

FAX completed application to ABA at 404-759-2114 QUESTIONS? Call ABA at 770-645-5989

Application for Health Coverage

Important: Please print clearly in BLACK ink as instructed in each section. Initial and date corrections; correction fluid is not permitted. Read and sign the Acknowledgements Section on page 6.

Check all that apply:

□ New Application □ Add a Dependent □ Plan Benefits Increase □ Child-Only Application (under 18 years old)

Plan Choice Choose one (1) plan only. If other individuals applying for coverage wish to apply for different plans, a separate Application must be used.

| \$20 Copay POS | \$30 Copay POS | \$35 Copay POS | \$45 Copay POS | QHDHP POS |
|----------------|------------------|------------------|------------------|---------------------|
| □ \$ 500 | □ \$1,000 | □ \$1,000 | □ \$1,000 | □ \$3,000/ \$5,500 |
| □ \$1,000 | □ \$2,500 | □ \$2,500 | □ \$2,500 | □ \$5,000/ \$10,000 |
| □ \$2,000 | □ \$3,500 | □ \$3,500 | □ \$3,500 | |
| □ \$3,000 | □ \$5,000 | □ \$5,000 | □ \$5,000 | Fusion POS |
| □ \$4,000 | | \$7,500 Basic | | □ \$3,000 |
| □ \$5,000 | | □ \$10,000 Basic | | □ \$5,000 |
| □ \$10,000 | | | | |

If you have selected a Coventry One Qualified High-Deductible Health Plan (QHDHP), you are eligible to open a Health Savings Account (HSA) through our HSA trustee, Health Equity, upon approval.

□ I elect to have an HSA opened through Health Equity

Optional Riders The below riders are optional. Please note that additional premium will apply.

□ Mental Health Rider – this Rider is optional with Copay and Fusion Plans only, for an additional cost. Mental Health benefits are built into QHDHPs. Consumer Choice Option, for an additional cost

Requested Effective Date: \Box 1st day of 20 or \Box 15th day of 20

Requested Effective Date must be after, but no MORE than sixty days past the signature date of the Application. Requested Effective Date is not guaranteed.

Amount guoted for Reguested Effective Date: \$ / Month Individual Family

Note: The amount guoted is an estimated cost of the selected health plan, which is subject to change based on medical history, the underwriting process, and, if any, other relevant factors.

Primary Applicant Information Please provide information on the Primary Applicant. If applying for Child-Only coverage,

please fill in the parent or legal guardian's information below.

| Last name | First name | | | MI Primary phone number () - | |
|---|--|-------|-----|----------------------------------|---|
| Home address | City | State | ZIP | Count | y |
| Mailing address (If different from address above) | City | State | ZIP | receiv | me and phone number to e a call regarding this ation, if necessary: |
| E-mail address (if we may correspond with you via e-mail) | Check here to opt out of receiving your policy and other pertinent documents by e-mail | | | rning D Afternoon | |
| Relationship (if Child-Only Application) | Occupation / Title | | | □ Eve (| ening D Anytime (8am-8pm) |

Agent Name: _

Applicant and Dependent Information

| Lir | General Information List all individuals applying for health coverage in this section. For a Child-Only Application, begin listing child(ren) on Line 3 with the youngest child listed first. If you need more space, attach a separate sheet of paper with the details in the same format as the box below. Sign and date any attachments. | | | | | | | |
|-----|--|-----------------------------------|---------------------------|--------------------|---------------------|------------------|---|---|
| | Full Name (Last, First, MI) | Social Security Number | Birthdate (mm/dd/yyyy) | Gender (M or F) | Height (ft. in.) | Weight (lbs.) | Tobacco use in the past 12 months? ¹ | U.S. residency for past 6 months ² |
| 1 | Primary Applicant (blank if Child-Only) | | | | | | 🗆 Yes 🗖 No | 🗆 Yes 🗖 No |
| | Spouse (blank if Child-Only) | | | | | | 🗆 Yes 🗖 No | 🗆 Yes 🗖 No |
| 2 | | Home address (if different from P | rimary Applicant) | | | | | |
| | Dependent Child or Child-Only | | | | | | 🗆 Yes 🗖 No | 🗆 Yes 🗖 No |
| 3 | | Home address (if different from P | rimary Applicant) | | | | | |
| | Additional Child | | | | | | 🗆 Yes 🗖 No | 🗆 Yes 🗖 No |
| 4 | | Home address (if different from P | rimary Applicant) | | | | | |
| - | Additional Child | | | | | | 🗆 Yes 🗖 No | 🗆 Yes 🗖 No |
| 5 | | Home address (if different from P | rimary Applicant) | | | • | | |
| , | Additional Child | | | | | | □ Yes □ No | 🗆 Yes 🗖 No |
| 6 | | Home address (if different from P | rimary Applicant) | | | | | |

¹ 'Tobacco use' constitutes use of tobacco or tobacco cessation products in the past twelve (12) months.

