

Choosing Asuris EmergeSM

Individual and family health benefit plans





528 East Spokane Blvd | Suite 301
Spokane, WA 99202

Thank you for expressing interest in an Asuris Individual and family health plan.

Choosing health coverage is an important process, and we're looking forward to helping you find the Asuris plan that will give you what you're looking for.

In order to meet the changing needs of our neighbors here in Washington, we've developed a suite of new plans called Asuris Emerge. These plans focus on affordability, practical coverage, wellness and protection. You'll find a variety of benefits and costs—and even two HSA options that give you the ability to save money tax-free for eligible medical expenses. This booklet contains valuable tools designed to help you choose and apply for the coverage that's right for you.

You'll find plan comparisons, brief explanations of how coverage works, a description of our wellness-focused programs and all the forms you'll need to apply.

If you want to explore Asuris or our plans in more detail, please visit our website at asuris.com. You can also talk to your local insurance producer or an Individual plan specialist at 1 (866) 704-2708.

We look forward to hearing back from you soon.

Sincerely,

A handwritten signature in black ink that reads "Shannon M. Fuhrman".

Shannon Fuhrman
Individual Sales

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Step 1

Choose a plan that's right for you

Want a variety of choices?

Asuris Emerge plans provide a number of options when it comes to coverage and cost. With four plans to choose from and multiple cost-sharing options within each plan, you're sure to find the right coverage for you.

Considering an HSA?

Many consider these Consumer-Directed Health Plans to be the future of health care coverage. They combine a specially designed, high-deductible health plan and a tax-advantaged savings account to use for out-of-pocket medical expenses or to save for future medical expenses. We offer a variety of HSA options.

Need dental coverage?

Good overall health includes good dental health, too. And good dental health requires regular dental care. If you're interested in coverage for overall well-being, you'll probably want to add dental coverage to your medical benefits.

There are two optional dental plans that can accompany your Emerge medical plan. Each one provides flexibility, choices and control over how you spend your dental coverage dollars, all with an eye on maintaining overall good health.

If you have questions about any of the plans, talk to your local insurance producer or call us at 1 (866) 704-2708.

Comparing medical plans

What you need to know

When shopping for a health plan, it can be helpful to know a little more about how health coverage works.

Below is information that will help you better understand what you're comparing when you're looking at our options side by side.

If you have any questions or want to learn more, please visit our website at asuris.com or call us at 1 (866) 704-2708.

What is a comprehensive plan?

These plans are designed to provide a high level of protection for most major and minor medical expenses, including prescription drugs, maternity and preventive care.

What is a catastrophic plan?

Catastrophic coverage is ideal for people who are looking for protection from an unforeseen, serious accident or medical emergency. Catastrophic coverage is an affordable way to protect yourself from large, unplanned medical expenses. It usually has a high deductible and doesn't cover routine medical care.

What is coinsurance?

Coinsurance is your share of the cost of health care services after you've met your deductible and paid any applicable copay. For example, if your plan pays 80%, the remaining 20% is your coinsurance. Coinsurance amounts can vary from plan to plan.

What is an allowed amount?

An allowed amount is the fee that most providers agree to accept as payment in full for covered services. (Any deductible, coinsurance or copay is part of your share of the allowed amount.)

What is a coinsurance maximum?

Standard (non-HSA) plans have a coinsurance maximum, which is the most you would pay in coinsurance in a calendar year. Only your coinsurance counts toward this limit; money you pay in copays or toward the deductible does not accumulate toward this maximum. You would still be responsible for non-coinsurance out-of-pocket expenses, such as office-visit copays, after this maximum is reached.

How does the HSA annual out-of-pocket maximum work?

Your out-of-pocket maximum is the limit to how much you would pay out of pocket during a calendar year. Coinsurance and deductibles both count toward this maximum. This amount varies by plan. After you have reached your out-of-pocket maximum, Asuris pays 100% of remaining covered medical expenses for that calendar year.

How does the deductible work?

Your deductible is the cost of covered medical services you incur and are responsible to pay each calendar year before the benefits are available. On standard plans, the family deductible is met when three or more covered family members reach the equivalent of three individual deductible amounts. On HSA family plans, the entire family deductible needs to be met before any family member receives benefits. (On HSA Individual plans, an individual needs to meet just their one deductible.)

What is a Consumer-Directed Health Plan?

It's a health plan design that involves consumers more directly in their health care through higher cost-sharing. Typically, such products are paired with a tax-advantaged health savings account offered through a bank. Funds in this account can be used to cover a portion of out-of-pocket expenses or saved for future medical needs.

What is a pre-existing condition?

By pre-existing condition, we mean a condition, regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received or for which a prudent layperson would have sought medical advice, diagnosis, care or treatment within the six-month period before the effective date of coverage. The exclusion period will end nine months following your effective date of coverage. Pre-existing condition waiting periods do not apply to members up to age 19.

Frequently asked questions

about applying for coverage

Going to our website, asuris.com, is the quickest and easiest way to apply. We've even built some decision-making tools that can help you choose the plan that's right for you. You can also complete and submit the application form that's at the back of this booklet. To help you through the application process, here are some frequently asked questions:

Q. Who can apply for coverage?

A. Individuals and families who are not eligible for Medicare can apply for coverage under these plans if they reside in Washington. Eligible family members may include your spouse or domestic partner, and any children or students under age 26 regardless of marital status or financial dependence.

Coverage applications for individuals under 19 years of age are accepted during the open enrollment period. For further information on the open enrollment period and other eligibility periods for individuals under 19, please call us at 1 (866) 704-2708.

Q. Can I apply online?

A. Yes, you can apply online. Online shopping is quick and easy. Compare plans, get a rate quote, find participating doctors and hospitals, and complete an application online. Our website makes it easy to find or match a doctor and hospital to the plan you're considering. To find out more, visit asuris.com, then click on *Shop Now*.

Q. How do I apply on paper?

A. Simply complete the enclosed application (one per family). Then return the forms to us. Once we receive all the needed documents, we'll begin our review process.

Q. By completing the application, will I automatically be approved for coverage?

A. Washington State requires a Standard Health Questionnaire to be used by all carriers that sell Individual health coverage in the state. The standardized scoring method determines whether an applicant is eligible for coverage with us or with the state's high risk pool.

Q. When will my coverage begin?

A. Your contract will be effective on the first of the month after your application is approved. Applications that are received by 5 p.m. on the last business day of the month (if approved) will be eligible for an effective date of the first of the following month. You'll receive your contract and member card after we receive your first payment.

Q. Does it cost more to buy through an insurance producer?

A. No. There is never an extra cost or obligation when you use an appointed insurance producer. Insurance producers appointed to represent Asuris products provide a valuable service to their clients. They can help you decide which of our products is best for you and your family.

Q. Will my rates ever change?

A. Rates are subject to change once a year each Oct. 1, regardless of the effective date of your coverage. Rates may also change at any time due to legislative mandates.

Q. What about prior coverage credit?

A. If we receive your application within 63 days after similar coverage with another insurance carrier ends, we may credit the time you were covered by the other company to the nine-month pre-existing condition waiting period. We need to receive a copy of your Certificate of Coverage from your previous insurance carrier in order to apply credits. Pre-existing condition waiting periods do not apply to members up to age 19.

Frequently asked questions

about applying for coverage

Q. How do I pay for my plan?

A. Choose from three convenient billing options: monthly automatic bank deduction (Surepay), quarterly billing, or monthly paper billing. Don't send money with your application. We'll bill after we've processed your application.

If you choose monthly automatic bank deduction, it may take a month or two to get your bank deduction set up. So, please be sure to pay the monthly bills that you receive in the mail until the bank deduction is finalized.

Q. What if I want to add a dependent in the future?

A. You may add a dependent, but the enrollment date may vary. If you add a newborn or recently adopted child to your policy within 60 days of birth, adoption or placement for adoption, the enrollment date is the date of birth, adoption or placement for adoption. See your contract for details.

To add a spouse, domestic partner or child after your effective date, send us a completed application form. Once we receive the application, we'll begin the review process.

Coverage applications for adding individuals under 19 years of age are accepted during the open enrollment period. For further information on the open enrollment period and other eligibility periods for individuals under 19, please call us. To add dependents to your policy please call Customer Service at 1 (888) 232-8229.

Q. Can I purchase the dental options separately from the medical plans?

A. No. The Emerge dental options are available only to individuals and families who purchase Asuris Emerge medical plans during initial enrollment.

Q. Can individual family members decline dental coverage?

A. If more than one family member is applying for a health plan and dental options on the same application, all family members will have the dental coverage. If individual family members complete separate applications for medical coverage they can choose to add or not add a dental option.

Q. What should I do if I have questions?

A. This booklet is a summary of the Asuris Emerge plans. You may find it useful if you need a quick answer to a question about your coverage. The policy will provide complete details about your plan.

