

Enrolling is Simple. Just Follow These 3 Easy Steps...

Step 1

COMPLETE THE APPLICATION IN BLUE OR BLACK INK. Be sure you follow the instructions on the application carefully. We have tried to make the instructions easy to follow. If you have any questions, or you are not sure how to answer a question, simply contact our health insurance department at:
Fax: 714-279-1990

Step 2

SELECT THE TYPE OF BILLING YOU WANT – monthly (by checking account deduction), bi-monthly (every two months) or quarterly (every three months).

Step 3

SEND THE COMPLETED APPLICATION TO:

M.E. Andrews & Associates Insurance Services
3DQuotes.com - Insurance Services
8190 E. Kaiser BLvd., Ste. 100
Anaheim, CA 92808

Please make your check payable to: PacifiCare of California

We will be in contact with you upon receipt of your completed application. We will also keep you advised of the underwriting status.

If you have questions please contact our office at:

Thank you for choosing...



PacifiCare of California

How to Apply for PacifiCare Individual Plans

YOU ARE NOW READY TO APPLY

Here are the steps to follow to ensure your application is processed as quickly as possible.

1. Complete the Enrollment Application

Be sure to answer all questions completely and provide all the requested information. Incomplete information may result in a processing delay.

- **Print clearly using black ink.** Please don't type on your form. You, as the applicant, must complete the application in your own handwriting.
- **Select the date you wish coverage to become effective.** PacifiCare only allows first-of-the-month effective dates. Please submit your application by the 20th of the month to be considered for the first of the following month. Actual effective dates are determined by PacifiCare. **Do not cancel any existing coverage until you are notified by PacifiCare that you have been accepted.**
- **Select your method of payment – monthly debit or monthly direct bill.** Determine the amount of premium you need to submit with your application by referring to the *Monthly Premium for Individual Plans* enclosed with this brochure.
 - If you and your Spouse are both applying, use the younger of your ages in determining your premium.
 - Be sure to include your first premium payment with this application.
- **Complete the Applicant Information section.** Please list the younger Spouse (if applying) as the Primary Applicant. If the parent/guardian is applying for a child only, list the child's name as the Primary Applicant.
- **Complete the Enrollment Information section and choose a Primary Care Physician.** List each family Member applying; then select a Primary Care Physician, along with the appropriate Provider number, for yourself and each family Member listed from the enclosed *HMO Provider Directory*. Whether you are applying for the HMO or POS plan, every applicant must choose a Primary Care Physician from this directory.
- **Enrollment Information.** Please answer all the questions in this section. These questions will be used to assess your eligibility for guaranteed coverage available under the Health Insurance

Portability and Accountability Act (HIPAA). If you wish to apply under HIPAA, you do not need to answer the Health Questionnaire. Please call Customer Service for rates of coverage under HIPAA. You should complete the entire application and apply for the standard individual product, in case you do not qualify under HIPAA.

2. Complete the Health Questionnaire

Answer every question in full. Otherwise, your application may be returned to you, resulting in a delay in processing.

- **Be sure to disclose all health history on the Health Questionnaire for all family Members listed on the application.** Even if your application is approved, any omissions or false statements may result in future claims being denied and/or termination of your coverage.
- **Include all requested details and explanations.** If you need to include additional information or explanations, simply attach an extra sheet.

3. Send Your Completed Enrollment Application to PacifiCare

- **Review your application to be sure it is complete.**
- **Sign and date your application.** You, your Spouse (if applying) and any listed Dependent age 18 or over must sign and date the application.

- **Mail your application to:**

M.E. Andrews & Associates Insurance Services
3DQuotes.com - Insurance Services
8190 E. Kaiser Blvd., Ste. 100
Anaheim, CA 92808

Before sealing the envelope be sure to enclose:

- Your completed Enrollment Application
- Your first premium check

Please note: Coverage does not become effective under any circumstances until an application has been underwritten and approved by PacifiCare.

Your Individual Plan Enrollment Application

For Assistance Call:

IMPORTANT: PLEASE PRINT IN BLACK INK. Every question must be answered completely by applicant or guardian. Application must be signed to be valid.

1. APPLICATION, PLAN & PAYMENT INFORMATION

A. Please check one: New Enrollment Adding Dependents to _____
SUBSCRIBER NAME SUBSCRIBER ID NUMBER

Plan Change HIPAA (Health Insurance Portability and Accountability Act) Attach Certificate of Creditable Coverage or other documentation showing prior coverage.

