

California Employer Enrollment Application For Small Groups Medical, Dental, Vision, Life and Disability



Health care plans offered by Anthem Blue Cross (Anthem). Insurance plans offered by Anthem Blue Cross Life and Health Insurance Company. You, the employer, must complete this application. You are solely responsible for its accuracy and completeness. To avoid the possibility of delay, answer all questions and be sure to sign and date the application.

Note: Employer Tax ID Numbers are required under Centers for Medicare & Medicaid Services (CMS) regulations. Please complete in black ink only.

Section A: Application Type				
<input type="checkbox"/> New enrollment <input type="checkbox"/> Change(s)		Group/Case no.(if known)	Requested effective date (MM/DD/YYYY): / /	
Section B: Company Information				
Legal Company name			Employer tax ID no. (required)	
Doing Business As (DBA)(if applicable)			County	
Company street address (principal business address ¹)		City	State	ZIP code
Billing address- If different from above		City	State	ZIP code
Is this for coverage as a member of an association plan? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, association name: _____				
Organization type: <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Limited Liability Company (LLC) <input type="checkbox"/> Limited Partnership (LP) <input type="checkbox"/> Limited Liability Partnership (LLP) <input type="checkbox"/> Other: _____				
SIC code - required	Type of business (be specific)		Date business established (MM/DD/YYYY) / /	
Company contact name	Title	Primary phone no.		
Company's primary contact email address				
Additional company contact name	Title	Additional company contact email address		
<p>Applies only to Medical plans and Dental Net DHMO plans offered by Anthem Blue Cross and regulated by the Department of Managed Health Care. We, the employer, agree that Anthem can deliver plan materials and related items, including but not limited to benefit booklets, summaries, billing statements, notices of nonpayment and cancellation and other notices, via the company's primary contact email address indicated above or other electronic means as permitted by law. We agree that we will provide an update Anthem with a current email address. We understand that at any time we can change our decision and request a free copy of these materials (or any specific materials) by mail or by contacting Anthem at 1-855-854-1429.</p> <p>For Dental PPO, Vision, Life and Disability plans offered by Anthem Blue Cross Life and Health Insurance Company and regulated by the California Department of Insurance Anthem will deliver plan materials and related items by mail.</p>				

¹ The principal business address means the principal business address registered with the State or, if a principal business address is not registered with the State, or is registered solely for purposes of service of process and is not a substantial worksite for the policyholder's business, the business address within the State where the greatest number of employees of such policyholder works. If, for a network plan, the group policyholder's principal business address is not within the service area of such plan, and the policyholder has employees who live, reside, or work within the service area, the principal business address for purposes of the network plan is the business address within the plan's service area where the greatest number of employees work as of the beginning of the plan year. If there is no such business address, the rating area for purposes of the network plan is the rating area that reflects where the greatest number of employees within the plan's service area live or reside as of the beginning of the plan year.

Do you want to enroll in Premium Only Plan (P.O.P.)? ☐ Yes ☐ No P.O.P. is a payroll administration service offered by Wage Works, Inc (an independent company not affiliated with Anthem) that helps companies receive Internal Revenue Service (IRS) Section 125 tax advantages. If you choose to enroll, download the P.O.P. application at www.anthem.com/easyrenew and complete.

Do you have any affiliates that qualify as a single employer under subsection (b), (c), (m) or (o) of Internal Revenue Code Section 414?

☐ Yes ☐ No If yes, please give the legal names, federal tax ID no. and the number of employees employed by each.

Legal name	Federal tax ID no.	No. of employees employed

Section C: Ownership

Please account for 100% of the ownership, regardless of eligibility. Insert an additional sheet if necessary.

Last name	First name	M.I.	Percentage of ownership	Eligible
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No

Section D: Type of Coverage

1. Medical Coverage

Medical plans offered by Anthem Blue Cross.

Please Note: All health plans include the required coverage for the dental and vision pediatric essential health benefits.

Step 1 – Select a network or networks . You may choose one PPO, one EPO and/or one HMO network.

Step 2 – Please indicate one or more plan(s) designs you would like to offer to your employees, within the network(s) you selected.

Insert an additional sheet if necessary.

