

Instructions for a Group Enrolling in Cover Florida
For Plans, Rates, Enrollment Forms and Current Information please go to
www.floridahealthinsurance.com/coverflorida
Email: coverflorida@floridahealthinsurance.com

First Step - Determine if you are eligible - You are eligible for Cover Florida if

- You are between ages 19 and 64 (not including dependent children) and
- You have been without health insurance for at least 6 months (if you meet this, no need to look further) or
- You have lost a job that provided employer-sponsored health insurance or
- You have exhausted or involuntarily lost your COBRA benefits or
- You have lost your health insurance due to the death of or divorce from a spouse who has provided employer-sponsored health insurance
- Saying this another way
 - You have been uninsured the 6 months or more or
 - If you have had health insurance in the past six months, you can still participate in Cover Florida if you lost your coverage due to any of the following reasons
 1. Loss of a job that provided an employer-sponsored health benefit plan
 2. Death of, or divorce from, a spouse who was provided an employer-sponsored health benefit plan
 3. Exhaustion of coverage that was continued under COBRA or mini-cobra

Second Step - Check the plans and rates and select a plan

- Open the “**Brochure and Rates**”
- Look at the brochure to understand the plan benefits
- Compare the Standard and the Standard Plus Plans
- The brochure has a side by side comparison and there are detailed plan descriptions for both plans in the attachment “**Plan Summaries**”
- Check the rates and select the plan you would like to have

Third Step - Complete the Enrollment and Application Forms

- Open the “**Employer and Employee Enrollment Forms**” complete, sign and date the forms
- If you qualify due to exhausting or involuntarily losing COBRA, we must have COBRA expiration letter
- Write a check payable to United Healthcare for the amount of one month’s premium
- Mail your completed enrollment form, application form and check to
John K Arnold
5415 Lake Howell Rd # 325
Winter Park, Florida 32792

Pre-existing Conditions

- Enrollees that are eligible for CoverFlorida based on not having any health insurance in the past six months or more are subject to a 12 months pre-existing condition limitation
- Enrollees that are eligible for CoverFlorida due to being on COBRA or mini cobra, exhausting COBRA or cobra or mini cobra, being on a continuation plan or having become eligible due to losing their employer sponsored health insurance, if they are on CoverFlorida within 63 days of the current coverage ending, are not subject to pre-existing condition limitations.
- **Pregnancy-** Is not treated as a pre-existing condition, and would be covered up to the policy limits.



Employer Application

To avoid processing delays, please make sure you:

1. Answer all questions completely and accurately.
2. Include a deposit check in the amount of the estimated first month's premium; such amount will be returned in the event coverage does not become effective and will be applied against the first month's premium if coverage does become effective.

In order to be eligible for Cover Florida, please affirm the following is true:

- Group/Company must not have sponsored or made available to its employees any health insurance program at any time during the past 6 months (unless prior coverage was a Cover Florida Plan).**

Requested Effective Date _____

A. General Information

Group's/Company's Legal Name

Street Address Tax ID

City State Zip Code County

Contact Person Telephone Fax Email Address

Billing Address (if different)

of Years in Business Nature of Business Industry Code

# Hours per week to be eligible	Waiting Period for new hires	<input type="checkbox"/> 1st of Policy Month following Date of Hire <input type="checkbox"/> 1st of Policy Month following ___ [months] [days] of employment <input type="checkbox"/> Date of Hire (no waiting period) <input type="checkbox"/> ___ [months] [days] of employment following Date of Hire <input type="checkbox"/> Other _____	Waiting Period waived for initial enrollees <input type="checkbox"/> Yes <input type="checkbox"/> No
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Number of Persons currently on COBRA/Continuation: (employees/dependents) Number of Employees Termined in last 12 Months Classes Excluded: None Union Hourly Non-Management Non-Owners

