



**BlueCross BlueShield  
of Texas**

**SMALL EMPLOYER BENEFIT PROGRAM APPLICATION  
("Application for Amendment")**

**Submit completed form to: [sbscamend@bcbstx.com](mailto:sbscamend@bcbstx.com)**

(The following information only applies if selecting a Consumer Choice plan)

**You have the option to choose a Consumer Choice of Benefits Health Maintenance Organization (HMO) health care plan that, either in whole or in part, does not provide state-mandated health benefits normally required in evidences of coverage in Texas. This standard health benefit plan may provide a more affordable health plan for you although, at the same time, it may provide you with fewer health plan benefits than those normally included as state-mandated health benefits in Texas. If you choose this standard health benefit plan, please consult with your insurance agent to discover which state-mandated health benefits are excluded in this evidence of coverage (Certificate of Coverage).**

Application is hereby made to Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company ("BCBSTX") to replace benefit and/or eligibility specifications previously in effect with the following:

Coverage changed by this form is replacement coverage, not substitution.

**REQUIRED INFORMATION**

<b>Current Legal Name of Employer:</b>	<b>Account / Group Number:</b>
<b>Requested Effective Date of Change:</b>	
<b>Day:</b> <input type="checkbox"/> First OR <input type="checkbox"/> Fifteenth	<b>Month:</b> _____ <b>Year:</b> _____

**ONLY COMPLETE INFORMATION THAT IS CHANGING**

Change Legal Name of Company to: _____
Change Standard Industry Code (SIC) to: _____
Change Employer Identification Number (EIN) to: _____ Is Company ownership changing? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, the group may be required to be rewritten as a new group.
Change Anniversary Date (AD) to: _____ / _____ / _____ (MM/DD/YY) <input type="checkbox"/> Changing an Anniversary Date may impact group rates. Please check this box to confirm your understanding of this change.
<b>Billing Cycle:</b> <input type="checkbox"/> Change billing cycle to the first day of each month through the last day of each month. <input type="checkbox"/> Change billing cycle to the 15th day of each month through the 14th day of the next month.
<b>Billing Method Selection:</b> (If no selection is made, your benefit plan(s) will default with the current billing method) <input type="checkbox"/> Composite Billing <input type="checkbox"/> Age Billing

**Proprietary and Confidential Information of Blue Cross and Blue Shield of Texas. Not for use or disclosure outside Blue Cross and Blue Shield of Texas, Employer, their respective affiliated companies and third-party representatives, except with written permission of Blue Cross and Blue Shield of Texas.**

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Medical and Dental benefits are offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22<sup>nd</sup> St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is an independent Blue Cross and Blue Shield licensee. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

**Eligibility Changes:**

**1. Select a Waiting Period:**

If a person is added to the Policy and it is later determined that the Policyholder reported a coverage date earlier than what would apply to the Employee or Dependent, based on the Waiting Period and eligibility conditions the Policyholder provided to BCBSTX, BCBSTX reserves the right to retroactively adjust the coverage date for such person.

Newly eligible individuals will become effective on:

- The first or fifteenth day of the contract/participation month following  
 0 days  30 days  60 days

Employee and Dependent Health and/or Dental Benefit Plans will become effective on the first day of the contract/participation month following satisfaction of the Waiting Period and any substantive eligibility criteria.

**Substantive eligibility criteria:**

Provide a representation below regarding the terms of any eligibility conditions (other than any applicable waiting period already reflected above) imposed before an individual is eligible to become covered under the terms of the plan. In no event can the substantive eligibility criteria result in a delay of coverage for eligible employees, as defined under Texas law, longer than 90 days inclusive of the Waiting Period. If any of these eligibility conditions change, you are required to submit a new BPA to reflect that new information.

