



Application *Packet*

Michigan

Have you:

- ✓ *Signed all forms necessary for health insurance application?*
- ✓ *Answered all applicable questions?*
- ✓ *Selected a method of payment and enclosed a voided check, if you selected Automatic Bank Draft?*



MEMBER APPLICATION TO TAXPAYERS NETWORK INC.



New/Existing Member Information — Name of Member Paying Dues

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Work Phone: _____

If existing member, dues paid through: _____

Please enroll me as a member of Taxpayers Network Inc. (If I am not an existing member, the information I've provided will complete my TNI enrollment.)

→ **Signature Required:**

Tear Here

Taxpayers Network Inc. is a membership association recognized by the IRS as a 501(c)(4) nonprofit organization. Membership dues, contributions or gifts to Taxpayers Network Inc. are not deductible as charitable contributions for federal income tax purposes. Membership dues for Taxpayers Network Inc. are \$7 per month (\$84 per year). Members receive the educational newsletter Taxpayers Network Quarterly including coupons redeemable for booklets and paperbacks on selected important public issues. Members also receive a valuable package of benefits, discounts and options. Membership dues are subject to change without notice.

Michigan Member Application for Group Insurance



New Business Change in Benefits (specify requested date below in Coverage Information section) Dependent Add

This application is to be completed by the applicant applying for coverage. For child only, application is to be completed by the child's parent or legal guardian if child is not of legal age.

Applicant's Social Security Number _____ **Group No.** (Home Office to assign) _____

APPLICANT/PERSON TO BE COVERED FOR CHILD ONLY

Last Name _____ First Name _____ Initial _____

Home Address _____ City _____ State _____ Zip _____ County _____
(PO Box, not acceptable)

Billing Address _____ City _____ State _____ Zip _____

Home Phone No. (_____) Best time to Call _____ Alternate Phone No. (if applicable) (_____)

Gender M F Date of Birth _____ Height _____ Weight _____ Single Married

Primary Care Physician's Name _____

Applicant's Occupation: _____ **Spouse's Occupation:** _____

Beneficiary's Name (The beneficiary listed below is for applicable products only)

Last _____ First _____ Initial _____ Relationship _____

Yes No Are you a U.S. citizen? If no, list how long in the U.S.: _____ (Attach copy of valid permanent resident card)

DEPENDENT ENROLLMENT INFORMATION

(If more space is needed, attach an additional sheet of paper, sign and date it.)

Spouse (First Name & M.I., last name if different): _____ Soc. Sec. No. _____

Gender M F Date of Birth _____ Height _____ Weight _____ Primary Care Physician's Name _____

Child (First Name & M.I., last name if different): _____ Soc. Sec. No. _____

Gender M F Date of Birth _____ Height _____ Weight _____ Primary Care Physician's Name _____

Child (First Name & M.I., last name if different): _____ Soc. Sec. No. _____

Gender M F Date of Birth _____ Height _____ Weight _____ Primary Care Physician's Name _____

Child (First Name & M.I., last name if different): _____ Soc. Sec. No. _____

Gender M F Date of Birth _____ Height _____ Weight _____ Primary Care Physician's Name _____

Dependents (age 19 up to 25) attending school full-time, include name of dependent, name/address of school, and number of credits: _____

ELIGIBILITY

Yes No Are you or any family members covered by Medicare/Medicaid? If yes, list family members and their effective date: _____

Yes No Are you, any family member, or significant other pregnant or in the process of adoption or surrogacy (including those not applying for coverage)? _____

Yes No Are you or any eligible dependent disabled, receiving disability payments, or hospital confined? _____

COVERAGE INFORMATION

OPTIONAL BENEFITS

Medical: Applicant Applicant/Family Applicant/Spouse
 Applicant/Child(ren) Child only

Requested effective date _____ (Effective date may not be guaranteed)

Network Name _____ Product Name _____

Copay/Deductible _____ Coinsurance _____

Upon signature of this application, I am indicating that I have selected the plan design within this Coverage Information section and that I fully understand the benefit levels of this plan.

I am a HIPAA Eligible Individual but I choose to apply for the Non-HIPAA Eligible medical plan selected. I understand there is no guarantee of policy issuance and that the pre-existing condition limitations of the selected plan will apply regardless of my status as a HIPAA Eligible Individual.

The HIPAA Eligible guarantee issue plan is available from the carrier of last resort.

Yes No Supplemental Accident Benefit

Yes No Dental Plan _____

Yes No Prescription Drug Buy-up

Plan Selected: _____

Yes No Term Life/AD&D Insurance

Yes No Dependent Life

Yes No Optional Term Life/AD&D Insurance (\$10,000 min. - \$300,000 max.)

Indicate amount: _____

Home Office Use Only

Depending upon state law, this information may be used in determining whether your application is approved for coverage.