B. Requested Effective Date: 1st day of ____ - ____ *Note: Your requested effective date is not guaranteed. Actual effective date is determined by PacifiCare.*
mm yy

C. Select ONE plan: HMO 10 POS 500 HIPAA HMO 10
 HMO 15 POS 1000 HIPAA HMO 15

D. Choose your payment method: Monthly Easy Pay Monthly Bill
For this payment method, you must enclose: Please enclose a check for 1 month's premium with your application.

- Your completed Easy Pay form
- A voided check
- A check for one month's premium

Amount of check enclosed: \$ _____

2. APPLICANT INFORMATION

Important: If married and both Spouses are applying for coverage, indicate younger Spouse's name as the Primary Applicant

Primary Applicant's Name _____
LAST FIRST MI

Home Address _____
STREET APT # CITY STATE ZIP
 PO BOX NOT ACCEPTABLE

Mailing Address _____
IF DIFFERENT FROM HOME ADDRESS STREET APT # CITY STATE ZIP

Billing Address _____
IF DIFFERENT FROM MAILING ADDRESS STREET APT # CITY STATE ZIP

Phone No. (____) _____ (____) _____
HOME WORK

Marital Status Single Married Divorced Widowed

Applicant's Occupation _____ **Spouse's Occupation** _____

3. ENROLLMENT INFORMATION

List yourself and all eligible family Members applying for coverage. **Each applicant must select a Primary Care Physician, whether you are applying for the HMO or POS plan.** You may choose the same or a different Primary Care Physician for each family Member. *Please refer to the HMO Provider Directory to make your choice and find the Primary Care Physician Code Number.*

Relationship	Last Name	First Name	MI	Social Security #	Height	Weight	Birthdate Mo/Day/Yr	Primary Care Physician (PCP) Name	Provider # (10-digits)	Current Patient of PCP? Y = Yes N = No
<input type="checkbox"/> Male <input type="checkbox"/> Female	Applicant									
<input type="checkbox"/> Husband <input type="checkbox"/> Wife	Spouse									
<input type="checkbox"/> Son <input type="checkbox"/> Daughter										
<input type="checkbox"/> Son <input type="checkbox"/> Daughter										
<input type="checkbox"/> Son <input type="checkbox"/> Daughter										

Do all applying family Members reside with applicant? Yes No If no, please indicate name and mailing address of Dependent(s) below.

Has the applicant or any applying family Member ever been a PacifiCare Member? Yes No

If yes, please provide the name used and the PacifiCare ID #, if known. _____

Section 3. Enrollment Information (Continued)

- 1. Do you have other coverage available to you, such as through your spouse, current employer, Medicare, or Medicaid? Yes No
- 2. Have you had 18 months of prior coverage, without a 63-day break in coverage? Yes No
- 3. Was the last coverage you had GROUP (employer sponsored) coverage? Yes No
- 4. Was the last coverage you had terminated due to non-payment of premium or fraud? Yes No
- 5a. Was COBRA or Cal-COBRA available to you when your last coverage was terminated? Yes No
- 5b. If yes, did you elect and exhaust your COBRA or Cal-COBRA coverage? Yes No

4. HEALTH QUESTIONNAIRE

A. Have you or any other family Member listed on this application ever had or been treated for any of the following conditions? Please indicate either "yes" or "no." If yes, provide more details in Section B below. **Incomplete information will result in a processing delay.**