Please call us at 1 (866) 704-2708 if you have more questions before you've been accepted for coverage. Once your coverage is effective, please call Customer Service at 1 (800) 232-8229. The TTY line for people with a hearing impairment is 711. If you prefer, an insurance producer appointed to represent our products can also answer questions and help you apply.

For the most up-to-date list of medical providers, please visit our website at asuris.com and choose *Find a Provider*.

Q. Can my employer pay for my coverage?

A. No. Individual plans are not intended for sale as an employer-sponsored health plan for employees. You're required to certify on your application for Individual coverage that your employer is not paying for your plan. For information on employer health benefit plans, contact our Group Sales department.

Q. How do I know if my doctor is covered?

A. You may see any of our contracted providers. For a list, visit our website at asuris.com. Simply click on *Find a Provider* at the top of the page and follow the prompts. You will see all the networks the providers are part of as well as other useful information (such as location, hours and languages spoken).

Health Savings Accounts explained

A smarter way to manage your health care

The power of HSA: ownership

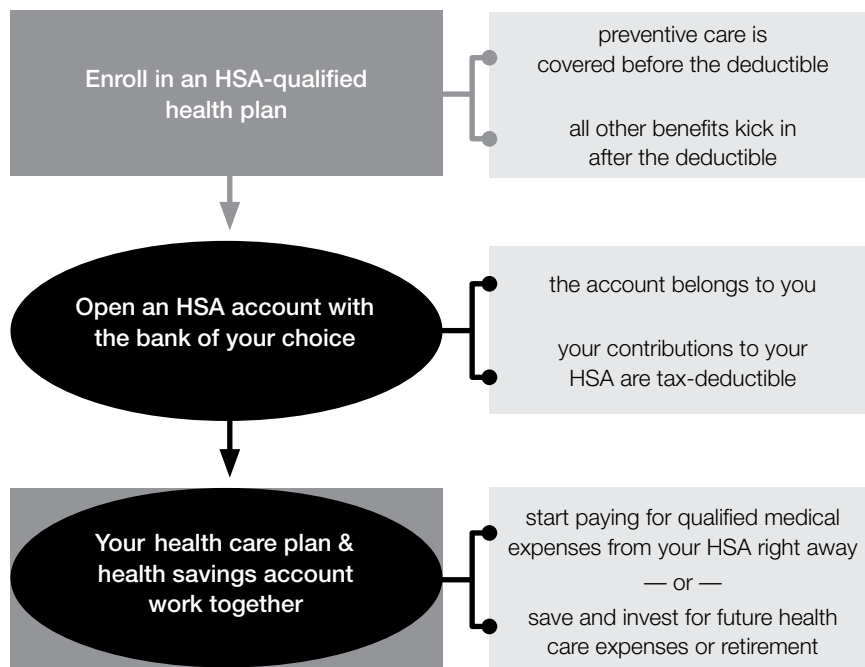
There are many options to choose from when searching for Individual health care coverage for yourself or your family. A new concept in health care—called a Health Savings Account (HSA)—may be the right choice for you if you're looking for coverage that's personalized, tax-advantaged and flexible.

Why should you consider an HSA?

With an HSA, you have more ownership over your health care.

- An HSA offers unique tax savings. Contributions are tax-deductible, interest is earned tax-free, and qualified medical expenses are paid tax-free.
- Your HSA funds belong to you. Your funds roll over each year and follow you wherever you go, allowing you to save and invest for future medical expenses and retirement.
- Your benefits are personalized. The HSA account gives you the flexibility to spend your health care dollars on the services you need most. Even more, you can choose from a list of services that expands beyond what is covered by your health plan.

How an HSA plan works



Health Savings Accounts explained

The power of Asuris: unparalleled support

The Asuris Emerge HSA options offer full-service solutions that include all the tools and support you need to make the plan your own. From robust benefits to guided tours—we're committed to your success.

Asuris Emerge HSA offers robust coverage

- Preventive care covered at 100% and before you meet your deductible when you see an in-network provider
- Integrated wellness programs
- Comprehensive coverage after the deductible

Asuris Emerge HSA 100

- Preventive care covered at 100% and before you meet your deductible when you see an in-network provider
- 100% coverage after yearly deductible
- Integrated wellness programs
- Easy-to-use benefits and features

Our tools make the difference

- myAsuris.com takes you from the basics to a deeper understanding of plan personalization, tax savings and investment options, with:
 - Guided online tours
 - Webinars
 - Ask an HSA Expert
 - Online community of Asuris members

Personalized support

- A team of member advocates is available to answer questions about your health plan, your health savings account and all our HSA tools.
- CareEnhance® 24-hour nurse hotline is available to answer medical questions quickly and conveniently.

Getting started is easy

Follow these simple steps:

1. Obtain an application from your local insurance producer, apply online at asuris.com, or call us toll-free: 1 (888) 734-3623.
2. Once you're approved for coverage, you can open a Health Savings Account. You can work with one of Asuris' preferred banking partners or you may choose your own bank.

3. Put your HSA to work for you. Spend your HSA dollars on qualified medical expenses, or save and invest for the future.

Frequently asked questions

What is an HSA-qualified plan?

For a plan to be HSA-qualified, it must meet requirements set by the IRS that include the deductible and out-of-pocket expense amounts.

Who is eligible to enroll in an HSA?

Individuals may open an HSA if:

- They are enrolled in a qualified high-deductible health plan
- They don't have coverage under another health plan, such as a spouse's plan
- They are not enrolled in Medicare
- They are not claimed as a dependent on someone else's tax return

How much can be contributed to an HSA?

Combined HSA contributions cannot exceed the maximum contribution limit as determined by the IRS. For 2012, the annual limits are \$3,100 for individual coverage, or \$6,250 for family coverage.

How do I get the account set up?

Once you're enrolled in an Emerge HSA medical plan, you will need to set up an account with the banking partner of your choice by contacting the bank and filling out the appropriate forms. A list of Asuris' preferred banking partners can be found on the following page.

When should I set up the account?

You may set up the account at any time, but you cannot fund the account until you have been approved for the health plan. To take full advantage of the value of the HSA, we encourage you to have the account set up and funded as soon as you have received approval. Only claims that occurred since the account has been open can be paid out of the account.

For investment or tax advice on HSA plans, please talk to an accountant or tax advisor.

Asuris Financial Services Partners

The Asuris Emerge HSA is a combination of a specially designed, high-deductible Asuris health plan and a tax-advantaged savings account. For your convenience, we have developed partnerships with a select group of financial institutions that offer HSA accounts along with some added benefits to Asuris members. You may choose to open an account with one of our partners or with any financial institution that offers HSAs.

Benefits of using an Asuris Financial Services Partner

- They offer high-quality customer service.
- Our members have access to negotiated fee schedule.
- All partners have extensive experience working with HSAs.
- The connection process between banking partners and Asuris provides seamless member service over the phone.
- You can link from myAsuris.com to the bank's member login page.

Financial Services Partner website and contact information

HealthEquity
asuris.healthequity.com
1 (866) 960-8055

US Bank
healthsavings.usbank.com
1 (877) 472-6789

HSA Bank
hsabank.com/asuris
1 (800) 357-6246

Additional information

Feature/item	HealthEquity	HSA Bank	US Bank
Member services availability	24/7/365	M-F	M-F
Paper check available	No	Yes	Yes
Debit card provider	Yes	Yes	Yes
PIN available (for ATM usage)	Yes	Yes*	No
Ability to pay provider online	Yes	No	No
Minimum balance required to invest funds	\$2,000	\$1	\$2,500

**Subject to transaction fees*

Key features of Asuris Emerge:

Coverage, savings, flexibility

Asuris Emerge Core

- Preventive care covered at 100% and before you meet your deductible when you see an in-network provider
- Four up-front office visits per member per year covered before you meet your deductible (\$35 copay per visit)
- First \$200 per member per year outpatient X-ray and lab services covered at 100% per year before you meet your deductible

Asuris Emerge Plus

- Preventive care covered at 100% and before you meet your deductible when you see an in-network provider
- Four up-front office visits per member per year covered before you meet your deductible (\$25 copay per visit)
- Vision exam and hardware each year \$150 per calendar year maximum, covered before you meet your deductible.
- First \$400 per member per year outpatient X-ray and lab services covered at 100% per year before you meet your deductible

Asuris Emerge HSA Plan

- Preventive care covered at 100% and before you meet your deductible when you see an in-network provider
- Simple plans with either 80% or 50% coverage options
- Personal service and help from dedicated Asuris HSA Customer Service department

Asuris Emerge HSA 100 Plan

- Preventive care covered at 100% and before you meet your deductible when you see an in-network provider
- Unique plan that covers you at 100% once your annual deductible is met
- Simple to understand and use
- Personal service and help from dedicated Asuris HSA Customer Service department

Asuris Emerge Dental Rewards Option 1

- When you incur services less than \$750, you may be rewarded with an additional benefit of \$250 the following year, not to exceed a total benefit of \$1,500
- \$750 annual maximum that increases on a rewards basis
- No deductible for preventive care
- Discounts available through the national Asuris Dental network

Asuris Emerge Dental Option 2

- Annual maximum of \$750 (basic, restorative and major services combined)
- Your coinsurance is 0% for the first \$200 and then 50% up to the \$750 calendar year maximum
- No deductibles
- Discounts available through the national Asuris Dental network

Asuris Emerge CoreSM

- Category 1:** Preferred providers. You'll generally have lower out-of-pocket costs when you see providers in this category.
- Category 2:** Participating providers. When you see providers in this category, you'll generally pay more out of pocket than you would with providers in Category 1.
- Category 3:** Non-contracted providers. You'll have the highest out-of-pocket costs when you see these providers. Also, they may bill you for the balance of their charge after we pay the claim.