MEDICAL HISTORY

A. Within the past five years, has any person to be insured ever had any symptoms that would cause an ordinarily prudent person to seek medical care; had any conditions, diagnosis, consultation, routine follow-up, treatment, or therapy; been prescribed any medication; been monitored; or received counseling for any of the following?... (Provide details to "Yes" answers below.)

<p>1) Digestive Disorder</p> <p>a. Irritable Bowel, Spastic Colon <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Colitis, Crohn's Disease <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Gastric Reflux, Heartburn <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Gallbladder Disease <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Hepatitis, Other Liver Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Other Digestive or Intestinal Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2) Cardiovascular/Circulatory</p> <p>a. High Blood Pressure, Hypertension <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Mitral Valve Prolapse, Heart Murmur <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Chest Pain, Heart Attack, Arrhythmia, Angina, Palpitations <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Vascular Abnormality, Poor Circulation <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Stroke, Transient Ischemic Attack <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Other Heart Condition or Disease <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3) Respiratory/Lung</p> <p>a. Allergies, Asthma <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Bronchitis, COPD, Emphysema <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Sleep Apnea, Tuberculosis <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Other Respiratory or Lung Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>4) Musculoskeletal/Nerve</p> <p>a. Arthritis or Rheumatism, Carpal Tunnel <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Neck, Back, Spinal Condition <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Bone, Muscles, Joint Condition <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Fracture, Dislocation, Internal Fixation <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Lupus, Connective Tissue Disease <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Osteoporosis, Osteopenia <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5) Cyst/Tumor/Polyp/Malignancy</p> <p>a. Cancer, Leukemia <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Cyst, Growth, Lump, Tumor, Polyp <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Hodgkin's or Non-Hodgkin's Lymphoma <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>6) Genitourinary</p> <p>a. Fibrocystic Breast, Implants, Other Breast Condition <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Ovarian Cyst, Uterine Fibroid <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Infertility Testing or Treatment <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Menstrual, Reproductive Organ Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Abnormal Pap Smear <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Prostate Gland Disorder, Abnormal PSA Test <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>g. Sexually Transmitted Disease <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>h. Urinary Tract, Bladder, Kidney Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>7) Eyes/Ears/Nose/Throat/Skin</p> <p>a. Acne, Skin Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Ear, Nose, Sinus, Throat, Mouth <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Eye, Cataracts, Glaucoma, Other <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Loss of Hearing, Deafness <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Jaw Condition or TMJ <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Vision Impairment, Blindness <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>8) Endocrine/Gland/Lymph/Blood</p> <p>a. Blood Abnormality, Anemia <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Elevated Cholesterol/Triglycerides <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Diabetes, Pancreas, Elevated Glucose <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Hormonal Disorder, Adrenal <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Lymph Gland Disorder, Immune System <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Thyroid, Goiter <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>9) Alcohol/Drug</p> <p>a. Alcoholism, Alcohol Use (3+ drinks/day) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Drug or Substance Abuse, Illicit Use <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>10) Psychological</p> <p>a. Anxiety, Panic Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Depression, Major Depressive Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Bipolar Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Obsessive Compulsive Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Schizophrenia, Schizoaffective Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Anorexia, Bulimia Nervosa <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>g. Other Psychological Condition <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>11) Neurological</p> <p>a. Cerebral Palsy, Muscular Dystrophy <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Epilepsy, Seizures, Convulsions <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Headaches, Migraines <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Mental Retardation, Down's Syndrome <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Multiple Sclerosis, Paralysis <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Other Neurological Disease or Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>g. Alzheimer's Disease, Dementia <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>h. Parkinson's Disease <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>i. Autism, Pervasive Develop. Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>12) General</p> <p>a. Abnormal Test Results <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Burns <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Congenital Abnormality, Loss of Limb <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Edema <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Fibromyalgia, Chronic Fatigue <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Hernia <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>g. Organ or Tissue Transplant <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>h. Pain Disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>i. Surgical Implants <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>j. Chronic Infection <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>k. Ulcer <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>13) Other</p> <p>a. Health disorders not listed above <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
---	---	---

- B. Yes No Have you or any eligible dependent ever been declined, postponed, ridered, rescinded, or rated up for medical, disability, critical illness, life insurance, or long term care with another insurance carrier? If yes, explain: _____
- C. Yes No In the past five years, have you or any person to be insured received treatment, received therapy, taken medication, or consulted a health care provider for any reason? If yes, explain: _____
- D. Yes No Are you or any person to be insured currently taking any prescription medication, over-the-counter medication, vitamin therapy or alternative remedies (including herbs)? Please indicate the reason for use: _____
- E. Yes No In the past five years, have you or any person to be insured been advised to have a test or treatment, been advised to obtain equipment or service, been advised of a condition that may require attention or treatment, or are you awaiting the results of any medical tests or investigation? Explain: _____
- F. Yes No Within the past five years, has any person to be insured been advised to seek treatment for or been advised to limit alcohol or drug use, been a member of any alcohol or drug abuse support group or used any controlled drug not prescribed by a doctor? If yes, explain: _____
- G. Yes No Has any person to be insured ever been diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex by a physician or member of the medical profession, or tested positive for HIV? If yes, list names: _____
- H. Yes No Has anyone to be insured used tobacco products during the previous 12 months? If yes, list names: _____

Provide details to "YES" answers (If more space is needed, attach an additional sheet of paper, sign and date it.)

