



Aetna Advantage Plans for Individuals and Families - CA

(PLEASE NOTE: HIPAA ELIGIBLE APPLICANTS WILL NOT BE DENIED COVERAGE) IN LINE WITH CALIFORNIA LAW WHEREVER THE TERM "SPOUSE" APPEARS IT SHALL BE CONSTRUED TO INCLUDE DOMESTIC PARTNER.

Applicant's Social Security Number
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Application ID Number
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Instructions:

- Application must be completed by the Applicant in blue or black ink. (A photocopy of this application will not be accepted.)
- This application must be completed in its entirety and first month's premium payment payable to Aetna enclosed or processing time will be delayed.
- Signature and date is required on Page 5, Section L for all applicants including spouse.
- PPO products are underwritten by Aetna Life Insurance Company.
- Any family member currently pregnant (whether or not listed on this application) or in the process of adoption or surrogacy does not qualify for this program.

Send completed application to:
Aetna Advantage Plans, F230
P.O. Box 61516
King of Prussia, PA 19406-0916

A. Applicant Information

Name _____		Maiden Name of Applicant/Spouse _____	
Home Address (Required) - Include Apartment Number, if applicable. Number, Street _____ County _____ City, State, ZIP Code _____		Telephone Numbers Home () _____ Work () _____ Cell () _____	Choose desired benefit plan type: <input type="checkbox"/> PPO 5000 Value <input type="checkbox"/> PPO 5000 <input type="checkbox"/> PPO 1500 Value <input type="checkbox"/> PPO 1500 <input type="checkbox"/> PPO 2500 Value <input type="checkbox"/> PPO 2500 <input type="checkbox"/> PPO 500 <input type="checkbox"/> High Deductible PPO 1 (HSA Compatible) <input type="checkbox"/> High Deductible PPO 2 (HSA Compatible)
Billing Address (if different from your home address above; Required) - Include Apartment Number, if applicable. Number, Street _____ City, State, ZIP Code _____		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	
Please check if applicable: <input type="checkbox"/> I am not eligible for health benefits offered by my employer <input type="checkbox"/> I am a sole proprietor or I am self-employed		Occupation _____	Reason for Application <input type="checkbox"/> New Enrollment <input type="checkbox"/> Add Spouse/Dependent Child <input type="checkbox"/> Add Dependent Child Only <input type="checkbox"/> Change Existing Benefit Plan
Is any person listed on this application a "non-citizen resident" of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No		E-mail Address (optional) _____	
If "Yes", has that person(s) resided within the United States for the past six (6) consecutive months? <input type="checkbox"/> Yes <input type="checkbox"/> No		Primary Language Spoken (optional) _____	If "No", provide the name(s) and explanation.

B. Individuals Covered (Dependent children are covered up to age 19; and between the ages of 19 through 22 with proof of full-time student status.)

Family Code	Name Last	First	M.I.	Social Security Number	Date of Birth MM / DD / YYYY	Age	Sex M/F	Height (ft/in)	Weight (lbs)
APP	Applicant								
SP	Spouse								
01	Dependent								
02	Dependent								
03	Dependent								

If more space is needed to provide information for additional dependents, check here and use a separate sheet of paper. Please staple to the back of this application.

C. Dependent Information

Do you claim all children listed above who are between the ages of 19 through 22 as dependents on your Federal Income Tax? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "NO", any child between the ages of 19 through 22 who is not claimed on your Federal Income Tax is NOT eligible as a dependent but may apply individually.
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D. Other Insurance - Please attach copy of Continuation of Coverage Certificate letter for each applicant, if applicable.

Are you replacing existing coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you currently have any health care coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are your spouse/children covered also? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has any applicant ever filed a claim and/or received benefits from disability insurance or Workmen's Compensation? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide dates and details.
Are any family members listed above currently enrolled in an Aetna Plan? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide names and relationship. _____			
Provide name of current (or most recent) health care carrier and coverage termination date (if applicable). Name _____ Term Date _____			Are any applicants listed above eligible for Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of Applicant: _____
Has any applicant listed on this application ever been declined, postponed, had a waiver applied or charged an additional premium for life, disability or health insurance or had such insurance rescinded? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide the following information: Name of Applicant: _____ Explanation: _____			

E. Effective Date (Requesting an effective date DOES NOT GUARANTEE underwriting to be completed before the date requested.)

