

Thank you for your interest in applying for the Lifewise Health Plans of Oregon health insurance plan.

These application need to be reviewed and signed by an Agent before they can be submitted to Lifewise Health Plans of Oregon. You may email, fax or mail it in to CDA Insurance:

- Fax: 1.888.632.5470 or 1.541.284.2994
- Email: [dann@lowinsure.com](mailto:dann@lowinsure.com)
- Mail: CDA Insurance LLC  
2160 W 11<sup>th</sup> Ave  
Eugene, Oregon 97402

If you should have any questions on the application, please call us at 1.800.884.2343 or 1.541.434.9613.

# Oregon Individual Enrollment Application (Non-grandfathered)

Effective August 1, 2011

Please print your answers clearly in blue or black ink so we can process your application quickly. Applications that contain correction fluid or tape cannot be accepted.

## 1 I'm filling out this application because...

- I am a new applicant. (Please go to Section 3)
- I am a current member and my policyholder ID # is: \_\_\_\_\_ (see your ID card)
  - I want to add my legally recognized spouse or registered domestic partner: \_\_\_\_\_ (date of marriage or registered domestic partnership)
  - I want to add my newborn/adopted child: \_\_\_\_\_ (date of birth or adoption; attach placement papers for adoptions)
  - I want to add a child (legal ward/guardianship/medical child support order): \_\_\_\_\_ (date of order; attach court order or placement papers)
  - I want to change my plan.

### Changing Plans?

If you're changing plans, your new plan will take effect on the first of the month following receipt of this application.

## 2 Am I Eligible?

You're eligible to apply for a LifeWise plan if you are:

- A resident of and continue to remain a resident of the state of Oregon. We may require proof of residency.
- Not entitled to Medicare (including entitlement due to disability).
- Under 65 years of age.

Eligible dependents that can enroll on your plan include:

- Your spouse or registered domestic partner
- Your natural or legally adopted child(ren) under the age of 26
- Child(ren) under the age of 26 and you are their legal guardian

## 3 Date my coverage should begin

I want this plan to begin on the  1st or  15th of \_\_\_\_\_ (enter month)

(No more than 60 days after the signature date. We must receive your application at least 10 days before your desired effective date. For applicants under 19 years of age, please see Section 2.)

## 4 I want to enroll my...

Name—Last, First, Middle Initial (as it will appear on your ID card. Only the first 26 characters will be displayed.)	If last name is different than applicant, explain relationship	Social Security #	Height (ft. in.)	Weight	Gender	Date of Birth (MM/DD/YYYY)
<b>Self</b> ▶					<input type="checkbox"/> Male <input type="checkbox"/> Female	/ /
<b>Legally Recognized Spouse / Registered Domestic Partner</b> ▶					<input type="checkbox"/> Male <input type="checkbox"/> Female	/ /
<b>Dependent Child</b> (under 26 only) ▶					<input type="checkbox"/> Male <input type="checkbox"/> Female	/ /
<b>Dependent Child</b> (under 26 only) ▶					<input type="checkbox"/> Male <input type="checkbox"/> Female	/ /
<b>Dependent Child*</b> (under 26 only) ▶					<input type="checkbox"/> Male <input type="checkbox"/> Female	/ /
Home Address (not P.O. Box) required		City / State / ZIP		County	Home Telephone Number ( )	
Mailing Address (if different from Home Address)		City / State / ZIP		County	Work Telephone Number ( )	
Billing Address (if different from Mailing Address)		City / State / ZIP		County	Cell Telephone Number ( )	
Email Address of Primary Applicant						

\* See page 8 to enroll additional dependents.

## 5 Selecting my health plan (select one)

- Prime | \$1,500 | 30% | Tiered Rx
- Prime | \$2,500 | 30% | Tiered Rx
- Prime | \$5,000 | 30% | Tiered Rx
- Essentials | \$1,000 | 35% | Generic Rx
- Essentials | \$2,500 | 35% | Generic Rx
- Essentials | \$5,000 | 35% | Generic Rx
- Essentials | \$7,500 | 40% | Generic Rx
- Essentials | \$10,000 | 40% | Generic Rx
- Individual HSA Qualified | \$5,950 | 0% | Generic Rx
- Family HSA Qualified | \$11,900 | 0% | Generic Rx
- Individual HSA Qualified | \$3,000 | 25% | Generic Rx
- Family HSA Qualified | \$6,000 | 25% | Generic Rx
- Optional Alcoholism Endorsement | \$4,500 limit per 24 month period

