

Application for Individual Off-Exchange Direct Pay HMO

Instructions

- Please type or print firmly with ballpoint pen.
- This application may be used to apply for new enrollment, or to change your type of contract. Complete this application if you or your spouse, or both, are not eligible for Medicare due to age. Your contract should be appropriate (Individual, Family, Child Only, Self/Spouse & Self/Child) to your status as indicated below:

Individual

- If you are unmarried, widowed, divorced, or legally separated and have no dependent children.
- If you are married without dependent children, and each spouse would prefer their own individual contract.
- If your spouse is Medicare eligible, and/or you have dependents under the age of 26 and do not wish to purchase a policy that covers dependents.

Self/Spouse, Self/Child, and Family

- If you are married, or if you are married with dependent children. If you are married and your spouse is eligible for Medicare, and you're covering one or more dependents under age 26, you should apply for a desired contract for you and your child(ren). Your Medicare-eligible spouse should apply for separate coverage using a Non-Group Medicare Supplement Insurance Application Form.
- If you are unmarried, widowed, divorced, or legally separated and you're covering one or more dependent children.
- If you have one or more dependent children under 26 years of age, complete only one application for desired coverage for yourself and your children.

Child Only

- If you are purchasing coverage for a child only. This contract will not provide coverage for the Responsible Adult.
- If you are the Responsible Adult for a child under 21 years of age. Children covered under this contract include natural children, legally adopted children, step children, children for whom the Responsible Adult is the proposed adoptive parent, and children for whom the Responsible Adult is the legal guardian. Foster children and grandchildren of the Responsible Adult are not covered.
- If you would like to purchase a Child Only contract for more than one child, please complete a separate application for each additional child.

- When submitting your completed application, you must include a check or money order.
- All applicants must:
 1. Complete, sign, and date the application where indicated.
 2. Check the appropriate boxes for type of coverage and type of contract.
 3. Return the completed application with a check or money order to:

EmblemHealth
ATTN: IND DM
Sales Direct Pay
55 Water Street, 8th Floor
New York, NY 10041-8190

Payable Amount \$	Check No.	Money Order No.
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Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

EmblemHealth individual payment plans are underwritten by Health Insurance Plan of Greater New York (HIP).

PRINT IN INK

Type of Contract: ☐ Individual ☐ Individual & Spouse ☐ Parent & Child(ren) ☐ Family (Individual/Spouse & Child(ren)) ☐ Child Only

Plan Selection: Requested Plan start date: _____

Please specify Plan:

Plans listed below are part of our Select Care Network.

- ☐ Select Care Platinum D ☐ Select Care Bronze D
☐ Select Care Gold D ☐ Select Care Catastrophic D
☐ Select Care Silver D

Plans listed below are part of our Millennium Network.

- ☐ Millennium Platinum D ☐ Millennium Bronze D
☐ Millennium Gold D
☐ Millennium Silver D

- All enrollees/members requesting enrollment after the end of Open Enrollment must have a qualifying life event in order to be eligible for health insurance coverage.
- Please check here if you are you applying after the end of Open Enrollment with a qualifying life event. ☐

Donate Life Registry⁺

- You must select an option for yourself and any dependents applying for coverage
- Dependents must be at least 16 years old in order to opt in for Donate Life Registry
- Donate Life Registry for organ, eye, and tissue donation

