

Cannon Builders Inc.

BENEFIT ELECTION FORM

I _____ have elected to enroll/waive the following benefits offered by Cannon Builders Inc.

No changes for OPEN ENROLLMENT

MEDICAL PLAN

Blue Cross of Idaho Preferred Blue PPO 5000

Monthly Employee Premium

- Enroll – Employee Only
- Enroll – Employee & Spouse
- Enroll – Employee & Child(ren)
- Enroll – Family
- WAIVE

See Attached Rate Sheet

Complete Blue Cross of Idaho Enrollment Form

I understand that these elections will be effective on the first of the month following 60 days following my date of hire and are considered unchangeable until the end of the benefit plan year unless I have a qualifying change in status.

I also understand that I have access to all Plan Documents & ERISA Compliance Notices by requesting them from my employer.

By signing, I authorize the premiums elected above to be deducted from my paycheck.

Signature: _____

Date: _____

Cannon Builders Inc. Rates

After satisfying the probationary period and during the first 12 months of employment, Cannon Builders Inc., generously contributes 50% of the Employee Only cost of the medical premium for all eligible employees. Employees that have been continuously employed for more than 12 consecutive months, Cannon Builders Inc., contributes 75% of the Employee Only cost of the medical premium for all eligible employees.

Employees will be responsible for the full cost of dependent coverage.

Blue Cross of Idaho Preferred Blue Access PPO 5000 (50% of Employee Premium for first 12 months)			
Coverage Tier	Total Premium	Monthly Employer Contribution	Monthly Employee Cost
Employee	\$489.27	\$244.64	\$244.63
Employee & Spouse	\$1,049.94	\$244.64	\$805.30
Employee & Child	\$688.53	\$244.64	\$443.89
Employee & Children	\$966.45	\$244.64	\$721.81
Family	\$1,457.74	\$244.64	\$1213.10

Blue Cross of Idaho Preferred Blue Access PPO 5000 (75% of Employee Premium after 12+ months)			
Coverage Tier	Total Premium	Monthly Employer Contribution	Monthly Employee Cost
Employee	\$489.27	\$366.95	\$122.32
Employee & Spouse	\$1,049.94	\$366.95	\$682.99
Employee & Child	\$688.53	\$366.95	\$321.58
Employee & Children	\$966.45	\$366.95	\$599.50
Family	\$1,457.74	\$366.95	\$1090.79

Instructions: This cover sheet must be completed and submitted by your Employer to Blue Cross of Idaho with the completed Idaho Universal Group Application. Please type or print legibly in black ink and complete all applicable sections.

1a. Name of Employer Cannon Builders, Inc.	Requested Effective Date
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Your policy effective date will be the first of the month following the date the application is received and approved in our office. If a different effective date is desired, please also indicate that date in the effective date area on the front of the Idaho Small Employer Application. The earliest possible effective date is the first of the month following receipt of the application in our office.

Please note: No applications are made effective until approved by Blue Cross of Idaho.

1b. EMPLOYERS WITH MULTIPLE MEDICAL OPTIONS:

If your employer offers more than one health insurance plan, fill in your plan selection _____

1c. EMPLOYERS WITH DUAL OPTION DENTAL:

If your employer offers more than one dental plan, please select the plan you want below.

- Traditional** **PPO** **Dental Blue Connect**

2a. Employee's Name	Social Security No.
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2b. Complete PCP information for you and your dependents only if enrolling in a Managed Care plan.

*For Managed Care Plans Only (See below-Employers with Managed Care Plans) If you have more dependents to include, copy this page and attach.)			
Member's Name <i>(first, middle initial, last)</i>	Name of Primary Care Provider (PCP) or PCP ID Number <i>(For the highest benefit level you must select a PCP)</i>	Existing Patient of PCP?	Office Use Only PCP
Applicant			
Dependent 1			
Dependent 2			
Dependent 3			

*** EMPLOYERS WITH MANAGED CARE PLANS:** This plan has a network of physicians. Please check the network before signing up. If you are enrolling in a managed care plan (Connect or Point plan), you must select a Primary Care Physician (PCP) for yourself and each covered family member. Each member of your family may choose a different PCP or you may all share the same one.

To help you choose a PCP, you may contact Customer Service toll-free at 800-627-1188, or you may view the provider directory for the plan you are enrolling in on our website:

For Connect SAHA plans visit bcidaho.com/SaintAlphonsus; For Connect PQA plans visit bcidaho.com/Portneuf; For Point plans visit bcidaho.com/POS

Available as of 2018

For IDID plans visit bcidaho.com/IndependentDoctors; For MVN plans visit bcidaho.com/MountainView

***SMALL GROUP ONLY ESSENTIAL HEALTH BENEFITS DISCLAIMER:** If your employer has selected to offer medical only, please note the following: *The medical policy you are applying for does not include coverage for pediatric dental care, which is considered an essential health benefit under the Affordable Care Act. You have access to pediatric dental plans, including those offered by Blue Cross of Idaho, as a separate policy. Please contact us, your insurance agent, or Your Health Idaho if you want to learn more about the stand-alone pediatric dental insurance plans available in the market.*

Pediatric dental coverage is available for those 18 and younger. Additional limitations and waiting periods apply for those ages 19 and older.