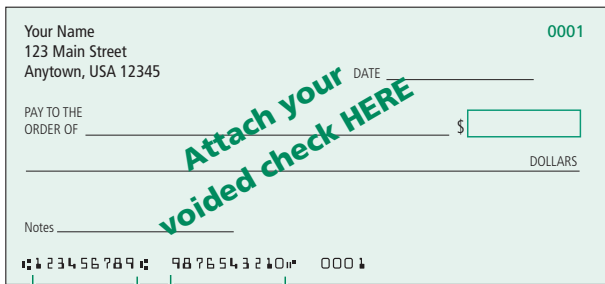
# 6 Paying for my health plan (select one)

Monthly paper bill by mail (move on to Section 7)

Automatic monthly withdrawal from my bank account. Here's my account information:

I have selected automatic monthly withdrawal and I hereby authorize LifeWise to initiate funds transfer from the bank or financial institution account indicated below. I authorize my financial institution to honor these transfers.

Account Holder's Name (print)	Financial Institution or Bank Name	
Financial Institution/Bank City, State, ZIP	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings
Bank Routing Number (see picture below)	Account Number (see picture below)	



**Routing Number**  
 We can't set up automatic withdrawals with bank routing numbers that begin with a "5." If your routing number begins with a "5," call your bank to get the correct bank routing number.

### Additional Terms and Conditions:

- Funds are transferred on the 3rd business day of each month to pay for that month's coverage. (For example, the deduction on February 3rd pays for coverage in February.) The deduction will also include any outstanding balance on my account.
- I have the right to stop payment of a transfer from my bank account to LifeWise. I must notify LifeWise no later than the 20th of the month to be effective for the following month's automatic withdrawal.
- I agree to indemnify and hold harmless LifeWise for any claim arising out of transfers or deductions from my account pursuant to this agreement.
- It may take as long as 45 days to set up the funds transfer. I may receive a paper bill to cover the initial month(s) while the transfer is being set up.
- I affirm that premiums for this plan are not paid by a third party or government agency, except as required by law.

Account Holder Signature **X** \_\_\_\_\_ Date of Signature \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

7

My prior health coverage

1. Has any insurance company within the last five years declined, postponed, refused, restricted or increased premium for health reasons for life or health insurance coverage for anyone listed on this application?

No

Yes—Name of affected person:

Name of Insurance Company:

Reason:

2. LifeWise Health Plan of Oregon may review its claims history for the last five years for anyone who is currently insured or was insured with LifeWise within the last 5 years. List name and Social Security Number of anyone on this application who is currently insured or was previously insured during this time period:

3. Do you or any family members have other active health or medical coverage, Medicare, Medicare Advantage or Medicare Supplement coverage?

No

Yes—Name of insurance company:

Effective date of current medical coverage: / /

Termination date of current medical coverage: / /

4. Do you or any family member work for an employer who offers health benefits to employees?

No

Yes—Are you or any family members enrolled? No Yes If "No," why?

5. Are you applying within 63 days of the termination of any prior health coverage?

No

Yes—You may be eligible for prior coverage credit towards pre-existing or other coverage limitations on these plans.

PLEASE COMPLETE INFORMATION BELOW TO RECEIVE PRIOR COVERAGE CREDIT.

Name and address of other insurance company:

Policy Number: Phone Number: ( )

Name of Policyholder: Date of Birth: / /

Social Security Number:

List first name(s) of all persons covered on that policy:

Will you terminate current coverage upon approval of LifeWise plan? No Yes

Does the other plan provide medical coverage? No Yes

Effective Date: / / Termination Date: / /

# 8

## My health information (within the past 5 years)

**Notice to Applicants:** 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. A person under the age of 19 applying for an individual health plan may not be denied enrollment or excluded from coverage due to health reasons.

