft Program termination in such time and manner as to afford the BANK a reasonable opportunity to act on it, or until the BANK has sent me ten (10) days' written notice of the BANK's termination of this agreement.

I understand that by revoking the Pre-Authorized Bank Draft Program after I have agreed to it, I also will be terminating my Arkansas Blue Cross and/or USAble Life coverage, UNLESS Arkansas Blue Cross and/or USAble Life has received written notice from me of my desire to continue coverage at least twenty (20) days prior to the next Pre-Authorized Bank Draft Program withdrawal date.

I understand that an insufficient check fee will be assessed for any payment returned to Arkansas Blue Cross as a result of insufficient funds.

Insured's Information

First name_____ Last name_____

Address_____
Street Apartment number

_____
City State Zip code

Arkansas Blue Cross and Blue Shield Member ID_____

Please check one of the following:

❑ Currently, the insured's premium is **not** drafted. ❑ Currently, the insured's premium is drafted and the account information has changed.

Bank Account Information

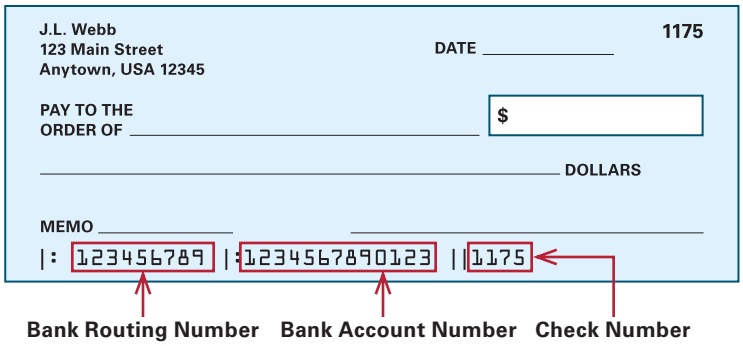
Bank name_____

Routing number_____

Name on account_____
(if different than the insured)

Account number_____

Type of account: ❑ Checking ❑ Savings



Signature

Signature_____ Date_____
Signature of bank account holder

After Arkansas Blue Cross receives and processes this completed authorization form, you will receive a letter providing the effective date of your first scheduled draft. We hope you find this bank draft service of value. It is our privilege to serve you. Thank you for your business!

For Office Use Only (please do not write in this space)

ID NO.	EFFECTIVE DATE

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USAble Life is an independent company and operates separately from Arkansas Blue Cross and Blue Shield. USAble Life does not sell or service Arkansas Blue Cross and Blue Shield products. USAble Life is solely responsible for the term life and critical illness policies referenced in your policy.

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