Benefits	Per individual		Per family
Annual deductible Deductible does not apply to certain benefits	\$2,500, \$5,000, \$7,500, \$10,000		Family deductible is three times the individual
Annual coinsurance maximum Once you reach this amount, Asuris pays 100%	\$7,500		\$22,500
Annual maximum	\$2,000,000 annual maximum		
Provider networks	Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted)
Coinsurance Percentage you pay after the deductible	You pay 30%	You pay 50%	You pay 50%
Preventive care and immunizations Preventive services and immunizations are covered according to guidelines set by the United States Preventive Services Task Force (USPSTF), Centers for Disease Control and Prevention (CDC), and Health Resources and Services Administration (HRSA).	Categories 1 and 2: You pay 0%, no deductible		Category 3: Standard plan benefits apply
Up-front office visits (injury and illness) First four per calendar year Not subject to deductible	\$35 office-visit copay		
Prescription medications	Rx discount program only (includes generic & brand formulary drugs) We cover certain preventive medications according to United States Preventive Services Task Force (USPSTF) guidelines at 100%, no deductible, no copay at participating pharmacies only. Member must have a prescription.		
Up-front outpatient radiology and laboratory Limit does not apply to complex outpatient imaging	First \$200 per calendar year, not subject to deductible		
Vision care - refraction and hardware	Not covered		
Emergency room	30% coinsurance and deductible; \$150 copay per ER visit (waived if directly admitted)		
Hospitalizations Inpatient and outpatient services	Deductible and coinsurance		
Maternity Diagnosis, prenatal care, labor and delivery	Not covered		
Individual dental options Optional with medical plan	Dental Option 1 or Dental Option 2		
Complex outpatient imaging CT Scan, MRI, PET, MRA, SPECT, bone density	Deductible and 50% coinsurance		
After the up-front benefits are exhausted Office visits, laboratory and radiology services	Deductible and coinsurance		

Asuris Emerge PlusSM

- Category 1:** Preferred providers. You'll generally have lower out-of-pocket costs when you see providers in this category.
- Category 2:** Participating providers. When you see providers in this category, you'll generally pay more out of pocket than you would with providers in Category 1.
- Category 3:** Non-contracted providers. You'll have the highest out-of-pocket costs when you see these providers. Also, they may bill you for the balance of their charge after we pay the claim.

Benefits	Per individual		Per family
Annual deductible Deductible does not apply to certain benefits	\$1,000, \$2,500, \$5,000, \$7,500		Family deductible is three times the single amount
Annual coinsurance maximum Once you reach this amount, Asuris pays 100%	\$5,500 per member		\$16,500 per family
Annual maximum	\$2,000,000 annual maximum		
Provider networks	Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted)
Coinsurance Percentage you pay after the deductible	You pay 20%	You pay 50%	You pay 50%
Preventive care and immunizations Preventive services and immunizations are covered according to guidelines set by the United States Preventive Services Task Force (USPSTF), Centers for Disease Control and Prevention (CDC), and Health Resources and Services Administration (HRSA).	Categories 1 and 2: You pay 0%, no deductible		Category 3: Standard plan benefits apply
Up-front office visits (injury and illness) First four per calendar year Not subject to deductible	\$25 office-visit copay; no deductible		
Prescription medications RegenceRx discount available	\$10 copay for generics \$500 deductible, 50% coinsurance for brand formulary only Insulin and diabetic supplies not subject to deductible Brand tobacco cessation medications not covered Retail: 30-day supply per copay Mail order: 90-day supply (one copay per 30-day supply) Up to 30-day supply for covered self-administrable injectable medications at retail and mail order. We cover certain preventive medications according to United States Preventive Services Task Force (USPSTF) guidelines at 100%, no deductible, no copay at participating pharmacies only. Member must have a prescription.		
Up-front outpatient radiology and laboratory Limit does not apply to complex outpatient imaging	First \$400 per calendar year, not subject to deductible		
Vision care - refraction and hardware	20% coinsurance; routine eye exam and hardware covered to a combined \$150-per-calendar-year maximum; not subject to deductible or coinsurance maximum		
Emergency room	\$100 copay per ER visit (waived if directly admitted); deductible and 20% coinsurance		
Hospitalizations Inpatient and outpatient services	Deductible and coinsurance		
Maternity Diagnosis, prenatal care, labor and delivery	Deductible and coinsurance		
Individual dental options Optional with medical plan	Dental Option 1 or Dental Option 2		
Complex outpatient imaging CT Scan, MRI, PET, MRA, SPECT, bone density	Deductible and 50% coinsurance		
After the up-front benefits are exhausted Office visits, laboratory and radiology services	Deductible and coinsurance		

Asuris Emerge HSA PlanSM

- Category 1:** Preferred providers. You'll generally have lower out-of-pocket costs when you see providers in this category.
- Category 2:** Participating providers. When you see providers in this category, you'll generally pay more out of pocket than you would with providers in Category 1.
- Category 3:** Non-contracted providers. You'll have the highest out-of-pocket costs when you see these providers. Also, they may bill you for the balance of their charge after we pay the claim.

Benefits		Single	Family	
Annual deductible Deductible does not apply to certain benefits		\$2,000 or \$3,500	\$4,000 or \$7,000	
Annual out-of-pocket maximum Once you reach this amount, Asuris pays 100%		\$5,000 per member	\$10,000 per family	
Annual maximum		\$2,000,000 annual maximum		
Provider networks		Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted)
Coinsurance Percentage you pay after the deductible You may choose 20/40/40 or 50/50/50 option	20/40/40	You pay 20%	You pay 40%	You pay 40%
	50/50/50	You pay 50%	You pay 50%	You pay 50%
Preventive care and immunizations Preventive services and immunizations are covered according to guidelines set by the United States Preventive Services Task Force (USPSTF), Centers for Disease Control and Prevention (CDC), and Health Resources and Services Administration (HRSA).		Categories 1 and 2: You pay 0%, no deductible		Category 3: Standard plan benefits apply
Office visits		Deductible and coinsurance		
Prescription medications Generics only except for brand medications required by law. Retail or Mail Order: Up to 90 day supply for covered prescription medications.		Deductible and coinsurance. We cover certain preventive medications according to United States Preventive Services Task Force (USPSTF) guidelines at 100%, no deductible at participating pharmacies only. Member must have a prescription.		
Complex outpatient imaging CT Scan, MRI, PET, MRA, SPECT, bone density		Deductible and 50% coinsurance		
Vision care - refraction and hardware		Not covered		
Diagnostic laboratory and radiology services		Deductible and coinsurance		
Emergency room		Deductible and 20% or 50% coinsurance (depending on your coinsurance choice)		
Hospitalizations Inpatient and outpatient services		Deductible and coinsurance		
Maternity Diagnosis, prenatal care, labor and delivery		Not covered		
Individual dental options Optional with medical plan		Dental Option 1 or Dental Option 2		

Asuris Emerge HSA 100 PlanSM

- Category 1:** Preferred providers. You'll generally have lower out-of-pocket costs when you see providers in this category.
- Category 2:** Participating providers. When you see providers in this category, you'll generally pay more out of pocket than you would with providers in Category 1.
- Category 3:** Non-contracted providers. You'll have the highest out-of-pocket costs when you see these providers. Also, they may bill you for the balance of their charge after we pay the claim.