	Medical plan name	Contract code
PPO: <input type="checkbox"/> Prudent Buyer PPO <input type="checkbox"/> Select PPO		
EPO: <input type="checkbox"/> Prudent Buyer PPO		
HMO: <input type="checkbox"/> CaliforniaCare HMO <input type="checkbox"/> Select HMO <input type="checkbox"/> Priority Select HMO		

Required for Consumer-Driven Health Plans (CDHP) — Only one choice is allowed.

☐ We request Anthem to facilitate opening a Health Savings Account (HSA) with its service provider for our employees. We understand a completed CDHP questionnaire is required in order to open the HSA account. In doing so, we agree for Anthem to disclose our member's data to its banking service provider.

☐ Group will facilitate its own non-Anthem Health Savings Account (HSA).

Note: PPO and EPO plans — Prudent Buyer PPO and Select PPO network plans can only be offered alongside other plans with the same network type. (For example, plans on the Select PPO network can be offered alongside other plans on the Select PPO network, but they cannot be offered alongside plans on the Prudent Buyer PPO network (PPO and EPO plans). Not all network options are available in every area.)

HMO plans — CaliforniaCare HMO, Select HMO, and Priority Select HMO network plans can only be offered alongside other plans with the same network type. (For example, plans on the Select HMO network can be offered alongside other plans on the Select HMO network, but they cannot be offered alongside any other HMO network. Not all network options are available in every area.)

Riders/Optional Benefits – Select additional optional benefits.

Please note: All subscribers and their dependents will be enrolled with the rider benefits if selected. Additional premium may apply.

☐ Infertility Benefits ☐ Women's Contraceptive Opt-out Benefits — Submit the Religious Self-Certification Form. The form can be found on the www.anthem.com/easyrenew site.

Choose your medical contribution for each month – only **one** choice is allowed.

Contribution option 1: Traditional option – We will contribute (50% to 100%) _____% per employee _____% per dependent (optional)

Contribution option 2: Fixed Dollar Option – We will contribute (at least \$100 in \$5 increments): \$ _____

Contribution option 3: Percentage of plan option – We will contribute (50% to 100%): _____% to the following plan _____

2. Dental Coverage — Employer-sponsored plans (available for 2–100 Employee Small Groups, a minimum of two subscribers must enroll.)
 Voluntary Dental plans³ (available for 5–100 Employee Small Groups, a minimum of five subscribers must enroll.)

Dental HMO¹ and Dental PPO^{2,4} plans do not include dental pediatric essential health benefits.

<input type="checkbox"/> Employer sponsored <input type="checkbox"/> Voluntary ³	Dental plan name	Contract code

Optional: Choose your dental contribution for each month. We will contribute: _____ % per employee _____ % per dependent)

Is this plan intended to replace any existing group dental coverage? ☐ Yes ☐ No

If yes, please complete the information in section G for each group dental insurance plan you now have.

3. Vision Coverage² — Employer-sponsored plans (available for 2–100 Employee Small Groups, a minimum of two subscribers must enroll.)

Voluntary Vision plans (available for 5–100 Employee Small Groups, a minimum of five subscribers must enroll.)

Vision plans do not include vision pediatric essential health benefits

<input type="checkbox"/> Employer sponsored <input type="checkbox"/> Voluntary	Vision plan name	Contract code

Optional: Choose your vision contribution for each month. We will contribute: _____ % per employee _____ % per dependent)

4. Life², Accidental Death & Dismemberment (AD&D)², and Disability² Coverage -A minimum of two employees must enroll unless otherwise noted.

All plan selections must be accompanied by a Life and/or Disability quote.

