

# Dental Plan Application for Individuals and Families

Please be sure to complete ALL information below to avoid delays in processing. Please print clearly using blue or black ink or type in information.

Section 1 Applicant Informati	on			
Last name	First name	M.I	_ Suffix	
Home address				
City/town		State	ZIP code	
Mailing address (if different from hon	ne address)			
City/town		State	ZIP code	
Date of birth (mm/dd/yyyy) / / Gender				
Current BCBSRI ID (if applicable)		Cell phone		
Marital status (please check one) Single Married Divorced Common Law Civil Union Domestic Partner				
What is your primary language spoker	l?	Email addre	SS	
Race (please check one)  American Indian or Alaska Native Asian Black or African American Hispanic or Latino  Multiracial Native Hawaiian or other Pacific Islander White				
Section 2 Dental Plan Options				
Choose a <b>dental</b> contract type:   Individual Family  Requested dental effective date (mm/dd/yyyy)://				
<b>Dental coverage</b> applied for:				
<ul><li>☐ Dental Direct Basic</li><li>☐ Dental Direct Standard</li></ul>	☐ Dental Direct Plus ☐ Dental Direct Elite			

These are Qualified Dental Plans, which are certified as providing the pediatric dental essential health benefit.

<sup>&</sup>lt;sup>1</sup>Social Security number is required in order to comply with the reporting requirements of the Mandatory Insurance Reporting Law. See www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Mandatory-Insurer-Reporting-For-Non-Group-Health-Plans/Overview.html

Section 3 Spouse or Domestic	Partner Information		
Last name	First name	M.I	Suffix
Home address (if different from applica	ant)		
Date of birth (mm/dd/yyyy)//	Gender M F Soc	ial security number	1
Email address			
Section 4 Dependent Informa	tion		
(If necessary, please attach dependent a	ddendum found on BCBSRI.com under	the Plans for Individ	dual and Families section.)
Dependent #1			
Last name	First name	M.I	
Relationship Son Daughter			
Date of birth (mm/dd/yyyy)/	/ Social security number 1 _		
Email address			
Dependent #2			
Last name	First name	M.I	
Relationship Son Daughter			
Date of birth (mm/dd/yyyy)/	/ Social security number¹_		
Email address			
Dependent #3			
Last name	First name	M.I	
Relationship Son Daughter			
Date of birth (mm/dd/yyyy)/	/ Social security number¹_		
Email address			
Check here if Dependent Addendu	m form will be attached.		

 $<sup>^{1}</sup> Social\ Security\ number\ is\ required\ in\ order\ to\ comply\ with\ the\ reporting\ requirements\ of\ the\ Mandatory\ Insurance\ Reporting\ Law.\ See$  www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Mandatory-Insurer-Reporting-For-Non-Group-Health-Plans/Overview.html

## Section 5 Eligibility

BCBSRI is able to offer health insurance to individuals and families within the guidelines of federal and state regulations. Please complete the information below to check if we are able to offer you insurance.

# Please answer the following questions so that we may determine your eligibility:

1. Are you a Rhode Island resident?	☐ Yes ☐ No
2. Will your employer (or anyone acting on behalf of your employer) pay or reimburse you (through wage adjustments or otherwise) for any portion of the premium under this policy?	Yes No Not applicable
3. Did your employer offer this policy to you as a benefit or otherwise market this policy to you or other individual employees?	Yes No Not applicable
4. Do you, your employer (if applicable), or any individual to be insured under this policy intend to treat this policy as a tax exempt benefit under Section 162, 125, or 106 of the Internal Revenue Code?	Yes No
Section 6 Other Insurance and Medicare	
What was the name of your current or prior <b>dental</b> insurance carrier?	
Is your dental coverage still in effect?	
If no, what was the date your coverage ended? (mm/dd/yyyy)//	/
IMPORTANT NOTICE TO PERSONS ON	
THIS INSURANCE DUPLICATES SOME MED	DICARE BENEFITS

# This is not Medicare Supplement Insurance

This insurance pays a fixed amount, regardless of your expenses, if you meet the policy conditions, for one of the specific diseases or health conditions named in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

This insurance duplicates Medicare benefits because Medicare generally pays for most of the expenses for the diagnosis and treatment of the specific conditions or diagnoses named in the policy.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them.

#### These include:

- Hospitalization
- Physician services
- Hospice
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

### Before You Buy This Insurance

- ✓ Check the coverage in all health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department, insurance division, or the State Senior Insurance Counseling Program.

<sup>&</sup>lt;sup>1</sup>Social Security number is required in order to comply with the reporting requirements of the Mandatory Insurance Reporting Law. See www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Mandatory-Insurer-Reporting-For-Non-Group-Health-Plans/Overview.html

#### Section 7 Dental Direct Disclosure Statement

- A 6-month waiting period applies to denture repairs on some plans.
- A 12-month waiting period applies to root canals, periodontal services, oral surgery, crowns, and prosthodontics on some plans.

**Please note:** Waiting periods do not apply to members under the age of 19 enrolling in a Qualified Dental Plan. If you terminate coverage and then re-apply, the waiting periods listed above will apply without accounting for your prior coverage.

#### Section 8 HealthSource RI Notice

If you purchase dental insurance directly from Blue Cross & Blue Shield of Rhode Island, you will not be able to get federal premium credits, including the Advance Premium Tax Credit (APTC) and the Cost Sharing Reduction (CSR) subsidy. You may be eligible for these tax credits if you purchase your health coverage directly from HealthSource RI. To find out if you are eligible, please contact HealthSource RI at (855) 683-6759 or visit www.healthsourceri.com.

# Section 9 Signature

By signing this application, I certify and agree that:

- 1.) I have read the above statements, or that they have been read to me; and
- 2.) All responses on this application are the truth, as best I know. If anyone knowingly lied or hid the truth BCBSRI will have the right to:
  - Reduce or deny a claim; and
  - Cancel the plan, back to the effective date; and
  - Recoup any monies paid, back to the effective date.
- 3.) The applicant is the responsible person for the payment of premiums.
- 4.) No benefits will apply until the coverage is made effective by BCBSRI.



Signature of applicant or parent/guardian if applicant is under 18 years of age

Date

## Section 10 Contact Information

Please submit your application by using one of the methods below:

• Email to: IndividualEnrollmentIntake@bcbsri.org

• Fax to: 401-459-5378

• Mail to: Blue Cross & Blue Shield of Rhode Island

Attn: Individual Sales Department

500 Exchange Street

Providence, Rhode Island 02903-2699

For questions, call: Individual Sales Department: 1-855-690-2583 (my0blue) or (401) 459-5550

INTERNAL USE ONLY						
Sales rec'd	Sales eff. date	ID#	Eligibility A T Q N O Other			
Complete date	Initial					