Benefits	Single	Family	
Annual deductible Deductible does not apply to certain benefits	\$5,000 per member	\$10,000 per family	
Annual maximum	\$2,000,000 annual maximum		
Annual out-of-pocket maximum Once you reach this amount, Asuris pays 100%	\$5,000 for single coverage \$10,000 for family coverage Annual out-of-pocket maximum includes all deductibles. After annual out-of-pocket maximum is met, you pay 0% for all covered services; some limits apply.		
Provider networks	Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted)
Coinsurance Percentage you pay after the deductible	0%	0%	0%
Preventive care and immunizations Preventive services and immunizations are covered according to guidelines set by the United States Preventive Services Task Force (USPSTF), Centers for Disease Control and Prevention (CDC), and Health Resources and Services Administration (HRSA).	Categories 1 and 2: You pay 0%, no deductible		Category 3: Standard plan benefits apply
Office visits	You pay 0% after deductible		
Prescription medications Subject to medical deductible. Generics only except for brand medications required by law. Retail or Mail Order: Up to 90 day supply for covered prescription medications. RegenceRx discount available	You pay 0% after deductible. We cover certain preventive medications according to United States Preventive Services Task Force (USPSTF) guidelines at 100%, no deductible at participating pharmacies only. Member must have a prescription.		
Complex outpatient imaging CT Scan, MRI, PET, MRA, SPECT, bone density	You pay 0% after deductible		
Vision care - refraction and hardware	Not covered		
Diagnostic laboratory and radiology services	You pay 0% after deductible		
Emergency room	You pay 0% after deductible		
Hospitalizations Inpatient & outpatient services	You pay 0% after deductible		
Maternity Diagnosis, prenatal care, labor and delivery	Not covered		
Individual dental options Optional with medical plan	Dental Option 1 or Dental Option 2		

Medical plan

Limitations and exclusions

By pre-existing condition, we mean a condition, regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received or for which a prudent layperson would have sought medical advice, diagnosis, care or treatment within the six-month period before the effective date of coverage. The exclusion period will end nine months following your effective date of coverage. Pre-existing condition waiting periods do not apply to members up to age 19.

Medical limitations and exclusions	Asuris Emerge Core	Asuris Emerge Plus	Asuris Emerge HSA Plans
Acupuncture	6 visits per calendar year	6 visits per calendar year	6 visits per calendar year
Breast Reduction, Eye Lid Surgery, Varicose Vein Surgery	Excluded	Deductible and 50% Coinsurance	Excluded
Chemical Dependency Treatment	Excluded	Excluded	Excluded
Cosmetic/Reconstructive Services and Supplies	Excluded	Excluded	Excluded
Counseling in the Absence of Illness	Excluded	Excluded	Excluded
Custodial Care	Excluded	Excluded	Excluded
Fees, Taxes, Interest	Excluded	Excluded	Excluded
Government Programs	Excluded	Excluded	Excluded
Hospitalization for Dentistry	Excluded	Excluded	Excluded
Infertility Treatment	Excluded	Excluded	Excluded
Investigational Services	Excluded	Excluded	Excluded
Medications without a Prescription Order	Excluded	Excluded	Excluded
Military Service Related Conditions	Excluded	Excluded	Excluded
Motor Vehicle Coverage and Other Insurance Liability	Excluded	Excluded	Excluded
Neurodevelopmental Therapy Services	Excluded	Excluded	Excluded
Non-Direct Patient Care	Excluded	Excluded	Excluded
Nutritional Counseling (except as provided for diabetic education)	Excluded	Excluded	Excluded
Obesity or Weight Reduction/Control	Excluded	Excluded	Excluded
Orthognathic Surgery (except for congenital conditions, injury, and sleep apnea)	Excluded	Excluded	Excluded
Orthotics (except diabetic orthotics)	Excluded	Deductible and Coinsurance	Excluded
Personal Comfort Items	Excluded	Excluded	Excluded
Physical Exercise Programs and Equipment	Excluded	Excluded	Excluded
Private Duty Nursing	Excluded	Excluded	Excluded
Rehabilitation Services	Inpatient: 10 days per calendar year Outpatient: 25 visits per calendar year	Inpatient: 10 days per calendar year Outpatient: 25 visits per calendar year	Inpatient: 10 days per calendar year Outpatient: 25 visits per calendar year
Respite Care	14 days inpatient/outpatient per lifetime	14 days inpatient/outpatient per lifetime	14 days inpatient/outpatient per lifetime
Riot, Rebellion and Illegal Acts	Excluded	Excluded	Excluded
Routine Foot Care	Excluded	Excluded	Excluded
Routine Hearing Exams	Excluded	Excluded	Excluded

Medical plan

Limitations and exclusions

Medical limitations and exclusions	Asuris Emerge Core	Asuris Emerge Plus	Asuris Emerge HSA Plans
Self-Help, Self-Care, Training or Instructional Programs	Excluded	Excluded	Excluded
Services and Supplies Provided by a Member of Your Family	Excluded	Excluded	Excluded
Services and Supplies That Are Not Medically Necessary	Excluded	Excluded	Excluded
Services to Alter Refractive Character of the Eye	Excluded	Excluded	Excluded
Sexual Reassignment Treatment and Surgery	Excluded	Excluded	Excluded
Sexual Dysfunction	Excluded	Excluded	Excluded
Skilled Nursing Facility	30 inpatient days per calendar year	30 inpatient days per calendar year	30 inpatient days per calendar year
Spinal Manipulations	10 per calendar year	10 per calendar year	10 per calendar year
Temporomandibular Joint (TMJ) Disorder Treatment	Excluded	Excluded	Excluded
Third-Party Liability	Excluded	Excluded	Excluded
Travel and Transportation Expenses (other than covered ambulance services)	Excluded	Excluded	Excluded
Routine Vision Exam and Hardware	Excluded	Combined \$150 per calendar year maximum; not subject to deductible or coinsurance maximum	Excluded
Work-Related Conditions (except for subscriber and spouse under some conditions)	Excluded	Excluded	Excluded

This chart does not contain all limitations and exclusions. Please refer to your policy for a complete list of benefits and the limitations and exclusions that apply.

Asuris Emerge Dental Rewards Option 1

Summary of benefits

Dental benefits	
Deductible per calendar year	\$50 per insured \$150 per family (3 times the insured amount)
Maximum benefit per calendar year	When you incur services less than \$750, you may be rewarded with an additional benefit of \$250 the following year, not to exceed a total benefit of \$1,500.
Important note: The dental deductible is calculated separately from any other deductible of the policy.	
Understanding your dental benefits	
<p>We will begin to pay benefits for covered services in any calendar year only after your deductible is satisfied unless otherwise specified.</p> <p>Once you have satisfied any applicable deductible, we pay a percentage of the allowed amount for covered services up to the maximum benefit. When our payment is less than 100%, you pay the remaining percentage. This is your coinsurance (insured responsibility).</p> <p>Under the policy, you have the opportunity to qualify for a reward increase and add certain unused portions of the maximum benefit for the current calendar year to the maximum benefit for the following calendar year. For more information please refer to the policy.</p> <p>We do not reimburse dentists for charges above the allowed amount. A participating dentist will not charge you for any balances for covered services beyond your deductible and/or coinsurance amount. Nonparticipating dentists, however, may bill you for any balances over our payment level in addition to any deductible and/or coinsurance amount. You can find a list of providers at our Web site or by calling Customer Service.</p>	
Covered dental services (per insured)	Insured responsibility
Preventive dental services Bitewing X-rays: 2 per calendar year Complete intra-oral mouth X-rays: Once in a 3-year period Cleanings: 2 per calendar year (including periodontal maintenance) Oral examinations: 2 per calendar year Panoramic mouth X-rays: Once in a 3-year period Sealants (permanent bicuspid and molars only): Under 18 years of age Space maintainers: Under 12 years of age Topical fluoride application: Under 18 years of age, 2 treatments per calendar year	0% deductible waived
Basic dental services (six-month waiting period) Endodontic services including root canal treatment, pulpotomy and apicoectomy Emergency treatment for pain relief Fillings consisting of composite and amalgam restorations General dental anesthesia Uncomplicated and complex oral surgery procedures Periodontal maintenance: 2 per calendar year (including prophylaxis) Periodontal debridement: Once in a 3-year period Periodontal scaling and root planing: Once per quadrant in a 2-year period	20%
Major dental services (12-month waiting period) Bridges: Except no benefits are provided for replacement made fewer than seven-years after placement Crowns, inlays and onlays: Except no benefits are provided for replacement made fewer than seven-years after placement Dentures (full and partial): Except no benefits are provided for replacement made fewer than seven-years after placement Implants (endosteal): 4 per insured lifetime	50%

Asuris Emerge Dental Option 2

Summary of benefits

Dental benefits	
Deductible per calendar year	N/A
Maximum benefit per calendar year	\$750 per insured
Important note: You will not be eligible for any dental benefits until the first day of the seventh month of continuous coverage under the policy.	
Understanding your dental benefits	
<p>We pay a percentage of the allowed amount for covered services up to the maximum benefit. When our payment is less than 100%, you pay the remaining percentage. This is your coinsurance (insured responsibility).</p> <p>We do not reimburse dentists for charges above the allowed amount. A participating dentist will not charge you for any balances for covered services beyond your deductible and/or coinsurance amount. Nonparticipating dentists, however, may bill you for any balances over our payment level in addition to any deductible and/or coinsurance amount. You can find a list of providers at our Web site or by calling Customer Service.</p> <p>There are no age limits or frequency limits for Dental Option 2.</p>	
Covered dental services (per insured)	Insured responsibility
Preventive, basic and major dental services The first \$200 of covered services per calendar year	0%
Preventive, basic and major dental services After the first \$200 of covered services each calendar year	50%

Asuris Emerge Dental

Limitations and exclusions

Exclusions applicable to both Dental Rewards Option 1 and Dental Option 2 except where noted.