Check all that apply:

- An Orientation Period that:
  - 1) Does not exceed one month (calculated by adding one calendar month and subtracting one calendar day from an Employee's start date); and
  - 2) If used in conjunction with a waiting period, the waiting period begins on the first day after the orientation period.
- A Cumulative hours of service requirement that does not exceed 1200 hours
- An hours-of-service per period (or full-time status) requirement for which a Measurement period is used to determine the status of variable-hour Employees, where the measurement period:
  - 1) Starts between the Employee's date of hire and the first day of the following month;
  - 2) Does not exceed 12 months; and
  - 3) Taken together with other eligibility conditions does not result in coverage becoming effective later than 13 months from the Employee's start date plus the number of days between a start date and the first day of the next calendar month (if start day is not the first day of the month).
- Other substantive eligibility criteria not described above; please describe:

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**2. Annual Open Enrollment:** For Health and Dental Plans only, an Eligible Person, who did not enroll under Timely Enrollment, may apply for individual coverage, Family coverage or add Dependents during the Employer's Annual Open Enrollment Period. Such person's Individual Coverage Date, Family Coverage Date and/or Dependent's Coverage Date will be the Contract Anniversary Date following the Open Enrollment Period, provided the application is dated and signed prior to that date.

Enrollment period will be held thirty-one (31) days prior to the Contract Anniversary Date of the program.



## BENEFIT PLAN SELECTIONS

Select **UP TO SIX** medical plans to offer.

Make sure to mark the plans you want to add **AND** the plans you want to keep.

If HSA/HDHP is selected, provide name of HSA administrator/trustee: \_\_\_\_\_  
 (Vendor: **Select Vendor**)

Metallic Levels	Blue Choice PPO <sup>SM</sup>			*Blue Advantage HMO <sup>SM</sup>		
	(select up to 6)					
	Keep	Add	Plan ID	Keep	Add	Plan ID
BRONZE PLANS	<input type="checkbox"/>	<input type="checkbox"/>	B660CHC	<input type="checkbox"/>	<input type="checkbox"/>	B660ADT
	<input type="checkbox"/>	<input type="checkbox"/>	B661CHC	<input type="checkbox"/>	<input type="checkbox"/>	B661ADT
	<input type="checkbox"/>	<input type="checkbox"/>	B662CHC	<input type="checkbox"/>	<input type="checkbox"/>	B9E1ADT
SILVER PLANS	<input type="checkbox"/>	<input type="checkbox"/>	S660CHC	<input type="checkbox"/>	<input type="checkbox"/>	S640ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S661CHC	<input type="checkbox"/>	<input type="checkbox"/>	S641ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S662CHC	<input type="checkbox"/>	<input type="checkbox"/>	S642ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S663CHC	<input type="checkbox"/>	<input type="checkbox"/>	S643ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S665CHC	<input type="checkbox"/>	<input type="checkbox"/>	S644ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S666CHC	<input type="checkbox"/>	<input type="checkbox"/>	S9E1ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S667CHC	<input type="checkbox"/>	<input type="checkbox"/>	S9E3ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S9L3CHC	<input type="checkbox"/>	<input type="checkbox"/>	S9E5ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S9L5CHC	<input type="checkbox"/>	<input type="checkbox"/>	S9J3ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S9L7CHC	<input type="checkbox"/>	<input type="checkbox"/>	S9J5ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S9L9CHC	<input type="checkbox"/>	<input type="checkbox"/>	S9J7ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S9M2CHC	<input type="checkbox"/>	<input type="checkbox"/>	S9J9ADT
	<input type="checkbox"/>	<input type="checkbox"/>	S9M4CHC	<input type="checkbox"/>	<input type="checkbox"/>	S9K2ADT
GOLD PLANS	<input type="checkbox"/>	<input type="checkbox"/>	G650CHC	<input type="checkbox"/>	<input type="checkbox"/>	G660ADT
	<input type="checkbox"/>	<input type="checkbox"/>	G651CHC	<input type="checkbox"/>	<input type="checkbox"/>	G661ADT
	<input type="checkbox"/>	<input type="checkbox"/>	G652CHC	<input type="checkbox"/>	<input type="checkbox"/>	G662ADT
	<input type="checkbox"/>	<input type="checkbox"/>	G653CHC	<input type="checkbox"/>	<input type="checkbox"/>	G663ADT
	<input type="checkbox"/>	<input type="checkbox"/>	G654CHC	<input type="checkbox"/>	<input type="checkbox"/>	G664ADT
	<input type="checkbox"/>	<input type="checkbox"/>	G656CHC	<input type="checkbox"/>	<input type="checkbox"/>	G665ADT
	<input type="checkbox"/>	<input type="checkbox"/>	G9K4CHC	<input type="checkbox"/>	<input type="checkbox"/>	G666ADT
	<input type="checkbox"/>	<input type="checkbox"/>	G9K6CHC	<input type="checkbox"/>	<input type="checkbox"/>	G9E1ADT
	<input type="checkbox"/>	<input type="checkbox"/>	G9K8CHC	<input type="checkbox"/>	<input type="checkbox"/>	G9E3ADT
	<input type="checkbox"/>	<input type="checkbox"/>	G9L1CHC	<input type="checkbox"/>	<input type="checkbox"/>	G9E5ADT
	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	G9J1ADT
PLATINUM PLANS	<input type="checkbox"/>	<input type="checkbox"/>	P620CHC	<input type="checkbox"/>	<input type="checkbox"/>	P610ADT
	<input type="checkbox"/>	<input type="checkbox"/>	P621CHC	<input type="checkbox"/>	<input type="checkbox"/>	P611ADT