Question No./Letter	Name	Illness/Impairment	Dates Treated	Medications/Treatment/Surgery/Physician's Name & Address

PRIOR COVERAGE

- Yes No Are you or any dependents replacing health coverage that was in effect within the last 63 days?
- Yes No Do you or any dependents to be insured have or intend to keep any health insurance coverage, including COBRA and/or state continuation currently in force?
- Yes No Have you or any dependents ever been previously covered by PacifiCare or AMS? If yes, list PacifiCare or AMS ID #: _____

If you answered "Yes" to any of the above questions, please complete the following section. If you answered "No" to all questions, please proceed to the Terms and Conditions of Insurance section.

Name(s) of covered individual	Insurance Company Name, Address and Phone	Policy or Group Number	Type of Coverage (individual, employer group, short term, COBRA, Medicare, other)	Effective Date	Termination Date

TERMS AND CONDITIONS OF INSURANCE

You, the Applicant, shall furnish to American Medical Security Life Insurance Company (AMS) any information required for AMS to underwrite and administer the insurance. You shall have records available for AMS to inspect at any time while insurance is in force, and for up to the earlier of three years after the termination date or the final adjustment and settlement of claims is made. AMS reserves the right to waive or change any of the above requirements at any time.

AMS compensates producers for the sale of certain products. You may contact your producer for information regarding the amount or type of compensation paid by AMS.

AMS UNDERWRITING REQUIREMENTS

You are required to submit this Member Application for Group Insurance (Application) for yourself and/or for all eligible dependents to be insured. **Insurance for any person is not effective until the date specified by AMS.** Depending upon the law, AMS may have the right to decline insurance for any person for whom information has been submitted in this Application. AMS will waive the pre-existing limitation for medical coverage for conditions disclosed on this Application, but AMS may place an exclusion rider on certain condition(s), where permitted.

TERMINATION OF INSURANCE

You may terminate insurance at any time by providing us written notice prior to the requested termination date. The termination date will be the first of the month following receipt of the request. Insurance will terminate at 12:01 a.m. Central Standard Time on the termination date. AMS will terminate insurance if you fail to pay premium on the due date, except that coverage continues for a grace period of 31 days after the premium due date. You will be responsible to pay premium for the grace period coverage unless, before any premium due date, you provide written notice to AMS of request to cancel. In addition to reasons for termination that are specified in the group insurance policy, AMS may also reform or rescind coverage for fraud or material misrepresentation. When AMS terminates insurance, AMS will provide you with a minimum of 31 days advance written notice of the termination date unless termination is due to nonpayment of premium, fraud or misrepresentation. Termination will not prejudice a valid claim existing on the termination date, unless termination is due to nonpayment of premium, fraud or misrepresentation.

Upon termination, you may request reinstatement of coverage by paying all applicable premium. A nonrefundable reinstatement fee may apply, where allowed by state law. AMS will deposit payment during review of your request. Depositing your check does not mean acceptance and does not guarantee reinstatement. AMS can approve or decline reinstatement requests and will notify you in writing of its decision.

Benefits are not effective until you receive written approval from AMS. No action is taken on this Application until all required information is submitted. The deposit amount will be returned to you if this Application is declined.

**To be a valid application, your signature and the date you sign it are required.
Signature Required-Applicant Agreement**

I understand that all answers will be relied upon by AMS in the issuance of a certificate of insurance. I declare all statements contained in this entire Application about me and my dependents to be insured are true and correct to the best of my knowledge and that no material information has been withheld or omitted. I understand and agree that AMS is not bound by any statement made by or to any producer unless written herein. I understand that no person other than an officer of AMS has the authority to bind or alter benefits and that any such attempt by any producer is void and is not effective. **I agree that no coverage will be effective until written notification has been provided by AMS and that the actual effective date may not be the requested effective date.**

To assist with determining my creditable coverage, I authorize any insurance company, third-party administrator, plan administrator, pharmacy benefit manager, pharmacy, or other carrier or provider of health benefits to release to AMS certificates of creditable coverage and all such information.

State law may require a group health plan to follow rules for use of medical history, rating, renewability, and replacement of prior coverage when the plan is issued to a self-employed individual, a sole proprietor, an independent contractor, a partner, or a sole employee of a Subchapter S or Chapter C corporation. I have been made aware of regulations that may apply in my state. The producer, if applicable, has advised me about the law and I hereby certify that I do not qualify for such group health plan.