ALL QUESTIONS MUST BE ANSWERED

	YES	NO	CONDITION		YES	NO	CONDITION		YES	NO	CONDITION
1	<input type="radio"/>	<input type="radio"/>	Acquired Immune Deficiency (AIDS)/AIDS Related Complex (ARC)	23	<input type="radio"/>	<input type="radio"/>	Epilepsy, Convulsions, Seizures		<input type="radio"/>	<input type="radio"/>	Bipolar Disorder
2	<input type="radio"/>	<input type="radio"/>	ADD (Attention Deficit Disorder)/ADHD	24	<input type="radio"/>	<input type="radio"/>	Eye Condition		<input type="radio"/>	<input type="radio"/>	Major Depressive Disorder
3	<input type="radio"/>	<input type="radio"/>	Alcoholism and/or Drug Abuse	25	<input type="radio"/>	<input type="radio"/>	Fibromyalgia		<input type="radio"/>	<input type="radio"/>	Panic Disorder
4	<input type="radio"/>	<input type="radio"/>	Allergies and/or Asthma	26	<input type="radio"/>	<input type="radio"/>	Gallbladder Condition		<input type="radio"/>	<input type="radio"/>	Obsessive-Compulsive Disorder
5	<input type="radio"/>	<input type="radio"/>	Anemia	27	<input type="radio"/>	<input type="radio"/>	Headaches or Migraines		<input type="radio"/>	<input type="radio"/>	Autism and other pervasive developmental disorders
6	<input type="radio"/>	<input type="radio"/>	Arthritis or Rheumatism	28	<input type="radio"/>	<input type="radio"/>	Heart Problems or Disorders		<input type="radio"/>	<input type="radio"/>	Anorexia
7	<input type="radio"/>	<input type="radio"/>	Back/Spinal Condition	29	<input type="radio"/>	<input type="radio"/>	Hemorrhoids		<input type="radio"/>	<input type="radio"/>	Bulimia Nervosa
8	<input type="radio"/>	<input type="radio"/>	Bacterial Infections, Multiple or Reoccurring	30	<input type="radio"/>	<input type="radio"/>	Hepatitis		<input type="radio"/>	<input type="radio"/>	Any other mental or nervous conditions? (If yes, please explain below.)
9	<input type="radio"/>	<input type="radio"/>	Birth Defect	31	<input type="radio"/>	<input type="radio"/>	Hernia		<input type="radio"/>	<input type="radio"/>	Muscle Disorder
10	<input type="radio"/>	<input type="radio"/>	Bladder Condition	32	<input type="radio"/>	<input type="radio"/>	High Blood Cholesterol and/or Triglycerides If yes, Last Reading _____ (Please explain below.)		<input type="radio"/>	<input type="radio"/>	Neurological Condition
11	<input type="radio"/>	<input type="radio"/>	Blood Condition – Past 10 Years	33	<input type="radio"/>	<input type="radio"/>	High Blood Pressure If yes, Last Reading _____ (Please explain below.)		<input type="radio"/>	<input type="radio"/>	Non-Hodgkin's Lymphoma
12	<input type="radio"/>	<input type="radio"/>	Bone Infection or Disorder	34	<input type="radio"/>	<input type="radio"/>	Impotence		<input type="radio"/>	<input type="radio"/>	Paralysis
13	<input type="radio"/>	<input type="radio"/>	Breast Conditions/Implants	35	<input type="radio"/>	<input type="radio"/>	Jaw Condition or TMJ		<input type="radio"/>	<input type="radio"/>	Phlebitis or Blood Clot
14	<input type="radio"/>	<input type="radio"/>	Cancer	36	<input type="radio"/>	<input type="radio"/>	Joint Condition		<input type="radio"/>	<input type="radio"/>	Prostate Disorder
15	<input type="radio"/>	<input type="radio"/>	Chronic Fatigue	37	<input type="radio"/>	<input type="radio"/>	Kaposi's Sarcoma		<input type="radio"/>	<input type="radio"/>	Sexually Transmitted Diseases
16	<input type="radio"/>	<input type="radio"/>	Colon, Rectal, Bowel Condition	38	<input type="radio"/>	<input type="radio"/>	Kidney Condition		<input type="radio"/>	<input type="radio"/>	Skin Condition
17	<input type="radio"/>	<input type="radio"/>	Cysts, Tumors, Growths or Fibroids	39	<input type="radio"/>	<input type="radio"/>	Liver Condition		<input type="radio"/>	<input type="radio"/>	Stomach or Abdominal Condition
18	<input type="radio"/>	<input type="radio"/>	Depression/Anxiety/Emotional Condition(s)	40	<input type="radio"/>	<input type="radio"/>	Lung or Respiratory Condition		<input type="radio"/>	<input type="radio"/>	Stroke
19	<input type="radio"/>	<input type="radio"/>	Diabetes	41	<input type="radio"/>	<input type="radio"/>	Lupus		<input type="radio"/>	<input type="radio"/>	Thyroid Condition
20	<input type="radio"/>	<input type="radio"/>	Disability/Disabled	42	<input type="radio"/>	<input type="radio"/>	Mental Health Conditions		<input type="radio"/>	<input type="radio"/>	Do you have any other conditions not described above? (If yes, please explain below.)
21	<input type="radio"/>	<input type="radio"/>	Ear Condition		<input type="radio"/>	<input type="radio"/>	Schizophrenia				
22	<input type="radio"/>	<input type="radio"/>	Emphysema		<input type="radio"/>	<input type="radio"/>	Schizoaffective Disorder				

B. Give details for ALL "YES" ANSWERS indicated above in Section A. If you need more space for explanation, please attach a separate piece of paper.

INCOMPLETE INFORMATION WILL RESULT IN A PROCESSING DELAY

Condition #	Applicant/Family Member Name	Condition Description	Date First Diagnosed and/or Treated	Date of Most Recent Dr. Visit	Duration of Condition	Treatment/Medication		Name, Address & Phone # of Physician
						Type/Name	Date Discontinued	

C. Please provide the name of the last physician seen for each applicant.

Applicant(s) Name	Physician Name	Address	Telephone Number	Date Last Seen	Reason for Visit

D. Please complete the following for ALL applicants listed on this application. If you need more space for explanation, please attach a separate piece of paper.