Additional procedures to construct new crown under existing partial denture framework

Application of desensitizing medicaments

Application of desensitizing resin for cervical and/or root surface

Behavior management, for Dental Option 1 only

Bleaching of teeth

Broken retainers

Collection of cultures and specimens

Connector bar or stress breaker

Diagnostic casts or study models

Duplicate x-rays, for Dental Option 1 only

Endodontic endosseous implants, for Dental Option 1 only

Exfoliative cytology sample collection or brush biopsy, for Dental Option 1 only

Experimental or investigational services: experimental or investigational services as determined by Asuris dental policy, for Dental Option 1 only

Fees, Taxes, Interest

Gold foil restorations, for Dental Option 1 only

Hospitalizations for dentistry

House/extended care facility calls

Implant maintenance procedures, including: removal of prosthesis, cleansing of prosthesis and abutments, reinsertion of prosthesis

Incision and drainage of abscess extraoral soft tissue, complicated or non-complicated

Indirect pulp capping

Interim partial or complete dentures

Labial veneers

Local anesthesia, sterilization, and supplies billed as separate charges (these procedures are considered inclusive of billed procedures)

Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue per tooth, for Dental Option 1 only

Lost or stolen items

Maxillofacial prosthetic procedures

Military service related conditions: Any condition resulting from military service in the armed forces of any country or any act of war (declared or undeclared)

Modification of removable prosthesis following implant surgery

Nitrous oxide, for Dental Option 1 only

Occlusal analysis and adjustments

Occlusal guards, for Dental Option 1 only

Oral hygiene instructions

Oral/facial photographic images

Orthodontic services, including craniomandibular orthopedic treatment: procedures for tooth movement, regardless of purpose, correction of malocclusion, preventive orthodontic procedures, and other orthodontic treatment

Pediatric dentures, for Dental Option 1 only

Pin retention in addition to restoration

Precision attachments

Prescription drugs, including take home prescription drugs, pre-medications, or supplies

Provisional splinting, for Dental Option 1 only

Pulp vitality tests

Radical resection of maxilla or mandible

Radiographic/surgical implant index

Removal of nonodontogenic cyst, tumor, or lesion

Replacement of lost, stolen, or broken dental appliances

Services and supplies provided by a family member:

services and supplies provided to a member by an immediate family member

Services and supplies that are not Medically necessary:

Services and supplies that are not medically necessary for the treatment of an illness, injury or physical disability

Services performed in a laboratory, for Dental Option 1 only

Surgical procedures for isolation of a tooth with rubber dam

Surgical stent, for Dental Option 1 only

Therapeutic drug injections

Third Party Coverage: Services and supplies for treatment of illness or injury for which a third party is responsible [e.g. automobile medical, personal injury protection (PIP), automobile no-fault, homeowner, commercial premises coverage or similar coverage]

Tobacco or nutritional counseling for the control and prevention of oral disease

Tooth transplantation, for Dental Option 1 only

Travel and transportation expenses

Treatment of complications (post surgical); unusual circumstances

Treatment of simple or compound fractures of the mandible

Treatment of Temporomandibular Joint Dysfunction

Unspecified implant procedures

This page does not contain all limitations and exclusions. Please refer to your policy for a complete list of benefits and the limitations and exclusions that apply

Step 2

See what Asuris membership means

As an Asuris Northwest Health member, you and enrolled family members have access to a wide range of resources, tools and programs designed to help you improve and maintain your health. Your participation in these programs is free, voluntary and completely confidential.

Want to learn more? Keep reading!

Value-added programs

These programs are not insurance but are offered in addition to your medical plan to help you get information and support when you need it.



Join the conversation at myAsuris.com—an online resource designed to help you make well-informed health care decisions. On myAsuris.com, you can:

- Take a General Health Assessment
- Check your claims
- Enroll in a wellness program
- Find a doctor
- Get an estimate on costs of care
- Learn about health issues
- Earn Rewards points
- Talk to other Asuris members

Want to try it out? Visit myAsuris.com and click on *Guest Pass Registration*.

Integrated Care Management

When you or your family are dealing with a health challenge, a helping hand can make all the difference. A Personal Care Team of clinical experts is ready to assist you with an ongoing medical condition, or serious illness or injury. The program provides easy access to one-on-one support at no additional cost to you. We'll assign an experienced specialist to serve as your personal contact and advocate during a time when you need it most, to help you understand your treatment options, show you how to get the most out of your benefits, help you to understand what actions you can take to improve your health, and work with your physician to support your treatment plan.

CareEnhance®

Call toll-free, 24 hours a day, for confidential health care advice. A registered nurse can answer any question and even tell you if symptoms call for a trip to the ER, a visit to the doctor or self-care at home.

Value-added programs

Asuris Advantages

As an Asuris member, you can enjoy savings on the following health-related products and services. This discount program is offered to all Asuris members at no additional cost (although some discounted programs offered by vendors may carry separate fees). **Asuris Advantages is not insurance but is offered in addition to your medical plan to help you stay healthy and live better.**

- **TruVision™:** Significant discounts are offered on laser vision correction procedures such as LASIK and PRK. Also, save 10% to 15% on mail-order contact lenses.
- **TruHearing™**:** Special contracted health plan pricing on hearing aids and a 45-day money-back guarantee, a one-time three-year replacement for loss or damage and a one-year supply of batteries with each purchase.
- **QualSight®:** Save 40% to 50% on traditional or custom LASIK through the QualSight network. IntraLase bladeless LASIK is also available for an additional \$450 per eye.
- **Epic® Dental:** Purchase smile-protecting supplies at 25% off, including mouthwash, gums, mints and toothpaste. All items contain xylitol, a natural ingredient that fights cavities.
- **CHP CAMaffinity Program:** As an Asuris member, you're eligible for the CHP CAMaffinity Program, which provides a 20% discount on complementary and alternative medicine (CAM) services offered through The CHP Group's growing network of chiropractors, acupuncturists, naturopathic physicians and massage therapists.
- **CHP Active and Healthy:** CHP Active and Healthy is the discount program that gets you up, moving, and saving money! With discounts offered by thousands of participating vendors (e.g. health clubs, ski resorts, sporting events, museums, etc.) for a small annual fee, it's your source for great deals on healthy and fun activities.
- **Take Shape for Life®:** This safe weight management and health program uses clinically proven Medifast® products and a personal health coach to provide one-on-one guidance and encouragement. The program helps you lose weight and manage disease and health through nutritional intervention, free access to health care professionals, educational materials, and healthy habits that last a lifetime. There are no hidden costs or start-up fees. Ask about special savings for Asuris members. Learn more at myhealthyhuddle.com.
- **CorCell® Saving Baby's Cord Blood®:** Cord blood stem cells are now being used to treat more than 70 diseases, and research is ongoing to find treatments for even more. Asuris has partnered with CorCell to offer a \$350 discount when you bank your baby's umbilical cord blood. Protect your child or give the gift of cord blood preservation to your grandchild, niece, nephew, friend or other loved one. Visit corcell.com for more information.
- **HearPO®:** Receive a 40% discount on diagnostic services, including hearing exams, and significant savings on hearing aids. You'll enjoy a 60-day no-risk trial period; one-year follow-up care; a three-year warranty, including coverage for loss and damage; and free batteries (160 cells per hearing aid)—all with a lowest-price guarantee.
- **EyeMed Vision Care®:** Save 35% on a complete pair of glasses (frames and lenses). Save 15% on non-disposable contacts and \$10 on contact lens fittings. These discounts are available at leading retailers and many private practice locations.
- **Jenny Craig®:** Jenny Craig plans are personalized and offer one-on-one support from trained weight-loss consultants. Receive weekly scheduled consultations, planned or personalized menus, and free e-tools and online support at jennycraig.com. Choose from these options:
 - **A Free 30-day Program***
 - **25% off a Premium Program***

* Food and, if applicable, shipping not included. Offer applies to initial membership fee only and is valid at participating centers in the United States, Canada and Puerto Rico and through Jenny Craig At Home. Each offer is separate offer and can be used only once per person. Restrictions apply.

** Discounts through Beltone, Newport Audiology and TruHearing are available to members and their parents and grandparents.

Value-added programs

- **Beltone™**:** Receive a free screening, a 25% discount on Beltone hearing aids, a one-year supply of hearing aid batteries and free follow-up visits and testing.
- **Newport Audiology™ Centers**:** Receive a free hearing exam if you're a senior, or \$25 off an exam if you're at least age 15. Save 32% on all hearing-aids and receive a free two-year supply of batteries (up to 96 batteries) with a hearing-aid purchase.
- **Safe Beginnings®:** Enjoy a 15% discount on everything you need to baby-proof your home, including safety gates, cabinet locks, outlet covers, window guards, and other items to help keep your baby safe.

Learn more today

For more information about Asuris Advantages, go to **myAsuris.com** or **asuris.com**

** Discounts through HearPO (also includes extended family), TruHearing, Beltone and Newport Audiology are available to members and their parents and grandparents.