Please mark "Yes" or "No" for each item. Provide details on page 7 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 healthcare professional or had any illness, ailment, injury, health problem, symptoms, physical impairment, surgery or hospital confinement related to any of the following conditions:

Please check each item either Yes or No	Yes	No
1. AIDS, ARC, HIV positive	<input type="checkbox"/>	<input type="checkbox"/>
2. Alcohol/chemical/drug abuse/habit	<input type="checkbox"/>	<input type="checkbox"/>
3. Anemia/chronic fatigue	<input type="checkbox"/>	<input type="checkbox"/>
4. Appendicitis/chronic abdominal pain	<input type="checkbox"/>	<input type="checkbox"/>
5. Back/neck/spine	<input type="checkbox"/>	<input type="checkbox"/>
6. Birth defect/congenital deformities	<input type="checkbox"/>	<input type="checkbox"/>
7. Bladder/urinary tract	<input type="checkbox"/>	<input type="checkbox"/>
8. Blood/circulatory	<input type="checkbox"/>	<input type="checkbox"/>
9. Bone/orthopedic	<input type="checkbox"/>	<input type="checkbox"/>
10. Brain disease or injury/concussion	<input type="checkbox"/>	<input type="checkbox"/>
11. Breast (lumps or masses)	<input type="checkbox"/>	<input type="checkbox"/>
12. Cancer	<input type="checkbox"/>	<input type="checkbox"/>
13. Chemotherapy/radiation treatment	<input type="checkbox"/>	<input type="checkbox"/>
14 a. Colon/rectum/intestine/bowel	<input type="checkbox"/>	<input type="checkbox"/>
14 b. Blood in stool	<input type="checkbox"/>	<input type="checkbox"/>
15. Convulsion/seizures/epilepsy	<input type="checkbox"/>	<input type="checkbox"/>
16. Diabetes/sugar in urine	<input type="checkbox"/>	<input type="checkbox"/>
17. Chronic ear/nose/throat/tonsil condition/disease/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"/>
19. Emphysema/asthma/chronic lung disease (COPD)	<input type="checkbox"/>	<input type="checkbox"/>
20. Endocrine/gland/hormone system	<input type="checkbox"/>	<input type="checkbox"/>
21. Disease or injury of eye/cataract/glaucoma	<input type="checkbox"/>	<input type="checkbox"/>
22. Gallbladder/pancreatic disease	<input type="checkbox"/>	<input type="checkbox"/>
23. Chronic headaches/migraines	<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"/>

Please check each item either Yes or No	Yes	No
26. High cholesterol <b>(if "Yes," record last reading on page 7)</b>	<input type="checkbox"/>	<input type="checkbox"/>
27. High blood pressure <b>(if "Yes," record last reading on page 7)</b>	<input type="checkbox"/>	<input type="checkbox"/>
28. Kidney/kidney stones	<input type="checkbox"/>	<input type="checkbox"/>
29. Knee/shoulder/hip/other joints	<input type="checkbox"/>	<input type="checkbox"/>
30. Liver condition/hepatitis	<input type="checkbox"/>	<input type="checkbox"/>
31. Lupus, chronic muscle pain, muscle injury or disease, or fibromyalgia	<input type="checkbox"/>	<input type="checkbox"/>
32 a. Mental/emotional condition/depression	<input type="checkbox"/>	<input type="checkbox"/>
32 b. Therapy/counseling within last 5 years <b>(if "Yes," record date of last session on page 7)</b>	<input type="checkbox"/>	<input type="checkbox"/>
33. Neurological condition/disease/injury	<input type="checkbox"/>	<input type="checkbox"/>
34. Phlebitis/blood clot	<input type="checkbox"/>	<input type="checkbox"/>
35. Osteoarthritis/osteoporosis/osteopenia	<input type="checkbox"/>	<input type="checkbox"/>
36. Prostate/elevated PSA/prostatitis	<input type="checkbox"/>	<input type="checkbox"/>
37. Reproductive system disorder/infertility	<input type="checkbox"/>	<input type="checkbox"/>
38. Chronic respiratory/lung condition	<input type="checkbox"/>	<input type="checkbox"/>
39. Rheumatoid arthritis	<input type="checkbox"/>	<input type="checkbox"/>
40. Sexually transmitted disease(s)	<input type="checkbox"/>	<input type="checkbox"/>
41. Skin condition, abnormal or cancerous moles or eczema/cysts/cancer	<input type="checkbox"/>	<input type="checkbox"/>
42. Sleep apnea/chronic sleep disorder	<input type="checkbox"/>	<input type="checkbox"/>
43. Stomach disorders/ulcer/acid reflux	<input type="checkbox"/>	<input type="checkbox"/>
44. Stroke/paralysis/seizures	<input type="checkbox"/>	<input type="checkbox"/>
45. Tumors	<input type="checkbox"/>	<input type="checkbox"/>
46. Temporomandibular joint/jaw joint	<input type="checkbox"/>	<input type="checkbox"/>
47. Weight fluctuation (+/-20 lbs.)	<input type="checkbox"/>	<input type="checkbox"/>
48. Cosmetic surgery/implants, use of prosthetic devices/limbs	<input type="checkbox"/>	<input type="checkbox"/>