² 'U.S. residency' refers to the designated individual living legally in the United States for the past six (6) months

| 1 Prior Insurance Coverage | |
|--|------------|
| Has any individual applying for coverage had any health insurance coverage in the past two (2) years? If "Yes," list the applicants who are/were covered, the company who provided(s) coverage, along with the start and end dates of coverage. | 🗆 Yes 🗖 No |

Agent Name: _

Medical Information The Medical Information section requires your careful attention to each question. The questions below should be answered by you and not by any broker representing you. If you fail to provide truthful or accurate health history information you may lose your coverage or other penalties may apply. You may want to consult your physicians if you have questions regarding the information requested below.

Answer questions on behalf of all individuals applying for coverage. Each individual applying for coverage needs to provide his or her own medical history. Only provide a family member's medical history if the family member is also applying for coverage on this Application. A person applying for coverage does not need to provide any genetic information (including genetic testing, genetic counseling, or genetic education).

| Check "Yes" or "No," and provide additional information in the N | Medical Details section when necessary. | |
|---|--|--|
| 1 Physical Exam | | |
| Has any individual applying for coverage had a physical or If "Yes," provide details in the Medical Details section on page | | 🗆 Yes 🗖 No |
| 2 Pregnancy | | |
| Is any individual applying for coverage currently pregnant, parent, or in the process of adopting a child? | expecting a child with anyone, an expectant or surrogate | 🗆 Yes 🗖 No |
| 3 Transplants | | |
| Has any individual applying for coverage been a candidate of If "Yes," provide details in the Medical Details section on page | | 🗆 Yes 🗖 No |
| 4 HIV / ARC / AIDS | | |
| Has any individual applying for coverage ever tested positive diagnosed as having AIDS Related Complex / Conditions (A other medical condition / disorder derived from such infection | RC), Acquired Immunodeficiency Syndrome (AIDS) or any | 🗆 Yes 🗖 No |
| symptoms, had symptoms that caused them or would cause an o testing for, been hospitalized for, had surgery for, taken medication | ividual applying for coverage experienced or been experiencing any ordinarily prudent person to be treated or tested for, to be advised to n for, or been advised that they have or may have had any of the follo hecked items (including "Other") in the Medical Details section on pa | b have treatment or owing? If nothing in |
| 5 Cancer / Cyst / Tumor | | |
| Carcinoma, sarcoma, leukemia, lymphoma, myeloma, central nervous system cancers or carcinoma in situ | Cyst, growth, lump, mass, tumor or polyp Other | □ None |
| 6 Respiratory System | | |
| Allergies or asthma Emphysema or chronic lung disease (COPD) | Sleep apneaOther | □ None |
| 7 Cardiovascular and Circulatory System | | |
| Hypertension or high blood pressure Deep Venous Thrombosis or phlebitis Varicose veins, blood clot or aneurysm | Irregular heartbeat, heart murmur, or mitral valve prolapse Heart attack, chest pain or angina Other | □ None |
| 8 Digestive System | | • |
| Chronic abdominal pain, ulcer, acid reflux or hiatal hernia Diverticulitis, diverticulosis, hemorrhoids, or hernia Disorder of the esophagus, stomach, colon, rectum, intestine, bowel, gallbladder or pancreas | Liver condition or hepatitis A Cirrhosis, fatty liver or hepatitis B or C Surgical treatment for obesity, gastric bypass or banding Other | □ None |
| 9 Emotional or Mental Health | | |
| Anxiety or depression Attention Deficit Disorder or Attention Deficit Hyperactivity Disorder Bipolar disorder | Obsessive Compulsive Disorder, schizophrenia Eating disorder Therapy or counseling Other | □ None |