Step 3

Apply for coverage

Try our new and improved online shopping tool

Our online application process is quick and easy. It even features tools that can help you decide which plan is right for you. Just go to asuris.com and follow the step-by-step directions.

Paper applications

If you prefer to mail in your application, we've provided all the forms you need.

If you're applying for medical coverage, you'll need to **complete and return** the following:

- 1. *Asuris Application for Individual Medical Coverage*** (required and included in this booklet)
- 2. *The Standard Health Questionnaire for Washington State*** (required for most applicants and included in this packet)
- 3. *Affidavit of Domestic Partnership*** (optional based on need and included in this packet)

The questionnaire is used by all carriers that sell Individual health coverage in Washington. The standardized

scoring method determines whether an applicant is eligible for private coverage or for the state's high risk pool.

You can use one Application for Individual Medical Coverage for all members of your family. But you'll need to complete a separate questionnaire for each family member. You'll find one copy with this packet. If you need additional copies, you can download the form off our website, asuris.com. You can also contact your insurance producer or give us a call. Return all materials to us in the enclosed envelope. Please allow seven working days before inquiring about the status of your application.

Applications that are received by 5 p.m. on the last business day of the month (if approved) will be eligible for an effective date the first of the following month. You'll receive your contract and member card after we receive your first payment.

If you have questions about the application, please call us at 1 (866) 704-2708.



Asuris Northwest Health
 528 East Spokane Falls Boulevard
 Suite 301
 Spokane, WA 99202
 Mail form to: PO Box 1106, MS-LB1
 Lewiston, ID 83501

Individual Application

Please read carefully and make sure all sections of the application are answered completely. Use ink to complete, sign and date the application to avoid having it returned to you.

SECTION 1 - ELIGIBLE TO APPLY FOR COVERAGE?

1. Applicants **19 years of age or older** can apply any time throughout the year. If you are currently eligible for Medicare, or will be on the requested effective date of coverage for which you are applying, you are not eligible for private individual or family health coverage and should not fill out this application.

Eligible family members who are **under age 19** can apply for coverage at the open enrollment period defined in rules from the state insurance department. The annual open enrollment periods are currently:

- ◆ **March 15th through April 30th**
- ◆ **September 15th through October 31st**

2. **You must reside in the plan service area** for at least 30 days prior to submitting your application and continue to live in our service area for six months out of the year. A photocopy of a valid Washington state driver's license, identification card, or similar proof of residency acceptable to Asuris Northwest Health may be requested.

For more information, or to see if there are exceptions to the open enrollment period for which you may qualify, please contact your producer or call our Sales department toll-free at 1-866-704-2708.

SECTION 2 - EFFECTIVE DATE

Your application is subject to review and approval by Asuris Northwest Health. Complete applications received in our office by 5:00 PM Pacific Time on the last business day of the month will be eligible for an effective date of the first of the following month, unless otherwise indicated. Incomplete applications may receive a later effective date.

Requested Effective Date _____

SECTION 3 - TYPE OF APPLICATION (check one)

- New enrollment** (applying to become a new Asuris member)
- Addition of a spouse/domestic partner and/or child to my existing policy**
- Change to existing individual plan or deductible** (existing Asuris member applying to change benefit plans)

Note: Your policy must be paid current in order for a plan change to be made. If your policy cancels due to non-payment, you will need to reapply by submitting a new Individual Application.

SECTION 4 - ENROLLMENT INFORMATION

List all eligible family members to be covered. Eligible family members include a spouse/domestic partner, and/or any child who is under age 26 or who is medically certified as disabled. Copy of certification required.

Last Name	First Name, MI	Relationship to Subscriber	Gender	Age	Height	Weight	Birthdate	Social Security Number
		Subscriber						
		<input type="checkbox"/> Spouse <input type="checkbox"/> Registered Domestic Partner <input type="checkbox"/> Non-Registered Domestic Partner*						

*Non-Registered Domestic Partners must submit an Affidavit of Domestic Partnership



SECTION 5 - ADDRESS AND PHONE NUMBER

Residence Street Address		Mailing Address (if different than residence street address)	
City, State, ZIP Code	County	E-Mail Address (will not be disclosed outside of the company)	
Home Phone Number ()	Cell Phone Number ()	Work Phone Number ()	

SECTION 6 - MEMBER CARD (check one)

- Family Level Card** (all members listed on the same card)
 Member Level Card (each member on a separate card)

SECTION 7 - PLAN SELECTION (Detailed benefit information can be found online at asuris.com)

MEDICAL PLANS (check one) Enrollment in a catastrophic health plan may not provide portability if you later decide to enroll in another individual health plan. "Portability" means that you will receive credit for a plan's pre-existing condition waiting period based on prior coverage. By enrolling in a catastrophic plan, you may lose portability rights and have to satisfy the nine-month pre-existing waiting period, should you later change to another individual health plan. **The pre-existing waiting period may not apply to any members under the age of 19.**

Emerge Core

Deductibles are per member (3 individual deductibles satisfy the family deductible)

- \$2,500 - Catastrophic \$5,000 - Catastrophic \$7,500 - Catastrophic \$10,000 - Catastrophic

Emerge Plus

Deductibles are per member (3 individual deductibles satisfy the family deductible)

- \$1,000 - Comprehensive \$2,500 - Catastrophic \$5,000 - Catastrophic \$7,500 - Catastrophic

Emerge HSA

Self-Only Deductibles

- \$2,000 with 50% coinsurance - Catastrophic
 \$2,000 with 80% coinsurance - Catastrophic
 \$3,500 with 50% coinsurance - Catastrophic
 \$3,500 with 80% coinsurance - Catastrophic

Family Deductibles

- \$4,000 with 50% coinsurance - Catastrophic
 \$4,000 with 80% coinsurance - Catastrophic
 \$7,000 with 50% coinsurance - Catastrophic
 \$7,000 with 80% coinsurance - Catastrophic

Emerge HSA 100

- \$5,000 self-only deductible - Catastrophic \$10,000 family deductible - Catastrophic

DENTAL OPTIONS (check one)

- No Dental**
 Dental Rewards Option - 100/80/50; \$750 annual maximum benefit that may increase over time to \$1,500
 Dental Option 2 - 100% of first \$200 and 50% of next \$1,100 (\$750 annual maximum benefit)




SECTION 8 - OTHER COVERAGE INFORMATION

1. Do you or any family members have other active health or medical coverage?..... Yes No
 If yes, do you intend to replace your current plan with this contract?..... Yes No
2. Are you currently enrolled in an Asuris Northwest Health Individual medical plan and wish to cancel that coverage?..... Yes No

If you answered yes, please sign the statement below:

I wish to terminate my current individual medical coverage from Asuris Northwest Health on the effective date of this new individual policy.

Signature  _____ Date _____

Asuris Northwest Health Individual Plans contain a 9-month pre-existing condition limitation period. The pre-existing waiting period may not apply to any members under the age of 19. Please provide the following information for all applicants, and attach a copy of your Certificate of Coverage from your current or prior carrier or a similar document showing the beginning and ending dates of your current coverage, if applicable. If current coverage is still active, the Certificate of Coverage can be provided at a later date.

Name (First, Last)	Insurance Company	Policy Number	Dates of Coverage		Type of Coverage
			Date Coverage Began mm/dd/yyyy	Date Coverage Ended (indicate active if you are currently covered) mm/dd/yyyy	
					◆Employer Group ◆Individual ◆Medicare ◆COBRA ◆High Risk Pool ◆Other (describe)
1.					
2.					
3.					

Deductible=\$ _____ per individual/per year Out-of-pocket (stoploss)=\$ _____ per individual/per year
 Deductible=\$ _____ per family/per year Out-of-pocket (stoploss)=\$ _____ per family/per year



SECTION 9 - DO YOU NEED TO COMPLETE A STANDARD HEALTH QUESTIONNAIRE (SHQ)?

Each applicant 19 years of age or older **must** complete a Standard Health Questionnaire unless one of the following circumstances applies. For a detailed explanation of these exclusions, please refer to the first few pages of the Standard Health Questionnaire.

Check only one box if applicable. Be sure to attach your evidence of coverage based on the box you check below.