\*If a Blue Advantage HMO product/benefit plan (with the **exception** of G665ADT plan) is selected, please complete, sign and submit a Disclosure Statement with this Application for Amendment.

**Additional Information: If your account already has In-Vitro benefits and you would like to select a different plan with In-Vitro benefits, please reach out to a BCBSTX account management representative for guidance.**

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**DENTAL PRODUCTS/ BENEFIT PLAN SELECTION:**

**Plan Pairings (Groups 10+)**

**Contributory**

Any one contributory high option can be paired with any one contributory low option; DTXHM41 can be freely paired with any contributory option.

**Voluntary**

Any one voluntary high option can be paired with any one voluntary low option. DTXHM45 can be freely paired with any one voluntary option.

Voluntary plans and contributory plans may not be offered together.

Exception: DTXHM57 can be paired with DTXHR33.  
And, DTXHM59 can be paired with DTXHR42.

**Participation Requirements**

**Contributory**

>75% participation  
>50% employer contribution

**Voluntary**

>25% participation  
Employers are not required to contribute to Voluntary Dental plans

**DENTAL PLAN SELECTION**

Plan #	Segment
<b>High Coverage Allocation</b>	
<input type="checkbox"/>	DTXHR31 Contributory
<input type="checkbox"/>	DTXHR32 Contributory
<input type="checkbox"/>	DTXHR33 Contributory
<input type="checkbox"/>	DTXHR34 Contributory
<input type="checkbox"/>	DTXHM39 Contributory
<input type="checkbox"/>	DTXHM41 Contributory
<input type="checkbox"/>	DTXHR50 Contributory
<input type="checkbox"/>	DTXHM57 Contributory
<input type="checkbox"/>	DTXHR42 Voluntary
<input type="checkbox"/>	DTXHM43 Voluntary
<input type="checkbox"/>	DTXHM45 Voluntary
<input type="checkbox"/>	DTXHR51 Voluntary
<input type="checkbox"/>	DTXHR52 Voluntary
<input type="checkbox"/>	DTXHM59 Voluntary
<b>Low Coverage Allocation</b>	
<input type="checkbox"/>	DTXLR35 Contributory
<input type="checkbox"/>	DTXLR36 Contributory
<input type="checkbox"/>	DTXLR37 Contributory
<input type="checkbox"/>	DTXLM38 Contributory
<input type="checkbox"/>	DTXLM40 Contributory
<input type="checkbox"/>	DTXLR58 Contributory
<input type="checkbox"/>	DTXLR53 Voluntary
<input type="checkbox"/>	DTXLM54 Voluntary
<input type="checkbox"/>	DTXLR60 Voluntary

The following mandated benefit offers are made by BCBSTX in compliance with Texas regulations. Please mark your acceptance or declination. Acceptance may result in a rate adjustment.

**THE FOLLOWING MANDATED BENEFIT OFFERS ARE ALREADY INCLUDED IN THE PPO AND HMO PLANS**

- Treatment of mental or emotional illness
- Treatment of loss or impairment of speech or hearing
- Treatment of serious mental illness

**PLEASE DO NOT SELECT BOXES BELOW UNLESS A CHANGE IS REQUESTED**

**MANDATED BENEFIT OFFERS**

**In Vitro Fertilization Services - (must choose one)**

- Accept – Outpatient benefits are paid same as any other pregnancy-related expense (**Note: If selected an additional charge will be added to your rates.**)
- Decline – If declined, no benefits are available

