

**STATE OF MISSISSIPPI
STATE AND SCHOOL EMPLOYEES' HEALTH INSURANCE PLAN
APPLICATION FOR COVERAGE**

PLEASE PRINT		Employer Name			
Section A: Enrollee Information (all fields are required)					
Social Security Number	First Name	MI	Last Name		
Home Address		City	State	ZIP	
Primary Telephone Number	Secondary Telephone Number	Personal Email Address			
Marital Status Single Married	Gender Male Female	Date of Birth (mm/dd/yyyy)	Date of Employment/Retirement		
Were you ever a full-time employee of a covered entity under the Plan <u>prior to 1/1/2006</u> ? No (Horizon) Yes (Legacy)					
If <u>yes</u> , please list your most recent (pre-1/1/06) employer and dates of employment: _____					
If married, is your spouse a Plan participant? Yes No If yes, Spouse Name and SSN: _____					

Section B: Health Insurance Membership Agreement Authorization (CHECK ONLY ONE BOX, SIGN AND DATE)

I hereby apply to **ADD, CONTINUE AND/OR CHANGE COVERAGE** for myself and/or my dependents named on this Application For Coverage form through the State and School Employees' Health Insurance Plan (PLAN). I certify that all information provided by me on this application is complete and accurate, and is the basis for providing coverage herein. I understand that any misrepresentation by me or my dependents may result in the cancellation of my/our coverage under the PLAN. I understand that the coverage applied for is subject to all exclusions, provisions, and limitations set forth by the *Plan Document*. I agree to be bound by all terms and conditions of the PLAN. I understand and agree that if my application for coverage is approved, any requested coverage changes will be effective the date fixed by the PLAN or its Administrator. I understand that if the requested coverage is approved, I am responsible for payment of the appropriate premiums and hereby authorize for such payments to be payroll deducted, or as appropriate, withheld from my State of Mississippi retirement benefits.

I hereby **WAIVE COVERAGE** in the State and School Employees' Health Insurance Plan. I have been offered coverage (or am eligible for continuation of coverage) through the PLAN, but I elect not to be covered. I understand that by waiving coverage at this time, I may only request coverage for myself or myself and eligible dependents at an Open Enrollment Period or during a Special Enrollment Period. I understand that if I am a retiree and I waive coverage, I will not be allowed to re-enroll or have my coverage reinstated at a later date. **If you are waiving coverage because you are currently covered under another health insurance policy, please complete Section D.**

Enrollee Signature: _____ Date: _____

Section C: Coverage

Enrollee Type: Employee - Legacy Employee - Horizon Retiree COBRA Surviving Spouse	Coverage Type: Enrollee Only Enrollee + Spouse Enrollee + Child Enrollee + Children Enrollee + Spouse & Child(ren)	Coverage Option: (Choose Only One) Select Base (HIGH DEDUCTIBLE)	Do you have Medicare? Yes No Medicare Number: _____ "A" Effective Date: _____ "B" Effective Date: _____ Reason for Entitlement: Age ESRD Disability
			Are you a tobacco user? Yes No If yes, are you interested in participating in the Plan's free cessation program? Yes No

Section D: Other Coverage Information

Do any of the persons listed on this application have other health insurance coverage? Yes No If yes, please provide the following:

Name of Individual Covered:	1. _____	2. _____	3. _____	4. _____
Policyholder's Name:	_____	_____	_____	_____
Policyholder's Date of Birth:	_____	_____	_____	_____
Policyholder's Insurance Effective Date:	_____	_____	_____	_____
Policy Number:	_____	_____	_____	_____
Policyholder's Employment Status:	Active, Retiree or COBRA	Active, Retiree or COBRA	Active, Retiree or COBRA	Active, Retiree or COBRA
Insurance Company Name address & phone #:	_____	_____	_____	_____
	_____	_____	_____	_____
Coverage Type:	Group Non-Group	Group Non-Group	Group Non-Group	Group Non-Group

Enrollee Last Name:	First Name:	Enrollee SSN:
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Section E: Dependents

Dependents to be Covered <small>(Last Name, First Name, MI)</small>	Relation to Enrollee	Social Security Number	Date of Birth <small>(mm/dd/yyyy)</small>	Address <small>(if different from Enrollee)</small>	Current Status
1.	Spouse Male Female				Employed? Yes No
2.	Son Daughter				Child under 26 Disabled
3.	Son Daughter				Child under 26 Disabled
4.	Son Daughter				Child under 26 Disabled