Any person who, knowingly and with intent to defraud any insurance company, submits an application or files a claim containing any materially false information may be found guilty of insurance fraud, which is a crime, in a court of law and may be subject to fines and confinement in prison. This will not be considered as a complete application unless all pages are attached and completed.

- I wish to have my certificate of insurance delivered to: My Producer Myself
- I hereby acknowledge receipt of the "Notice of Information Practices". I understand that I may request an additional copy at any time.

SIGNATURES

- I UNDERSTAND THAT THE POLICY FOR MEDICAL COVERAGE APPLIED FOR WILL NOT PAY BENEFITS FOR ANY LOSS INCURRED DURING THE FIRST 12 MONTHS AFTER THE EFFECTIVE DATE ON ACCOUNT OF DISEASE OR PHYSICAL CONDITION WHICH I NOW HAVE OR HAVE HAD WITHIN THE 6 MONTHS PRIOR TO MY EFFECTIVE DATE, THAT HAS NOT BEEN DISCLOSED ON THIS APPLICATION.

Applicant's Signature **X** _____ Date _____

(If for child only, signature must be the child's parent or legal guardian if the child is not of legal age.) _____
(Parent or Legal Guardian Name)

If signed by a representative of Applicant, please indicate the representative's authority to act on behalf of Applicant. _____

Spouse's Signature **X** _____ Date _____

(If spouse is to be covered)

Dependent's Signature (age 18 or older) **X** _____ Date _____

PRODUCER INFORMATION

- I certify that I have delivered the "Notice of Information Practices" to the applicant, as required by law.

Producer Name (if applicable) _____ Producer ID _____
(Only last 4 digits required)

Producer Address _____

Phone () _____ Fax () _____

General Agent Name/Number _____

Licensed Producer Signature **X** _____ Date _____

SIGNATURE REQUIRED/AUTHORIZATION TO RELEASE MEDICAL INFORMATION FOR UNDERWRITING

Please clearly print all information.

I hereby authorize those physicians, medical practitioners, hospitals, clinics, veterans administration facilities, medical information services, such as, but not limited to, the Medical Information Bureau (MIB) and Ingenix, Inc. (Ingenix), urgent care facilities, and other medical or medically related entities, insurance or reinsurance companies, and consumer reporting agencies that have information available as to the present or former physical health condition, including drug or alcohol abuse, and/or treatment of me or my dependents to release any and all such information, including, but not limited to, medical records, health-care provider notes, pharmacy data, laboratory tests and results, diagnoses, treatment, and prognoses, to American Medical Security Life Insurance Company (AMS) or its designee. I further authorize AMS or its designee to disclose such protected health information to medical information services, such as, but not limited to, MIB and Ingenix. I understand the information obtained by use of this authorization may be used to determine eligibility for issuance of health coverage and eligibility for benefits under an existing policy for me and my dependents. This authorization is not applicable to psychotherapy notes.

I understand that information used or disclosed pursuant to this authorization may be subject to re-disclosure by AMS or its designee and may no longer be protected by state or federal privacy law.

I agree that a photographic copy of this authorization shall be as valid as the original and that this authorization shall expire 15 months from the latest signature date below. I understand that I may request a copy of this authorization. I understand that I may revoke this authorization at any time in writing unless action has been taken in reliance on my authorization. Because this authorization is given as a condition of obtaining coverage, my revocation will not prevent AMS or its designee from the right to contest a claim under the policy if another law so allows. Should my dependents or I refuse to sign this authorization, I understand it may affect my enrollment in the health plan. I understand that all pages must be attached and complete, including this authorization, for this Application to be considered complete and that incomplete applications may be rejected.

Applicant's Signature **X** _____ Social Security Number _____ Date _____

(If for child only, signature must be the child's parent or legal guardian if the child is not of legal age.)

If signed by a representative of Applicant, please indicate the representative's authority to act on behalf of Applicant.

Spouse's Signature **X** _____ Date _____

(If spouse is covered)

Signature of each covered dependent age 18 and over:

X _____ Date _____ **X** _____ Date _____

X _____ Date _____ **X** _____ Date _____

Insurance products are underwritten by American Medical Security Life Insurance Company, a wholly owned subsidiary of PacifiCare Health Systems, LLC.