| Primary Applicant Name: | 4 of 8 Agent Name: L. Blount ID# 14346 | 35 |
|---|---|------------|
| symptoms, had symptoms that caused them or would cause | 5. | 🗆 Yes 🗖 No |
| 21 Other Conditions | | |
| 20 Alcohol / Drug ☐ Alcohol abuse, dependency or alcoholism ☐ Drug / substance abuse or dependency | A citation or conviction for driving under the influence of alcohol or any drug / substance Other | □ None |
| Developmental disorder or delay | □ Other | |
| 19 Congenital or Development | Mental retardation, autism, or Down's Syndrome | □ None |
| Concussion or head injury Migraines or chronic headaches Convulsions, seizures, epilepsy, fainting, tics or tremors | Stroke, Transient Ischemic Attack (TTA) or paralysis Multiple sclerosis Other | □ None |
| 18 Brain or Nervous System | Stroke, Transient Ischemic Attack (TIA) or paralysis | |
| Anemia Diabetes Elevated blood sugar Elevated cholesterol or triglycerides | Endocrine, adrenal, or pituitary disorder Weight disorder Thyroid disorder Other | □ None |
| 17 Blood / Adrenal / Endocrine / Pituitary / Thyroid | | |
| Chlamydia Genital warts Genital herpes | Human Papilloma Virus (HPV) Gonorrhea or syphilis Other | □ None |
| 16 Sexually Transmitted Diseases | | |
| 15 Male Reproductive System ☐ Infertility ☐ Penile or testicular disorder | Prostate disorder, elevated PSA, Prostatitis Other | □ None |
| Disorder of the breast or abnormal mammogram Saline breast implants Silicone breast implants Abnormal Pap smear Endometriosis, uterine fibroids or uterine prolapse | Infertility or complications of pregnancy Menopausal disorder Menstrual disorder Cervical, ovarian, uterine or vaginal disorder Other | □ None |
| 14 Female Reproductive System | | |
| 13 Kidney or Urinary Tract Bladder or urinary tract infection or disorder Kidney infection or disorder | Kidney or bladder stones Other | □ None |
| Hearing loss or cochlear implant | | |
| 12 Eyes / Ears / Nose / Throat □ Disease or injury of eye □ Cataracts or glaucoma □ Ear disorder, ear infections or tubes in ears | Deviated septum or sinus infection Disorder of the throat, tonsils or adenoids Other | □ None |
| Eczema or psoriasis | Other | □ None |
| Acne or rosacea | Abnormal or cancerous moles, melanoma | |
| Osteoarthritis, osteoporosis or osteopenia 11 Skin | | |
| Connective tissue disorder, systemic lupus, rheumatoid arhritis Fibromyalgia Disorder of the knee, shoulder, hip or other joint | Prosthetic limbs or devices, or internal fixations (pins, plates, screws) Any chiropractic treatments Other | □ None |
| 10 Muscular or Skeletal System ☐ Bursitis, tendonitis or gout ☐ Disorder of the back, neck or spine | Temporomandibular joint disorder (TMJ) Fractures or broken bones | |
| 10 Muccular or Skolatel System | | |

Medical Details Please provide COMPLETE details for all questions with a "Yes" answer or a checked box in the Medical Information section. Provide the question number you are referencing in the first column. If you need more space, **attach a separate sheet of paper** with the details in the same format as the box below. Sign and date any attachments.

| Q# | Name of Individual Applying for Coverage (Last, First, MI) | Explain Nature of Illness / Condition (include results of any physical exam) | Date of Onset (mm/yyyy) | Date of Recovery (mm/yyyy) | Remaining or Ongoing Symptoms or Treatment |
|----|--|--|-------------------------------|----------------------------------|---|
| | | | | | |
| | Treating Physician's Name | Address Phone | e Number | | |
| | | | | | |
| | Treating Physician's Name | Address Phone | Number | | |
| | | | | | |
| | Treating Physician's Name | Address Phone | e Number | <u> </u> | |
| | | | | | |
| | Treating Physician's Name | Address Phone | Number | | |
| | | | | | |
| | Treating Physician's Name | Address Phone | Number | | |
| | | | | | |
| | Treating Physician's Name | Address Phone | Number | <u> </u> | |

Medications Please provide COMPLETE details for all medications (prescription or over-the-counter) currently being taken or that have been taken by (including samples), or were prescribed or recommended for, any individual applying for coverage in the past twelve (12) months. If you need more space, attach a separate sheet of paper with the details in the same format as the box below. Sign and date any attachments.