**MANDATED BENEFIT OFFERS FOR GRANDFATHERED PPO AND HMO PLANS**

**Grandfathered Plans Only**

**Serious Mental Illness (SMI) (must choose only one)**

- Accept - Inpatient days limited to 45 (unlimited if MHPAE Act Applies)
- Decline – If declined, benefits for SMI are included in the benefits for Mental Health Care
- Non-Federal Governmental Plans (Public Entities) must cover SMI same as any other illness
- MHPAE Act applies (refer to MHPAE Act text box)

**Speech and Hearing Services**

**For PPO Plans (select one):**

- Accept – Benefits are paid same as any other illness
- Decline – If declined, speech and hearing services covered same as any other illness; hearing aid benefit is limited to 1 hearing aid per ear every 36 months

**For HMO Plans (select one):**

- Accept – Benefits are paid same as any other illness
- Decline – If declined, medically necessary speech therapy is covered on an outpatient basis only; limited hearing. Hearing aid benefit is limited to 1 hearing aid per ear every 36 months.

**Additional Benefit Options for HMO Plans**

IPMH and DME selections are required **if** PPO plans are purchased alongside the HMO plan. If MHPAE Act applies, IM4 is the only IPMH option available.

- Inpatient Mental Health (IPMH):  IM1  IM2  
Inpatient Mental Health (IPMH):  IM4  
Durable Medical Equipment (DME):  DM1  DM2

**The Employer understands and agrees to the following regarding the Health Benefit Plan(s) elected:**

- Applications/declinations are attached for all full-time Employees as well as any COBRA or state participant continuations.
- **Minimum Participation and Employer Contribution Requirements:**  
BCBSTX reserves the right to: 1) restrict new business enrollment in health insurance coverage to open or special enrollment periods unless the 50% minimum employer contribution is met and at least 75% of eligible Employees (less valid waivers) have enrolled for coverage; and 2) review participation and contribution on existing business and non-renew or discontinue health coverage if the 50% minimum employer contribution is not met and/or less than 75% of Eligible Persons (less valid waivers) are enrolled for coverage for six consecutive months.

If applicable, BCBSTX reserves the right to change premium rates when a substantial change occurs in the number or composition of subscribers covered. A substantial change will be deemed to have occurred when the number of Employees/Subscribers covered changes by ten percent (10%) or more over a thirty (30) day period or twenty five percent (25%) or more over a ninety (90) day period.

Employer will promptly notify BCBSTX of any change in participation and Employer contribution.

- The Employer must provide eligibility and enrollment information, effective dates of employment, and all other data necessary for the efficient administration of the Health Benefit Plan(s) elected, according to the terms and requests of BCBSTX.
- The Employer, while not an agent of BCBSTX, will be responsible for collection of premiums from Employees, will notify Employees of the termination of their coverages and will forward to Employees notices and/or amendments sent by BCBSTX to the Employer. The Employer will be bound by the terms of the Contract(s)/Policy(ies) already in effect and any changes pursuant to this Employer's Application for Amendment and such shall serve as the basis to resolve any conflict.
- This Employer's Application for Amendment must pre-date the requested effective date and be received by BCBSTX at its Home Office no less than thirty (30) days prior to the requested effective date.
- Retirees are not eligible for coverage hereunder.
- Under Texas state law, **eligible employee** means an employee who works on a full-time basis and who usually works at least 30 hours a week. The term includes a sole proprietor, a partner, and an independent contractor, if the individual is included as an employee under a health benefit plan of a small employer regardless of the number of hours the sole proprietor, partner, or independent contractor works weekly, but only if the plan includes at least two other eligible employees who work on a full-time basis and who usually work at least 30 hours a week. The term does not include an Employee who: (1) works on a part-time, temporary, seasonal, or substitute basis, or (2) is covered under (a) another Health Benefit Plan, or (b) a self-funded or self-insured employee welfare benefit plan that provides health benefits and that is established in accordance with the Employee Retirement Income Security Act of 1974, or (3) elects not to be covered under the small employer's health benefit plan and is covered under (a) the Medicaid program; (b) another federal program, including the TRICARE program or Medicare program; or (c) a benefit plan established in another country.
- Dependent children are eligible for coverage until their 26th birthday. Dependent Child, used hereafter, means a natural child, a stepchild, an eligible foster child, a medical or dental support order child, an adopted child or child placed for adoption (including a child for whom the Employee or his/her spouse, or Domestic Partner, if Domestic Partner coverage is elected, is a party in a legal action in which the adoption of the child is sought), under twenty-six (26) years of age, regardless of presence or absence of a child's financial dependency, residency, student status, employment status, marital status, eligibility for other coverage, or any combination of those factors. A child not listed above who is legally and financially dependent upon the Employee or spouse (or Domestic Partner, if Domestic Partner coverage is elected) is also considered a Dependent child under the Group Health Plan, provided proof of dependency is provided with the child's application. To be eligible for coverage, a child of an Employee's child must also be dependent upon Employee for federal income tax purposes at the time application for coverage is made.
- **Disabled Dependent:** A Disabled Dependent means a child who is medically certified as disabled and dependent upon the Employee or his/her spouse (or Domestic Partner, if Domestic Partner coverage is elected). A disabled Dependent is eligible to add or continue coverage beyond the limiting age of 26.

