

# Application for Group Accident Limited Benefit Insurance to: Standard Life and Accident Insurance Company

**Administrative Office:**  
**5722 I-55 North Frontage Road • Jackson, MS 39211**  
**or P.O. Box 14067 Jackson, MS 39236**

The Information provided by the Applicant in this Application will be the basis on which any insurance is issued. Incorrect information could void Insurance

Legal Name of Employer (include d/b/a):		Employer Identification Number	
Principal Business or Activity		SIC Code	
Physical Address: (Street Number and Name)		Billing Address: (If bill is to be split and sent to more than one billing address please indicate here and give addresses on an attached sheet.)	
City		City	
State	ZIP	State	ZIP

Executive Contact Person:	Billing Contact Person:
Title:	Title:
Telephone:	Telephone:
Email Address:	Email Address:
Fax Number	Fax Number
Human Resources Contact Person:	Human Resources Telephone:

## Employer's Major Medical or Comprehensive Plan Data

Major Medical Plan Carrier _____ Major Medical Deductible Amount \$ _____ Major Medical Coinsurance % _____ Major Medical Coinsurance Out of Pocket Amount \$ _____ Are Major Medical Deductibles & Coinsurance per Plan Year or per Calendar Year? _____ Major Medical Plan Anniversary Date _____
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## Eligibility

**Eligible Person as used in the Policy means a person who is insured under a Major Medical Plan or Comprehensive Health Plan (CHAMPUS/ TRICARE or Medicaid is not a comprehensive medical plan).**

Eligible new employees or dependents may be added subject to the terms of the Policy.

Employer's Waiting Period

\_\_\_\_ 1<sup>st</sup> of the month following \_\_\_\_ days

\_\_\_\_ 1<sup>st</sup> of the month following date of hire

\_\_\_\_ After \_\_\_\_ days of employment

\_\_\_\_ 15<sup>th</sup> Of the month following \_\_\_\_ days

\_\_\_\_ Date of hire

\_\_\_\_ Other – (Please explain) \_\_\_\_\_

Total # of fulltime employees: \_\_\_\_\_

Total # of part-time employees: \_\_\_\_\_

Total # of eligible employees: \_\_\_\_\_

The first premium must be paid before any insurance is effective. Insurance provided hereunder will terminate with regard to any individual when that individual is no longer an Eligible Person in accordance with the "Termination of Coverage" provisions of the Policy.

## Insurance Applied For

**Premium Saver – Insured HRA**

**Requested Effective Date** \_\_\_\_\_

**Important Note:** 100% participation required. All persons insured by the Employer's Major Medical or Comprehensive Health Plan must be insured by the Premium Saver Plan. Exception - employees funding an HSA are not eligible to participate and cannot be covered by this plan.

## Premium Saver Plan Design

### **ATTACH FLIER OR PROPOSAL THAT DESCRIBES THE SPECIFIC BENEFITS**

Applicable to all Benefits

**Deductible:** \$ \_\_\_\_\_

**Coinsurance:** \_\_\_\_\_%

**Coinsurance Out-of-Pocket** \$ \_\_\_\_\_ **Amount**

**Maximum Total Benefit Amount** \$ \_\_\_\_\_

**Per Year Benefit Maximum Basis:** ☐ Plan Year ☐ Calendar Year

**Comments** \_\_\_\_\_

## Policy/Certificate Delivery

Send Policy & Certificate to: \_\_\_\_\_ Agent \_\_\_\_\_ Employer

## Insurance Cards

Send Insurance Cards to: \_\_\_\_\_ Agent \_\_\_\_\_ Employer

## Agreements, Representations and Understanding

**I represent** that all statements made herein are complete and true as of the date I signed this Application, and I understand that Standard Life and Accident Insurance Company (Monitor) will rely on these statements and this information as the basis for approving this Application.

**I understand** that the Group Accident Insurance Policy for which I have applied is a limited benefit Policy that pays only the benefits selected and set forth in the Policy itself. Our agent has explained the Policy's limitations and exclusions, if any.

**I understand** that only those employees and dependents covered under our company's major medical or comprehensive health plan are eligible for coverage. Important Note: 100% participation required. All persons insured by the Employer's Major Medical or Comprehensive Health Plan must be insured by the Premium Saver Plan. Exception – employees funding an HSA are not required to participate and cannot be covered by this plan.

**I represent** that {100%} of eligible employees and dependents will be enrolled in the plan}

**I understand** that coverage is effective when: a) the Policy is issued by Standard ; b) the Policy is received and accepted by the Policyholder; c) the full first premium is paid and accepted by Standard .

**{We agree** to make any necessary payroll deductions for any employee's share of the cost of this insurance and to remit the total premium for all insurance as premiums become due. We request that the Administrator bill our share of the premiums and any applicable administrative fee due under the insurance Policy issued.}

**I understand** that the Policyholder or Standard may terminate the Policy and any Rider(s) on any premium due date by giving at least {90} days written notice to the other party. The Policyholder is responsible for notifying the Insureds of the termination or non-renewal of the Policy.

**I understand** that Standard and the Policyholder may agree to amend the Policy at any time without the consent of any employee or other person.

**I represent** that the information herein is true and complete, as of the date I signed this Application, and that I have read and understand this form.

**{I acknowledge and understand** that any misrepresentation on this Application by my agent or me may result in the cancellation or rescission of any Policy issued based on this Application.}

**{I hereby represent that I have reviewed the fraud warning notice (if applicable) included with this Application for the Policyholder's state of domicile.}**

On behalf of the Employer, this Application for Group Insurance is signed by

X \_\_\_\_\_ Print Name \_\_\_\_\_

Official Title \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Agent Name (print) \_\_\_\_\_ Signature \_\_\_\_\_

<b>{FRAUD WARNING NOTICE</b>	
<b>{For residents of all states (except the following)}</b>	{Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.}
<b>{Arkansas}</b>	{Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.}
<b>{Colorado}</b>	{It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, and denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.}
<b>{District of Columbia}</b>	{Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the Applicant.}
<b>{Florida}</b>	{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 in the third degree.}
<b>{Kentucky}</b>	{Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.}
<b>{Louisiana}</b>	{Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.}
<b>{Maine}</b>	{It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.}
<b>{Nebraska}</b>	{Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.}
<b>{New Jersey}</b>	{Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.}
<b>{New Mexico}</b>	{Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.}
<b>{Pennsylvania}</b>	{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 subjects such person to criminal and civil penalties.}
<b>{Tennessee}</b>	{It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.}}