| Name of Individual Applying for Coverage (Last, First, MI) | Date Started (mm/yyyy) | Date Discontinued (mm/yyyy) | Medication Name | Dosage and Frequency | Condition / Reason for Taking |
|--|------------------------------|-----------------------------------|-----------------|-------------------------|----------------------------------|
| | | | | | |
| | | | | | |
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Acknowledgements

By signing this Application form, I, the Applicant, including any undersigned Spouse and Dependents, agree to the following statements:

- I understand that all individuals applying for health coverage listed on this Application are subject to medical underwriting review unless applying for Guarantee Issue coverage. I understand that the selling agent (if applicable) has no authority to promise coverage to the applicant or any individual applying for coverage, or to modify Coventry's underwriting criteria or terms of coverage.
- I understand that the information that I provide on this Application will be used to determine whether Coventry accepts my Application and so provides me with a policy of health coverage for which I'm applying including Guarantee Issue coverage. I attest that my Application responses are complete and accurate to the best of my knowledge.
- I understand that if any material information is omitted or intentionally misrepresented from any section of the Application, coverage may be refused, terminated, or rescinded, at Coventry's sole discretion. In the event that coverage is rescinded, the policy will be voided back to the original effective date and all premium payments will be refunded. Coventry shall not be financially liable for any health care services rendered prior to the rescission.
- I agree to notify Coventry in writing if I or any individual applying for health coverage receives any new diagnosis, treatment, or health service, or if any of the answers or statements provided on this Application change between the date this Application is signed and the effective date or approval date of coverage, whichever is later. My failure to provide Coventry with this updated health information may result in a denial or rescission of coverage.
- I understand that if any individual applying for coverage is declined for coverage, that individual may not re-apply for Coventry *One* coverage for six (6) months from date of signature.
- I understand that this Application is valid for sixty (60) days from the earliest date of signature in the Acknowledgements section.

Any person who knowingly or willfully presents a false or fraudulent statement or representation of any material fact or thing in the filing of a claim for payment of a loss or benefit or knowingly presents false information in an application for insurance commits the crime of insurance fraud, which is a felony, and will be punished by imprisonment, or by fine, or both.

DO NOT cancel your existing insurance coverage until an offer of coverage has been extended by Coventry in writing. Please retain a copy of this application for your records.

| Primary Applicant's Signature | Date | Spouse's Signature (if applying for coverage) Date | |
|---|------------|--|--------------|
| Dependent Signature ¹ | Date | Dependent Signature ¹ Date | 2 |
| | | Application or if any child applying for health coverag Primary Applicant or Spouse of the Primary Applicant. | e (under the |
| Parent/Legal Guardian Signature | Print Name | Relationship to individual applying for coverage | Date |
| Custodial Parent Signature ² | Print Name | Name of child(ren) to whom this applies | Date |

¹ Dependent Signature is required for individuals applying for coverage ages 18 and over ² The 'Custodial Parent' is the person with physical or legal custody of a child under 18 years of age.

FOR AGENT USE ONLY

Agent Certification: I am not aware of any other information which may have a bearing on the insurability of anyone to be covered and have not altered any responses recorded on this Application or any supplement to it. I have not advised any individual applying for coverage to withhold any information regarding the answers to the questions and have advised the individuals applying for coverage to review the Application and the answers recorded to confirm completeness and accuracy. I further attest that all my answers recorded in this application are correct, complete, and wholly true to the best of my knowledge and belief.

| Agent name (please print) | Agent ID# (GA Insurance License #) | Agent E-mail |
|---------------------------|------------------------------------|--------------|
| Leon Lamar Blount | ID 143465 GA Lic #595707 | LB@GoABA.com |
| Agency name | Agent / Agency phone | |
| American Benefit Advisors | 770-645-5989 | |
| Agent Signature | Date | |
| : | | |