<p>3a. Electronic Communication Delivery Agreement</p> <p>To provide you with a convenient and mobile avenue to access all of your health insurance documents and to reduce the use of paper, Blue Cross of Idaho sends communications to members through a secured member account at members.bcidaho.com and provides notification by email to the email address you supply in your application when we post a new communication to your secure account.</p> <p>Unless I reject electronic distribution by checking the checkbox below, I consent by my signature on behalf of myself and any covered dependents to the electronic distribution of communications related to the coverage I have applied for, and agree that I consent to:</p> <ul style="list-style-type: none"> • Electronically receive any materials that are currently available electronically as well as those that become available in the future; printed and mailed copies will be sent to your mailing address prior to the availability of electronic copies. • Electronically receive the following materials: explanation of benefits statements (EOBs); enrollment, billing, and renewal notices; information requests; claims receipts and decisions, including adverse benefit determinations; legally required information and notifications, including but not limited to notices about any federal or state rules and regulations; information regarding complaints, appeals, or grievances; coverage summaries; benefit and policy changes; discontinuation or termination notices; and health and wellness information I have requested or has been requested on my behalf by my employer. • To receive a printed copy of any electronic notice, you can print a copy from your secure member account or call Customer Service at the number listed on the back of your member ID card. • To easily change your communication preferences, log into your member account, select My Account from the top menu or visit your member preference center found at the footer of any email you receive. <p><input type="checkbox"/> No, I do not want electronic distribution of communications. Unless my consent is not required for an electronic distribution, I elect to receive communications related to my coverage in a paper format.</p>

GROUP INFORMATION

TO BE COMPLETED BY GROUP ADMINISTRATOR

Group Number _____ Effective Date _____ Subgroup _____ Class _____

**IDAHO UNIVERSAL GROUP APPLICATION
FOR ENROLLMENT OUTSIDE OF THE IDAHO EXCHANGE**

Please type or print legibly in black ink and complete all applicable sections.

SECTION 1 EMPLOYER/EMPLOYMENT INFORMATION

1. Name of Employer Cannon Builders, Inc.		2. Phone Number (include area code) 208-785-6281	
3. Address 725 E. Airport Rd.	4. City Blackfoot		6. Zip Code 83221
	5. State ID		
7. Occupation	8. Hours Worked per Week	9. Original Date of Hire (mm/dd/yyyy)	10. Fulltime Date of Hire (mm/dd/yyyy)

SECTION 2 APPLICANT INFORMATION (Employee)

1. Legal First Name, Middle Name, Last Name (and suffix, if applicable)			
2. Mailing Address (Street, Route, P.O. Box)			
3. City	4. State	5. Zip Code	6. County
7. Preferred Daytime Phone Number (include area code)		8. Email Address	
		9. Date of Birth (mm/dd/yyyy)	
10. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	11. Social Security Number (required)	12. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____	13. Type of Enrollment - Please contact your group administrator for plans available to you. <input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Waive Coverage – see section 3

If you wish to waive coverage for you and/or any dependents at this time, please complete Section 3 – Waiver of Coverage. If you wish to enroll yourself and/or your dependents, please complete all sections except Section 3.

SECTION 3 WAIVER OF COVERAGE (To be completed only if coverage is declined or refused by an eligible employee or dependents.)

1. I decline coverage for:

Self (name) _____ Dependent (name) _____
 Spouse (name) _____ Dependent (name) _____
 Dependent (name) _____ Dependent (name) _____

2. Reason for declining coverage (check all that apply):

I and/or my dependents currently have other qualifying medical coverage with (name of carrier) _____
 through: My other employer My spouse's employer Individual policy Medicare Medicaid Tricare
 Indian Health Services **OR** Other reason for declining coverage (please explain): _____

SIGNATURE TO WAIVE**

I have decided to waive coverage as indicated above. I have been given the opportunity to apply for group coverage by the employer. Should I decide to apply for this coverage in the future, I realize and agree any coverage may be subject to additional probationary waiting periods.

**Signature _____ Date _____
 (sign only if waiving coverage) mm/dd/yyyy

Notice of enrollment rights: If you are declining enrollment for you or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 60 days after the marriage, birth, adoption or placement for adoption.

