

North Atlanta Insurance Group

Application Instructions for Coventry Health Care of Georgia

1. Print all pages of the application including instructions
2. Complete all questions and sections of the application.
3. Complete the fax cover letter on the next page and fax to North Atlanta Insurance Group for review along with the completed application. If you do not have access to a fax machine, send the completed application to North Atlanta Insurance Group.

IMPORTANT:

Here is a checklist of a few things that are commonly overlooked and are mandatory in processing your application.

- Currently only 1st and 15th of the month effective dates are offered.
- Payment must be from auto draft checking or savings account.
- Sign and date the application.
- Your monthly premium will be deducted automatically from your checking account, you must attach a voided check to the area provided and also complete, sign, and date the authorization form.
- There is no check required for first months premium. If you are accepted your bank account will be drafted on 10th of the month.

North Atlanta Insurance Group

Attn: New Enrollment

1166 Forest Crest Court

Dacula, GA 30019

North Atlanta Insurance Group will review your application for completeness and accuracy before we submit it to Coventry Health Care of Georgia for processing. This may reduce the approval time because they cannot process unclear or incomplete applications until the missing information has been gathered.

Please contact us if you have any questions regarding the application or the application process. You may reach us at 770-855-7971 or e-mail us at naig@bellsouth.net.

Norvax form #IN-1

North Atlanta Insurance Group

FAX COVER LETTER

(Please ignore this form if you do not have access to a fax machine.)

****Please FAX this cover letter with the completed application to:**

North Atlanta Insurance Group

FAX#

Dear North Atlanta Insurance Group,

Please accept my completed application for submittal and contact me to confirm receipt of this application

Name _____

E-mail _____

Date _____

Time _____

Please contact me at this phone number _____ after you have reviewed my application for completeness and accuracy.

I will contact North Atlanta Insurance Group at 770-855-7971 to verify receipt of my application.

****I understand that North Atlanta Insurance Group will not review this application until the following business day if I faxed this application after 5:00PM or on a weekend**

I understand that the deadline for applications to be received by medical underwriting is 5 business days prior to the requested effective date.

North Atlanta Insurance Group

Attn: New Enrollment

1166 Forest Crest Court

Dacula, GA 30019

I will send the original application as soon as I have been contacted by North Atlanta Insurance Group with confirmation that my application has been received by fax and reviewed for completeness.

Norvax form #CS-1



CoventryOne® Application / Health Statement Form

| | |
|---|--------------------------------------|
| CHECK ONE | |
| <input type="checkbox"/> New Enrollment | <input type="checkbox"/> Change Form |
| FOR INTERNAL USE ONLY | |
| <input type="checkbox"/> ACH | <input type="checkbox"/> NON-ACH |
| PDP: _____ | |

A PRIMARY APPLICANT INFORMATION (Please Use Black Ink.)

| | | | | | | | | | | | | | |
|---|--|------------|--------------------|----|-------|-----|-------------------------|------------------------|------------------|----------|---------------|---|--|
| LAST NAME | | FIRST NAME | | MI | M/F | AGE | BIRTHDATE / / | SOCIAL SECURITY NUMBER | | | | REQUESTED EFFECTIVE DATE <input type="checkbox"/> 1 ST _____ <input type="checkbox"/> 15 TH _____ | |
| RESIDENCE ADDRESS | | | CITY | | STATE | | ZIP CODE | COUNTY | | | | HOME PHONE () - | |
| PRIMARY E-MAIL ADDRESS | | | OCCUPATION / TITLE | | | | BUSINESS PHONE () - | | HEIGHT (ft. in.) | | WEIGHT (lbs.) | | |
| MAILING ADDRESS (If different from above) | | | | | CITY | | | STATE | | ZIP CODE | | | |

Has any person listed on this application NOT resided in the U.S. for the past six (6) consecutive months? YES NO

Plan Selection – Please select the benefit plan for which you are requesting coverage:

| | | |
|--|--|---|
| <input type="checkbox"/> \$20 Copay POS \$500 Ded | <input type="checkbox"/> \$20 Copay POS \$3,000 Ded | <input type="checkbox"/> Qualified High Deductible HP POS \$1,250 / \$2,500 Ded |
| <input type="checkbox"/> \$20 Copay POS \$1,000 Ded | <input type="checkbox"/> \$20 Copay POS \$5,000 Ded | <input type="checkbox"/> Qualified High Deductible HP POS \$3,000 / \$5,500 Ded |
| <input type="checkbox"/> \$20 Copay POS \$2,000 Ded | <input type="checkbox"/> \$20 Copay POS \$10,000 Ded | <input type="checkbox"/> Qualified High Deductible HP POS \$5,000 / 10,000 Ded |
| <input type="checkbox"/> Mental Health Rider (Optional) <i>Only available with \$20 Copay Plans</i> | <input type="checkbox"/> Consumer Choice Option (Optional) | Rate Quoted: _____ |