Payment Authorization Form

A. APPLICANT INFORMATION

Last Name _____ First Name _____ SS# _____

B. INITIAL METHOD OF PAYMENT

- Check Enclosed Credit Card (Complete Credit Card Authorization below)

CREDIT CARD AUTHORIZATION (AVAILABLE FOR FIRST MONTH PAYMENT ONLY)

- VISA MasterCard

Cardholder's First Name _____ Middle Initial _____ Last Name _____
(As it appears on credit card)

Cardholder's Address _____ Cardholder's Phone Number _____

Credit Card Number: _____ Verification Code _____ Expiration Date: _____
(16 digits required) (3 digits required from back of credit card) (MM/YYYY)

As a convenience, I request and authorize American Medical Security Life Insurance Company (AMS) to charge my credit card account, identified above, for the payment of my health plan premium and any fees for the payment option(s) designated. In submitting this payment authorization with my application, I understand that the initial premium for my health plan may be adjusted based on my medical history (or that of any dependent to be covered) and agree that the additional amount(s) required may be charged to this account. I further agree that should this card payment be dishonored, whether with or without cause and whether intentionally or inadvertently, AMS will attempt to contact me, but shall be under no liability whatsoever, including any fees imposed by the card issuer, even though such dishonor may ultimately result in forfeiture of coverage.

Signature of Credit Cardholder X _____ Date _____
(As it appears on credit card)

If the VISA/Mastercard request for payment is declined, a \$25 nonrefundable service fee may be applied when allowed by state law.

Note: If effective date of coverage is the 15th of the month, you may be charged for 1½ months of premium for the initial payment.

C. ONGOING METHOD OF PAYMENT

- Automatic Monthly Bank Draft (Complete Bank Draft Authorization below)
- Direct Bill Choose One: (Fees may apply)
- Quarterly Semi-Annual Annual Monthly Direct Bill (Available in CA only)

- List Bill*

* Not available in some states, additional forms required

BANK DRAFT AUTHORIZATION

Type of Account: Checking Savings

Account Holder Name _____ Financial Institution _____
(As it appears on financial institution records)

Routing/Transit # (9 digits required) _____ Account Number (9 digits required) _____

I hereby authorize American Medical Security Life Insurance Company (AMS) to initiate debit entries to my account and the financial institution named above. AMS will not be held responsible for policy lapse or cancellation due to nonpayment of premium if the withdrawal is presented and not honored for any reason and the amount due is not paid. This authorization is to remain in full force and effect until AMS has received written notice of my intention to terminate this authorization. I understand that I must give at least 30 days advance notice to terminate or change this authorization. AMS is not responsible for charges I may incur from my bank due to late notification of the termination or change.

Signature of Primary Applicant/Parent or Legal Guardian X _____ Date _____

Signature of Account Holder X _____ Date _____
(If other than Primary Applicant/Parent or Legal Guardian)

If payment is submitted by my employer, I will need to complete a payment disclaimer form, when required and/or permitted by state law.

If the automatic bank draft or direct payment by check transaction is returned for any reason, a \$25 nonrefundable service fee will be applied when allowed by state law.

American Medical Security Life Insurance Company (AMS) 3100 AMS Blvd., P.O. Box 19032, Green Bay, WI 54304-9032, 800-232-5432 underwrites fully insured products and provides administrative services for PacifiCare Life and Health Insurance Company and PacifiCare Life Assurance Company.

(800) 232-5432 • www.eAMS.com



Insurance products are underwritten by American Medical Security Life Insurance Company,
a wholly owned subsidiary of PacifiCare Health Systems, LLC.

NOTICE OF INFORMATION PRACTICES

NOTICE OF PRIVACY PRACTICES

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

We (including our affiliates listed at the end of this notice) are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or "disclose" that information to others. You also have rights regarding your health information that are described in this notice. The terms "information" or "health information" in this notice include any personal information that is created or received by a health care provider or health plan that relates to your physical or mental health or condition, the provision of health care to you, or the payment for such health care.

We have the right to change our privacy practices. If we do, we will provide the revised notice to you within 60 days by direct mail or post it on our Web sites listed at the bottom of this page.

How We Use or Disclose Information

We must use and disclose your health information to provide information:

- To you or someone who has the legal right to act for you (your personal representative);
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected; and
- Where required by law.

We have the right to use and disclose health information to pay for your health care and operate our business. For example, we may use your health information:

- **For Payment** of premiums due us and to process claims for health care services you receive.
- **For Treatment.** We may disclose health information to your physicians or hospitals to help them provide medical care to you.
- **For Health Care Operations.** We may use or disclose health information as necessary to operate and manage our business and to help manage your health care coverage. For example, we might conduct or arrange for medical review, legal services, and auditing functions, including fraud and abuse detection or compliance programs.
- **To Provide Information on Health Related Programs or Products** such as alternative medical treatments and programs or about health related products and services.
- **To Plan Sponsors.** If your coverage is through an employer group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration if the plan sponsor agrees to special restriction on its use and disclosure of the information.

- **For Appointment Reminders.** We may use health information to contact you for appointment reminders with providers who provide medical care to you.