1. Please complete the following information for the subscriber.						
Subscriber's Last Name		First Name		M.I.	Date of Birth (MM/DD/YY)	Social Security Number
Birth Sex: What sex were you assigned at birth?						
☐ Male ☐ Female ☐ Gender X ☐ Unknown						
Gender Identity: What is your current gender identity:						
☐ Male ☐ Female ☐ Transgender male/female-to-male (FTM) ☐ Transgender female/ male-to-female (MTF)						
☐ Non-binary, Gender X, Genderqueer, or third gender ☐ Other: Prefer to self-describe ☐ Choose not to disclose						
Pronouns: What are your pronouns?						
☐ He/him ☐ She/her ☐ They/them ☐ Choose not to disclose						
Accessible format:						
☐ Not Applicable ☐ B-Braille ☐ L -Large Print ☐ A-Audio CD ☐ Choose not to disclose						
Sexual Identity: Which of the following best describes you?						
☐ Straight or heterosexual ☐ Lesbian or gay ☐ Bisexual ☐ Queer, pansexual, and/or questioning ☐ Don't know ☐ Other option not specified (something else)						
☐ Choose not to disclose						
Ethnicity: Are you of Hispanic, Latino/a or Spanish Origin?						
☐ No, not of Hispanic, Latino/a, or Spanish origin ☐ Yes, Puerto Rican ☐ Yes, Dominican ☐ Yes, Mexican, Mexican American Chicano/a ☐ Yes, Some Other Hispanic, Latino/a, or Spanish Origin						
☐ Yes, Cuban ☐ Choose not to disclose						
Race: Which category best describes your race?						
☐ Black or African American ☐ White ☐ Asian Indian ☐ American Indian or Alaska Native ☐ Native Hawaiian ☐ Chinese						
☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Samoan						
☐ Guamanian or Chamorro ☐ Other Pacific Islander ☐ Middle Eastern or North African ☐ Two or more races ☐ Some other race ☐ Choose not to disclose						
Language: What is your preferred language?						
☐ English ☐ Spanish ☐ Chinese, Cantonese ☐ Chinese, Mandarin ☐ Russian ☐ French Creole (Haitian Creole)						
☐ Bengali ☐ Yiddish ☐ French ☐ Italian ☐ Korean ☐ Arabic						
☐ Polish ☐ Tagalog ☐ Greek ☐ Albanian ☐ Urdu ☐ Vietnamese						
☐ Portuguese ☐ Hindi ☐ American Sign Language ☐ Other Language ☐ Choose not to disclose						
Home Address (P.O. Box is not acceptable)		Telephone Numbers				
		Cell: Home: Work:				
City		County		State		ZIP Code
Mailing Address (If different from Home Address)				*Donate Life Registry ☐ Yes ☐ Skip for now		
City		County		State		ZIP Code
Applicant Email Address			PCP Name/ID Number			☐ "Go Paperless" (see below)

By electing "Go paperless," you will receive claim statements and some other EmblemHealth letters by email instead of paper mail. You will be able to view your Explanation of Benefits (EOBs) under the Claims portal of the EmblemHealth Website. Your enrollment in the "Go Paperless" option will continue as long as your account remains active, or until you choose to discontinue this option.

By completing this form, I consent to receive calls from a representative about EmblemHealth products and services at the number I have provided (including mobile devices). These calls may be made using an automated technology and my consent to receive these calls is not required as a condition for me to make a purchase.

Disclosure of race, ethnicity, language, sexual orientation or gender identity will not impact underwriting, denial of services, coverage and benefits, or be disclosed to unauthorized users.

Personal preferences may be updated within the Member Portal, once an account is created.