B DEPENDENTS TO BE COVERED OR REMOVED FROM COVERAGE

| Full Name (Last, First, MI) | Gender | Relationship | Age | Birthdate | Student or Disabled Dependent | Social Security Number | Height (ft. in.) | Weight (lbs) |
|-----------------------------|--------|--------------|-----|-----------|-------------------------------|------------------------|------------------|--------------|
| | M / F | SPOUSE | | / / | ----- | | | |
| | M / F | | | / / | S / D | | | |
| | M / F | | | / / | S / D | | | |
| | M / F | | | / / | S / D | | | |
| | M / F | | | / / | S / D | | | |
| | M / F | | | / / | S / D | | | |

C OTHER HEALTH INSURANCE Do you or any of your dependents have other health coverage? YES NO Who is covered? Self Dependent Family

| | | | | |
|-------------------|---------------------------|----------|---------------------|----------------------|
| Policyholder Name | Name of Insurance Company | Policy # | Policy Eff Date / / | Policy Term Date / / |
|-------------------|---------------------------|----------|---------------------|----------------------|

If you have other health coverage, you must cancel that other health coverage upon our acceptance of your application for CoventryOne. If you do not cancel your other health coverage, we will terminate CoventryOne coverage back to your original effective date. DO NOT cancel existing insurance until you have been notified of your acceptance by CoventryOne Underwriting.

Has anyone applying for coverage been covered by Coventry Health Care of Georgia, Inc. or any other Coventry plan? YES NO

Is anyone applying for coverage covered by or eligible for coverage under Medicare? YES NO If YES, **DO NOT** complete this application. Please contact your Broker.

| F HEALTH HISTORY | | Please check "Yes" or "No" and provide details for all "Yes" answers in Section F.33. | | | |
|---|---------------------------------|--|--|---------------------------------|--------------------------------|
| <p>For any of the following conditions or diseases, has any person listed on this application within the past ten (10) years:</p> <ul style="list-style-type: none"> • had any signs or experienced symptoms that would cause an ordinary prudent person to seek advice, treatment or therapy or had treatment from a health care provider, psychotherapist or counselor, • taken prescription medication, • consulted with, or had consultation or therapy recommended by a health care provider, psychotherapist or counselor, • been diagnosed by a health care provider, psychotherapist or counselor, • received treatment from a health care provider, psychotherapist or counselor, and/or • been hospitalized? <p>Please answer all questions. We are unable to process incomplete applications. In order to process your application additional information may be required. A CoventryOne representative may call you. You may be asked to complete a questionnaire or provide medical records. It is the responsibility of the applicant to obtain medical records at his/her own cost. Your application may be delayed or declined if requested information is not received. This list of questions is intended to be comprehensive but not all-inclusive.</p> | | | | | |
| 1. Heart attack, heart murmur, irregular heart rate, stroke, chest pain, high blood pressure, angioplasty, heart bypass, rheumatic fever, congestive heart failure, heart or valve disorder? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 15. Have you been treated in the emergency room, been hospitalized or had any surgery? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Hyperlipidemia, high cholesterol, arteriosclerosis, circulatory or vascular problems, hemophilia, blood clots, anemia, blood vessels or bleeding disorder? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 16. Manic depression, bipolar, panic attacks, attention deficit disorders, schizophrenia, obsessive-compulsive disorders (OCD), depression or behavioral disorder? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Stomach or intestinal ulcer, colitis, Crohn's disease, Celiac disease, hernia, hepatitis, liver disease or disorder of the stomach, intestines, pancreas, rectum or gall bladder? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 17. Cataracts, glaucoma, macular degeneration, retinopathy, strabismus, eye disorders, ear infections, ear disorder or hearing impairment? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Cancer, cysts, polyps, tumor or growth of any kind? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 18. Sexually transmitted disease, abnormal pap smear or mammogram, breast disorder, disorder of male or female organs | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. Disorder of the kidneys, prostate or urinary system, kidney failure, blood or albumin in urine or receiving dialysis? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 19. Menstrual dysfunction? Date of last menstrual cycle: Adult: _____ Postmenopausal? <input type="checkbox"/> Yes <input type="checkbox"/> No Dependent: _____ Dependent: _____ | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 6. Tuberculosis, emphysema, cystic fibrosis, COPD, bronchitis, asthma, allergies, sleep apnea, pneumonia, pleurisy, deviated nasal septum or disorder of the lungs or respiratory system? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 20. Thyroid, pituitary or adrenal gland disorder? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 7. Epilepsy, any seizure disorder, Alzheimer's disease, fainting spells, migraines, frequent headaches, paralysis, brain or neurological disorders? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 21. Lyme disease or any chronic infections or infectious diseases? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 8. Lupus, fibromyalgia, arthritis, sarcoidosis, scleroderma, or disorder of the joints, muscles or bones? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 22. Are you, your spouse, any dependent child(ren), even if not named in this application, an expectant parent, or in the process of adoption or becoming a surrogate parent? Due date? _____ Whom? _____ | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 9. Any bodily injury, concussion, burns, fractures, back or spinal conditions, congenital problems or defects? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 23. Been treated, counseled, or advised to seek treatment regarding use of alcohol, illegal substance, narcotics or prescription drugs? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 10. Diabetes or abnormal glucose test (high / low)? Or Insulin Resistance? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 24. Sought or been advised to seek psychiatric, psychological or mental health treatment or counseling? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 11. Donor, recipient or a candidate for a transplant? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, when? _____ | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 25. Anorexia, bulimia, gastric bypass or other eating disorders? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 12. Any amputations, prosthetic devices or implants? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 26. Had an X-ray, electrocardiogram, cardiac catheterization, MRI, CT scan, ultrasound or other diagnostic test or procedure? If "Yes" what was the purpose? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 13. HIV, AIDS or AIDS-related complex? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 27. Have you or any person applying for coverage used tobacco products in the past 12 months? If Yes, who has used tobacco products: _____ What kind? _____ Frequency: _____ | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 14. Any neurological or muscular disorders such as Cerebral Palsy, Multiple Sclerosis, Muscular Dystrophy or Parkinson's Disease? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | 28. Any skin disorders such as psoriasis, acne, eczema, dermatitis, herpes, shingles or severe scars? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