Participation	# Applying for:	# Waiving for:	Contribution	Employer %	Employee%	Employer % for Dep
# Full Time Employees	Medical	Medical	Medical			
# Part Time Employees						
# Ineligible Employees						
Total # Employees						

Name of Current Medical Carrier # Yrs with the Current Carrier

Name of Worker's Comp Carrier Names of Owners/Partners not covered by Workers Compensation

Yes No In the past 36 months, has the Group/Company or any affiliated entity filed for protection or operated under federal/state bankruptcy laws? (Chapter 7 or 11)

Yes No In the past 36 months, has any creditor filed or threatened to file a petition requesting the Group/Company or any affiliated entity be placed voluntarily into bankruptcy?

B. Product Selection

- Cover Florida Standard Cover Florida Standard Plus

Coverage provided by "UnitedHealthcare and Affiliates".

Medical coverage provided by UnitedHealthcare Insurance Company

C. Agent Information

Agent Name John K Arnold		Agency John K Arnold Insurance		Agent Code/Tax ID Number	
Printed Agent Name John K Arnold		Email Address john1289@earthlink.net	Social Security #		Phone Number 407-592-0311
Rep Name John K Arnold			Rep #		
Commissions payable to John K Arnold			Commission Rates = Employer groups with 1- 4 employees, commissions are paid \$3.15 PEPM, for employer groups with 5+ employees, commission is \$7 PEPM.		
Agent Signature			Florida License ID# A008535		

The Group/Company certifies that the information provided above is complete and accurate. The Group/Company shall notify UnitedHealthcare and Affiliates promptly of any changes in this information that may affect the eligibility of employees or their dependents, including the addition of any newly eligible employees or dependents. Prior to receiving notification of approval, the Group/Company shall notify UnitedHealthcare and Affiliates promptly of any significant changes in the health status of an eligible employee or dependent including any inpatient hospital admissions. UnitedHealthcare and Affiliates shall be entitled to rely on the most current information in its possession regarding the eligibility and health status of employees and their dependents in providing coverage under the policy/policies for which application is being made.

I represent to the best of my knowledge the information I have furnished is accurate, and includes any employees and dependents who have elected continuation of insurance benefits. I understand that material omissions misrepresentations or misstatements in the information requested on this form can result in the adjustment of rating or voiding of insurance.

Upon receipt by UnitedHealthcare and Affiliates of this signed employer application and payment of the required policy charges, the group policy is deemed executed. The deposit check in the estimated amount of the first month's premium is not considered payment of the required policy charges.

UnitedHealthcare disclosure regarding agent compensation:

We pay agents compensation for their services in connection with the sale of our insured products, in compliance with applicable law. We pay "base commissions" based on factors such as product type, amount of premium, group size and number of employees. These commissions are reflected in the premium rate. In addition, we may pay bonuses pursuant to bonus programs established from time to time which are designed to encourage the introduction of new products and provide incentives to achieve production targets, persistency levels, growth goals or other objectives. Bonuses are not reflected in the premium rate but are paid from our general administrative expenses. In general, our total bonuses are less than 10% of total agent compensation paid. It is our policy not to pay commissions to agents with respect to a product for which the customer is also paying the agent a commission or other fee. Please note we also make payments from time to time to agents for services other than those relating to the sale of policies (for example, compensation for services as a general agent or as a consultant).

Agent compensation is subject to disclosure on Schedule A of the ERISA Form 5500 for customers governed by ERISA. We provide Schedule A reports to our customers. We also have taken steps to ensure that agents properly disclose their compensation arrangements to their customers, but we cannot guarantee the agent's compliance. For general information on our agent payment arrangements, including the approximate percentage of total compensation that total bonus payments comprise, please go to <http://www.uhc.com> and click on the drop down box for employers under "View Our Programs - Producer Payment Programs." For specific information about the compensation payable with respect to your particular policy, please contact your agent.