INCOMPLETE INFORMATION WILL RESULT IN A PROCESSING DELAY

1. In the event one or more applicant(s) listed on this application is denied coverage, should PacifiCare continue the underwriting and enrollment process for the remaining eligible family Members? Yes No

2. Has any applicant listed on this application ever been advised to have an operation or treatment (including dental work) **that has not yet been performed?** Yes No
If yes, state individual's name(s) and explain (include date):

3. Has any applicant listed on this application been refused or restricted life or health insurance coverage within the last five years? Yes No If yes, state family Member's name(s) and give details:

4. Has any applicant listed on this application used tobacco products in the past 12 months? Yes No
If yes, please provide the following information:

NAME	START DATE	STOP DATE	DAILY AMOUNT
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NAME	START DATE	STOP DATE	DAILY AMOUNT
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5. Does any applicant listed on this application presently consume alcoholic beverages? Yes No
If yes, please provide the following information:

NAME	<input type="checkbox"/> 0-1 drinks per day	<input type="checkbox"/> 2-3 drinks per day	<input type="checkbox"/> 4+ drinks per day
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NAME	<input type="checkbox"/> 0-1 drinks per day	<input type="checkbox"/> 2-3 drinks per day	<input type="checkbox"/> 4+ drinks per day
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6. Does any applicant listed on this application use narcotics, hallucinogenics, amphetamines, barbiturates, or other illegal drugs, or has used drugs other than in accordance with the instructions or prescription for use? Yes No
If yes, state family Member's name(s) and explain (include date and duration):

7. Does any applicant listed on this application currently take prescription drugs? Yes No If yes, list applicant's name(s), drug name(s), dosage and date started:

NAME	DRUG	DOSAGE/DATE STARTED
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NAME	DRUG	DOSAGE/DATE STARTED
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NAME	DRUG	DOSAGE/DATE STARTED
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8. Has any applicant listed on this application been hospitalized, been seen in an emergency room or been in therapy/counseling (mental, physical or emotional) within the last 5 years? Yes No If yes, state applicant's name(s) and explain (include date and duration):

9. Is any applicant listed on this application currently covered by medical insurance or a health care plan? Yes No
 Group or Individual If yes, provide the name of the insurance company or health care plan and effective date of coverage:

FEMALES ONLY (including Spouse and Dependents)

10. Has any female applicant listed on this application been treated in the last five years for infertility or any other female disorder? Yes No If yes, state applicant's name(s) and explain (include date and duration):

11. Please provide the date of last pap smear: _____

Results: _____

12. Please provide the date of last menstrual cycle for all females under age 45 (if no menstrual cycle, state reason).

NAME	MONTH	DAY	YEAR
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NAME	MONTH	DAY	YEAR
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13. Are any females applying for coverage currently pregnant? Yes No

MALES ONLY (including Spouse and Dependents)

14. Is any male applicant listed on this application an expectant father, even if the mother is not listed on this application? Yes No If yes, state applicant's name:

5. TERMS & CONDITIONS

1. I understand that all health care services must be provided or arranged for by PacifiCare, except for Emergency or Urgently Needed Services under the HMO and Point-of-Service (POS) In-Network Coverage Option and Out-of-Network Services under the POS plan.
2. I understand that PacifiCare is not liable for bills incurred before the effective date or any cost involved in obtaining medical records.
3. I agree that if this application is approved, PacifiCare will notify the applicant of the effective date of coverage in writing.
4. I understand that this application is not a contract. The contract consists of the PacifiCare Health Plan Individual Subscriber Agreement, including but not limited to all applications, health questionnaires and information submitted by the Subscriber and his or her Dependents in applying for coverage, appropriate attachments and addenda, and any amendments hereto. Should my application be accepted, PacifiCare will send me a Subscriber Agreement which details the exact terms and conditions of coverage to which I will be legally bound.
5. I understand that any agent or broker or other producer selling PacifiCare coverage does not have the authority to approve my application, change any terms of the agreement or waive any PacifiCare requirements.
6. I agree that failure to provide full, complete, true and accurate information may result in the denial of benefits and/or the termination of membership in PacifiCare for myself and/or my Dependents.
7. If the applicant is a minor, as the parent/legal guardian of the minor child (the "applicant") and on behalf of the applicant, I request PacifiCare to provide health care coverage under its Individual Plan to the applicant. I hereby assume responsibility for the applicant's compliance with the terms and conditions of the PacifiCare

Individual Plan selected as set forth in the applicable Subscriber Agreement and agree to be responsible for making Health Plan Premium and Copayments, on behalf of the applicant.