CIRCUMSTANCE FOR EXEMPTION OF SHQ	SUBMIT THE FOLLOWING DOCUMENTS
<input type="checkbox"/> 1. You are under 19 years of age:	<p>Contact your producer, or call our Sales department at 1-866-704-2708 or the OIC Consumer Hotline at 1-800-562-6900, for information on special open enrollment periods for children under 19 and coverage options outside of special enrollment periods. If applying during an open enrollment period, no additional documentation is needed. If applying during a special enrollment period, please submit the documentation below.</p> <ul style="list-style-type: none"> ◆ Child or subscriber through whom he/she was covered loses employer-sponsored insurance. Please provide a certificate of coverage showing coverage end date within 31 days of applying for coverage. ◆ Child or subscriber loses Medicaid or other public health benefit plan eligibility. Please provide a letter or a certificate of coverage showing coverage end date within 31 days of applying for coverage. ◆ Child or subscriber through whom he/she was covered loses coverage as a result of dissolution of marriage. Please provide court documents indicating divorce caused loss of coverage within 31 days of applying for coverage. ◆ Child or subscriber through whom he/she was covered changed residence and the health plan through which they were covered does not provide coverage in that service area. Please provide a copy of a utility bill from your prior address dated within the last 31 days. A letter from your prior carrier is needed to verify that because you have moved, you no longer reside in their service area and they cannot provide health insurance at your new location. ◆ Child or subscriber born or adopted within 60 days from date of birth or date of placement. Please provide adoption paperwork indicating date of placement.
<input type="checkbox"/> 2. Relocation: You changed residences from one part of Washington state to another part where your current health plan is not offered, and you are submitting your application within 90 days of relocation.	<ul style="list-style-type: none"> ◆ A copy of a utility bill in your name from the prior address that's dated within the last 90 days; AND ◆ A verification letter from your prior carrier verifying that you no longer reside in their service area.
<input type="checkbox"/> 3. Provider Cancellation: Your physician or other healthcare provider left your previous individual health plan's provider network within the past 90 days and is a provider in the Asuris Northwest Health provider network.	<ul style="list-style-type: none"> ◆ A letter from your healthcare provider indicating that he/she has stopped being part of your current individual health plan's provider network within the last 90 days. This letter should also indicate: <ul style="list-style-type: none"> ◆ That you have received services from that provider within the last 12 months prior to leaving your current health plan. ◆ The date the provider left the network. ◆ That your provider is part of Asuris Northwest Health's provider network.



SECTION 9 - DO YOU NEED TO COMPLETE A STANDARD HEALTH QUESTIONNAIRE (SHQ)? - continued

CIRCUMSTANCE FOR EXEMPTION OF SHQ	SUBMIT THE FOLLOWING DOCUMENTS
<input type="checkbox"/> 4. COBRA Exhaustion: You are applying for individual health coverage within 90 days of using up your COBRA coverage. (This includes loss of COBRA coverage due to your employer going out of business or discontinuing its health plan while you are on COBRA).	<ul style="list-style-type: none"> ◆ A letter from the COBRA administrator or your prior carrier verifying that you have exhausted your Federal COBRA benefits, OR ◆ A letter of certification from your employer or carrier indicating that the company is going out of business or discontinuing its health plan while you were on Federal COBRA.
<input type="checkbox"/> 5. Employer is exempt from offering COBRA: You have been covered by a group plan provided by an employer that is exempt from COBRA, and you are applying for individual health coverage within 90 days of an event which would qualify you for COBRA if your employer had not been exempt from COBRA, and you had at least 24 months of continuous group coverage prior to such event.	<ul style="list-style-type: none"> ◆ A certificate of coverage from the prior insurance carrier showing proof of 24 or more months continuous group coverage; AND ◆ A letter from your employer or former employer indicating the COBRA qualifying event, the date of the COBRA qualifying event, and that the employer is not eligible for COBRA.
<input type="checkbox"/> 6. COBRA Termination: You are applying for individual health coverage within 90 days of terminating your COBRA coverage and you had at least 24 months of continuous group coverage prior to termination. (Not applicable to BHP applicants.)	<ul style="list-style-type: none"> ◆ A letter from your COBRA administrator verifying you are currently on Federal COBRA; AND ◆ A certificate of coverage from your prior insurance carrier showing proof of 24 or more months of continuous group coverage.
<input type="checkbox"/> 7. COBRA Eligible: You are applying for individual health coverage within 90 days of an event which qualifies you for COBRA, and you had at least 24 months of continuous group coverage prior to such event but you choose not to take COBRA coverage. (Not applicable to BHP applicants.)	<ul style="list-style-type: none"> ◆ A certificate of coverage from the prior insurance carrier showing proof of 24 or more months continuous group coverage; AND ◆ A letter from your employer or former employer indicating the COBRA qualifying event, the date of the COBRA qualifying event, and that the employer is eligible for Federal COBRA or a Federal COBRA election notice.
<input type="checkbox"/> 8. WA State Basic Health Plan: You have been enrolled in the Washington State Basic Health Plan for at least 24 continuous months, and you are submitting your application within 90 days of disenrollment.	<ul style="list-style-type: none"> ◆ A letter of verification from your WA State Basic Health Plan carrier indicating your start and end dates of coverage showing proof you were covered for 24 continuous months.
<input type="checkbox"/> 9. Newborn/newly-adopted child addition: You are adding your newborn or newly-adopted child to your existing Asuris Northwest Health plan within 60 days of the birth or placement for adoption.	<ul style="list-style-type: none"> ◆ If adding a Newborn: no additional paperwork is necessary. ◆ If adding a Newly-Adopted Child: A copy of the adoption or placement paperwork showing the date of placement.
<input type="checkbox"/> 10. Employer Business Closure: You are applying within 90 days from the date your employer discontinued or will discontinue group health plan coverage due to business closure. You were on group coverage for at least 24 continuous months, and are requesting an effective date within 90 days of your group health plan being discontinued.	<ul style="list-style-type: none"> ◆ A certificate of coverage from your prior insurance carrier showing proof of 24 or more months continuous group coverage; AND ◆ A letter from your employer/former employer indicating the date of expected business closure.



SECTION 10 – PREMIUM BILLING OPTIONS (if application is approved)

BILLING ADDRESS (Complete only if billing should be sent to an address other than the Residence Street or Mailing Address listed in Section 5 of the application.)

Name (First, Last)

Address

City, State, ZIP Code

EMPLOYER CONTRIBUTION

Yes No Is your employer reimbursing or paying for any portion of this policy's premium? Individual benefit plans are not intended for sale as an employer-sponsored health benefit plan for employees.

PAYMENT OPTIONS (check one):

Monthly Billing Surepay (premium is automatically deducted from your bank account on the 5th of each month). It may take 45 - 90 days from the approval of your application to set up Surepay. To cover initial month(s) you will receive an invoice and need to make your payment by check in order to keep your account paid current.

If selecting the **Surepay** option:

1. Complete the following **Authorization To My Bank** section.
2. Write 'void' on one of your checks and return your voided check with this application (not a deposit slip). *For savings account, please provide proof of ownership of the account.*

AUTHORIZATION TO MY BANK

As a convenience and on behalf of the Account Holder identified below, I/we hereby request and authorize you to pay and charge to the account identified below, checks or electronic debits drawn on the account by and payable to the order of Asuris Northwest Health, Spokane, Washington. I/we agree that your rights to each such check or electronic debit shall be the same as if it were an actual check drawn on you and signed by me/us. This authority is to remain in effect until revoked by me/us in writing, and until you actually receive such notice, I/we agree that you shall be fully protected in honoring any such check. I/we further agree that if any checks or electronic debits be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in forfeiture of insurance. A photocopy of this executed authorization shall be as valid as the original.

Financial Institution or Bank Name

Transit/Routing Numbers

Account Number

Check One: Checking Account Savings Account

Account Holder's Name (please print)

Account Holder's Signature (as it appears on bank records)

Date

SECTION 11 - PRODUCER CERTIFICATION

If you have a producer, that producer may receive bonuses, commissions, administrative service fees, or other compensation, including non-cash compensation, from Asuris Northwest Health. Incentives may be based on any of several factors, including the products you buy, your producer's volume of business with Asuris Northwest Health, and the other services your producer provides you. These incentives may have an indirect impact on your rates. For more information, please contact your producer.

FOR PRODUCER USE ONLY

I, (the producer) certify I have explained the eligibility provisions to the applicant. I have not made any statements about benefits, conditions or limitations of the contract except through written material furnished by Asuris Northwest Health. I have informed the applicant that the effective date of coverage is assigned only by Asuris Northwest Health. **I CERTIFY THAT THE INFORMATION SUPPLIED TO ME BY THE APPLICANT HAS BEEN TRULY AND ACCURATELY RECORDED HERE.**

Producer Name (please print or type)

Asuris Producer Number

Producer's Mailing Address

Producer's E-mail Address

Producer's Phone Number

Producer's Signature (Required)

Date (Required)

X

SECTION 12 - NON-SMOKER CERTIFICATION STATEMENT

Have you smoked cigarettes, cigars, pipes, or used chewing tobacco, smokeless tobacco, or any other form of tobacco or illegal drug substance within the past 12 months? **Applicant** Yes No **Spouse/Domestic Partner** Yes No



PLEASE NOTE: Asuris reserves the right to cancel coverage and collect claims payments or other damages if false information is submitted. If you fail to notify us you are no longer eligible for the non-smoker discount, we reserve the right to change the non-smoker discount to the regular rate.

SECTION 13 - CERTIFICATION, AUTHORIZATION AND SIGNATURE

Be sure to **sign** and **date** this application. Spouse/Domestic Partner and/or child's (age 18-25) signature is required, if applicable. Signature applies to both "Certification of Completion and Correctness" and "Authorization for Use and Disclosure of Protected Health Information".