I HEALTH SAVINGS ACCOUNT (“HSA”) OPTION FOR QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN ONLY

Your Health Savings Account (“HSA”) is your financial asset even if you change health plans or are no longer covered by CoventryOne. To open an HSA you must meet three criteria: (1) you must be covered by a Qualified High Deductible Health Plan (QHDHP); (2) you cannot be covered by another health plan, including Medicare; and (3) you cannot be claimed as a dependent on another individual’s tax return. If you have selected a CoventryOne Qualified High Deductible Health Plan (QHDHP) and are otherwise eligible, you will receive a Health Savings Account (HSA) through our HSA trustee, HealthEquity, at no additional charge. You will be able to contribute to this tax-advantaged account to help you put aside money to fund your medical claims before meeting your deductible and save for future medical expenses. As an additional benefit, HealthEquity will provide 24/7 telephonic support and online information to help you better manage this account. If you have selected a CoventryOne QHDHP product **and do not** want to take advantage of the HSA account, please check the box below. Otherwise you will receive a welcome kit and HSA Debit Card from HealthEquity once your CoventryOne QHDHP application is accepted.

OPT-OUT of having an HSA opened through HealthEquity

J CONDITIONS OF ENROLLMENT

I represent that all information on this application form is complete and accurate to the best of my knowledge. I understand that my answers to the questions on this form will be used to determine eligibility for coverage and is the basis on which my premium rate may be determined. I further understand that if any information is omitted or intentionally misrepresented, it could provide the basis to refuse or rescind coverage and to refund any premiums paid as though coverage had never been in force. After coverage has been in force for two years, no statement except fraudulent statements I make voids my coverage or reduces my benefits. I understand that if my application for coverage is declined, I may not apply for CoventryOne coverage for six (6) months.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

NOTICE: YOU MUST PERSONALLY BEAR ALL COSTS IF YOU USE OUT-OF-NETWORK NON-EMERGENCY HEALTH CARE OR PURCHASE DRUGS WHICH ARE NOT AUTHORIZED BY THIS PLAN.

ACKNOWLEDGEMENT

I understand I am enrolling in a health care plan which may require that health care services be provided by participating providers. I also understand that failure to use a participating provider may result in reduced coverage or no coverage for services I receive, and I will be fully responsible for any and all costs not covered by Coventry Health Care of Georgia, Inc. ("Coventry"). I understand that my Individual Member Contract provides additional details explaining the use of participating and non-participating providers under the plan.

I have received a list of the participating providers. I understand that a provider's participating status may change from time to time and it is my responsibility to verify the provider's participation status prior to receiving services. I understand that I may verify provider status in one of two ways. First, by checking Coventry's website (www.chcga.com), which is updated at least every 30 days. Second, I may call Customer Service at the number listed on my Member ID card. As required by the State of Georgia, Coventry provides the following summary of financial arrangements with the health care providers who are participating in the Coventry network:

- (a) Hospitals are paid according to a contract that includes inpatient per diems, case rates & discounted fee for service arrangements depending on the specific service provided.
- (b) Physicians are paid through capitation or discounted fee for service in accordance with a specific fee schedule which has been provided to them as contracted.
- (c) Laboratory services are provided through a capitated per Member per month flat fee. Other ancillary services including home health, skilled nursing and hospice are paid on a contracted fee schedule.

X _____
 Primary Applicant’s Signature Date

X _____
 Spouse’s Signature (if to be covered) Date

X _____
 Dependent’s Signature (if Age 18 and to be covered) Date

X _____
 Dependent’s Signature (if Age 18 and to be covered) Date

If Primary Applicant is under the age of 18, this application must be signed by the applicant’s parent or legal guardian:

X _____
 Parent / Guardian Signature Please Print Name

 Relationship to Applicant Date

K BROKER INFORMATION

| | | |
|----------------------------------|----------------------------|--|
| Broker Name: Cheri Forand | Broker ID #: 611568 | Email Address: naig@bellsouth.net |
| Signature of Broker: | Agency Name: | Agency Phone: 770 855-7971 |