

UNIVERSAL BENEFIT FORM

*Medical, Prescription,
Vision, Dental,
COBRA*

NEW ENROLLMENTS, CHANGES, TERMINATIONS

Instruction Sheet

IMPORTANT: The Universal Enrollment Form is a legal document that must be fully completed. Incomplete forms will be returned with missing sections highlighted. Email or phone updates to the form cannot legally be accepted. Please print clearly and legibly to avoid errors. You may sign and return for processing to AccountServices@benecon.com or fax (888-977-2173). If the termination is a COBRA qualifying event the employee or dependent will be notified of their right to elect COBRA once the completed form has been received and processed.

*****For all Benefit Form Submissions – Group Name, Group Number(s) and Effective date must be completed*****

*Section 3, please provide Plan Description (i.e. PPOS1, TRAS1, RXRS1) information on your benefit highlight sheet.

Effective date: Please refer to your Plan Document for proper Termination dates and/or applicable waiting periods for Enrollment.

Enrollments: The following sections must always be completed for a New Enrollment –

Sections 1, 2, 3*, 10 and 11. (If HMO enrollment, complete Section 4)

If Applicable: For Medicare eligible subscribers, complete Section 6

For Handicapped dependents, complete Section 7

For other insurance, complete Section 8

Section 3: Please Provide Plan Description/Plan Option as listed on your Highlight Sheet, i.e. PPOS1, TRAS1, HMOS20, RXRS1

NOTE – For New Hires, please include both effective date and hire date. For additional dependents, please attach additional page.

Terminations: The following sections must always be completed for a Termination (Subscriber or Dependent) –

Sections 1, 2, 3, 5, 10, 11 and 12

NOTE – For any Termination please include Termination Event Date and Date Benefits End. For Terminations, Employer may sign in place of Employee in Section 10. A reason code **MUST** be selected and marked in the appropriate box on the second page.

Life Status Events: The following sections must always be completed for certain Life Status Events as listed below –

Newborn, Adoption, Divorce, Marriage, Dependent Addition (due to loss of other coverage)

Sections 1, 2, 3, 10 and 11

Address/Name Change: The following sections must always be completed for these changes –

Sections 1, 9 and 10

Universal Benefit Form
Medical, Prescription, Vision, Dental, COBRA

Group Name:

1. SUBSCRIBER INFORMATION:

ENROLLMENT COVERAGE CHANGE TERMINATION ADDRESS/NAME CHANGE

MEDICAL GROUP NUMBER:

CLASS :

(DEPENDENTS UP TO AGE 26)

DENTAL GROUP NUMBER:

OPTION:

(DEPENDENTS UP TO AGE 26)

VISION GROUP NUMBER:

OPTION:

(DEPENDENTS UP TO AGE 26)

CHECK REASON CODE BOX ON REVERSE PAGE THAT APPLIES TO THE BOXES BELOW

 OPEN ENROLLMENT INITIAL ELIGIBILITY LIFE CHANGE EVENT**Effective Date of Change:**

Subscriber Card ID or Social:

Birth Date

 Male Female Single Married Domestic PartnerDoes Employer employ 20 or more employees? Yes No

Subscriber Last Name

Subscriber First Name

MI

 TERMINATION
 COBRA Qualifying Event**MAILING ADDRESS (Include street address, City, State & Zip Code):**

Street: _____ Phone(_____) _____
 City: _____ State: _____ ZIP: _____ New Address Yes No

Effective Termination Event Date:
(Per Plan Document)**Employment Status:** Active (Full-Time) Retired – Date _____ Other – Explain _____**DATE HIRED:****EFFECTIVE DATE:**Has the Waiting Period Been met? Yes No**2. ENROLLMENT/CHANGE INFORMATION:**

First Name & Middle Initial (Show Last Name if different from Subscriber.)

Soc Security #

Birth Date

ADD or REMOVE?