Certification of Completion and Correctness

I affirm that the answers given in this application are complete and correct. I am providing these answers as part of the application procedure required by Asuris Northwest Health to enroll in their coverage. I understand that Asuris Northwest Health will rely on each answer in making coverage and rating determinations. It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. If coverage is rescinded for fraud or intentionally misleading statements, Asuris Northwest Health will reimburse premium less any claims paid and will pursue reimbursement for claims paid exceeding any premium. I will promptly inform Asuris Northwest Health in writing if anything happens before my coverage takes effect that makes this application incomplete or incorrect. I understand and agree that no coverage shall be in force until approved by Asuris Northwest Health. Asuris Northwest Health 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.

Authorization for Use and Disclosure of Protected Health Information

I acknowledge and understand my health plan may request or disclose health information about me or my dependents (persons who are listed for benefits coverage on the application form) from time to time for the purpose of facilitating health care treatment, payment or for the purpose of business operations necessary to administer health care benefits, or as required by law.

Health information requested or disclosed may be related to treatment or services performed by:

- ◆ a physician, dentist, pharmacist or other physical or behavioral health care practitioner;
- ◆ a clinic, hospital, long-term care or other medical facility;
- ◆ any other institution providing care, treatment, consultation, pharmaceuticals or supplies, or;
- ◆ an insurance carrier or health plan.

Health information requested or disclosed may include, but is not limited to: claims records, correspondence, medical records, billing statements, diagnostic imaging reports, laboratory reports, dental records, or hospital records (including nursing records and progress notes). **This authorization may not be used for psychotherapy notes** (notes recorded and separately maintained by a mental health professional documenting or analyzing the contents of a conversation during a counseling session). A separate authorization will be required.

* For more information about such uses and disclosures, including uses and disclosures required by law, please refer to the Asuris Consumer Privacy Notice. A copy is available on our Web site at **asuris.com** or by telephone request at **1 (800) 365-3155**.

SIGNATURES

Signature of applicant, parent or legal guardian if applicant is under 18 years of age or legally incompetent *	Relationship	Date
X		
Signature of applicant's legal spouse or eligible domestic partner *		Date
X		
Signature of child between 18 and 25 years of age *		Date
X		
Signature of child between 18 and 25 years of age *		Date
X		

*** If signature by a personal representative of the member/enrollee please complete the following:**

Personal Representative's Name (please print) _____

Relationship to Individual _____ (Attach legal documentation if other than parent of a minor child)

If additional health information is required to qualify you or a family member for coverage, we may send you a separate authorization form for the purpose of obtaining medical information.





Asuris Northwest Health
 1800 Ninth Avenue
 Seattle, Washington 98101
 Mail form to: PO Box 1107
 MS: LC1NW
 Lewiston, ID 83501-1107

AFFIDAVIT OF DOMESTIC PARTNERSHIP For Individual Health Benefit Plans

Please complete and submit this form if you are enrolling a domestic partner and the relationship is not a state-registered domestic partnership. This form is not required if you are state-registered domestic partners.

SECTION I - Statement of Domestic Partnership

Name of Contract Holder _____	ID Number	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								
Domestic Partner's Name _____	Date Domestic Partnership Began _____									

I certify that _____ and I are domestic partners and that we meet the following criteria:
Name of Domestic Partner (please print)

- ◆ Each domestic partner is at least 18 years of age;
- ◆ The domestic partners share a close personal relationship and are responsible for each other's common welfare;
- ◆ The domestic partners are each other's sole domestic partner;
- ◆ The domestic partners share the same regular and permanent residence with the current intent to continue doing so indefinitely;
- ◆ The domestic partners are jointly financially responsible for "basic living expenses," defined as the cost of basic food, shelter, and medical expense;
- ◆ Neither domestic partner is legally married to anyone else, nor has had another domestic partnership within the 30 days immediately prior to application;
- ◆ The domestic partners are not related by blood closer than would bar marriage in the state issuing the contract; and
- ◆ Each domestic partner was mentally competent to contract when their domestic partnership began.

SECTION II - Change in Domestic Partnership

I _____ agree to notify Asuris Northwest Health within 30 days of any change in our
Name of Contract Holder
 domestic partnership status that would make the domestic partner no longer eligible under the above criteria, and such notice will be treated as a request for termination of the domestic partnership.

I, the contract holder, understand that another Affidavit of Domestic Partnership cannot be filed within 90 days after a request for termination of a domestic partnership has been filed with Asuris Northwest Health.

SECTION III - Acknowledgment

We understand that this information will be held confidential and will be subject to disclosure only upon our express written authorization, in any action involving the enrollment or eligibility of the domestic partner, or if otherwise required by law. We understand that this declaration of responsibility for our common welfare may have legal implications under our State law. We understand that a civil action may be brought against us for any losses, including reasonable attorney's fees, arising from a false statement contained in the Affidavit of Domestic Partnership. We also certify under penalty of perjury, under our State laws, that the foregoing is true and correct.

▶		▶	
Signature of Contract Holder	Date	Signature of Domestic Partner	Date

Address _____

City, State and ZIP Code _____



Pre-sale disclosure statement

Health Care Patient Bill of Rights

The Patient Bill of Rights was passed, among other things, to assure that patients and providers are fully informed about the benefits and policies of their health insurance plans. As a means of informing our members, Asuris Northwest Health has put together this Q & A summarizing many of the terms and conditions of our plans. This Q & A supplements your contract.

How do I get a list of Preferred and Participating providers?

For the most up to date provider information, visit our website at asuris.com or call Customer Service at 1 (800) 232-8229 to request any provider directories.

How can I get a list of standard covered benefits on Asuris plans?

For the most up to date provider information, visit our website at asuris.com or call Customer Service at 1 (800) 232-8229 to request any summary.

How can I find out what the rates and any enrollee cost-sharing requirements are?

A rate quote is sent with this proposal / renewal. You may also find the most up-to-date rates on our website at asuris.com.

Is a Point of Service (POS) plan option available and how does that plan operate?

A Point of Service plan option is not currently available through Asuris Northwest Health.

How can I be involved in decisions about benefits?

Your feedback is very important to us. If you have suggestions for improvements about your plan or our services, we would like to hear from you. Send your comments to us over the Internet at asuris.com or by US mail to the address below.

Asuris Northwest Health
ATTN: Vice President, Customer Service
P.O. Box 21267
Seattle, WA 98111-3267

What is Asuris' statement of carrier confidentiality policies?

Asuris has a written policy to protect the confidentiality of health information. Only employees who need to know in order to do their jobs may access enrollee personal information. Disclosure outside the company is permitted only when necessary to perform functions related to providing your coverage and/or when otherwise allowed by law.

What does the term "brand-name" mean?

The reference to brand-name drugs means drugs included in the current formulary that are under patent and are generally marketed and sold by only one source.

What does the term "generic" mean?

The reference to generic drugs means drugs included in the current formulary that are equivalent to the brand-name version, are marketed and sold by more than one source, and are listed in widely accepted references as a generic drug based on manufacturer and price. Equivalent means the US Food and Drug Administration (FDA) ensures that the generic must: a) have the same active ingredients found in the brand-name version; b) meet FDA specifications for quality, purity, and potency; and c) have the same medical effect as the brand-named version.

When can the plan change the approved drug list (formulary)?

Changes to the medication list will be made annually. An annual notification will be sent to members, agents, employee benefits administrators, physicians and pharmacists.

Pre-sale disclosure statement

What does the term “medically necessary” mean?

Medically necessary means health care services or supplies that a physician or other health care provider exercising prudent clinical judgment, would provide to a member for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms and that are: 1) in accordance with generally accepted standards of medical practice; 2) clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the member's illness, injury or disease; and 3) not primarily for the convenience of the member, physician or other health care provider, and not more costly than an alternative service or sequence of services, or supply at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the member's illness, injury or disease. For these purposes, “generally accepted standards of medical practice” means standards that are based on credible scientific evidence generally recognized by the relevant medical community, Physician Specialty Society recommendations and the views of physicians practicing in relevant clinical areas and any other relevant factors.

What does the term “formulary” mean?

A formulary is a list of selected generic and brand-name preferred drugs, which is established, reviewed, and updated routinely by the Company. Members will be required to pay more if the drug does not appear in the formulary. All drugs are reviewed and selected for inclusion in the Company's formulary by an outside committee of providers, including physicians and pharmacists. Drugs are selected based on published scientific evidence and support proper use and cost-effective medication decisions. If clinical data show several drugs equally effective, the committee usually chooses the most cost effective ones. For convenience, the formulary is available at regenceRx.com.



Asuris Northwest Health
Individual Plans
P.O. Box 21267
Seattle, WA 98111

528 E. Spokane Falls Blvd, Ste. 301
Spokane, WA 99202

1 (866) 704-2708

asuris.com

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