2. Please complete the following spouse and/or dependent child(ren) information if applying for a Family Contract. A dependent child will be covered until the end of the month in which he/she becomes 26 years of age.						
Spouse/Dependent's Last Name		First Name	M.I.	Date of Birth (MM/DD/YY)	Relationship	Telephone (Daytime)
Mailing Address (If different from above)				Email Address		
Social Security Number		PCP Name/ID Number		*Donate Life Registry		☐ Yes ☐ Skip for now
Birth Sex: What sex were you assigned at birth?						
☐ Male ☐ Female ☐ Gender X ☐ Unknown						
Gender Identity: What is your current gender identity:						
☐ Male ☐ Female ☐ Transgender male/female-to-male (FTM) ☐ Transgender female/ male-to-female (MTF)						
☐ Non-binary, Gender X, Genderqueer, or third gender ☐ Other: Prefer to self-describe ☐ Choose not to disclose						
Pronouns: What are your pronouns?						
☐ He/him ☐ She/her ☐ They/them ☐ Choose not to disclose						
Accessible format:						
☐ Not Applicable ☐ B-Braille ☐ L -Large Print ☐ A-Audio CD ☐ Choose not to disclose						
Sexual Identity: Which of the following best describes you?						
☐ Straight or heterosexual ☐ Lesbian or gay ☐ Bisexual ☐ Queer, pansexual, and/or questioning ☐ Don't know ☐ Other option not specified (something else)						
☐ Choose not to disclose						
Ethnicity: Are you of Hispanic, Latino/a or Spanish Origin?						
☐ No, not of Hispanic, Latino/a, or Spanish origin ☐ Yes, Puerto Rican ☐ Yes, Dominican ☐ Yes, Mexican, Mexican American Chicano/a ☐ Yes, Some Other Hispanic, Latino/a, or Spanish Origin						
☐ Yes, Cuban ☐ Choose not to disclose						
Race: Which category best describes your race?						
☐ Black or African American ☐ White ☐ Asian Indian ☐ American Indian or Alaska Native ☐ Native Hawaiian ☐ Chinese						
☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Samoan						
☐ Guamanian or Chamorro ☐ Other Pacific Islander ☐ Middle Eastern or North African ☐ Two or more races ☐ Some other race ☐ Choose not to disclose						
Language: What is your preferred language?						
☐ English ☐ Spanish ☐ Chinese, Cantonese ☐ Chinese, Mandarin ☐ Russian ☐ French Creole (Haitian Creole)						
☐ Bengali ☐ Yiddish ☐ French ☐ Italian ☐ Korean ☐ Arabic						
☐ Polish ☐ Tagalog ☐ Greek ☐ Albanian ☐ Urdu ☐ Vietnamese						
☐ Portuguese ☐ Hindi ☐ American Sign Language ☐ Other Language ☐ Choose not to disclose						

Dependent's Last Name		First Name	M.I.	Date of Birth (MM/DD/YY)	Relationship	Telephone (Daytime)
Mailing Address (If different from above)				Email Address		
Social Security Number		PCP Name/ID Number		*Donate Life Registry		☐ Yes ☐ Skip for now
Birth Sex: What sex were you assigned at birth?						
☐ Male ☐ Female ☐ Gender X ☐ Unknown						
Gender Identity: What is your current gender identity:						
☐ Male ☐ Female ☐ Transgender male/female-to-male (FTM) ☐ Transgender female/ male-to-female (MTF)						
☐ Non-binary, Gender X, Genderqueer, or third gender ☐ Other: Prefer to self-describe ☐ Choose not to disclose						
Pronouns: What are your pronouns?						
☐ He/him ☐ She/her ☐ They/them ☐ Choose not to disclose						
Accessible format:						
☐ Not Applicable ☐ B-Braille ☐ L -Large Print ☐ A-Audio CD ☐ Choose not to disclose						
Sexual Identity: Which of the following best describes you?						
☐ Straight or heterosexual ☐ Lesbian or gay ☐ Bisexual ☐ Queer, pansexual, and/or questioning ☐ Don't know ☐ Other option not specified (something else)						
☐ Choose not to disclose						
Ethnicity: Are you of Hispanic, Latino/a or Spanish Origin?						
☐ No, not of Hispanic, Latino/a, or Spanish origin ☐ Yes, Puerto Rican ☐ Yes, Dominican ☐ Yes, Mexican, Mexican American Chicano/a ☐ Yes, Some Other Hispanic, Latino/a, or Spanish Origin						
☐ Yes, Cuban ☐ Choose not to disclose						
Race: Which category best describes your race?						
☐ Black or African American ☐ White ☐ Asian Indian ☐ American Indian or Alaska Native ☐ Native Hawaiian ☐ Chinese						
☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Samoan						
☐ Guamanian or Chamorro ☐ Other Pacific Islander ☐ Middle Eastern or North African ☐ Two or more races ☐ Some other race ☐ Choose not to disclose						
Language: What is your preferred language?						
☐ English ☐ Spanish ☐ Chinese, Cantonese ☐ Chinese, Mandarin ☐ Russian ☐ French Creole (Haitian Creole)						
☐ Bengali ☐ Yiddish ☐ French ☐ Italian ☐ Korean ☐ Arabic						
☐ Polish ☐ Tagalog ☐ Greek ☐ Albanian ☐ Urdu ☐ Vietnamese						
☐ Portuguese ☐ Hindi ☐ American Sign Language ☐ Other Language ☐ Choose not to disclose						