If Aetna approves my application, please assign an effective date of the <input type="checkbox"/> 1st or the <input type="checkbox"/> 15th of _____. You will be given the requested effective date if Aetna approves the application within 30 days. This date must be no later than 90 days after the signature date (Page 5, Section L) of this application. This date will be honored provided that Aetna's approval is within 30 days of the requested effective date. No requested effective date will be honored prior to signature date.	Aetna Use Only Y - N - U Group Number: _____ Effective Date: _____
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Applicant's Social Security Number
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F. Health History for Individuals and Their Dependents (Include information for all persons applying for coverage.)

Answer all questions & provide complete details to all "yes" answers on Page 3, Section H. Missing information may delay processing this application.

In the past ten (10) years, has any person listed on this application been diagnosed or treated by a health care provider (including prescription medications) or been hospitalized for any of the following conditions or diseases listed in Section F and G?

F1.	Eyes, Ears, Nose and Throat: <i>Eyes/sight:</i> glaucoma, cataracts, crossed eyes, detached retina, infections; <i>Ears/Hearing:</i> loss of hearing, deafness, infections, eustachian tube dysfunction; <i>Nose/breathing:</i> deviated septum, polyps, adenoiditis, sinusitis; <i>Throat/Swallowing:</i> tonsillitis, strep throat, excessive snoring or sleep apnea?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F2.	Skin Conditions/Disorders: Acne, birthmarks, dermatitis, eczema, fungal infections, psoriasis, keratosis, warts, moles, pre-cancerous lesions, skin cancer or melanoma, 2nd or 3rd degree burns, herpes, scars/keloid, or revisions of cosmetic or reconstructive surgery, excessive sweating?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F3.	Musculoskeletal Conditions/Disorders: Disorders or injuries of bones, joints, muscles, ligaments, tendons or discs such as strain/sprain, fracture, arthritis, fibromyalgia, gout, herniated disc, joint replacement, internal/external fixations, permanent hardware, amputation/prosthesis?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F4.	Respiratory Conditions/Disorders: Allergies, sinusitis, bronchitis, asthma, pneumonia, shortness of breath, chronic cough, pneumothorax, emphysema, COPD, tuberculosis, fungal infections, difficulty breathing, spitting/coughing up blood?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F5.	Digestive Conditions/Disorders: Infections of mouth/throat/tonsils; problems with jaw or chewing; ulcers, hernia, gastric reflux, colitis, Crohn's Disease, Irritable Bowel Syndrome (IBS), chronic diarrhea, intestinal problems; colon polyps, rectal bleeding or hemorrhoids; diseases of the pancreas, liver or gallbladder; hepatitis A/B/C/other, jaundice, Cirrhosis, unexplained weight loss or gain, eating disorder, etc.?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F6.	Urinary Conditions/Disorders: Bladder infections, kidney infections, stones, blood in urine, stress incontinence, urinary frequency, painful/difficult urination?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F7.	Heart and Circulatory Conditions/Disorders: Anemia, bleeding/clotting disorders, thrombocytopenia; varicose/spider veins, Raynauds, phlebitis, thrombosis; enlarged lymph nodes or lymphadenitis; chest pain, angina, high/low blood pressure, hypertension, high cholesterol/lipids, heart murmur, palpitations, congestive heart failure, coronary artery disease, aneurysm, heart attack; bypass surgery/angioplasty, valve replacement, pacemaker or defibrillator, rheumatic fever?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F8.	Metabolic and Endocrine Conditions/Disorders: Diabetes, adrenal/pituitary disorders; lupus, scleroderma, chronic fatigue syndrome, Epstein-Barr, mononucleosis; thyroid disorders, and immune disorders?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F9.	Brain/Nervous System Conditions/Disorders: Loss of consciousness, fainting, dizziness, numbness/tingling, weakness, paralysis, confusion, memory loss, Alzheimer's, head injury, stroke; migraine or chronic/severe headaches; narcolepsy, sleep apnea, tremors; multiple sclerosis, seizures/epilepsy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F10.	Male Reproductive Conditions/Disorders: Infertility, low sperm count, sexual dysfunction, erectile dysfunction, enlarged prostate, prostatitis, undescended testes; genital or anal herpes/warts or sexually transmitted diseases?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F11.	Female Reproductive Conditions/Disorders:	<input type="checkbox"/> Yes <input type="checkbox"/> No
	a) Pelvic pain, abnormal menstrual bleeding, absence of menstruation; abnormal PAP smear, endometriosis, ovarian cysts, uterine fibroids, infertility, miscarriage; breast cysts/lumps/fibroids, breast implants; genital warts/herpes or sexually transmitted diseases?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	b) Does any proposed female member menstruate? List Names Name _____ <input type="checkbox"/> Yes <input type="checkbox"/> No Name _____ <input type="checkbox"/> Yes <input type="checkbox"/> No Name _____ <input type="checkbox"/> Yes <input type="checkbox"/> No Name _____ <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	c) Has it been more than 40 days since any female listed above had her last menstrual period? If Yes, provide name(s) and explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No
	d) Provide the date and result of last Pelvic Exam/Pap Smear for each female over age 18: (If No Pap done, enter N/A.) Name _____ Date _____ Result: <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal <input type="checkbox"/> N/A Name _____ Date _____ Result: <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal <input type="checkbox"/> N/A Name _____ Date _____ Result: <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal <input type="checkbox"/> N/A Name _____ Date _____ Result: <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No
	e) Is any female applicant pregnant or in the process of adoption or becoming a surrogate? If Yes, provide name: Applicant Name _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