49. Has any person on this application used tobacco products in any form within the last 5 years?

No

Yes—Name \_\_\_\_\_ Type of Product \_\_\_\_\_

Name \_\_\_\_\_ Type of Product \_\_\_\_\_

Name \_\_\_\_\_ Type of Product \_\_\_\_\_

## 8 My health information (within the past 5 years, continued)

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

	Family member name: ▶	Family member name: ▶	Family member name: ▶	Family member name: ▶
a. Initial menstrual cycle begun?	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes
b. Date of last menstrual period:	mm / dd / yyyy	mm / dd / yyyy	mm / dd / yyyy	mm / dd / yyyy
c. If (b) is more than 35 days ago, please explain:				
d. Excessive or absent menstrual bleeding?	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes
e. If (d) is yes, please explain:				
f. Date of last DEPO Provera shot:	/ /	/ /	/ /	/ /
g. Abnormal Pap smears?	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes
h. Prior Cesarean section or miscarriage?	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes	<input type="radio"/> No <input type="checkbox"/> Yes

51. Is any person on this application now pregnant?

No  Yes. 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?

No  Yes. If "Yes," Name \_\_\_\_\_ Due date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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

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

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

Name	Medications	Dose—how much medication you take daily (required)	Prescribed by (name/address/telephone)	Date prescribed
		_____ mg (circle one) _____ ml _____ times per day		
		_____ mg (circle one) _____ ml _____ times per day		
		_____ mg (circle one) _____ ml _____ times per day		
		_____ mg (circle one) _____ ml _____ times per day		

# 9

## Details on my health conditions (within the past 5 years)

Please provide specific details below to each question answered "yes" in Section 8.

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 healthcare provider or clinic/hospital.

Name	Question number	Start to end dates	Name of Condition	Treatment Including Medications	Final result: Ongoing or Resolved	Attending physician/healthcare 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	

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

Please provide the name, telephone number and address of the medical provider with your current medical records/history:

Your Medical Provider	Telephone Number (      )
Address (City / State / ZIP)	
Medical Provider for your legally recognized spouse/registered domestic partner	Telephone Number (      )
Address (City / State / ZIP)	
Medical Provider for your child(ren)	Telephone Number (      )
Address (City / State / ZIP)	

## 10 My final checklist

To avoid any delays in processing your application, please make sure you've completed this entire application including:

- Attaching placement papers if you are adding an adopted or court-placed child as required in Section 1.
- Choosing an effective date in Section 4. (We must receive your application at least 10 days before your desired effective date.)
- Attaching a voided check and signing at the bottom of Section 6 if you want to pay your bill with automatic bank withdrawal.
- Answering questions 1–54 in Section 8 based on the past 5 years of medical history for all applicants.
  - If you answered "yes" to any question in Section 8, did you provide additional detail in Section 9?
- Providing contact information for each applicant's medical provider in Section 9.

**Remember to have all applicants, age 18 and over, sign and date this application in ink in the next section (Section 12).**

If you are the legal guardian or holder of a power of attorney for the applicant, attach legal documentation.

**If you want to enroll additional dependents and ran out of space in Section 3, please add your other dependents below:**

Name—Last, First, Middle Initial (as it will appear on your ID card. Only the first 26 characters will be displayed.)	If last name is different than applicant, explain relationship	Social Security #	Height (ft. in.)	Weight	Gender	Date of Birth (MM/DD/YYYY)
<b>Dependent Child</b> (under 26 only) ▶					<input type="checkbox"/> Male <input type="checkbox"/> Female	/ /
<b>Dependent Child</b> (under 26 only) ▶					<input type="checkbox"/> Male <input type="checkbox"/> Female	/ /
<b>Dependent Child</b> (under 26 only) ▶					<input type="checkbox"/> Male <input type="checkbox"/> Female	/ /

# 11 Certification and Authorization

## Certification of Completion and Correctness

As part of the underwriting review, I understand that LifeWise Health Plan of Oregon will review any claims history for the last five years from my prior LifeWise Health Plan of Oregon coverage. I affirm that the answers given in this "Oregon Standard Health Statement" are complete and correct. I have provided these answers as part of the application procedure required by this insurance carrier to enroll in its insurance coverage. I understand that if this application contains any intentional misrepresentations of material fact, LifeWise may, within the first two years of coverage, deny coverage, modify or cancel the contract, or take other legal action. I further understand that if the misrepresentation amounts to fraud, LifeWise may deny coverage, modify or cancel the contract, or take other legal action even after the first two years of coverage. **I will promptly inform LifeWise in writing if anything happens before my coverage takes effect that makes the information I have provided on this application incomplete or incorrect.** I understand and agree that no coverage shall be in force until approved by LifeWise. If approved, coverage will be in force as of the effective date determined by LifeWise. LifeWise may contact me to clarify answers on this application. As the applicant, I understand I have the right to inspect the information in my file. I understand that this application becomes part of the contract if issued.