Life/AD&D products	Contribution percentage	Disability products	Contribution percentage
Select Life products and group contribution percentage:		Select products and group contribution percentage:	
<input type="checkbox"/> Flat Basic Life & AD&D Amount: _____ % <input type="checkbox"/> Salary Basic Life & AD&D _____ % Salary multiplier: <input type="checkbox"/> 1x salary <input type="checkbox"/> 2x salary <input type="checkbox"/> 3x salary <input type="checkbox"/> Basic Dependent Life Up to 50% of employee life amount _____ % <input type="checkbox"/> \$5,000 Spouse/Domestic Partner/\$2,500 child <input type="checkbox"/> \$10,000 Spouse/Domestic Partner/\$5,000 child <input type="checkbox"/> \$20,000 Spouse/Domestic Partner/\$10,000 child** <input type="checkbox"/> Supplemental/Voluntary Life and AD&D** <input type="checkbox"/> Supplemental/Voluntary Dependent Life** **Available for Groups of 10+ eligible employees		<input type="checkbox"/> Short Term Disability _____ % <input type="checkbox"/> Flat Amount \$ _____ <input type="checkbox"/> Salary based _____ % <input type="checkbox"/> Long Term Disability _____ % <input type="checkbox"/> Voluntary Short Term Disability** <input type="checkbox"/> Flat Amount \$ _____ <input type="checkbox"/> Salary based _____ % <input type="checkbox"/> Voluntary Long Term Disability** **Available for Groups of 10+ eligible employees	

Age band rate changes and Life reductions in coverage due to age: ☐ First of the month following date of birth ☐ Group anniversary

If you are applying for disability coverage and the contribution percentage shown above is less than 100%, it is required to indicate whether employee disability premiums are on a pre or post -post-tax basis. If it varies by class, attach a separate sheet with details by class.

Short Term Disability	Long Term Disability	Voluntary Short Term Disability	Voluntary Long Term Disability
<input type="checkbox"/> Pre Tax <input type="checkbox"/> Post Tax	<input type="checkbox"/> Pre Tax <input type="checkbox"/> Post Tax	<input type="checkbox"/> Pre Tax <input type="checkbox"/> Post Tax	<input type="checkbox"/> Pre Tax <input type="checkbox"/> Post Tax

Short Term Disability plans and benefits elected above do not replace state-mandated disability benefits. If you want Anthem to be your state-mandated disability/paid family leave carrier an additional application and proposal are required. Contact your broker for more information.

Is the eligibility waiting period for new eligible employees enrolling in Life/AD&D and/or Disability plans after the group's coverage effective date the same as the Anthem medical policy waiting period? ☐ Yes ☐ No If no, enter the Life and Disability eligibility waiting period below.

If you offer more than two classes of eligible employee please attach a separate sheet with details.

Class number	Coverage description (Ex. Life, Short Term Disability, Long Term Disability, etc.)	Description of eligibility waiting period (Ex. Date of hire, First of the month following 60 days of continuous employment, etc.)	Pre or Post Tax (for Disability plans)

An employee not actively at work on the Life, AD&D, or Disability policy effective date or the employee's eligibility date will not be covered until such employee returns to active work.