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

D. Signature (Form must be signed)

Group/Company Signature _____ Date _____ Title _____

COVER FLORIDA IS A LIMITED HEALTH BENEFIT PROGRAM WHICH DOES NOT ENCOMPASS ALL REQUIRED BENEFIT MANDATES AS PROVIDED FOR UNDER FLORIDA LAW. PLEASE CONSIDER YOUR OTHER COVERAGE OPTIONS CAREFULLY BEFORE ENROLLING IN THIS PROGRAM.



Employee Enrollment Application/ Change/Cancellation Request

- | | |
|---------------------------------|---|
| <input type="checkbox"/> Enroll | <input type="checkbox"/> Address Change |
| <input type="checkbox"/> Cancel | <input type="checkbox"/> Name Change |
| <input type="checkbox"/> Change | Date of Change ___/___/___ |

To Be Completed By Employer

ATTENTION EMPLOYER REPRESENTATIVE: To ensure accurate processing of application, **1) please review all sections and confirm the employee completed the appropriate information, 2) complete the information in this section and 3) provide your signature and today's date. If the employee is waiving coverage, do not submit the application but retain it for your records.**

Company Name _____	Group # _____	Department # _____
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<input type="checkbox"/> New Enrollment/Additions: (Check one) Date of Hire ___/___/___ Requested Date of Coverage ___/___/___ <input type="checkbox"/> New Hire <input type="checkbox"/> Status Change (PT to FT) <input type="checkbox"/> Return from Leave/Layoff <input type="checkbox"/> Birth <input type="checkbox"/> Marriage <input type="checkbox"/> Adoption <input type="checkbox"/> Court ordered dependent <input type="checkbox"/> Other (describe) _____ <input type="checkbox"/> COBRA/State Continuation start date _____ stop date _____ <input type="checkbox"/> Open Enrollment Requested Effective Date of Enrollment ___/___/___	<input type="checkbox"/> Cancellations: Last Date of Employment ___/___/___ Requested Effective Date of Cancellation ___/___/___ <input type="checkbox"/> Cancel all coverage <input type="checkbox"/> Cancel all listed below – Section B Reason: (check one) <input type="checkbox"/> Death <input type="checkbox"/> Employee Terminated <input type="checkbox"/> Divorce <input type="checkbox"/> Moved out of service area <input type="checkbox"/> Dependent reached student/dependent max age <input type="checkbox"/> Obtained other medical coverage <input type="checkbox"/> Other (describe) _____
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Employee Type Union Non-union Salaried Hourly Active Retire Date _____ COBRA/State Cont.

Signature _____ Date _____

A. Employee Information

Employer Position _____ Phone Number _____

Last Name	First Name	MI	Social Security Number	Home Phone Work Phone
Address	Apt #	City	State	Zip Code
Email Address				

Date of Birth / /	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Physician* (First & Last Name) / Physician's ID Number
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Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Race – Check all that apply (Optional)** <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African-American <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other—Please specify _____
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*IMPORTANT: Not required for Cover Florida.

**Data collected will be used only to help communicate with enrollees and inform them of specific programs to enhance their well-being and not for eligibility or claim payment determination.

Coverage Provided by "UnitedHealthcare and Affiliates":
Medical coverage provided by UnitedHealthcare Insurance Company

B. Family Information

List All Enrolling/Changing/Canceling (Attach sheet if necessary)

Check appropriate box	Last Name	First Name	MI	Sex	Relationship**	Birthdate	Full Time Student***	Physician* (First and Last Name) Physician's ID Number
<input type="checkbox"/> Enroll <input type="checkbox"/> Change				M F	Spouse			
Race – Check all that apply (Optional)**** <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African-American <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other–Please specify _____								Cancel ___ / ____ (mm/yy)
<input type="checkbox"/> Enroll <input type="checkbox"/> Change				M F	Dependent		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Race – Check all that apply (Optional)**** <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African-American <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other–Please specify _____								Cancel ___ / ____ (mm/yy)
<input type="checkbox"/> Enroll <input type="checkbox"/> Change				M F	Dependent		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Race – Check all that apply (Optional)**** <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African-American <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other–Please specify _____								Cancel ___ / ____ (mm/yy)
<input type="checkbox"/> Enroll <input type="checkbox"/> Change				M F	Dependent		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Race – Check all that apply (Optional)**** <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African-American <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other–Please specify _____								Cancel ___ / ____ (mm/yy)
<input type="checkbox"/> Enroll <input type="checkbox"/> Change				M F	Dependent		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Race – Check all that apply (Optional)**** <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African-American <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other–Please specify _____								Cancel ___ / ____ (mm/yy)

