



**E. Declination/Waiver of Coverage - To be completed if medical and/or dental coverage is declined or refused by an eligible employee and/or their eligible family members.**

<p><b>1. Medical Coverage Declined for:</b>  <input type="checkbox"/> Myself    <input type="checkbox"/> Dependents  <input type="checkbox"/> Spouse/Civil Union Partner/Domestic Partner</p> <p><b>2. Dental Coverage Declined for:</b>  <input type="checkbox"/> Myself    <input type="checkbox"/> Dependents  <input type="checkbox"/> Spouse/Civil Union Partner/Domestic Partner</p>	<p><b>Reason for Declining Coverage</b> (If applicable, please attach front/back of your health coverage ID card.):</p> <input type="checkbox"/> Covered by Spouse's/Civil Union Partner's/Domestic Partner's group coverage - Carrier Name and ID: _____ <input type="checkbox"/> Enrolled in other Insurance Plans - Insurance Company Name and ID: _____ <input type="checkbox"/> Medicare <input type="checkbox"/> Covered by TRICARE or CHAMPVA <input type="checkbox"/> Other (Explain): _____ <input type="checkbox"/> Spouse/Civil Union Partner/Domestic Partner covered by employer's group medical coverage <input type="checkbox"/> Spouse/Civil Union Partner/Domestic Partner covered by employer's group dental coverage
<p>I acknowledge I have been given the right to apply for this coverage, however, I am electing not to enroll. By declining this group coverage I acknowledge that myself and/or my dependents may have to wait until the plan's next anniversary date to be enrolled for group coverage.</p>	
<p><b>Please sign here ONLY IF YOU ARE DECLINING coverage for yourself or dependent(s).</b></p>	
<p><input checked="" type="checkbox"/> Employee Signature</p>	<p><b>Date (Month/Day/Year)</b></p>

**F. Dependent Information**

<p>Does any dependent listed in Section C live at another address?    <input type="checkbox"/> Yes    <input type="checkbox"/> No          If "Yes," who and what address?</p>	<p>If any dependent's last name differs from yours, explain the circumstances.</p>
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**G. Other Insurance**

If you have checked "Yes" to Other **Health** Coverage (Section C), provide name and policy number of insurance carrier, HMO, or other source; a copy of the insurance card, and the start date of coverage.

If you have checked "Yes" to Other **Dental** Coverage (Section C), provide name and policy number of insurance carrier, HMO, or other source; a copy of the insurance card, and the start date of coverage.

Is your Spouse/Civil Union Partner/Domestic Partner employed? If "Yes," provide name and address of Spouse's/Civil Union Partner's/Domestic Partner's employer.     Yes     No

<p><b>PROOF OF PRIOR COVERAGE - IMPORTANT</b>                  Does anyone enrolling on this enrollment form have prior coverage?  <input type="checkbox"/> Yes    <input type="checkbox"/> No                  If you answered "Yes", provide applicant names, start and end dates of prior coverage.</p>	<p><b>Acceptable forms of proof are:</b>                  1. Certificate of Creditable Coverage from prior carrier, or                  2. Copy of ID card or most recent payroll stub showing medical coverage deduction, or                  3. Copy of most recent medical premium bill from prior carrier.</p>

**Conditions of Enrollment**

On behalf of myself and the dependents listed on the reverse side, I agree to or with the following:

- I acknowledge that by enrolling in the following plans, coverage is provided by the following entities (collectively referred to as "Aetna"):
  - Aetna HMO plans: Aetna Health Inc.
  - Aetna POS plans and in-network portion of the QPOS plans: Aetna Health Inc. and/or Aetna Life Insurance Company.
  - Out-of-network portion of the QPOS plans, Indemnity, PPO plans, Life, Accidental Death & Dismemberment, DMO and Dental PPO plans: Aetna Life Insurance Company.
- I understand and agree that my employer's application will determine coverage and that there is no coverage unless and until both the eligible employee and employer applications have been accepted and approved by Aetna. Even if this enrollment form is approved, any misstatements or omissions may result in future claims being denied and the policy or my coverage under the policy being rescinded or reevaluated, as of the effective date, for eligibility and rating purposes.
 

**For life coverages:** I understand that the effective date of insurance for myself or for any of my dependents is subject to my being actively at work on that date and that the effective date of insurance for any of my dependents is also subject to the dependent health condition requirements of the benefit plan. Further, I understand that any insurance subject to evidence of good health or medical information will not become effective until Aetna gives its written consent.
- I understand and agree that this enrollment form may be transmitted to Aetna or its agent by my employer or its agent. I authorize any physician, other healthcare professional, hospital or any other healthcare organization ("Providers") to give to Aetna or its agent information concerning the medical history, services or treatment provided to anyone listed on this enrollment form, including those involving mental health, substance abuse and HIV/AIDS. I further authorize Aetna to use such information and to disclose such information to affiliates, providers, payors, other insurers, third party administrators, vendors, consultants and governmental authorities with jurisdiction when necessary for my care or treatment, payment for services, the operation of my health plan, or to conduct related activities. I have discussed the terms of this authorization with my spouse/civil union partner/domestic partner and competent adult dependents, and I have obtained their consent to those terms. This authorization will remain valid for the term of the coverage and for so long thereafter as allowed by law. I understand that I am entitled to receive a copy of this authorization upon request and that a photocopy is as valid as the original.

**Conditions of Enrollment (continued)**

- 4. The plan documents will determine the rights and responsibilities of member(s) and will govern in the event they conflict with any benefits comparison, summary or other description of the plan.
- 5. I understand and agree that, with the exception of Aetna Rx Home Delivery, all participating providers and vendors are independent contractors and are neither agents nor employees of Aetna. Aetna Rx Home Delivery, LLC, is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law.
- 6. I understand and agree that, with certain exceptions described in the plan documents, HMO and DMO plans only provide coverage for referred benefits, and that, in order to be covered, services must be performed either by a participating primary care physician, primary care dentist, or by the participating specialist, hospital, pharmacy, dentist, or other provider as authorized by a referral from a participating primary care physician.

**Misrepresentation**

- 7. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and shall be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.

I represent that all information supplied in this form is true and complete. I have read and agree to the Conditions of Enrollment and Misrepresentation on this Connecticut Small Group Business (1 - 50 Eligible Employees) Employee Enrollment/ Change Form. I understand that, in the event I fail to sign this form within 31 days after the above transaction request or for any reason Aetna does not receive notice of the above transaction request within a reasonable time following the event, my and my dependents' eligibility may be affected. I am employed by the employer shown on Page 1, and I am working full time at least 30 hours per week for this employer at the regular place of business.

<i>Employee Signature</i> <b>X</b>	<i>Employee E-mail Address (optional)</i>	<i>Date (Month/Day/Year)</i>
<i>Employer Signature</i> <b>X</b>		<i>Date (Month/Day/Year)</i>