1 Offered by Anthem Blue Cross.

2 Offered by Anthem Blue Cross Life and Health Insurance Company.

3 Not available in conjunction with the employer-sponsored Dental HMO and Dental PPO plans.

4 Orthodontia coverage is only available for groups with five or more enrolled employees.

Section E: Eligibility

<p>1. Does your group meet the definition of a small employer, as defined under applicable law?¹ <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2. Total number of employees (including employed owners/officers): _____</p> <p>3. Number of eligible full-time employees² (minimum 30 hours per week): _____</p> <p>4. Number of part-time employees²: _____ Are permanent employees who work between 20-29 hours weekly to be covered?³ <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, number of eligible part-time enrollees: _____</p> <p>5. Number of employees enrolling in: Medical: _____ Dental: _____ Vision: _____ Life: _____ Disability: _____</p> <p>6. Number of eligible DECLINING employees: _____</p> <p>7. Number of INELIGIBLE employees: _____</p> <p>8. Waiting period for new employees: <input type="checkbox"/> First of the month after hire date <input type="checkbox"/> First of the month following one month from the date of hire <input type="checkbox"/> First of the month following two months from date of hire, not to exceed 90 days</p> <p>9. Does your business have additional employees in another state? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify state: _____ How many employees reside in CA: _____ How many employees reside in another state: _____</p>	<p>10. Is your group currently subject to Cal-COBRA? <input type="checkbox"/> Yes <input type="checkbox"/> No (Employed 2–19 eligible employees on at least 50% of its working days in the previous calendar year; or if not in business during any part of the previous calendar year employed 2–19 eligible employees on at least 50% of its working days during the previous calendar quarter; and not subject to COBRA). California law also requires plans to offer an enrollee who has exhausted continuation coverage under COBRA the opportunity to continue coverage for up to 36 months from the date the enrollee's continuation coverage began. If the enrollee is entitled to less than 36 months of continuation coverage under COBRA. Number of Cal-COBRA enrollees: _____</p> <p>11. Is your group currently subject to COBRA? <input type="checkbox"/> Yes <input type="checkbox"/> No (Employed 20 or more total employees on at least 50% of the working days in the previous calendar year)? Number of COBRA enrollees: _____</p> <p>12. Under the Medicare Secondary Payer rules, which one applies for your group? <input type="checkbox"/> Medicare is primary (less than 20 employees) <input type="checkbox"/> Anthem is primary (20 or more employees) Medicare is primary coverage for groups with less than 20 employees; Anthem is primary coverage for groups with 20 or more total employees on each working day in each of 20 or more calendar weeks in the current calendar year or the preceding calendar year.</p> <p>13. Is your group currently subject to the Family Medical Leave Act of 1993 (50 or more total employees)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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Section F: Leave of Absence

Medical: Number of months employees are eligible to continue group coverage while on an employer—approved temporary medical leave of absence. ☐ None ☐ 1 month ☐ 2 months ☐ 3 months ☐ 4 months ☐ 5 months ☐ 6 months

Personal: Number of months employees are eligible to continue group coverage while on an employer—approved temporary personal leave of absence. ☐ None ☐ 1 month ☐ 2 months ☐ 3 months

Section G: Prior Coverage

Has this group had coverage within 12 months of this application's signature date? ☐ Yes ☐ No

Will this plan replace current	If yes, carrier name	Termination Date (MM/DD/YYYY)
Medical coverage <input type="checkbox"/> Yes <input type="checkbox"/> No		/ /
Vision coverage <input type="checkbox"/> Yes <input type="checkbox"/> No		/ /
Life/AD&D coverage <input type="checkbox"/> Yes <input type="checkbox"/> No		/ /
Supplemental/Voluntary Life <input type="checkbox"/> Yes <input type="checkbox"/> No		/ /
Disability coverage <input type="checkbox"/> Yes <input type="checkbox"/> No		/ /
Dental coverage <input type="checkbox"/> Yes <input type="checkbox"/> No	Carrier name	Type of Plan (DHMO, EPO, PPO)
		Effective Date / /

1 For plan years commencing on or after January 1, 2016, a small employer is defined as an employer employing an average of at least 1 but no more than 100 full-time, including full-time equivalent, employees during the preceding calendar quarter or preceding calendar year and who employs at least 1 employee on the first day of the plan year. For purposes of determining employer eligibility in the small employer market, California adopted the federal method for counting full-time employees and full-time—equivalent employees. For specific guidance concerning the Affordable Care Act, the Internal Revenue Code or California State laws or regulations, you should consult with your attorney, Certified Public Accountant or other authorized consultant or advisor.

2 The following do not qualify as an employee for purposes of group eligibility: (1) an individual that wholly owns the above-named company on his/her own or with his/her spouse/domestic partner; (2) the spouses/domestic partner of sole proprietors; (3) partners of a partnership and their spouses/domestic partner; (4) a 2-percent S corporation shareholder; (5) a worker described in Section 3508 of Title 26, Internal Revenue Code.; or (6) a leased employees (as defined in 26 U.S.C. § 414(n)(2)).

3 Not applicable to Life and Disability.

Section H: Cal-COBRA/COBRA/FMLA Questionnaire — If additional space is needed to include all applicable employees, please use a photocopy of this page.

Complete for each employee or family member currently on Cal—COBRA or COBRA or FMLA

Cal—COBRA: Complete for each employee terminated in the last 60 days who has had a qualifying event.

COBRA: Complete for each employee terminated in the last 90 days who has had a qualifying event.