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F. Health History for Individuals and Their Dependents (Continued)

F12.	Nervous, Mental and Behavioral: Depression, anxiety, attention deficit, chemical imbalance; bi-polar, obsessive-compulsive or panic disorders; substance abuse, eating disorders; counseling or support group, alcohol or chemical dependence, anorexia/bulimia, schizophrenia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F13.	Cancer/Tumors: Cysts, tumors or abnormal growths, Hodgkin's disease, leukemia or any other cancer or malignancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F14.	Birth Defects/Congenital Abnormalities: Birthmarks, cleft palate/lip, club foot, webbed fingers/toes; developmental delay, mental retardation, Down's syndrome, heart/lung/kidney malformation; skull /facial or other physical deformities; Cerebral Palsy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F15.	Other Conditions: Has any applicant consulted with or received treatment from any doctor or other health care provider for any other condition or symptom(s) not listed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No

NOTE: Medical conditions that occur after the signature date and before the effective date of the coverage if approved will be considered in the final underwriting decision. You shall communicate any medical condition occurring during such period.

G. Health Related Questions (Include information for all persons applying for coverage.)

Answer all questions & provide complete details to all "yes" answers on Page 3, Section H. Missing information may delay processing this application.

G1.	Is any male applicant expecting a child or in the process of adoption or surrogacy with anyone whether or not that person is applying for coverage on this application? If Yes, provide applicant name below. Applicant Name _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
G2.	Has any applicant been treated or diagnosed for alcohol, chemical or substance abuse or been advised to reduce alcohol intake? If Yes, provide applicant name(s) below. Applicant Name _____ Date Discontinued _____ Applicant Name _____ Date Discontinued _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
G3.	Has any applicant ever used illegal or controlled drugs or substances, such as marijuana, cocaine, methamphetamines, illegal or IV drugs? If Yes, provide applicant name(s) below. Applicant Name _____ Type of Drug/Substance _____ Date Discontinued _____ Applicant Name _____ Type of Drug/Substance _____ Date Discontinued _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
G4.	Has any applicant consumed any alcoholic beverage in the last 6 months? (Amount: A drink is 12 oz. of beer, 6 oz. of wine or 1 oz. of liquor.) Applicant Name _____ Type _____ Amount ____ per <input type="checkbox"/> Day <input type="checkbox"/> Week <input type="checkbox"/> Month Applicant Name _____ Type _____ Amount ____ per <input type="checkbox"/> Day <input type="checkbox"/> Week <input type="checkbox"/> Month	<input type="checkbox"/> Yes <input type="checkbox"/> No
G5.	Has any applicant been diagnosed as having or received treatment by a physician or health care provider for AIDS (Acquired Immune Deficiency Syndrome), or ARC (AIDS Related Complex)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
G6.	Has any applicant had any abnormal lab results, X-rays, MRI or other diagnostic test results or physical exam results?	<input type="checkbox"/> Yes <input type="checkbox"/> No
G7.	Has any applicant been medically advised to undergo further medical testing, treatment or surgery which has not yet been completed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
G8.	Has any applicant been a patient in a clinic, hospital, surgical center, treatment center or other medical facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
G9.	Has any applicant seen any health care provider for any condition, signs or symptoms which have not yet been diagnosed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
G10.	Has any applicant smoked or used any tobacco products, such as Snuff and/or chewing tobacco, in the last 2 years? If Yes, Provide applicant name(s) below. Applicant Name _____ Date Stopped _____ Applicant Name _____ Date Stopped _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
G11.	Has any applicant taken prescription medications or been advised to take prescription medications in the last 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
G12.	Has any applicant ever seen, received treatment from or consulted any health care provider for any other condition or symptom(s) not listed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No
G13.	Is any applicant a candidate for, or a recipient of an organ or bone marrow transplant?	<input type="checkbox"/> Yes <input type="checkbox"/> No
G14.	Is any applicant currently on the waiting list and/or registered to donate an organ or bone marrow (excluding DMV card)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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H. Detailed Health Information *If additional space is needed, check here* *and use a separate sheet of paper.*
Please staple to the back of this application.