Administration of Certification Review is handled by BCBSTX; a Disabled Dependent Certification Form must be submitted to BCBSTX. Proof of incapacity and dependency may be required within 31 days of the child's attainment of the limiting age. Subsequent recertification may occur annually, as required.

- For the current year's premium and rate information, refer to the accepted finalized new group rates letter ("Letter") or the renewal exhibit ("Exhibit") for complete details. The Letter, or Exhibit, shall be incorporated by reference and made part of the BPA and Group Administration Document.

**Application is hereby made for a Life Insurance Plan (including Term Life Insurance, Accidental Death and Dismemberment (AD&D), Dependents' Life, and/or Short-Term Disability (STD)).**

**I. Group Life Administration Information**

No change     New Coverage Applied For     Upgrade     Other (explain)

Eligibility:     All active Employees     All active Employees enrolled for health insurance who work a minimum of 30 hours per week excluding seasonal, temporary, or retired Employees  
Benefit: All Employees according to the following schedule:

Class	Job Title, as shown on the enrollment form	Life & AD&D Benefit Amount	STD Amount (if elected)
1			
2			
3			
		<u>Term Life/AD&amp;D</u>	<u>Dependents' Life</u>
Total eligible Employees:			
Total enrolling:			

First Contract Anniversary Date:  12 months from Contract Effective Date     Other \_\_\_\_\_

**II. Term Life Insurance and AD&D:**

No change     New Coverage Applied For     Upgrade     Other (explain)

Complete Life and AD&D Benefit Amount in Section I	Guarantee Issue Maximum: \$
Rates: <input type="checkbox"/> Step-Rated <input type="checkbox"/> Composite Rated (Include a copy of the rating exhibit if rated in the field)	
Employer Contribution: <input type="checkbox"/> 100% <input type="checkbox"/> Other _____ % (Minimum 25% Employer contribution required)	
Life/AD&D Reductions due to Attained Age (All benefits terminate at retirement):	
<input type="checkbox"/>	Reduces by 35% at age 65, to 50% of the original benefit at age 70, to 25% of the original benefit at age 75, and to 15% of the original benefit at age 80. (Standard under 10 eligible lives)
<input type="checkbox"/>	Reduces by 35% at age 65 and to 50% of the original benefit at age 70. (Unavailable under 10 eligible lives)
<input type="checkbox"/>	Reduces to 50% at age 70. (Unavailable under 10 eligible lives)
Term Life is <input type="checkbox"/> in addition to, or <input type="checkbox"/> replacement of current term life coverage <input type="checkbox"/> no current carrier	
If replacement, give current carrier:	Termination date of prior plan:

**III. Dependents' Term Life Insurance:**

No change     New Coverage Applied For     Upgrade     Other (explain)

Benefits:	Spouse:	\$
Rate: \$	Child(ren) Live birth up to 6 months:	\$
Employer Contribution: _____ %	Child(ren) age 6 months. up to age 26 & Students:	\$

**IV. Short Term Disability (STD) Insurance:**

No change     New Coverage Applied For     Upgrade     Other (explain)