We may use or disclose your health information for the following purposes under limited circumstances:

- **To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care, such as a family member, when you are incapacitated or in an emergency, or when permitted by law.
- **For Public Health Activities** such as reporting disease outbreaks.
- **For Reporting Victims of Abuse, Neglect, or Domestic Violence** to government authorities, including a social service or protective service agency.
- **For Health Oversight Activities** such as governmental audits and fraud and abuse investigations.
- **For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.
- **For Law Enforcement Purposes** such as providing limited information to locate a missing person.
- **To Avoid a Serious Threat to Health or Safety** by, for example, disclosing information to public health agencies.

- **For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and for the protective services for the President and others.
- **For Workers' Compensation** including disclosures required by state workers compensation laws of job-related injuries.
- **For Research Purposes** such as research related to the prevention of disease or disability, if the research study meets all privacy law requirements.
- **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.
- **For Organ Procurement Purposes.** We may use or disclose information for procurement, banking, or transplantation of organs, eyes, or tissue.

If none of the above reasons apply, **then we must get your written authorization to use or disclose your health information.** If a use or disclosure of health information is prohibited or materially limited by other applicable law, it is our intent to meet the requirements of the more stringent law. In some states, your authorization may also be required for disclosure of your health information. In many states, your authorization may be required in order for us to disclose your highly confidential health information. Once you give us authorization to release your health information, we cannot guarantee that the person to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization, except if we have already acted based on your authorization. To revoke an authorization, contact the phone number listed on your ID card.

What Are Your Rights

The following are your rights with respect to your health information:

- **You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that may authorize certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with its policies, we are not required to agree to any restriction.**
- **You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a P.O. Box instead of your home address).
- **You have the right to see and obtain a copy** of health 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. You must make a written request to inspect and copy your health information. In certain limited circumstances, we may deny your request to inspect and copy your health information.
- **You have the right to ask to amend** information we maintain about you if you believe the health information about you is wrong or incomplete. We will notify you within 30 days if we deny your request and provide a reason for our decision. If we deny your request, you may have a statement of your disagreement added to your health information. We will notify you in writing of any amendments we make at your request. We will provide updates to all parties that have received information from us within the past two years (seven years for support organizations).
- **You have the right to receive an accounting** of disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information: (i) made prior to April 14, 2003; (ii) for treatment, payment, and health care operations purposes; (iii) to you or pursuant to your authorization; and (iv) to correctional institutions or law enforcement officials; and (v) other disclosures that federal law does not require use to provide an accounting.
- **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice upon request. In addition, you may obtain a copy of this notice at our Web sites, www.eAMS.com or www.goldenrule.com.

Exercising Your Rights

- **Contacting your Health Plan.** If you have any questions about this notice or want to exercise any of your rights, please call the phone number on your ID card.
- **Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the following address: Golden Rule Insurance Company, Privacy Officer, 7440 Woodland Drive, Indianapolis, IN 47278-1719.

You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint. **We will not take any action against you for filing a complaint.**

Fair Credit Reporting Act Notice

In some cases, we may ask a consumer-reporting agency to compile an investigative consumer report about you. If we request such a report, we will notify you promptly with the name and address of the agency that will furnish the report. You may request in writing to be interviewed as part of the investigation. The agency may retain a copy of the report. The agency may disclose it to other persons as allowed by the federal Fair Credit Reporting Act.

We may disclose information solely about our transactions or experiences with you or our affiliates.

Medical Information Bureau

In conjunction with our membership in the Medical Information Bureau (MIB), we or our reinsurers may make a report of your personal information to MIB. MIB is a nonprofit organization of life and health insurance companies that operates an information exchange on behalf of its members.

If you submit an application or claim for benefits to another MIB member company for life or health insurance company, the MIB, upon request, will supply such company with information regarding you that it has in its file.

If you question the accuracy of information in the MIB's file, you may seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. Contact MIB at: MIB, Inc., P.O. Box 105, Essex Station, Boston, MA 02112, (866) 692-6901, www.mib.com or (TTY) (866) 346-3642.

FINANCIAL INFORMATION PRIVACY NOTICE

We (including our affiliates listed at the end of this notice) are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, "personal financial information" means information, other than health information, about an insured or an applicant for health care coverage that identifies the individual, is not generally publicly available and is collected from the individual or is obtained in connection with providing health care coverage to the individual.

We collect personal financial information about you from the following sources:

- Information we receive from you on applications or other forms such as name, address, age and social security number, and
- Information about your transactions with us, our affiliates or others, such as premium payment history.

We do not disclose personal financial information about our insureds or former insureds to any third party, except as required or permitted by law.

We restrict access to personal financial information about you to employees, affiliates, and service providers who are involved in administering your health care coverage or providing services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal financial information.

We may disclose personal financial information to financial institutions which perform services for us. These services may include marketing our products or services or joint marketing of financial products or services.

The Notice of Information Practices, effective January 2007, is provided on behalf of American Medical Security Life Insurance Company, Golden Rule Insurance Company, PacifiCare Life and Health Insurance Company, PacifiCare Life Assurance Company, All Savers Insurance Company, and UnitedHealthcare, Inc.