1. Provide COMPLETE DETAILS to ALL questions answered "Yes" in Sections F and G.					
Family Code*	Ques. No.	Dates From/To	Explain Nature of Illness/Condition	Describe Treatment Received/Recommended and Any Limitations if Applicable	% of Recovery

2. List all medications taken by you and/or your named dependents within the last 12 months.						
Family Code*	Ques. No.	Date Prescribed (Mo/Day/Yr)	Date Discontinued (Mo/Day/Yr)	Name of Medication	Dosage and Frequency	Reason/Condition

3. For details and medications indicated above, please list ALL doctors, medical attendants, or practitioners you and/or any named dependents consulted. If none, please state "None."		
Family Code*	Question Number and/or Reason	Name, Address and Phone Number of Attending Physician(s)

4. List last doctor visit for all family members, including routine check-ups.					
Family Code*	Purpose of Visit	Date of Visit	Results of Visit		Name, Address and Phone Number of Physician
			Normal	Abnormal: Give Details	
APP					
SP					
01					
02					
03					

*See Page 1, Section B.

I. Statement of Enrollment Conditions

Each member of the family will be medically underwritten separately and assigned a separate medical coverage based on their own health risk. If one or more family members are not approved, Aetna will cover the approved family members unless indicated below:
 I, the applicant, instruct Aetna not to cover any eligible family members unless all family members are approved for coverage.

J. Race/Ethnicity - Optional

Family Code	(This information is designed for the purpose of data collection and will not be used for determining eligibility, rating or claim payment.)	01	<input type="checkbox"/> White - 01 <input type="checkbox"/> African American or Black - 02 <input type="checkbox"/> Hispanic or Latino - 03 <input type="checkbox"/> Asian - 04 <input type="checkbox"/> Other - 05 _____
APP	<input type="checkbox"/> White - 01 <input type="checkbox"/> African American or Black - 02 <input type="checkbox"/> Hispanic or Latino - 03 <input type="checkbox"/> Asian - 04 <input type="checkbox"/> Other - 05 _____	02	<input type="checkbox"/> White - 01 <input type="checkbox"/> African American or Black - 02 <input type="checkbox"/> Hispanic or Latino - 03 <input type="checkbox"/> Asian - 04 <input type="checkbox"/> Other - 05 _____
SP	<input type="checkbox"/> White - 01 <input type="checkbox"/> African American or Black - 02 <input type="checkbox"/> Hispanic or Latino - 03 <input type="checkbox"/> Asian - 04 <input type="checkbox"/> Other - 05 _____	03	<input type="checkbox"/> White - 01 <input type="checkbox"/> African American or Black - 02 <input type="checkbox"/> Hispanic or Latino - 03 <input type="checkbox"/> Asian - 04 <input type="checkbox"/> Other - 05 _____

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K. Conditions and Agreement Please Read Before Signing Below

IT IS IMPORTANT THAT YOU READ AND UNDERSTAND THE FOLLOWING BEFORE YOU SIGN. By filing this application and applying for this coverage, I on behalf of myself and the dependents listed on this Application, agree to or with the following:

