



# Regence

Regence BlueCross BlueShield of Oregon

Regence BlueCross BlueShield of Oregon is an independent  
Licensee of the Blue Cross and Blue Shield Association

## Oregon Individual and Family Plans

- Blue Selections Premier**
- Blue Selections Plus**
- Blue Selections Basic**
- Regence HSA Healthplan  
and Individual Dentacare**

### OREGON APPLICATION AND STANDARD HEALTH STATEMENT

**Thank you for selecting Regence BlueCross BlueShield of Oregon  
as your individual health plan insurance company.**

**[www.regence.com](http://www.regence.com)**

**Please return this application to:**  
**Regence BlueCross BlueShield of Oregon**  
**Attn: Individual Enrollment Services, Mail Station E-8U**  
**P.O. Box 1271**  
**Portland, OR 97207-1271**  
**Customer Service 1 (800) 365-3155**  
**Underwriting 1 (888) 671-2950**

**Please Note:** These plans are not portability plans. If you are applying for portability coverage following termination of group health benefits through Regence BlueCross BlueShield of Oregon, please call 1 (800) 365-3155 to obtain portability information.

FOR OFFICE USE ONLY
Additional telephone information received by Regence BlueCross BlueShield of Oregon

## Section 1 - Instructions

- ◆ Please read carefully.
- ◆ **Use ink to complete and sign this application. An application completed in pencil will be returned to you.**
- ◆ Make sure all sections of the application are answered completely.
- ◆ If you need assistance completing this application, please contact your agent or call Sales at 1-888-REGENCE (734-3623).

## Section 2 - Plan Selection

### SELECT ONE MEDICAL PLAN PER APPLICATION.

#### MEDICAL

- I am applying for:
- New** enrollment
- Change** to my existing individual plan or deductible
- Addition** of a spouse/domestic partner or dependent to my existing policy. (signature(s) required on page 6)
- Child-only** (ages 0-17). Complete a separate form for each child on his or her own plan. Choose a plan and deductible below.

<p><b>BLUE SELECTIONS PREMIER</b></p> <p><b>DEDUCTIBLES:</b> Medical</p> <p><input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500</p> <p>Uses Participating Providers on the <b>Preferred Provider Plan Network.</b></p>	<p><b>BLUE SELECTIONS PLUS</b></p> <p><b>DEDUCTIBLES:</b> Medical</p> <p><input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000</p> <p>Uses Participating Providers on the <b>Preferred Provider Plan Network.</b></p>	<p><b>BLUE SELECTIONS BASIC</b></p> <p><b>DEDUCTIBLES:</b> Medical</p> <p><input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000</p> <p>Uses Participating Providers on the <b>Preferred Provider Network.</b></p>	<p><b>REGENCE HSA HEALTHPLAN</b></p> <p><b>DEDUCTIBLES:</b> Medical Single/Family</p> <p><input type="checkbox"/> \$1,500/\$3,000 <input type="checkbox"/> \$2,500/\$5,000 <input type="checkbox"/> \$3,500/\$7,000</p> <p>Uses Participating Providers on the <b>Participating Provider Network.</b></p>
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#### DENTAL (optional)

- I wish to enroll in the optional Individual Dentacare plan for an additional monthly premium.
- Disenroll all family members on my policy from Individual Dentacare. I understand that I/we cannot reenroll for 12 months.

**Please note:** Individual Dentacare must be purchased with one of our Blue Selections or Regence HSA Healthplan medical plans. Dental only coverage is not available. If selected, Individual Dentacare must be added for all applicants listed on this form.

**(Please initial)**   X   "My employer is not contributing to or paying the premium for this individual policy (including cafeteria plans)."

Individual benefit plans are not intended for sale as an employer-sponsored health benefit plan for employees. For information on small employer health benefit plans, contact the Regence BlueCross BlueShield of Oregon (Regence BCBSO) Group Sales department at 1 (800) 452-7278.

Effective dates are assigned by Regence BCBSO on the 1st or the 15th of the month following acceptance and approval. If you wish enrollment to begin on a date in the future (not more than 90 days from the date you signed this form).

**Please indicate that date here** \_\_\_\_\_

How did you hear about Regence BCBSO?  
Please check the box that best describes how you heard about us.