To obtain an authorization to release your personal information to another party, please go to the appropriate Web site listed at the bottom of the page.

Michigan Disclosure Form

For Medical Insurance Plans

Please read this notice carefully. It contains important information you should know as you enroll/apply. This disclosure form is only a summary. The company's Policy/Certificate of Group Insurance (Certificate) or evidence of coverage should be consulted to determine governing contractual provisions.

Service Area

If you choose a plan using a preferred provider organization (PPO), please see the provider directory for any PPO providers in your service area. Contact us to verify a provider is still in the network before making an appointment. To identify the counties that are part of your service area, locate your network on page 3 of this disclosure form.

Choosing Providers

You and your covered dependents may visit any provider, as defined by the Policy/Certificate. However, you may reduce out-of-pocket costs by using an eligible network provider. Before receiving services, always verify that a provider is contracted because networks are continually updating their provider information.

You have several ways to find out if a doctor, health-care provider, or facility is part of your PPO. Asking your providers is one way to verify their status, but you can also:

- Call us at (800) 232-5432. This number is listed on your identification (ID) card.
- Visit the Provider Section of the American Medical Security Life Insurance Company Web site at www.eAMS.com. All networks may not be available online at this time.
- E-mail your request to AMSinfo@eAMS.com. Please type "check provider status" in your subject line and include your name, address, group number, and customer number in your message.

If you're unable to find a provider that is accepting new patients, please call our customer service representatives at (800) 232-5432.

Provider Contract Termination

If a provider contract is terminated during an inpatient stay, the preferred provider benefits stay in effect until the discharge date or until you can be transferred to another network provider, whichever is earlier.

If a provider's participation terminates during the course of your outpatient treatment, call us to find another network provider.

Emergency Care

Benefits are provided for medically necessary emergency medical services that are received by a licensed provider. However, for a plan using a PPO, benefits are provided subject to different copayments, deductibles and coinsurance amounts, which may vary among PPO or non-PPO providers. See the included benefit grid for these amounts.

Notification Procedures

Notification is required for specific procedures as outlined in the Policy/Certificate. You must call the number on the ID card regarding an inpatient admission or specific planned procedure 72 hours prior to, or the next business day following, any admission or procedure. Failure to notify us of specified procedures may result in a penalty.



P.O. Box 19032, Green Bay, WI 54307-9032
(920) 661-1111 • (800) 232-5432

Description of Benefits

Covered services include, but are not limited to, physician services, hospital and other facility charges, home health care, mammography, emergency services, ambulance services, sick baby care, transplants, skilled nursing care, hospice care, and the treatment of pain. Eligible expenses for pain management are covered the same as any other disease, subject to all terms and provisions of your plan. The Policy/Certificate outlines the terms and provisions that apply to each covered benefit on the plan and any limitations and exclusions in the Policy/Certificate. These benefits are provided subject to different deductible, coinsurance, and copay amounts based on the plan selected. See the included benefit grid for your specific plan benefits. The various plans available may include copayment, deductible and coinsurance options. They are defined below:

- Copayment—You pay a fixed fee per provider, per service, or per visit. Then, depending on benefit structure, there will be coinsurance, deductible, or 100% reimbursement of covered expenses.
- Deductible—You pay an amount of covered expenses each calendar year before benefits are paid under the Policy.
- Coinsurance—You share a percentage of covered expenses paid each calendar year after the deductible and/or copayment are satisfied.

To obtain a copy of your Policy/Certificate please contact us at (800) 232-5432, select 1 at the prompt and then enter Ext. 15201.

Prescription Drugs

To obtain a list of the pharmacy benefit manager's participating pharmacies, call our prescription drug team at (800) 232-5432, select 1 at the prompt and then enter Ext. 16400.

If your medical plan offers coverage for prescription drugs, several options may be available.

Grievance Procedures

You may file grievances about any aspect of the plan, including the quality of and access to health care, the choice of health-care providers or treatment, and the adequacy of your chosen preferred provider network. You have a right to an expedited review of urgent utilization review decisions. The grievance procedure is included in the Policy/Certificate. The grievance should include any supporting information and should be sent to:

American Medical Security
Appeals Review
P.O. Box 13597
Green Bay, WI 54307-3597

A decision will be made and a written response will be sent. The response will include information about the right to file a request for an external review with the Michigan Commissioner of Insurance. If you have questions about our grievance process, please call (800) 232-5432, select 1 at the prompt and then enter Ext. 76229.

Provider Requirements, Incentives, and Penalties

Plans don't use compensation programs that include incentives or penalties intended to encourage network providers to withhold services or minimize or avoid referrals to a specialist. PPO providers aren't required by your plan to comply with any specified numbers, targeted averages, or maximum duration of patient visits.