3. The Responsible Adult must complete the following child only information if applying for a Child Only Contract. A child will be covered until the end of the year in which he/she becomes 21 years of age.						
Dependent 1 Last Name		First Name	M.I.	Date of Birth (MM/DD/YY)	Relationship	Telephone (Daytime)
Mailing Address (If different from above)				Email Address		
Sex (M/F/Non-Binary)	Social Security Number	PCP Name/ID Number		*Donate Life Registry ☐ Yes ☐ Skip for now		
Birth Sex: What sex were you assigned at birth? ☐ Male ☐ Female ☐ Gender X ☐ Unknown						
Gender Identity: What is your current gender identity: ☐ Male ☐ Female ☐ Transgender male/female-to-male (FTM) ☐ Transgender female/ male-to-female (MTF) ☐ Non-binary, Gender X, Genderqueer, or third gender ☐ Other: Prefer to self-describe ☐ Choose not to disclose						
Pronouns: What are your pronouns? ☐ He/him ☐ She/her ☐ They/them ☐ Choose not to disclose						
Accessible format: ☐ Not Applicable ☐ B-Braille ☐ L -Large Print ☐ A-Audio CD ☐ Choose not to disclose						
Sexual Identity: Which of the following best describes you? ☐ Straight or heterosexual ☐ Lesbian or gay ☐ Bisexual ☐ Queer, pansexual, and/or questioning ☐ Don't know ☐ Other option not specified (something else) ☐ Choose not to disclose						
Ethnicity: Are you of Hispanic, Latino/a or Spanish Origin? ☐ No, not of Hispanic, Latino/a, or Spanish origin ☐ Yes, Puerto Rican ☐ Yes, Dominican ☐ Yes, Mexican, Mexican American Chicano/a ☐ Yes, Some Other Hispanic, Latino/a, or Spanish Origin ☐ Yes, Cuban ☐ Choose not to disclose						
Race: Which category best describes your race? ☐ Black or African American ☐ White ☐ Asian Indian ☐ American Indian or Alaska Native ☐ Native Hawaiian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Samoan ☐ Guamanian or Chamorro ☐ Other Pacific Islander ☐ Middle Eastern or North African ☐ Two or more races ☐ Some other race ☐ Choose not to disclose						
Language: What is your preferred language? ☐ English ☐ Spanish ☐ Chinese, Cantonese ☐ Chinese, Mandarin ☐ Russian ☐ French Creole (Haitian Creole) ☐ Bengali ☐ Yiddish ☐ French ☐ Italian ☐ Korean ☐ Arabic ☐ Polish ☐ Tagalog ☐ Greek ☐ Albanian ☐ Urdu ☐ Vietnamese ☐ Portuguese ☐ Hindi ☐ American Sign Language ☐ Other Language ☐ Choose not to disclose						
Dependent 2 Last Name		First Name	M.I.	Date of Birth (MM/DD/YY)	Relationship	Telephone (Daytime)
Mailing Address (If different from above)				Email Address		
Sex (M/F/Non-Binary)	Social Security Number	PCP Name/ID Number		*Donate Life Registry ☐ Yes ☐ Skip for now		
Birth Sex: What sex were you assigned at birth? ☐ Male ☐ Female ☐ Gender X ☐ Unknown						
Gender Identity: What is your current gender identity: ☐ Male ☐ Female ☐ Transgender male/female-to-male (FTM) ☐ Transgender female/ male-to-female (MTF) ☐ Non-binary, Gender X, Genderqueer, or third gender ☐ Other: Prefer to self-describe ☐ Choose not to disclose						
Pronouns: What are your pronouns? ☐ He/him ☐ She/her ☐ They/them ☐ Choose not to disclose						
Accessible format: ☐ Not Applicable ☐ B-Braille ☐ L -Large Print ☐ A-Audio CD ☐ Choose not to disclose						
Sexual Identity: Which of the following best describes you? ☐ Straight or heterosexual ☐ Lesbian or gay ☐ Bisexual ☐ Queer, pansexual, and/or questioning ☐ Don't know ☐ Other option not specified (something else) ☐ Choose not to disclose						
Ethnicity: Are you of Hispanic, Latino/a or Spanish Origin? ☐ No, not of Hispanic, Latino/a, or Spanish origin ☐ Yes, Puerto Rican ☐ Yes, Dominican ☐ Yes, Mexican, Mexican American Chicano/a ☐ Yes, Some Other Hispanic, Latino/a, or Spanish Origin ☐ Yes, Cuban ☐ Choose not to disclose						
Race: Which category best describes your race? ☐ Black or African American ☐ White ☐ Asian Indian ☐ American Indian or Alaska Native ☐ Native Hawaiian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Samoan ☐ Guamanian or Chamorro ☐ Other Pacific Islander ☐ Middle Eastern or North African ☐ Two or more races ☐ Some other race ☐ Choose not to disclose						
Language: What is your preferred language? ☐ English ☐ Spanish ☐ Chinese, Cantonese ☐ Chinese, Mandarin ☐ Russian ☐ French Creole (Haitian Creole) ☐ Bengali ☐ Yiddish ☐ French ☐ Italian ☐ Korean ☐ Arabic ☐ Polish ☐ Tagalog ☐ Greek ☐ Albanian ☐ Urdu ☐ Vietnamese ☐ Portuguese ☐ Hindi ☐ American Sign Language ☐ Other Language ☐ Choose not to disclose						