1. Aetna may decline this application. No coverage comes into effect until Aetna approves this application.
2. Coverage and benefits once they come into effect are contingent on timely and accurate payment of premiums and any other cost sharing as outlined in the policy.
If payment of premiums are not paid on time and accurately your coverage will be terminated. If you are terminated for non payment of premium, you may no longer be eligible to enroll in any of Aetna's Plans. I agree to make co-payments and any other cost sharing as provided for in my policy, directly to providers of health care.
3. I authorize Aetna to request my and/or my dependents' (those who are applying for coverage under this application) medical records, any prescribed medication history and any other medical or pharmaceutical information to process my application and to make a decision on the approval or disapproval of my and/or my dependents' application. I authorize any physician, other healthcare professionals, hospitals, clinics, labs, pharmacies, pharmacy benefit managers or any other healthcare organization ("Providers") that provided treatment or any other service to me or any of my dependents applying for coverage under this application to disclose the information required by Aetna and described above to Aetna and/or its designated agents.
The existence of such information and documentation as described above shall be disclosed under this Application. I understand that Aetna will rely on such information to: 1) underwrite this application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations for all of the applicants; 2) administer claims and determine or fulfill responsibility for coverage and provisions of benefits; 3) administer coverage; and 4) conduct other insurance operations according to federal and state laws and regulations.
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 and competent adult dependents, and I have obtained their consent to those terms. I understand that this authorization is provided under state law and regulations. This authorization will remain valid for the term of the coverage and if so long thereafter as allowed by law. I understand that Aetna will comply with the HIPAA Privacy Rules and that disclosure of information will be done under the rules of such Federal law.
I understand and agree that Aetna will use any information supplied in this Application prior to the effective date of coverage in considering my application, including any medical information.
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.
4. I have an obligation of communicating to Aetna in writing any medical conditions which occur to myself or to any of my dependents listed in this Application after the signature of this Application and before the effective date of the coverage if approved.
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 insurance producers 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. Information on agent's compensation is available from your agent or at Aetna.com.
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 misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

L. Signature(s) Required - All applicants over the age of 18 must sign and date below.

If applicant is a minor, the application must be signed by a parent or legal guardian.

By signing below I acknowledge that I have personally read, understand and agree to the terms and conditions on all the pages of this form and accept the use of binding arbitration. I represent that all information supplied on this form is true, complete and correctly recorded by me. I have myself read, understand and agree to the conditions of enrollment on this Application. I understand that the information supplied in this form will be decisive for the approval of my application and that any misrepresentation and/or mistake in such information will be reason for cancellation/termination of the coverage for which I am applying.

I UNDERSTAND THAT IF MY SIGNATURE/DATE DOES NOT APPEAR AND/OR ARE NOT CURRENT AND/OR MY ANSWERS ARE INCOMPLETE, my application will be denied.

Arbitration: Any dispute arising from or related to Health Plan coverage, whether stated in tort, contract or otherwise, may be determined by submission to binding arbitration, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. The agreement to arbitrate includes, but is not limited to, disputes involving alleged professional liability or medical malpractice, that is, whether any medical services covered by this Agreement were unnecessary or were unauthorized or were improperly, negligently or incompetently rendered. The Health Plan agreement also limits certain remedies and may limit the award of punitive damages. See the Certificate of Coverage for further information. I understand that I am giving up the constitutional right to have disputes decided in a court of law before a jury, and instead am accepting the use of binding arbitration. This means that I will not be able to try my case in court. I further understand that the Health Plan agreement contains limitations on certain remedies and may limit the award of punitive damages.

Applicant/Parent or Legal Guardian Signature	Today's Date	Applicant Spouse (If enrolling for coverage)	Today's Date
Dependent Signature (not a minor)	Today's Date	Dependent Signature (not a minor)	Today's Date

Applicant's Social Security Number

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M. Important Applicant Information Please Read Carefully

1. **A personal check, money order, EFT (Electronic Funds Transfer), or credit card payment made payable to AETNA should be included with your completed application.**
2. Coverage may be declined, or a premium adjustment made, based on information provided to Aetna during the application process. In the case of declination, you will receive a letter notifying you that your application has not been accepted. Specific details will be kept confidential. If all members on the application are denied coverage, the original check will be returned directly to the applicant.
3. Do **not** cancel other coverage presently in force until written notification is received from Aetna indicating that your application has been approved and you and covered dependents are in receipt of your member ID card(s) providing the effective date of coverage.

N. Easy Pay (Electronic Fund Transfer - EFT)

- Yes**, I would like to use Easy Pay.
 Routing Number: _____ Checking Account Number: _____ Name of Bank: _____
 Name(s) on Checking Account: _____
- No**, I do not want to use Easy Pay. Please bill me each month.

Terms of Agreement: My account(s) at the institution named has sufficient funds to pay all debits and charge credits. Aetna shall initiate electronic debit, charge or credit entries to pay premiums/charges for authorized policies, and the entries are my transaction receipt. There is no payment to Aetna until Aetna receives full and final credit for the payment. I understand that corrections to the entries may involve an account adjustment, and that my direct electronic payment of Aetna's premium will be debited/charged on or after the premium due date, the 1st of every month. I understand that by checking the "Yes" box above and with my application signature on Page 5 (Section L) I am accepting the terms of the Easy Pay Agreement.