- Friend     Agent     Direct mailing     Web site     Other \_\_\_\_\_



## Section 5 - Oregon Standard Health Statement

Has any insurance company, within the last five years, postponed, refused, restricted or increased premium for life or health insurance coverage for health reasons for you or any of your family members to be covered?.....  Yes  No

If "yes", indicate name of person affected, reason for action, and name of insurance company \_\_\_\_\_

**Notice to Applicant:** You are not required to disclose any information on any part of this application about genetic testing or genetic information relating to you or to any blood relative. You are not required to disclose any decision by an insurance company that is based on a genetic test or on genetic information.

Please mark "Yes" or "No" for each item (for you and any family members requesting coverage). Provide details on Page 5 to any questions answered "Yes." (For the purpose of these questions, **chronic** means **persistent, continuous, periodic, or a combination of any of these terms.**)

Within the last five years, has **anyone** listed on this application had any medical advice, diagnosis, care, or treatment, including prescribed medications, recommended or received from a licensed health care professional; or had any illness, ailment, injury, health problem, symptoms, physical impairment, surgery or hospital confinement related to any of the following conditions:

	YES	NO		YES	NO
1. AIDS, ARC, HIV positive .....	<input type="checkbox"/>	<input type="checkbox"/>	26. High cholesterol (if "Yes", record last reading on page 5).....	<input type="checkbox"/>	<input type="checkbox"/>
2. Alcohol/chemical/drug abuse/habit .....	<input type="checkbox"/>	<input type="checkbox"/>	27. High blood pressure (if "Yes", record last reading on page 5).....	<input type="checkbox"/>	<input type="checkbox"/>
3. Anemia/chronic fatigue .....	<input type="checkbox"/>	<input type="checkbox"/>	28. Kidney/kidney stones .....	<input type="checkbox"/>	<input type="checkbox"/>
4. Appendicitis/chronic abdominal pain.....	<input type="checkbox"/>	<input type="checkbox"/>	29. Knee/shoulder/hip/other joints .....	<input type="checkbox"/>	<input type="checkbox"/>
5. Back/neck/spine .....	<input type="checkbox"/>	<input type="checkbox"/>	30. Liver condition/hepatitis.....	<input type="checkbox"/>	<input type="checkbox"/>
6. Birth defect/congenital deformities .....	<input type="checkbox"/>	<input type="checkbox"/>	31. Lupus, chronic muscle pain, muscle injury or disease, or fibromyalgia .....	<input type="checkbox"/>	<input type="checkbox"/>
7. Bladder/urinary tract .....	<input type="checkbox"/>	<input type="checkbox"/>	32a. Mental/emotional condition/depression .....	<input type="checkbox"/>	<input type="checkbox"/>
8. Blood/circulatory.....	<input type="checkbox"/>	<input type="checkbox"/>	32b. Therapy/counseling within last 5 years (if "Yes", record date of last session on page 5).....	<input type="checkbox"/>	<input type="checkbox"/>
9. Bone/orthopedic.....	<input type="checkbox"/>	<input type="checkbox"/>	33. Neurological condition/disease/injury .....	<input type="checkbox"/>	<input type="checkbox"/>
10. Brain disease or injury/concussion .....	<input type="checkbox"/>	<input type="checkbox"/>	34. Phlebitis/blood clot .....	<input type="checkbox"/>	<input type="checkbox"/>
11. Breast (lumps or masses).....	<input type="checkbox"/>	<input type="checkbox"/>	35. Osteoarthritis/osteoporosis/osteopenia .....	<input type="checkbox"/>	<input type="checkbox"/>
12. Cancer .....	<input type="checkbox"/>	<input type="checkbox"/>	36. Prostate/elevated PSA/prostatitis .....	<input type="checkbox"/>	<input type="checkbox"/>
13. Chemotherapy/radiation treatment .....	<input type="checkbox"/>	<input type="checkbox"/>	37. Reproductive system disorder/infertility.....	<input type="checkbox"/>	<input type="checkbox"/>
14a. Colon/rectum/intestine/bowel .....	<input type="checkbox"/>	<input type="checkbox"/>	38. Chronic respiratory/lung condition .....	<input type="checkbox"/>	<input type="checkbox"/>
14b. Blood in stool.....	<input type="checkbox"/>	<input type="checkbox"/>	39. Rheumatoid arthritis .....	<input type="checkbox"/>	<input type="checkbox"/>
15. Convulsion/seizures/epilepsy.....	<input type="checkbox"/>	<input type="checkbox"/>	40. Sexually transmitted disease(s).....	<input type="checkbox"/>	<input type="checkbox"/>
16. Diabetes/sugar in urine.....	<input type="checkbox"/>	<input type="checkbox"/>	41. Skin condition, abnormal or cancerous moles or eczema/cysts/cancer .....	<input type="checkbox"/>	<input type="checkbox"/>
17. Chronic ear/nose/throat/tonsil condition/disease/disorder .....	<input type="checkbox"/>	<input type="checkbox"/>	42. Sleep apnea/chronic sleep disorder .....	<input type="checkbox"/>	<input type="checkbox"/>
18. Eating disorders such as, but not limited to, anorexia or bulimia.....	<input type="checkbox"/>	<input type="checkbox"/>	43. Stomach disorders/ulcer/acid reflux .....	<input type="checkbox"/>	<input type="checkbox"/>
19. Emphysema/asthma/chronic lung disease (COPD).....	<input type="checkbox"/>	<input type="checkbox"/>	44. Stroke/paralysis/seizures .....	<input type="checkbox"/>	<input type="checkbox"/>
20. Endocrine/gland/hormone system .....	<input type="checkbox"/>	<input type="checkbox"/>	45. Tumors .....	<input type="checkbox"/>	<input type="checkbox"/>
21. Disease or injury of eye/cataract/glaucoma .....	<input type="checkbox"/>	<input type="checkbox"/>	46. TMJ/jaw joint .....	<input type="checkbox"/>	<input type="checkbox"/>
22. Gallbladder/pancreatic disease .....	<input type="checkbox"/>	<input type="checkbox"/>	47. Weight fluctuation (+/-20 lbs.).....	<input type="checkbox"/>	<input type="checkbox"/>
23. Chronic headaches/migraines .....	<input type="checkbox"/>	<input type="checkbox"/>	48. Cosmetic surgery/implants, use of prosthetic devices/limbs .....	<input type="checkbox"/>	<input type="checkbox"/>
24. Heart/chest pain/angina .....	<input type="checkbox"/>	<input type="checkbox"/>			
25. Hernia .....	<input type="checkbox"/>	<input type="checkbox"/>			