Dependent 3 Last Name		First Name	M.I.	Date of Birth (MM/DD/YY)	Relationship	Telephone (Daytime)
Mailing Address (If different from above)				Email Address		
Sex (M/F/Non-Binary)	Social Security Number	PCP Name/ID Number		*Donate Life Registry ☐ Yes ☐ Skip for now		
Birth Sex: What sex were you assigned at birth?						
☐ Male ☐ Female ☐ Gender X ☐ Unknown						
Gender Identity: What is your current gender identity:						
☐ Male ☐ Female ☐ Transgender male/female-to-male (FTM) ☐ Transgender female/ male-to-female (MTF)						
☐ Non-binary, Gender X, Genderqueer, or third gender ☐ Other: Prefer to self-describe ☐ Choose not to disclose						
Pronouns: What are your pronouns?						
☐ He/him ☐ She/her ☐ They/them ☐ Choose not to disclose						
Accessible format:						
☐ Not Applicable ☐ B-Braille ☐ L -Large Print ☐ A-Audio CD ☐ Choose not to disclose						
Sexual Identity: Which of the following best describes you?						
☐ Straight or heterosexual ☐ Lesbian or gay ☐ Bisexual ☐ Queer, pansexual, and/or questioning ☐ Don't know ☐ Other option not specified (something else)						
☐ Choose not to disclose						
Ethnicity: Are you of Hispanic, Latino/a or Spanish Origin?						
☐ No, not of Hispanic, Latino/a, or Spanish origin ☐ Yes, Puerto Rican ☐ Yes, Dominican ☐ Yes, Mexican, Mexican American Chicano/a ☐ Yes, Some Other Hispanic, Latino/a, or Spanish Origin						
☐ Yes, Cuban ☐ Choose not to disclose						
Race: Which category best describes your race?						
☐ Black or African American ☐ White ☐ Asian Indian ☐ American Indian or Alaska Native ☐ Native Hawaiian ☐ Chinese						
☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Samoan						
☐ Guamanian or Chamorro ☐ Other Pacific Islander ☐ Middle Eastern or North African ☐ Two or more races ☐ Some other race ☐ Choose not to disclose						
Language: What is your preferred language?						
☐ English ☐ Spanish ☐ Chinese, Cantonese ☐ Chinese, Mandarin ☐ Russian ☐ French Creole (Haitian Creole)						
☐ Bengali ☐ Yiddish ☐ French ☐ Italian ☐ Korean ☐ Arabic						
☐ Polish ☐ Tagalog ☐ Greek ☐ Albanian ☐ Urdu ☐ Vietnamese						
☐ Portuguese ☐ Hindi ☐ American Sign Language ☐ Other Language ☐ Choose not to disclose						