Any rate adjustment made in accordance with the underwriting process will be automatically charged to your account. Please be advised that such rate adjustment may result in an increase of 25% to 50% of the standard rate.

NOTE: Aetna reserves the right to refuse/terminate electronic payment services at any time. This agreement remains in effect until Aetna/member terminates it. Joint accounts require the signature of ALL account authorized persons (Page 5, Section L) even if not applying.

O. Credit Card Payment Option

Credit Card Type
 VISA MasterCard

Cardholder's Name (exactly as it appears on the card) _____

Account Number	Card Expiration Date	Card Verification Code*

• Credit card payment is for your initial premium payment only. You will receive a bill on your next billing statement. Any rate adjustment made in accordance with the underwriting process will be automatically charged to your account. Please be advised that such rate adjustment may result in an increase of 25% to 50% of the standard rate.
 *The Verification Code can be found on the back of your credit card. This 3-digit code is usually the last three digits located in the signature panel.

P. Statement of Accountability - To be completed if the applicant cannot or has not completed the application.

I, _____, personally read and completed the Individual Application for the applicant named below because: Applicant does not read English Applicant does not speak English Applicant does not write English
 Other (explain): _____

I translated the contents of this form and to the best of my knowledge obtained and listed all the requested personal and medical history disclosed by: _____

I also translated and fully explained the "Conditions and Agreement."
 Signature of Translator (**Required**) _____ Today's Date (**Required**) _____
 Relationship to Applicant _____

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Q. Insurance Producer Information (If applicable)

1. Are you aware of any information not disclosed on this application relating to the health, habits or reputation of any person listed on this application which might have a bearing on the risk? If Yes, please attach explanation.	General Agent <input type="checkbox"/> Yes <input type="checkbox"/> No	Insurance Broker <input type="checkbox"/> Yes <input type="checkbox"/> No
2. Did you see the proposed applicant at the time this application was executed? If No, please explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Signature of Insurance Broker (If applicable)	Date	E-mail Address
Name of Insurance Broker (print name)	TIN Number	Street Address Suite No. / Personal Mail Box (PMB) No.
Telephone Number	FAX Number	City / State / ZIP Code
Signature of General Agent (If applicable)	Date	E-mail Address
Name of General Agent (print name)	TIN Number	Street Address Suite No. / Personal Mail Box (PMB) No.
Telephone Number ()	FAX Number ()	City / State / ZIP Code

R. Aetna Sales Representative

Last Name of Sales Representative (print name)	First Name of Sales Representative (print name)
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S. Instructions: Please refer to the current Aetna Advantage Plan brochure prior to completing this application.

Please review these instructions.

- The applicant must complete the application. You are responsible to ensure that the information on the application is correct, complete and truthful.
- Print clearly using blue or black ink. No pencil or correction fluid, please.
- This application must be received by Aetna's Medical Underwriting team within thirty (30) days from the signature date.
- Any misrepresentation of information on the application may result in cancellation of coverage.
- Your insurance will become effective only if this application is approved as applied for and the appropriate premium is enclosed.
- If you are paying by personal check or money order, please make your check or money order payable to Aetna.

You are ineligible for coverage if applicant is currently pregnant (whether or not listed on the application) or in the process of adoption; or any non-citizen applicant has not resided in the U.S. for the last six (6) consecutive months.

Coverage is not guaranteed until approved by Aetna. Do not cancel your current insurance coverage until you have been notified of approval by Aetna and your Aetna coverage is effective.

T. Effective Date

- Dates are assigned to the 1st and 15th of the month. If not selected, underwriting will assign the first available date.

To avoid delays in underwriting, please review for:

- Missing or incomplete information such as:
 - o Weight AND Height
 - o Date of birth
 - o Physician address and phone number
- Incomplete mailing address information including city, state, and ZIP code.
- Incomplete answers to all application sections. If a Health Question does not apply to you, the answer should be "No."
- If additional information or explanation is necessary attach extra sheets. **All attachments must be signed and dated.**

U. Billing Information

- Carefully read the instructions accompanying each billing type and make sure that your payment is attached to the application.
- Complete Easy Pay (Section N) if you choose the Electronic Fund Transfer (EFT) option-.

V. Contact Information

Please return this application to the insurance producer or submit to the address listed below.

Aetna Advantage Plans for Individuals & Families
Mail Stop F230
P. O. Box 61516
King of Prussia, PA 19406-0916

Fax #: 866-223-2041
www.aetna.com