Agent Name: _

L. Blount ID# 143465 GA license # 595707

Premium Payment

| Premium Payment Options Choose ONE (1) payment option. You must then complete the applicable sections regarding your account information. | | | | | |
|--|--|---------------------------------------|-----------------------|-------------------|--|
| Initial payment by EFT, then: | | Initial payment by check, then: | | | |
| Monthly EFT (no administrative fee) | | Monthly EFT | | | |
| Monthly billing (subject to Administrative Fee | of \$5 each month) | Monthly billing (subject to Admi | nistrative Fee of \$5 | each month) | |
| Payroll Deduction Program This program allows your premium to be deducted directly from your paycheck, post-taxes. Other details apply. To choose this option, you MUST submit a separate Coventry One Payroll Deduction Authorization Form with your Application. | | | | | |
| NEW Payroll Deduction Program (PDP) EXISTING Payroll Deduction Program (PDP) | | | | | |
| | PDP number: | PDP company name | 9: | | |
| EFT (Electronic Funds Transfer) Information premium will be withdrawn automatically from th for which premium is due. The premium amoun initial premium will be prorated based on your ef | e bank account listed on t due is calculated per da | the 10th day (or the next business da | ay if a weekend/holio | day) of the month | |
| Checking Account Name of account holde Savings Account | | | | | |
| Name of bank / savings institution Relationship of account holder to Primary Applicant Image: Self institution Self institution | | | | | |
| Account holder address | | State | ZIP | | |
| Monthly Billing Information If you choose Mon Information section on page 1. | thly Billing, your bill will b | be sent to the Mailing Address you s | upplied in the Prima | y Applicant | |

Important Note: Coventry *One* is not an employer-sponsored group health plan. If your banking information is from a business account, or you are submitting a check drawn from a business account, you must contact your agent to complete a Coventry *One* Individual Payroll Deduction Authorization Form.

By signing this Premium Payment section, you are agreeing to the following statements:

- You understand that it is your responsibility to notify Coventry *One* at 1-866-364-5663 should your payment information change at any time while you continue to hold a Coventry *One* policy.
- You understand that if premium payment is returned unpaid, a fee will be assessed in the amount of \$20.00. You authorize Coventry *One* to collect the premium payment due between the 20th 30th of the month, including any unpaid fee amount. Failure to remit the first payment rescinds the policy.
- You understand that providing this payment information does not guarantee approval or coverage.
- Upon approval and acceptance of this Application, you authorize Coventry *One* to initiate automatic withdrawal and / or a billing cycle of applicable premium payments from your provided account or billing information. If your effective date is entered in the system after the third business day of the month, your first automatic withdrawal may include premium amounts for multiple months.

Account Holder Signature:_____

Date:

Authorization of Release of Information

I, the Applicant, for myself and any of my Dependents who are under the age of 18 and who are applying for coverage hereunder, hereby make the following authorizations:

I authorize any physician, medical professional, hospital, clinic, pharmacy, pharmacy benefits manager or other pharmacy related services organization, health plan, insurance company, claims administrator, employer, governmental agency or other person or firm, to disclose to Coventry *One* or its authorized representatives, my (or my Dependents') personal information, including copies of records concerning physical or mental illness, advice, diagnosis, prognosis, prescription information, care or treatment provided to me, including without limitation, information relating to autoimmune deficiency syndrome (AIDS), human immunodeficiency virus (HIV), or the use of drugs or alcohol. I also authorize the release of information relating to mental illness.

In addition, I authorize Coventry *One* to review and research its own records for information. I understand my authorization is voluntary and that such information will be used by Coventry *One* for the purpose of evaluating my Application for health insurance. Further, I understand that my authorization is required for Coventry *One* to consider my Application and to determine whether or not an offer of coverage will be made. No action will be taken on my Application without my signed authorization. I understand information obtained with my authorization may be re-disclosed by Coventry *One* as permitted or required by law and may no longer be protected by the federal privacy laws. I understand that I or any authorized representative will receive a copy of this authorization upon request.

I authorize Coventry *One* to use or disclose the information I provide in this Application (or that the Coventry *One* has or receives from third parties) for purposes of administering my health insurance benefits. This authorization is valid from the date signed until revoked by me in writing (which I may do at any time) or such shorter period required by law. Any revocation will not affect the activities of Coventry *One* prior to the date such revocation is received by Coventry *One*.

ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT STATEMENT OR REPRESENTATION OF ANY MATERIAL FACT OR THING IN THE FILING OF A CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE COMMITS THE CRIME OF INSURANCE FRAUD, WHICH IS A FELONY, AND WILL BE PUNISHED BY IMPRISONMENT, OR BY FINE, OR BOTH.

| Primary Applicant's Signature | Date | Spouse's Signature (If applying for coverage) | Date |
|--|------------------------|---|------|
| Dependent Signature* *Required age 18 and over. | Date | Dependent Signature* | Date |
| The below signature must be completed if the | iis is a Child-Only Ap | plication. | |
| Parent/Legal Guardian Signature | Print Name | Relationship to child applying for coverage | Date |