8. I hereby authorize any "Provider of health care" to disclose or provide to PacifiCare, its agents or employees, all information and medical records pertaining to any examination or treatment, including treatment for alcohol abuse, substance abuse, psychiatric disorders and/or acquired immune deficiency syndrome (AIDS), regarding myself or any applying family Member. I understand this information is collected for purposes of evaluating my application and determining both initial and continuing eligibility for benefits. This authorization will remain valid for 30 months from the date below. A photocopy of this authorization is valid as the original.
9. By signing below, I attest and agree that all of the information is correct and that the submission of this application to PacifiCare constitutes an offer to obtain the PacifiCare individual coverage summarily described in this Disclosure Form. I have read the disclosure brochure outlining the benefits, limitations and exclusions and other elements of the disclosure, the above terms and conditions and the authorization to disclose personal information.
10. **PacifiCare uses binding arbitration to settle disputes. I agree that any dispute arising out of, or relating to, the Subscriber Agreement must be resolved by binding arbitration. Differences between myself and/or my Dependents and any health care Provider, including claims of medical malpractice, are not governed by the applicable Subscriber Agreement. I understand that by enrolling in PacifiCare, I am giving up my constitutional right to have any dispute decided in a court of law before a jury and instead am accepting the use of arbitration for resolving disputes with PacifiCare.**

6. SIGNATURES

SIGNATURE OF APPLICANT/PARENT OR LEGAL GUARDIAN <i>(Required)</i> X	TODAY'S DATE <i>(Required)</i>
SIGNATURE OF APPLICANT'S DEPENDENT AGE 18 OR OVER <i>(Required)</i> X	TODAY'S DATE <i>(Required)</i>

SIGNATURE OF APPLICANT'S SPOUSE <i>(Required if applying)</i> X	TODAY'S DATE <i>(Required)</i>
SIGNATURE OF APPLICANT'S DEPENDENT AGE 18 OR OVER <i>(Required)</i> X	TODAY'S DATE <i>(Required)</i>

• Important - All Signatures Must Include Today's Date •

MEDICAL RECORDS RELEASE AUTHORIZATION STATEMENT

I here by authorize any physician, health care practitioner, hospital or other health care facility, clinic, medical group, health care service plan, or any other person or entity to release to PacifiCare or PacifiCare Life or its designee my medical records and the medical records of my dependents, including mental health medical records and medical records from drug and alcohol abuse treatment or prevention, for the following purposes: Diagnosis or treatment; Payment of health care services rendered; Billing, claims management, medical data processing, or other administrative functions of PacifiCare; Peer review, including reviewing the competence or qualifications of health care professionals; Utilization review and quality assurance, including reviewing health care services with respect to medical necessity, level of care, quality of care, or justification of charges; Handling of member grievances or appeals, external independent review, or other health dispute resolution; Coordination care with providers of health care or other health care service plans; Administering the PacifiCare health benefit plan; Chronic disease management programs, to monitor or administer care of a member for a covered benefit, other uses specifically authorized by law. This authorization is effective immediately and remains in effect for the duration of coverage under my PacifiCare health plan. I understand that I have a right to receive a copy of this authorization upon request.

SIGNATURE: I have read, understand and agree to the above Medical Records Release Authorization Statement.

SIGNATURE <i>(Required)</i> X	TODAY'S DATE <i>(Required)</i>
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FOR AGENT'S USE ONLY

Marsha Andrews M.E. Andrews & Associates Insurance Services 0670130		95-3860-414	
Agent Name	Firm Name	License No.	Tax I.D. No.
Payee	Is payee currently contracted with PacifiCare?	Agent No. 203000	
<input checked="" type="checkbox"/> AGENT <input type="checkbox"/> FIRM <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no, please submit a copy of payee's license			
3190 E. Kaiser BLvd., Ste. 100	Anaheim	CA	92808
Street Address	City	State	Zip
		(714) 279-1990	
Agent's Signature	Date	Phone Number	Fax Number
Is this the payee's first individual application with PacifiCare? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Are you aware of any information not disclosed in this Health Questionnaire which may have a bearing on this risk? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain: _____			
Did you see the applicant and did you ask each question on the Health Questionnaire exactly as set forth? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If no, explain: _____			
The Application was recieved in the mail			
Was this Health Questionnaire completed by the applicant? <input type="checkbox"/> Yes <input type="checkbox"/> No			