If you'd like to know more about your PPO providers' professional credential information, send a letter to:

American Medical Security
P.O. Box 19032
Green Bay, WI 54307-9032

The telephone number for the licensing verification division of the Michigan Office of Financial and Insurance Services is (517) 373-1820. You may call this number to access information about any disciplinary actions or open formal complaints taken or filed against a specific health-care provider in the past three years.

Michigan Consumer Industry

The telephone number of the Michigan Office of Financial and Insurance Services is (877) 999-6442. You may call this number to access information about any health-care provider issues.

Network by County

PPOM:

Alcona	Charlevoix	Gratiot	Lake	Missaukee	Presque Isle
Alger	Cheboygan	Hillsdale	Lapeer	Monroe	Roscommon
Allegan	Chippewa	Houghton	Leelanau	Montcalm	Saginaw
Alpena	Clare	Huron	Lenawee	Montmorency	Sanilac
Antrim	Clinton	Ingham	Livingston	Muskegon	Schoolcraft
Arenac	Crawford	Ionia	Luce	Newaygo	Shiawassee
Baraga	Delta	Iosco	Mackinac	Oakland	Saint Clair
Barry	Dickinson	Iron	Macomb	Oceana	Saint Joseph
Bay	Eaton	Isabella	Manistee	Ogemaw	Tuscola
Benzie	Emmet	Jackson	Marquette	Ontonagon	Van Buren
Berrien	Genesee	Kalamazoo	Mason	Osceola	Washtenaw
Branch	Gladwin	Kalkaska	Mecosta	Oscoda	Wayne
Calhoun	Gogebic	Kent	Menominee	Otsego	Wexford
Cass	Grand Traverse	Keweenaw	Midland	Ottawa	

Preferred One:

Dickinson	Gogebic	Iron
Marquette	Menominee	

IHG

Menominee

Private Healthcare Systems

Allegan	Eaton	Kalamazoo	Montcalm	Tuscola
Bay	Genesee	Kent	Muskegon	Van Buren
Berrien	Hillsdale	Lapeer	Ottawa	Washtenaw
Calhoun	Ingham	Lenawee	Saginaw	
Cass	Ionia	Livingston	Saint Joseph	
Clinton	Jackson	Monroe	Shiawassee	

Insurance products are underwritten by American Medical Security Life Insurance Company.

Michigan Disclaimer Statement

Amendment to the Application

This form will be attached to your application for American Medical Security Life Insurance Company (AMS) insurance. If your application for AMS insurance is approved, the Michigan Disclaimer Statement will become part of the Certificate of Group Insurance.

If a business check is submitted, please complete either Part A or Part B, whichever is applicable.

PART A: To be completed by a sole proprietor or self-employed individual applying for individual coverage.

I am a sole proprietor or self-employed individual, and I hereby certify that all of the following information is true and correct:

1. I understand that small employer coverage is available to sole proprietors from Blue Cross Blue Shield of Michigan on a guarantee issue basis pursuant to the Michigan Small Employer Group Health Coverage Act, M.C.L. 500.37013701 to 500.3723.
2. I understand that AMS does not offer sole proprietors small employer coverage governed by the Michigan Small Employer Group Health Coverage Act;
3. The health plan I am applying for was marketed to me as an individual, not as a sole proprietor or self-employed individual;
4. I am applying for coverage under this health plan as an individual, and not in my capacity as a sole proprietor or self-employed individual.

PART B: To be completed by an individual who is an employee of an employer, not a sole proprietor or self-employed individual, applying for individual coverage.

I am an employee of an employer (not a sole proprietor or self-employed individual), and I hereby certify that all of the following information is true and correct:

1. My employer pays no portion of the premium for the AMS health insurance plan for which I am applying;
2. My employer does not reimburse me in any way, including wage adjustments, for any portion of the premium of the AMS health insurance plan for which I am applying;
3. Neither I nor my employer treat the AMS health insurance plan for which I am applying as a plan eligible for certain tax advantages under Sections 106 or 162 of the U.S. Internal Revenue Code¹;
4. I voluntarily applied for the AMS health insurance coverage;
5. My AMS health insurance product is NOT an employer sponsored group health plan;
6. My employer has not endorsed the AMS health insurance plan for which I am applying;
7. I applied for the AMS health insurance plan as an individual and not as an employee of a small employer; and
8. I understand the AMS health insurance plan is not governed by the Michigan Small Employer Group Health Coverage Act, MCL 500.3701 to 500.3723.

Applicant's Name (printed) _____ Date _____

Applicant's Signature _____

¹Section 106 of the Internal Revenue Code—Contributions by Employer Accident and Health Plans
Section 162 of the Internal Revenue Code—Trade or Business Expense



P.O. Box 19032, Green Bay, WI 54307-9032
(920) 661-1111 • (800) 232-5432

Insurance products are underwritten by American Medical Security Life Insurance Company.