Wage-Based Benefit: <input type="checkbox"/> 50% <input type="checkbox"/> 60% <input type="checkbox"/> 66 2/3% of Basic Weekly Wages to a Benefit Maximum of \$	
Flat Benefit: <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 <input type="checkbox"/> \$150 <input type="checkbox"/> \$200 <input type="checkbox"/> \$250    not to exceed 66 2/3% of Basic Weekly Wages	
Class Defined Plan: Complete STD amount in Section I	
Benefits Begin:    Due to an Accident: (select one)    Due to Sickness: (select one)	
<input type="checkbox"/> 1 <sup>st</sup> day <input type="checkbox"/> 8 <sup>th</sup> day <input type="checkbox"/> 15 <sup>th</sup> day <input type="checkbox"/> 31 <sup>st</sup> day <input type="checkbox"/> 8 <sup>th</sup> day <input type="checkbox"/> 15 <sup>th</sup> day <input type="checkbox"/> 31 <sup>st</sup> day	
Maximum Weekly Benefit Duration: <input type="checkbox"/> 13 weeks <input type="checkbox"/> 26 weeks	
Rates: <input type="checkbox"/> Step-Rated <input type="checkbox"/> Composite Rated (Include a copy of the rating exhibit if rated in the field)	
Employer Contribution: <input type="checkbox"/> 100% <input type="checkbox"/> Other _____ % (Minimum 25% Employer contribution required)	
STD is <input type="checkbox"/> in addition to, or <input type="checkbox"/> replacement of current STD coverage <input type="checkbox"/> no current STD carrier	
If replacement, give current carrier:	Termination date of prior plan:
STD benefits are payable for non-occupational disabilities only.	STD benefits terminate at retirement.



The undersigned represents he/she is an Employer engaged in (*groups with 2 to 9 Employees must check ✓ one*):

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Wholesale, Retail, or Distribution Business; or       Service Business; or       Manufacturing Business

**The Employer agrees to comply with all terms and provisions of the Group Life and/or Disability Contract(s) issued. The Employer further agrees to comply with the following requirements:**

1. For Life and STD, if coverage is contributory, a minimum of 75% of the eligible Employees must enroll. If coverage is non-contributory, 100% of the eligible Employees must enroll.
2. Group term life, for groups with less than ten (10) eligible Employees, may be sold on a contributory basis; however, in no event may the contribution by the insured Employee exceed forty cents (\$0.40) per thousand dollars of coverage per month.
3. STD may be sold on a contributory basis; however, the Employer must contribute a minimum of 25%. STD is available only if group term life and AD&D is selected.
4. Coverage for Employees who are not actively at work, as defined in the policy, on the date their coverage would otherwise become effective will be deferred until the date they return to active work.
5. If life and AD&D benefits are selected by occupational class, there must be at least one eligible Employee in each class, and no class may have a benefit greater than 2½ times the amount for the next lower class.
6. The Employer shall remit all required premium payments no later than the first day of each billing period. If the premium payments are not received, insurance for the Employer and all covered Employees shall cease in accordance with the terms of the Policy.
7. The Employer shall provide eligibility and enrollment information, dates of employment, and all other data necessary for the efficient administration of the Life and/or Disability Insurance Plan.
8. Coverage for the Employer may be amended from time to time, and the Employer's participation may be terminated with 31 days written notice in accordance with the terms of the Policy. Premium rates may change for reasons including, but not limited to, change in benefit design or Policy terms, change of industry, utilization within the industry, or other factors bearing on the assumed risk.
9. The right to terminate the Employer's participation in the Life Insurance Plan may terminate if the Employer fails to maintain compliance with the requirements set forth herein.
10. Benefit amounts in excess of the guarantee issue and all late applications for contributory coverage are subject to satisfactory evidence of insurability. The Employer agrees not to collect any premium from Employees on amounts for which satisfactory evidence of insurability is required until notified of the approval of the Employee's application for coverage.

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**EMPLOYER: DO NOT CANCEL CURRENT COVERAGE UNTIL NOTIFIED BY BCBSTX  
THAT THIS EMPLOYER APPLICATION HAS BEEN APPROVED.**

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I certify that all statements contained in this Employer Application for Amendment and all information required to be furnished to BCBSTX is complete and true to the best of my knowledge and belief. I understand that BCBSTX will rely on the statements made and information furnished, as the basis in determining the appropriate rate level and/or approval of this Employer Application for Amendment. I understand that no insurance or changes will become effective without approval of BCBSTX. The requested Contract(s)/Policy(ies) effective date (as listed on page 1) is subject to change by BCBSTX if all required documents are not completed and received by the date requested. If documents are not received by the date requested, the Employer will be required to complete a new Employer Application or Employer's Application for Amendment.