## Section 5 (continued) - Oregon Standard Health Statement

49. Has any person on this application used tobacco products in any form within the last 5 years? .....  Yes  No

If "yes" Name \_\_\_\_\_ type of product \_\_\_\_\_

Name \_\_\_\_\_ type of product \_\_\_\_\_

Name \_\_\_\_\_ type of product \_\_\_\_\_

50. Please provide the following information for each **female** on this application:

Family Member	Name	Name	Name	Name
a. Initial menstrual cycle begun?	<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
b. Date of last menstrual period. mm/dd/yyyy				
c. If (b) is more than 35 days ago, please explain:				
d. Excessive or absent menstrual bleeding?	<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
e. If (d) is yes, please explain:				
Date of last DEPO Provera shot? mm/dd/yyyy				
Abnormal Pap smears?	<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
Prior Cesarean section or miscarriage?	<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

51. Is any person on this application now pregnant?.....  Yes  No

If "yes" Name \_\_\_\_\_ Due date \_\_\_\_\_

52. Is any person on this application, including male applicants and dependent males or females, responsible for a current pregnancy? .....  Yes  No

If "yes" Name \_\_\_\_\_ Due date \_\_\_\_\_

53. Please provide the following information for each person on this application. Within the last five years, has any person on this application:

- a. Had any medical advice, diagnosis, care or treatment, including prescribed medications, recommended or received from a licensed health care professional, or had any illness, ailment, injury, health problem, symptoms, physical impairment, surgery or hospital confinement not listed on page 3?.....  Yes  No
- b. Had chronic cough, fatigue, diarrhea, or enlarged glands?.....  Yes  No
- c. Been advised to have or contemplated having an operation or medical procedure not yet performed?.....  Yes  No
- d. Been scheduled to see a health care provider at a future date?.....  Yes  No
- e. Taken any prescription medication on a regular basis?.....  Yes  No

54. List all medications currently being taken by any person on this application:

Name	Medications	Prescribed by (name/address/telephone number)	Date prescribed

## Section 5 (continued) - Oregon Standard Health Statement

Please provide specific details below to each question answered "yes" on pages 3 - 4. Include insured/applicant's name; the number of the question to which you answered "yes"; the condition, treatment and date; the result of treatment, including any medications; and the name, address and telephone number of the attending physician, other health care provider, or clinic/hospital.

