

GROUP EMPLOYER APPLICATION

**FOR Memorial Hermann Health Insurance Company
("MHHIC") USE ONLY**

GROUP NO. _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	UNDERWRITER NO. _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	EFFECTIVE DATE _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
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1. EMPLOYER INFORMATION - The employer certifies the following information.

COMPANY NAME			
STREET ADDRESS (P.O. Box not acceptable)		CITY	STATE ZIP
BILLING ADDRESS		CITY	STATE ZIP
EMPLOYER IS <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other-Explain:			
COMPANY CONTACT PERSON		PHONE NO. ()	FAX NO. ()
DATE BUSINESS WAS ESTABLISHED (Mo/Yr)	TYPE OF BUSINESS (Be specific)	E-MAIL ADDRESS	SIC CODE
Has the company been insured by MHHIC in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, date prior MHHIC coverage terminated: _____			
Has the employer filed for bankruptcy in the past seven years? <input type="checkbox"/> Yes <input type="checkbox"/> No Tax Identification Number (TIN) _____			

2. MEDICAL COVERAGE SELECTION - Select / Select Plus

		Memorial Hermann Select Network	Buy-Up Network
<input type="checkbox"/>	Select 2500-70 PPO	<input type="checkbox"/>	Select 3000-100 PPO
<input type="checkbox"/>	Select 5000-70 PPO	<input type="checkbox"/>	Select 5000-100 PPO
<input type="checkbox"/>	Select 250-80 PPO	<input type="checkbox"/>	Select 6600-100 Standard PPO
<input type="checkbox"/>	Select 500-80 PPO	<input type="checkbox"/>	Select 3000-50 HSA PPO
<input type="checkbox"/>	Select 1000-80 PPO	<input type="checkbox"/>	Select 5000-50 HSA PPO
<input type="checkbox"/>	Select 1500-80 PPO	<input type="checkbox"/>	Select 3000-80 HSA PPO
<input type="checkbox"/>	Select 2000-80 PPO	<input type="checkbox"/>	Select 5000-80 HSA PPO
<input type="checkbox"/>	Select 2500-80 PPO	<input type="checkbox"/>	Select 2600-100 HSA PPO
<input type="checkbox"/>	Select 3000-80 PPO	<input type="checkbox"/>	Select 3000-100 HSA PPO
<input type="checkbox"/>	Select 5000-80 PPO	<input type="checkbox"/>	Select 5000-100 HSA PPO
<input type="checkbox"/>	Select 1500-100 PPO	<input type="checkbox"/>	Select 6550-100 HSA PPO
<input type="checkbox"/>	Select 2000-100 PPO	<input type="checkbox"/>	Select Standard Copay PPO
<input type="checkbox"/>	Select 2500-100 PPO	<input type="checkbox"/>	Custom Plan

3. ADDITIONAL RIDERS

IN-VITRO FERTILIZATION RIDER	<input type="checkbox"/> Add rider	<input type="checkbox"/> Decline rider	<input type="checkbox"/> N/A
PLEASE NOTE: In-Vitro Fertilization benefits MUST be offered consistently across all plan selections.			

FOR MHHIC USE ONLY

DATE APPROVED	EFFECTIVE DATE	DATE REJECTED	PRODUCT CODE	GROUP TYPE	UNDERWRITING POINTS

4. RATING

Choose one rating methodology

- Individual Rating** - each enrolling employee's rate depends on the employee's age, area, and family status.
- Composite Rating** - rating factors for all enrolling employees are combined, and average amounts are charged for the four family categories of Employee Only, Employee and Spouse, Employee and Children, or Full Family.

5. EMPLOYER CONTRIBUTION

5A. EMPLOYER MEDICAL CONTRIBUTION OPTION

Traditional Contribution**** _____%

**** Employer selects contribution amount over 50% or more per employee per month.

6. EMPLOYEE ELIGIBILITY

Total number of employees (including owners): _____ Number of **ineligible** employees: _____

Number of full-time (usually 30 hours per week) employees: _____ Number of **eligible** employees **declining** coverage: _____

Total number of eligible **enrolling** employees including COBRA/FMLA applicants: _____

Are all eligible employees subject to withholding as on a W-2 form? Yes No

Please explain: _____

Eligibility date is on the FIRST DAY of the month following the waiting period.

Waiting period for all future employees: None 1 month 2 months Waive Waiting Period at Group Enrollment Only

The following is to be completed by groups of 20 or more total employees and/or employer providing continuation of coverage in accordance with Title X of COBRA: Is your group subject to COBRA? Yes No

If yes, please complete the COBRA/FMLA questionnaire.

The following question is to be completed by groups of 50 or more total employees and/or for an employer providing coverage in accordance with the Family and Medical leave Act of 1993: Is your group subject to FMLA legislation? Yes No

If yes, please complete the COBRA/FMLA questionnaire.

7. CURRENT CARRIER - Is this plan intended to replace any existing group coverage?

HEALTH: Yes No If yes, name of group carrier: _____ Proposed termination date: _____

8. EFFECTIVE DATE - Actual effective date will be assigned by MHHIC underwriting department if policy is issued.

Requested effective date: _____

9. LEAVE OF ABSENCE

A. Number of months employees are eligible to continue group coverage while on an employer-approved temporary **personal** leave of absence:

None 1 month 2 months 3 months 4 months

B. Number of months employees are eligible to continue group coverage while on an employer-approved temporary **medical** leave of absence

(maximum six months):

None 1 month 2 months 3 months 4 months 5 months 6 months

It is the Employer's responsibility to immediately notify MHHIC at the beginning of any authorized leave of absence.