* IMPORTANT: Not required for Cover Florida.

** For some cases, such as Qualified Medical Child Support, additional documentation may be required. Please see employer representative for more information.

*** Please see employer representative for student status qualifications.

**** Data collected will be used only to help communicate with enrollees and inform them of specific programs to enhance their well-being and not for eligibility or claim payment determination.

C. Product Selection

Please check all that apply. Benefit offerings are dependent upon employer selection.

- Cover Florida Standard Cover Florida Standard Plus
 Employee Spouse Dependents

D. Employee Coverage Information

This section must be completed but does not prohibit employee eligibility.

- Employee is not eligible for coverage through a public health insurance program, such as Medicare, Medicaid or Kidcare, unless eligibility for coverage lapsed due to no longer meeting income or categorical requirements.
- Employee has not had been covered by any medical insurance program at any time during the past six months.

or if Employee has lost coverage in the past 6 months indicate reason below:

- Loss of a job that provided an employer-sponsored health benefit plan
- Exhaustion of coverage that was continued under COBRA or continuation-of-coverage requirements under s. 627.6692, Florida Statutes;
- Reaching the limiting age under the policy
- Death of, or divorce from, a spouse who was provided an employer-sponsored health benefit plan.
- None of these apply

For eligible employees who had prior coverage, please attach a Certificate of Credible Coverage from your prior carrier in order to expedite pre-existing condition exclusion processing.

E. Waiver of Coverage
 I decline coverage for:
 Myself
 Spouse
 Dependent Children
 Myself and all dependents

Declining coverage due to existence of other coverage:
 Spouse's Employer's Plan Individual Plan
 Covered by Medicare Medicaid
 COBRA from Prior Employer VA Eligibility
 Tri-Care
 I (we) have no other coverage at this time
 Other _____

I understand that by waiving coverage at this time, I will not be allowed to participate unless I experience a life change event, at the next open enrollment period or as a late enrollee, if applicable. I acknowledge that I have received the "Important Information" statement which is included with this form.

	Employee Initials	Date

F. Signature

I authorize United HealthCare Insurance Company and its affiliates ("UnitedHealthcare and affiliates") to obtain, use and disclose my medical, claim or benefit records, including any individually identifiable health information contained in these records. I understand these records may contain information created by other persons or entities (including health care providers) as well as information regarding the use of drug, alcohol, mental health (other than psychotherapy notes), sexually transmitted disease and reproductive health services. I authorize any health care provider, pharmacy benefit manager, other insurer or reinsurer, hospital, clinic or other medical facility, health care clearinghouse, and any of their affiliates, representatives or business associates, to disclose my information to UnitedHealthcare and Affiliates. I understand the purpose of the disclosure and use of my information is to allow UnitedHealthcare and Affiliates to make decisions regarding underwriting and premium risk rating. I understand this authorization is voluntary and I may refuse to sign the authorization. My refusal may, however, affect my ability to enroll in the health plan or receive benefits, if permitted by law. I understand I may revoke this authorization at any time by notifying my UnitedHealthcare and Affiliates representative in writing, except to the extent that action has already been taken in reliance on this authorization. As required by HIPAA, UnitedHealthcare and Affiliates also request that I acknowledge the following, which I do: I understand that information I authorize a person or entity to obtain and use may be re-disclosed and no longer protected by federal privacy regulations. This authorization, unless revoked earlier, expires 30 months after the date it is signed.