4. Please provide the following information for your current or prior health benefits plan (if any).						
Type of Plan	Name and Address of Insurer	Telephone Number of Insurer	Name of Policyholder	Policy I.D. Number	Effective Date of Prior Policy	Termination Date of Prior Policy
Hospital		()				
Medical		()				

5. Medicare Eligibility
If you are applying for individual coverage, and if your spouse is eligible for Medicare, check here ☐

6. Age 29 Coverage
The Age 29 Rider will extend dependent child coverage to the end of the month he/she becomes 30 years of age and is available for purchase. Please check the box if the dependent child(ren) require the purchase of the Age 29 Rider. Purchase Age 29 Rider ☐

7. Change in Coverage
If you are presently enrolled under a EmblemHealth Direct Payment Hospital/Medical Plan and want to change your enrollment status, please check the appropriate box below.
I wish to change my present coverage to: ☐ Individual ☐ Self/Spouse ☐ Self/Child ☐ Family

I hereby apply for the (specify Plan Selection) _____

If this application is for a Family, Self/Spouse, or Self/Child contract, I have provided the names of my spouse and/or dependent child(ren) under 26 years of age. If this application is for child only coverage, as the responsible adult I have provided the child(ren) under 21 years of age.

If I have selected to purchase the Age 29 Rider I have included those dependent children under 29 years of age. I make this application on their behalf as well as my own.

When the application is processed, coverage will be effective only if payment is received in accordance with the invoice. I represent and understand that:

A. On my enrollment date, my existing contract(s), if any, will be canceled.

B. All statements and answers in this application are true to the best of my knowledge and belief.

NOTE: BEFORE DATING AND SIGNING THIS APPLICATION, PLEASE MAKE SURE YOU HAVE ANSWERED ALL THE QUESTIONS, AND HAVE CHECKED THE APPROPRIATE BOX FOR TYPE OF COVERAGE YOU DESIRE.

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

Applicant’s Signature (Do Not Print)		Date Signed
Applicant’s Spouse’s Signature (Do Not Print)	Necessary Only When Applying For Family Coverage	Date Signed
Responsible Adult’s Signature (Do Not Print)	Necessary Only When Applying For Child Only Coverage	Date Signed

EmblemHealth Website

Once coverage is effective, members have fast, convenient access to the latest claim status, eligibility, rate information, and benefits information, visit EmblemHealth’s secure member website at emblemhealth.com. Available around the clock, the site offers provider listings, enables you to order ID cards, view an online Explanation of Benefits, access wellness information, and much more.

EmblemHealth Customer Service

Language assistance services, free of charge, are available to you. Call **877-411-3625** (TTY: **711**).

Select Care Network

The EmblemHealth Select Care Network is a competitive, mid-tier network servicing members in 19 New York counties, consisting of Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster, Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington, Broome, and Otsego.

Millennium Network

The EmblemHealth Millennium Network is our most affordable network giving members in the five boroughs of New York City, Rockland County, Nassau County, Suffolk County, and Westchester County access to top providers and hospitals in the region.

Broker Commissions

Premium for all individual Qualified Health Plan policies includes the cost of using a licensed insurance broker to assist individuals in selecting a plan. Insurance brokers are paid a fee of \$15 per contract per month.

For EmblemHealth Office Use Only

	(Initials)	(Initials)
Date Application Issued	_____	_____
Date Application Received	_____	_____
Date Application Processed	_____	_____
Date, Contract and Copy of Application Sent	_____	_____
Type of Plan	_____	_____
Group Number	_____	_____
Benefit Set ID	_____	_____
Effective Date	_____	_____
Rep ID	_____	_____