PPO

HDHP

HMO

Senior

Drug

Dental

Vision

SUBSCRIBER: _____

/ /

 Add
 RemoveSpouse:
 Male Female

/ /

 Add
 Remove Son
 Dau

/ /

 Add
 Remove Son
 Dau

/ /

 Add
 Remove Son
 Dau

/ /

 Add
 Remove Other

/ /

 Add
 Remove**5. FSA INFORMATION:**Is the member enrolled in a Flexible Spending Account (FSA)? Yes No

IF YES WHAT IS THE MONTHLY CONTRIBUTION AMOUNT \$ _____

6. MEDICARE COVERAGE INFORMATION

Complete Medicare Information for Subscriber and/or Dependents

CURRENTLY enrolled for Medicare. (Refer to your red, white, and blue Medicare Health Insurance Card for the Medicare Claim Number and effective dates.

Name of Subscriber or Dependent	Medicare Claim Number	Effective Dates		Disabled?	ESRD?	Age
		Hospital (Part A)	Medical (Part B)			
		/ /	/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		/ /	/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

7. HANDICAPPED DEPENDENTS			
8. OTHER INSURANCE COVERAGE			
Name of Handicapped Dependent		Complete if YOU or ANY OF YOUR DEPENDENTS have health care coverage with any other insurance company. If completed, you may receive additional information. (Please attach a separate sheet of paper if additional space is needed).	
		Name of Subscriber or Dependent	Name of Health Care Plan/Insurance Co.
			Identification/Policy Number
9. CHANGE THE FOLLOWING INFORMATION			
Change is for		Subscriber	Dependent
10. STATEMENT OF APPLICATION			
Name	From	To	<i>By signing this application, I am indicating that I have read the statement of application on the back of the form. I verify that the information given is true and correct.</i>
Birth Date	From _____/_____/_____	To _____/_____/_____	
Social Security Number	From _____/_____/_____	To _____/_____/_____	
<i>Subscriber's Signature</i>			<i>Date</i>

11. REASON CODES

INITIAL ELIGIBILITY

- New group enrollment and/or group medical only benefit change.
- Newly hired – The applicant can be enrolled at the time of hire or after a waiting period established by the group.
- The subscriber or dependent elects COBRA coverage. (Indicate if employee or dependent).

LIFE STATUS CHANGES (If multiple changes occur, use the code most applicable)

- The subscriber marries.
- The subscriber has a child, adopts, acquires, a stepchild, or becomes legal guardian of a child.
- The subscriber divorces and no longer has coverage through a spouse.
- The subscriber has a change in employment status (i.e. from part-time to full-time, hourly to salary union to non-union).
- The subscriber has a change in his/her Medicare Primary Status (employee retires and Medicare becomes primary).
- The subscriber or dependent loses coverage under another benefit plan.
- The subscriber is reinstating terminated coverage (for instance, from a leave of absence, layoff, etc.).

Other COBRA Qualifying Events

- Employer Bankruptcy (Only with respect to retirees and their Dependents)
- Employee eligible for TAA (Trade Adjustment Assistance) or ATAA (Alternative Trade Adjustment Assistance)
- USERRA (Military Deployment) (24 Month Eligibility)

12. Severance, Medicare, and Disability

Is the employer paying any portion of the cobra premium: Yes No

If yes, end date of employer paid premiums:

If yes, total amount paid by employer: \$ _____ per month or 100%

Is this arrangement in addition to COBRA (consecutive) or part of COBRA (concurrent)

Terminations/COBRA Qualifying Events (18 month eligibility)

- The subscriber is laid off Reduction of Hours (Ft to Pt.)
- Subscriber FMLA (Family Leave) expires
- The subscriber no longer employed Voluntary Involuntary

Terminations/COBRA Qualifying Event for Dependent (36 month eligibility)

- Subscriber is deceased
- Subscriber is Medicare Eligible
- Subscriber has change in marital status (Divorce)
- Dependent is over the age limit

Terminations/NON COBRA Qualifying Event

- Subscriber has coverage with another insurance company
- Dependent has coverage with another insurance company
- Dependent is deceased
- Gross Misconduct (not eligible for COBRA)

Is the employee or any eligible dependents enrolled in Medicare? Yes No

If yes, please specify who is enrolled:

If yes, list Medicare Entitlement Date:

Are any Qualified Beneficiaries determined to be disabled by the Social Security

Administration? Yes No

If yes, please specify name:

If yes, list Date of Determination:

Participants must provide copy of SSA letter.