1

FOR OFFICE USE ONLY

Electronic System ID

SECTION 4**ENROLLMENT INFORMATION (check all that apply)**

1. Are you: A new applicant Adding dependents Enrolling during your employer's open enrollment
2. If you are enrolling **outside** of your employer's open enrollment or adding dependents, please mark the appropriate reason below and provide the date of the event (mm/dd/yyyy) _____
 (documentation may be required) Marriage Divorce Birth Adoption
 Involuntary loss of **employer** coverage* Involuntary loss of **individual** coverage*
 *Provide name of carrier _____
 Involuntary loss of Medicaid
 Court order (copy of court order required) Other _____
3. Current employment status:
 Actively at work Retiree COBRA participant Disability Other _____

SECTION 5**DEPENDENT INFORMATION** (List all eligible dependents you wish to enroll, including any child who is under the age of 26; or who is medically certified as disabled and dependent on parent for support (copy of certification required). If you have more dependents to include, make a copy of this page and attach.)

Dependent's Name (first, initial, last)	Relationship (spouse, child, stepchild, etc.)	Does Dependent live at the same address as you?	Social Security Number	Date of Birth (mm/dd/yyyy)	Gender	Type of Enrollment
Dependent 1		<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision
Dependent 2		<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision
Dependent 3		<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision
Dependent 4		<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision
Dependent 5		<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision
Dependent 6		<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Vision

SECTION 6**OTHER COVERAGE INFORMATION** (Please complete the section below if you have other coverage that will remain in effect. If you have more policies to include, make a copy of this page and attach.)

If coverage is provided for a dependent from a previous marriage or relationship, please attach a copy of the court documentation that shows who is responsible for the dependent(s)' health care insurance so that the insurance carrier can determine whose coverage is primary.

Other Policy

1. Other Insurance Carrier Information: Insurance Carrier Name, Policy Number, Phone Number

2. Policy Holder Name

3. Names of Covered Members

4. Types of Coverage (check all that apply)

- Group Medical
 Individual Dental
 Medicare Vision

5. Coverage Start Date mm/dd/yyyy

6. Is this coverage terminating?

- Yes (complete #7)
 No

7. Coverage End Date mm/dd/yyyy

SECTION 7**OTHER INFORMATION**

1. Are you or any of your dependents listed on this application currently disabled? No Yes

Name of disabled person _____ Physician's name and phone _____

Date of disability _____ Physician's address _____

Nature of disability _____

2. Are you or any dependent listed on this application covered on Medicare or have received Social Security Disability or Worker's Compensation payments or are now eligible to receive such payments? No Yes

If yes, give person's name, type of Coverage, and reason for entitlement: _____

3. Has any person listed on this application used a tobacco product on average four or more times a week within no longer than the past six months (anyone age 18 or older)? No Yes **If yes**, list names below:

SECTION 8**AFFIRMATION**

I affirm the answers in this "Idaho Universal Group Application" are complete and correct. I am providing these answers as part of the application procedure required by this insurance carrier to enroll in its insurance coverage. I understand that the insurance carrier will rely on each answer in making its determination to extend coverage and to determine the type of coverage offered. I understand if I have made any misstatement or omission in this application, the insurance carrier may take any action available by law, including but not limited to, retroactive adjustment of premiums or claims. Further, I understand that any fraud or intentional misrepresentation of material fact on the part of the employer is cause for retroactive termination of coverage by the insurance carrier and/or other action available by law. I will promptly inform the insurance carrier in writing if anything happens before my coverage takes effect that makes an answer on this application incomplete or incorrect. Following receipt of a fully-executed application, coverage will be in force as of the effective date determined by the insurance carrier under applicable law.

SECTION 9**STATEMENT OF UNDERSTANDING**

By signing this application, I represent that all my answers are complete and accurate and that I understand and agree to the following conditions:

- No independent producer, agent or employee of the insurance carrier, or of my employer, can change any part of this application or waive the requirement that I answer all questions completely and accurately.
- The insurance carrier may terminate or rescind an employer's group coverage for any intentional misrepresentation omission of fact by, concerning, or on behalf of any applicant by the employer that was or would have been material to the insurance carrier's acceptance of a risk, extension of coverage, provision of benefits or payment of any claim.
- As proof of status of employment, I authorize my employer to release to the insurance carrier appropriate documents, including but not limited to W-2 Wage and Tax Statements and other wage and tax summaries or forms.
- Coverage for me and any eligible persons named on this application will begin on the effective date pursuant to the terms of the plan/contract.
- I agree to abide by the terms of the group's master policy/member certificate, which sets forth all of the terms and conditions of my coverage. No agent or other person can change the terms of the master contract, any of its amendments, or this application, except with an amendment issued expressly for that purpose and signed by an authorized officer of the insurance carrier.
- I have reviewed all answers given on this application and, regardless of whether an independent producer or other person has filled out the answers for me, I verify that the answers are true and complete.

I acknowledge and understand my health plan may request or disclose health information about me or my dependents (persons who are eligible for benefits coverage and are listed on the enrollment form) 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 group 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).

This acknowledgment does not apply to obtaining information regarding psychotherapy notes. A separate authorization will be used for psychotherapy notes.

Signature of Employee _____

Date (mm/dd/yyyy) _____