## Authorization for Collection, Use and Disclosure of Personal Information

**Type Of Information To Be Disclosed:** With the exception of genetic information, I (we) authorize: any physician; healthcare provider; hospital; insurance or reinsurance company; or the Medical Information Bureau, Inc. (MIB) to disclose a copy of my (our) personal health information, including any and all diagnostic, procedural, treatment, claim, prescription or other health related information including records concerning alcohol and/or chemical dependency, reproductive health (including abortion), sexually transmitted diseases, HIV, AIDS, psychiatric disorders and mental illness to LifeWise Health Plan of Oregon or its representative.

**Purpose Of Disclosure:** I (We) understand that personal information will be used for underwriting, evaluating enrollment in the health plan, determining eligibility for benefits and paying claims.

**Timeframe Of Release:** Unless I revoke it, this release will remain valid for twenty-four (24) months from the date of my signature below.

**Revocation Of Release:** I understand that I may change my mind and revoke this release at any time. I will do this by letting LifeWise know of my decision. Any change will be effective five (5) business days after LifeWise receives my written notice at the address listed on this form. I understand that some or all of this information may already have been used by LifeWise to make decisions, which will not be affected by its revocation.

**Redisclosure:** LifeWise Health Plan of Oregon may be required to redisclose this information to another party that is not subject to state and federal privacy rules.

**Effect Of Declining To Sign This Authorization:** This authorization is a condition of your enrollment in our health plan or your eligibility for benefits. If you decide not to sign this authorization, we may decline to enroll you in our health plan or to give you benefits.

➔ Please check:  Yes  No I/we authorize separate policies issued to any combination of family members approved, even if coverage for the main applicant is declined.

I affirm that premiums for this plan are not paid or sponsored by my employer.

**Be sure to sign and date the application. Legally recognized spouse's/registered domestic partner's signature is required if applicable. Signature applies to both "Certificate of Completeness and Correctness" and "Authorization for Release of Information." All persons listed on the application who are 18 years of age or older must sign and date below.**

**Important!**  
Signatures are required for all applicants, 18 years of age or older.

<b>X</b>		/ /
Signature of Applicant/Policyholder* (policyholder must sign if adding legally recognized spouse/registered domestic partner or child)	Printed Name	Signature Date (mm/dd/yyyy)
<b>X</b>		/ /
Signature of Legally Recognized Spouse/Registered Domestic Partner	Printed Name	Signature Date (mm/dd/yyyy)
<b>X</b>		/ /
Signature of child age 18 or over	Printed Name	Signature Date (mm/dd/yyyy)
<b>X</b>		/ /
Signature of child age 18 or over	Printed Name	Signature Date (mm/dd/yyyy)

\*If not the applicant, I am the  Parent  Holder of Power of Attorney  Legal Guardian (If you are the legal guardian or holder of a power of attorney for the applicant, attach legal documentation.)

## 12 Producer use only

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

**I certify that the information supplied to me by the applicant has been truly and accurately recorded here.**

Producer Name (Please print or type) <b>Dann Loewenthal</b>		Producer No. <b>5304B</b>	
Agency Name (If applicable) <b>CDA Insurance LLC</b>		Telephone Number <b>( 541 ) 434-9613</b>	
Street Address <b>PO Box 26540</b>	City <b>Eugene</b>	State <b>OR</b>	ZIP <b>97402</b>
Producer's Signature		Date <b>/ /</b>	

### FOR INTERNAL USE ONLY


### LifeWise Health Plan of Oregon

P.O. Box 7709  
Bend, OR 97708-7709

Fax Number: 888-773-6372

If you are applying for the first time and have questions,  
please contact Individual Plan Sales at 800-290-1278.

If you are an established member with LifeWise Health Plan of Oregon,  
please contact Customer Service at 800-596-3440.

**[lifewiseor.com](http://lifewiseor.com)**