HEALTH HISTORY DETAILS						
Name	Question Number	Start to end dates	Condition	Treatment including medications	Final result <b>Ongoing or Resolved</b> Please check	Attending physician/health care provider or hospital (name/address/telephone)
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	

Attach additional pages if necessary.     I have attached \_\_\_\_\_ page(s).

<b>Name, address, and telephone number of medical provider(s) with current medical record/history:</b>

## Section 6 - Agent Certification

### FOR AGENT USE ONLY

**I, (the agent) certify I have explained the eligibility provisions to the applicant. I have not made any statements about benefits, conditions or limitations of the contract except through written material furnished by Regence BCBSO. I have informed the applicant that the effective date of coverage is assigned only by Regence BCBSO, and provided the Oregon Disclosure Information required.**

**I CERTIFY THAT THE INFORMATION SUPPLIED TO ME BY THE APPLICANT HAS BEEN TRULY AND ACCURATELY RECORDED HERE.**

Agent Name (please print or type)	Agent E-mail	Regence BCBSO Agent Number
Agency Name	Phone Number	Fax Number
Street Address	City	State                      ZIP Code
Agent's Signature (Required) <b>X</b>		Date (Required)

**AGENT: COLLECT NO PREMIUM WITH APPLICATION**

## Section 7 - Certification, Authorization and Signature

Be sure to sign and date the application below. Spouse/Domestic Partner and/or dependent's (age 18 - 22) signature is required, if applicable. Signature applies to both "Certification of Completeness and Correctness" and "Authorization for Use and Disclosure of Protected Health Information":

### CERTIFICATION OF COMPLETION AND CORRECTNESS

I affirm that the answers given in this application are true, complete, and correct. I am providing these answers as part of the application procedure required by Regence BCBSO to enroll in their coverage. I understand that Regence BCBSO will rely on each answer in making coverage and rating determinations. For the protection of all our members, fraud or misrepresentation of material fact by me for the purposes of defrauding Regence BCBSO may result in Regence BCBSO taking any action allowed by law or contract, including termination or rescission of coverage, denial of benefits, and/or pursuit of criminal charges and penalties. If coverage is rescinded for fraud or intentionally misleading statements, Regence BCBSO will reimburse premium less any claims paid and will pursue reimbursement for claims paid exceeding any premium. I will promptly inform Regence BCBSO in writing if anything happens before my coverage takes effect that makes this application incomplete or incorrect. I understand and agree that no coverage shall be in force until approved by Regence BCBSO. Regence BCBSO may phone me to clarify answers on this application. As the applicant, I understand I have the right to inspect the information in my file.

I further affirm that I received a disclosure statement and outline of coverage from Regence BCBSO or its authorized agent describing the individual contract.

### AUTHORIZATION FOR USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION

I acknowledge and understand my health plan may request or disclose health information about me or my dependents (persons who are listed for benefits coverage on the application form) from time to time for the purpose of facilitating health care treatment, payment or for the purpose of business operations necessary to administer health care benefits, or as required by law.\*

Health information requested or disclosed may be related to treatment or services performed by:

- a physician, dentist, pharmacist or other physical or behavioral health care practitioner;
- a clinic, hospital, long-term care or other medical facility;
- any other institution providing care, treatment, consultation, pharmaceuticals or supplies, or;
- an insurance carrier or health plan.

Health information requested or disclosed may include, but is not limited to: claims records, correspondence, medical records, billing statements, diagnostic imaging reports, laboratory reports, dental records, or hospital records (including nursing records and progress notes). A separate authorization will be required for psychotherapy notes.

I understand that if this application contains any material misstatements or omissions, Regence BCBSO may deny coverage, modify or cancel coverage and/or take any other legal action available to us by law.