10. MEDICAL INFORMATION

To your knowledge:

1. Is any person to be covered unable to work due to Injury or Illness? Yes No

2. Is any person unable to perform the normal duties of another person in the same employment class of the same age and sex? Yes No

If yes to either question, provide names, dates, and degree of recovery: _____

11. WORKERS' COMPENSATION

Name of current Workers' Compensation carrier: _____ **Renewal date:** _____

Please list the name and job title of any person to be Included as a subscriber under the MHHIC coverage who IS not an employee, for the purpose of Workers' Compensation law or Similar legislation. Please note that under Texas law, partners and corporate officers, or members of boards of directors are employees for Workers' Compensation purposes except under limited Circumstances.

Name:	Title:	Exempt according to above requirements?	
_____	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No

12. SIGNATURE/DISCLOSURE STATEMENT

Check the box that applies:

We, the employer, as administrator of an Employee Welfare Benefit Plan under ERISA, apply to obtain the coverage indicated. We understand that any dispute involving an adverse benefit decision may be subject to binding arbitration only after the ERISA appeals procedure has been completed.

We, the employer, as administrator of an Employee Welfare Benefit Plan, which is a church plan or governmental plan as defined under ERISA and therefore not subject to ERISA, apply to obtain the coverage indicated.

We, the employer, agree that MHHIC can provide an electronic copy of the Certificate of Coverage document to us for distribution to our employees, rather than issue a paper copy to each covered employee.

We represent that all information on this Application is true and complete, and that MHHIC may rely on this Application in its decision to evaluate our group for eligibility and rating purposes. If not complete, MHHIC reserves the right to reject the Application and notify us in writing. We understand and agree that coverage will be effective only if we have paid our first month's premium and have met eligibility criteria. We understand that we will be informed of acceptance and effective date in writing if this Application is issued, that we should keep prior coverage in force until so notified and that no agent or broker has the right to accept this Application or bind coverage. This Application becomes a part of our contract with MHHIC. **We verify that these answers are true and that coverage may be re-evaluated for eligibility and rating purposes should it be determined at a future date that there are misstatements in these Application forms. We have provided the individual, or the person through whom the Individual was eligible to be covered as a dependent, prior to declining coverage with an explicit written notice in bold type, specifying that failure to elect coverage during the initial enrollment period permits the plan to impose at the time of the Individual's later decision to elect coverage, an exclusion from coverage until the next open enrollment period and received signed acknowledgement of the notice.**

Composite rates may be recalculated if a change in membership would otherwise result in a premium change for the group of more than 10%.

ARBITRATION AGREEMENT: We understand that any dispute between us and MHHIC may be subject to binding arbitration. The arbitration will be conducted pursuant to the applicable commercial rules of the American Arbitration Association and applicable Texas statutes governing such arbitration. The arbitration will be binding only if both parties agree and the arbitration will occur in the county where the policyholder or, if applicable, the beneficiary resides. By signing this Application, we are not agreeing to binding arbitration.

Dated at _____ on the _____ day of _____ 20_____

By X _____ Title _____

(Signature of Company Officer / Owner)

13. CONDITIONAL RECEIPT - Agent, please photocopy and give to your client.

This will acknowledge receipt of \$ _____ from _____

as a deposit against the insurance premiums that would become payable if Memorial Hermann Health Insurance Company accepts this Application for group coverage. This check will be held in trust by MHHIC pending acceptance or rejection of the Application. I have fully explained to the employer that in no event will benefits be payable for any loss incurred before the effective date assigned by Memorial Hermann Health Insurance Company and that the company should retain any other coverage until then.

14. AGENT'S CERTIFICATION

<input type="checkbox"/> I hereby certify that I am not aware of any information not disclosed in this Application by the employer which may have bearing on this risk.			
<input type="checkbox"/> I hereby certify that I have advised the employer not to terminate any existing coverage until receiving written notification from MHHIC that the coverage being applied for by this Application is issued.			
1 NAME OF WRITING AGENT (Print or Type)	% Commission to be Paid	AGENT TAX I.D. NO.	(CHECK ONE) <input type="checkbox"/> E = EIN <input type="checkbox"/> S = SS#
AGENT ADDRESS	PHONE NO. ()	FAX NO. ()	
CITY / STATE / ZIP			
SIGNATURE OF AGENT X			DATE

2. NAME OF <input type="checkbox"/> SUB-AGENT <input type="checkbox"/> SECOND WRITING AGENT (Print or Type)	% Commission to be Paid	AGENT TAX I.D. NO.	(CHECK ONE) <input type="checkbox"/> E = EIN <input type="checkbox"/> S = SS#
AGENT ADDRESS	PHONE NO. ()	FAX NO. ()	
CITY / STATE / ZIP			
SIGNATURE OF AGENT X			DATE
3. NAME OF GENERAL AGENT		AGENT TAX I.D. NUMBER	

Send Administration Kit to: Agent Group

Insurance coverage is underwritten by Memorial Hermann Health Insurance Company. The Memorial Hermann Health Insurance Company logo is a registered trademark of Memorial Hermann Health System.

As of the Effective Date indicated above on page one of this Application, MHHIC hereby agrees to issue coverage to the above named Employer, pursuant to the terms and conditions of the attached Group Policy.

Richard C. Harris, Chief Financial Officer