I understand that I am completing a health application and that each response must be complete and accurate. I (we) request the indicated group medical coverage for myself and, if the plan provides, for my dependents. I authorize any required premium contributions to be deducted from earnings. I (we) have not given the agent or any other persons any health information not included on the application. I (we) understand that UnitedHealthcare and Affiliates is not bound by any statements I (we) have made to any agent or to any other persons, if those statements are not written or printed on this application and any attachments. I have a continuing obligation to report changes in health status (e.g. received medical advice, diagnosis, care or treatment) after I sign the enrollment form and before receipt of my identification card. Please maintain a copy of this authorization for your records.

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Date	Employee Signature for all applying and waiving	Spouse Signature (if applying for coverage)
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Primary Language Spoken English Spanish Other _____

IMPORTANT INFORMATION

In order to make choices about your health care coverage and treatment, we believe that it is important for you to understand how your plan operates and how it may affect you. In an ever-changing environment, the information can never be complete and we urge you to contact us if, after enrollment, your Member Handbook or materials do not answer your questions. Further information is available at www.coverflorida-uhc.com or at the toll-free Customer Care number located on the back of your identification card or on other plan materials.

1. We do not provide health care services or make treatment decisions. We help finance and/or administer the health benefit plan in which you are enrolled. That means:
 - We make decisions about whether the health benefit plan you chose will reimburse you for care that you may receive.
 - We do not decide what care you need or will receive. You and your provider make those decisions.
2. We may enter into arrangements where another entity carries out some of our duties, but those entities must operate consistently with our commitment to your plan.
3. We may use individually identifiable information about you to identify for you (and you alone) procedures, products, and services that you may find valuable.
4. We contract with networks of physicians and other providers. Our credentialing process confirms public information about the providers' licenses and other credentials, but does not assure the quality of the services provided.
5. Physicians and other providers in our networks are independent contractors and are not our employees or agents. We do not control nor do we have a right to control your provider's treatment or plan.
6. We may enter into agreements with your physician or other provider to share in the cost savings that our approach may generate. We encourage providers in our network to disclose the nature of those arrangements with you. If they do not, we encourage you to talk to your provider about these arrangements.
7. We encourage physicians and other providers to talk with you about care you or your provider think might be valuable.
8. We will use individually identifiable information about you as permitted by law, including in our operations and in our research. We will use anonymous data for commercial purposes including research.
9. Pre-existing Conditions may apply depending on your prior coverage.

Statement of affirmation and authorization to obtain and disclose information in connection with eligibility for coverage.

I (we) request the indicated group coverage for myself and, if the plan provides, for my dependents. I authorize any required premium contributions to be deducted from earnings.

I (we) authorize all providers of health services or supplies and any of their representatives to give the following to the HMO/insurance company(ies): any available information about the health history, condition, or treatment of any persons named in this request. I (we) authorize the HMO/insurance company(ies) to use this information to determine eligibility for health coverage and eligibility for benefits under an existing policy.

I (we) also authorize the HMO/insurance company(ies) to give this information to its (their) representatives or to any other organization for the reason notified above. I (we) agree that this authorization is valid for 30 months from the date below. I (we) know that I (we) have the right to ask for and to receive a copy of this authorization.

I (we) have not given the agent or any other persons any health information not included on the Request for Coverage. I (we) understand that the HMO/insurance company(ies) is not bound by any statements I (we) have made to any agent or to any other persons, if those statements are not written or printed on this Request for Coverage and any attachments.

COVER FLORIDA IS A LIMITED HEALTH BENEFIT PROGRAM WHICH DOES NOT ENCOMPASS ALL REQUIRED BENEFIT MANDATES AS PROVIDED FOR UNDER FLORIDA LAW. PLEASE CONSIDER YOUR OTHER COVERAGE OPTIONS CAREFULLY BEFORE ENROLLING IN THIS PROGRAM.