**ADDITIONAL PROVISIONS:**

- A. **Grandfathered Health Plans:** Employer shall provide BCBSTX with written notice prior to renewal (and during the plan year, at least 60 days advance written notice) of any changes in its Contribution Rate Based on Cost of Coverage or Contribution Rate Based on a Formula towards the cost of any tier of coverage for any class of Similarly Situated Individuals as such terms are described in applicable regulations. Any such changes (or failure to provide timely notice thereof) can result in retroactive and/or prospective changes by BCBSTX to the terms and conditions of coverage. In no event shall BCBSTX be responsible for any legal, tax or other ramifications related to any benefit package of any group health insurance coverage (each hereafter a "plan") qualifying as a "grandfathered health plan" under the Affordable Care Act and applicable regulations or any representation regarding any plan's past, present and future grandfathered status. The grandfathered health plan form ("Form"), if any, shall be incorporated by reference and part of the BPA and Group Policy, and Employer represents and warrants that such Form is true, complete and accurate. If Employer fails to timely provide BCBSTX with any requested grandfathered health plan information, BCBSTX may make retroactive and/or prospective changes to the terms and conditions of coverage, including changes for compliance with state or federal laws or regulations or interpretations thereof.
- B. **Religious Employer Exemption or Eligible Organization Accommodation:** Although federal regulations describe a limited exemption for certain group health plans from the Affordable Care Act requirement to cover contraceptive services under guidelines supported by the Health Resources and Services Administration (HRSA), your insurance Policy must comply with applicable state requirements regarding contraceptive coverage. Accordingly, your Policy currently includes coverage for contraceptives consistent with the state and federal coverage requirements and applicable exemptions. Some contraceptives may be covered without additional cost to the Employee. Employer will provide BCBSTX with immediate written notice in the event Employer and/or any of the entities referenced above no longer qualify for the religious employer exemption and/or eligible organization accommodation (as they may be amended, replaced or superseded from time to time).
- C. Policyholder will provide BCBSTX with immediate written notice in the event Employer and/or any of the entities referenced above no longer qualify for the religious employer exemption and/or eligible organization accommodation (as they may be amended, replaced or superseded from time to time). Employer shall indemnify and hold harmless BCBSTX and its directors, officers and employees against any and all loss, liability, damages, fines penalties, taxes, expenses (including attorneys' fees and costs) or other costs or obligations resulting from or arising out of any claims lawsuits, demands, governmental inquiries or actions, settlements or judgments brought or asserted against BCBSTX in connection with (a) any plan's exempt status, (b) religious employer exemption and/or eligible organization accommodation, (c) any plan's design (including but not limited to any directions, actions and interpretations of the Policyholder, and/or (d) any provision of inaccurate information. Changes in state or federal law or regulations or interpretations thereof may change the terms and conditions of coverage.
- D. **Reimbursement:** It is understood and agreed that in the event BCBSTX makes a recovery on a third-party liability claim, BCBSTX will retain twenty five percent (25%) of any recovered amounts, other than recovery amounts received as a result of, or associated with, any Workers' Compensation Law.
- E. **Third Party Recovery Vendors and Law Firms Provisions (other than Reimbursement Services):** BCBSTX engages with third party recovery vendors and law firms on a post-pay basis to identify and/or recover any potential overpayments that may have been made to Providers.

The provisions of paragraphs A-E (directly above) shall be in addition to (and do not take the place of) the other terms and conditions of coverage and/or administrative services between the parties.

Notwithstanding anything in the Policy or Renewal(s) to the contrary, BCBSTX reserves the right to revise our charge for the cost of coverage (premium or other amounts) at any time if any local, state or federal legislation, regulation, rule or guidance (or amendment or clarification thereto) is enacted or becomes effective/implemented, which would require BCBSTX to pay, submit or forward, on its own behalf or on the Policyholder's behalf, any additional tax, surcharge, fee, or other amount (all of which may be estimated, allocated or pro-rated amounts).

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**For Employer:**

\_\_\_\_\_  
**Name of Authorized Company Official (please print)**

\_\_\_\_\_  
**Title**

\_\_\_\_\_  
**Signature of Authorized Company Official**

\_\_\_\_\_  
**City and State of signing official**

\_\_\_\_\_  
**Date**



**BlueCross BlueShield  
of Texas**

**TEXAS DEPARTMENT OF INSURANCE  
REQUIRED DISCLOSURE NOTICE FOR ALL  
CONSUMER CHOICE BENEFIT PLANS ISSUED IN TEXAS**

Under Texas law, HMOs are permitted to market “Consumer Choice” plans, which do not have to comply with one or more state coverage requirements. They must also offer a plan that does comply with all state requirements. HMOs are required by law to obtain signatures of consumers showing they have given this notice.