Are any of the dependents listed above covered by Medicare Part A or Part B? Yes No

If yes, please provide the following:

Name	Medicare Number	Part A Effective Date	Part B Effective Date	Medicare Reason
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Section F: Change Information

Add Enrollee: Open Enrollment Marriage Birth Adoption Loss of Coverage due to Divorce Other: _____ Requested Effective Date: _____
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Add Dependent(s): Open Enrollment Marriage Birth Adoption Other: _____ (List all dependents in Section E.) Qualifying Event/ Effective Date: _____

Change Coverage: Base Coverage Select Coverage
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Drop Dependent(s): Divorce Deceased Other: _____

Provide information below for dependents to be dropped:

Name	Social Security Number	Requested Termination Date
_____	_____	_____
_____	_____	_____
_____	_____	_____

Other Changes (Explain): _____

FOR EMPLOYER / ADMINISTRATOR USE ONLY: GROUP NUMBER: _____ New Legacy Employee, Requested Effective Date: _____ New Horizon Employee, Requested Effective Date: _____ Retiree, Requested Effective Date: _____ COBRA, Requested Effective Date: _____ Surviving Spouse, Requested Effective Date: _____ Change(s), Requested Effective Date: _____	ENTERED BY: _____ DATE: _____ VERIFIED BY: _____ DATE: _____
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Base Coverage

	In-Network	Out-of-Network
Calendar Year Deductible - Individual Coverage		\$1,800
Calendar Year Deductible - Family Coverage		\$3,000
Coinsurance/Co-payment Maximum - Individual Coverage	\$2,500	\$4,000
Coinsurance/Co-payment Maximum - Family Coverage	\$5,000	\$8,000

Under Base Coverage, there is no separate deductible for prescription drugs. If you have employee only coverage, you must meet the individual deductible (\$1,800) before the Plan begins paying benefits for medical and/or prescription drugs. For employees with dependent/family coverage, there is no individual deductible or coinsurance/co-payment maximum; rather, the family deductible (\$3,000) must be met before any benefits (medical and/or prescription drugs) will be paid.

After the appropriate deductible (\$1,800 or \$3,000) under Base Coverage has been met, the Plan will pay 80% of allowable charges for covered medical services when you use participating providers. Prescription drug co-payments will apply after the deductible is met.

Once an individual with employee only coverage has paid the coinsurance/co-payment maximum (\$2,500 or \$4,000), benefits will be paid at 100% of the allowable charge. For participants with family coverage, benefits will be paid at 100% of the allowable charge after the family coinsurance/co-payment maximum (\$5,000 or \$8,000) has been met.

The State pays 100% of the active employee premium for employees enrolled in Base Coverage.

Select Coverage

	In-Network	Out-of-Network
Calendar Year Deductible - Individual Coverage	\$1,000	\$2,000
Calendar Year Deductible - Family Coverage	\$2,000	\$4,000
Individual Medical Coinsurance Maximum	\$2,500	\$3,500
Individual Prescription Drug Deductible		\$75

Under Select Coverage, there are separate deductibles for medical and prescription drug benefits. The prescription drug benefit deductible (\$75) is applied on an individual basis, regardless as to whether the employee has employee only or family coverage. Once a covered individual has met his/her prescription drug deductible, co-payments (\$12, \$45, or \$70) will apply.

If you have employee only coverage, you must meet the individual deductible (\$1,000) before the Plan begins paying benefits for covered medical services. For employees with dependent/family coverage, all covered participants in the family will have satisfied their medical deductibles once a family has paid the family deductible (\$2,000 or \$4,000).

After the appropriate deductible has been met, the Plan will pay 80% of allowable charges for covered medical services when you use participating providers. Once the individual medical coinsurance maximum is met, benefits will pay at 100% of the allowable charge for all covered medical services for that individual. There is no family coinsurance maximum under Select Coverage. The prescription drug deductible and co-payment amounts will not apply toward the medical calendar year deductible or coinsurance maximum.

Doctor Office Visit Co-pay of \$25.00 (Select coverage only)