\* For more information about such uses and disclosures, including uses and disclosures required by law, or for a description of agent/broker compensation please refer to the Regence Consumer Privacy Notice. A copy is available on our Web site at [www.or.regence.com](http://www.or.regence.com) or by telephone request at 1 (800) 365-3155.

Signature of applicant, parent or legal guardian if applicant is under 18 years of age or legally incompetent *	Relationship	Date
<b>X</b>		
Signature of applicant's legal spouse or eligible domestic partner *		Date
<b>X</b>		
Signature of dependent(s) between 18 and 22 years of age *		Date
<b>X</b>		
Signature of dependent(s) between 18 and 22 years of age *		Date
<b>X</b>		

**\* If signature by a personal representative of the member/enrollee please complete the following:**

Personal Representative's Name (please print) \_\_\_\_\_

Relationship to Individual \_\_\_\_\_ (Attach legal documentation if other than parent of a minor child)

If additional health information is required to qualify you or a family member for coverage, we may send you a separate authorization form for the purpose of obtaining medical information.

### **THIS AUTHORIZATION MAY NOT BE USED FOR PSYCHOTHERAPY NOTES**

(Notes recorded and separately maintained by a mental health professional documenting or analyzing the contents of a conversation during a counseling session.)

**PLEASE CONTINUE TO SECTION 8**

**Section 8 - Premium Billing Options (if application is approved)**

**PLEASE DO NOT SEND MONEY WITH THIS APPLICATION.**

**Please indicate one billing option:**

- Monthly (checking account deductions - see below)
- Quarterly Bill (every three months)
- Monthly Bill

**SUREPAY AUTHORIZATION**

Surepay is a simple and convenient way to keep your health coverage in force. If you select the Surepay option of paying for your Regence BCBSO health insurance the payment will be deducted automatically from your account on the 3rd business day of the month or 15th of the month depending on your effective date of coverage. This will provide several advantages to you:

- ◆ Your payment will always be made on time (if funds are available in your account).
- ◆ You won't have to worry about your coverage accidentally lapsing due to overlooked payments.
- ◆ Your monthly bank statement will show a withdrawal notation which is your receipt of payment.
- ◆ Please pay your paper bill until you are notified that your electronic funds transfer has been started. Processing may take up to 60 days.

**GETTING STARTED is as easy as 1 - 2 - 3:**

1. **Complete**, date and sign the authorization below.
2. **Write** "void" on one of your checks.
3. **Return** this completed form and your "voided" check (not a deposit slip).

**SOME SUGGESTIONS:**

- ◆ **Check register reminder:** When you receive your monthly statement be sure to enter the payment amount in your check register. This will help you keep your account in balance and avoid overdraft problems.
- ◆ **If you change your bank or wish to cancel your automatic deduction.**
  1. Do this at least 15 days before your next premium is due. We suggest you leave enough money in your old bank account to cover your payments in case there is a delay in processing the change.
  2. Just send us a copy of your new "voided" check and a note explaining that you have changed banks.
  3. Changes may also be made by calling Customer Service at 1 (800) 365-3155.

**SUREPAY AUTHORIZATION**

- 1. COMPLETE** and sign this authorization form.      **2. ATTACH** your voided check (**not** a deposit slip).  
**3. RETURN** to Regence BlueCross BlueShield of Oregon (PO Box 1271, MS5K, Portland, OR 97201-1271).

**AUTHORIZATION TO MY BANK**

Checking Account     Savings Account

As a convenience and on behalf of the Account Holder identified below, I/we hereby request and authorize you to pay and charge to the account identified below, checks or electronic debits drawn on the account by and payable to the order of Regence BlueCross BlueShield of Oregon, Portland, Oregon. I/we agree that your rights to each such check or electronic debit shall be the same as if it were an actual check drawn on you and signed by me/us. This authority is to remain in effect until revoked by me/us in writing, and until you actually receive such notice, I/we agree that you shall be fully protected in honoring any such check. I/we further agree that if any checks or electronic debits be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in forfeiture of insurance. A photocopy of this executed authorization shall be as valid as the original.

Financial Institution	Transit/Routing Numbers	Account Number

Account Holder's Name (please print)

Account Holder's Authorized Signature(s) - as it appears on bank records

Date