I have been informed that the consumer choice plan that I am offered does not include all of the health benefits usually required by Texas law. I understand that the following benefits are either excluded from the plan or provided at a reduced level:

Description of State Requirements Reduced or Excluded	Benefit Reduced	Benefit Excluded
<p><b>Copayments Section 11.506(2)(A)</b>, Subchapter F, Title 28 Texas Insurance Code: A reasonable copayment option may not exceed 50 percent of the total cost of services provided. A basic health care service HMO may not impose copayment charges on any enrollee in any calendar year, when the copayments made by the enrolled in that calendar year total 200 percent of the total annual premium cost which is required to be paid by or on behalf of that enrollee. The limitation only applies if the enrollee demonstrates that copayments in that amount have been paid that year.</p>	<p>For some services and supplies, this plan may include cost-sharing that exceeds the limits imposed by the mandate.</p>	
<p><b>Deductibles Section 11.506(2)(B)</b>, Subchapter F, Title 28 Texas Insurance Code: A deductible must be for specific dollar amount of the cost of the basic, limited or single health care service. Except for a consumer choice benefit plan, an HMO may not charge a deductible for services received in the HMO’s delivery network, except in cases involving emergency care and services that are not available in the HMO’s delivery network.</p>	<p>Deductibles may apply to some services provided by HMO Participating Providers in the HMO service area.</p> <p>Deductibles may apply to Professional Services, Inpatient Hospital Services, Outpatient Facility Services, Outpatient Lab and X-Ray Services, Rehabilitation Services and Habilitation Services, Maternity Care and Family Planning, Behavioral Health Services, Emergency and Ambulance Services, Extended Care Services, some Preventive Care Services, Dental Surgical Procedures, Cosmetic, Reconstructive or Plastic Surgery, Allergy Care, Diabetes Care, Prosthetic Appliances, Orthotic Devices, Durable Medical Equipment, Hearing Aids and Prescription Drugs.</p>	
<p><b>Coverage for therapies for children with developmental delays:</b> Subchapter E, Texas Insurance Code Chapter 1367</p>		<p>Not Covered</p>

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
an Independent Licensee of the Blue Cross and Blue Shield Association



**BlueCross BlueShield  
of Texas**

Mandated Benefit Description	Benefit Reduced	Benefit Excluded
<p><b>Limitations Section 11.508 (d)</b> Subchapter F, Title 28 Texas Insurance Code: A state-mandated health benefit plan defined in §11.2(b) of this title (relating to Definitions) shall provide coverage for the basic health care services as described in subsection (a) of this section, as well as all state-mandated benefits as described in §§21.3516 - 21.3518 of this title (relating to State-mandated Health Benefits in Individual HMO Plans, State-mandated Health Benefits in Small Employer HMO Plans, and State-mandated Health Benefits in Large Employer HMO Plans), and must provide the services without limitation as to time and cost, other than those limitations specifically prescribed in this subchapter.</p>	<p>Benefit limits will apply to coverage for Home Health Services. Benefit limits will also apply to Rehabilitation Services and Habilitation Services except for treatment of Acquired Brain Injury and Autism Spectrum Disorder.</p>	

I understand that I can get more information about consumer choice plans from the Texas Department of Insurance (TDI) by visiting the TDI website at <http://tdi.texas.gov/consumer/consumerchoice.html> or by calling the TDI Consumer Help Line at 1-800-252-3439.

\_\_\_\_\_  
**Signature of Applicant**

\_\_\_\_\_  
**Name of Applicant (print name)**

\_\_\_\_\_  
**Name of Business (if applicable)**

\_\_\_\_\_  
**Address**

\_\_\_\_\_  
**City**

\_\_\_\_\_  
**State**

\_\_\_\_\_  
**Zip**

\_\_\_\_\_  
**Date**

Note: The HMO issuing the policy must keep this disclosure statement and provide it to the Commissioner of Insurance on request. **You have the right to a copy of this written disclosure free of charge.** You must sign a new disclosure statement when you buy a consumer choice plan