FMLA: Complete for each employee on family or medical leave Insert an additional sheet if necessary. The Family and Medical Leave Act of 1993 requires groups with 50 or more employees to provide up to 12 weeks of unpaid, job-protected leave to “eligible” employees for certain family and medical reasons.

Insert an additional sheet if necessary.

Last name	First name	MI	DOB	Social Security No. ¹	<input type="checkbox"/> Cal-COBRA <input type="checkbox"/> COBRA <input type="checkbox"/> FMLA
Beginning date of leave or date of qualifying event		Describe qualifying event:			

To the best of your knowledge, will this employee/dependent exercise their Cal—COBRA/COBRA option? ☐ Yes ☐ NoTo the best of your knowledge, will this employee return to work? ☐ Yes ☐ No**Section I: Access of Group Information by designated agent, producer, broker, agency, brokerage, and/or general agency**

We the employer hereby authorize our designated agent, producer, broker, agency, brokerage, general agency, and their respective employees currently on file with Anthem (Agent) to access our health plan information, including protected health information, on behalf of our health plan through Anthem's EmployerAccess system or any other access points Anthem may offer. This information may include, but is not limited to, detail about members, plan selections and bills/invoices. Our Agent is also authorized to make changes to our information on our behalf, including but not limited to adding/deleting plans and members and changing member demographic information. We will be responsible for the activities of our Agent. If our Agent on file changes, these authorizations will apply with respect to our successor Agent. Our Agent is required to maintain original documentation and will make such documentation available to Anthem upon request.

☐ Select this box **ONLY** if the employer **DOES NOT** want to authorize the agent, producer, broker, agency, brokerage, general agency, and their respective employees currently on file with Anthem (Agent) to access and change the group's information on behalf of the group. **Do not select this box if you consent.**

Section J: General Agreements — Please read this section carefully before signing the application.

The standard open enrollment period is at least 31 days before the group's renewal date and 31 days after, no more often than once in any 12 consecutive months. The open enrollment period does not apply to life and disability products.

Please select the box that applies:

☐ We, the employer, as administrator of an Employee Welfare Benefit Plan under ERISA (Employee Retirement Income Security Act of 1974), apply to obtain the coverage indicated on this application. We understand that any dispute involving an adverse benefit decision may be subject to voluntary binding arbitration only after the ERISA appeals procedure has been completed.

☐ We, the employer, as administrator of an Employee Welfare Benefit Plan which is a church plan or governmental plan as defined under ERISA (Employee Retirement Income Security Act of 1974) and therefore not subject to ERISA, apply to obtain the coverage indicated on this application.

Employer, through its authorized representative below, understands and certifies, and, if approved for coverage and by payment of premiums, agrees to the following:

1. To comply with all terms and provisions of the Group Contract(s) issued, and trust agreements, if applicable, and also accepts enrollment under the Anthem Blue Cross (Anthem) and/or Anthem Blue Cross Life and Health Insurance Company trust policy(ies), if applicable.
2. To make the coverage available to all eligible employees and their eligible dependents and to distribute information and documents to enrolled employees as needed.
3. To maintain records and furnish to Anthem or their designated agent(s), any information required in connection with administration of the coverage. Original source documents, including but not limited to employee/member enrollment documentation, shall be available upon Anthem's request.
4. For the purpose of clinical outreach, we the Employer agree that the cell phone numbers provided in the electronic enrollment files have been freely provided by the employee and have not been obtained by a look up service or third party. Anthem will honor Do Not Call requests for all telephone numbers collected.
5. To provide notice of applicable conversion rights and rights to continue health coverage under COBRA to eligible employees and eligible dependents.
6. To pay Anthem by the premium due date, the premiums on behalf of each member covered under the contract, unless otherwise stated in any financial agreement between the parties, to submit applications of employees prior to their date of eligibility, to keep all necessary records regarding membership, to assume responsibility for handling the COBRA and state-mandated continued group coverage and/or conversion process, if applicable.

¹ Anthem is required by the Internal Revenue Service and Centers for Medicare & Medicaid (CMS) regulations to collect this information.

7. We, the employer, understand that Anthem and Anthem Blue Cross Life and Health Insurance Company standard process is to issue bills (invoices) and accept premium payments online via the EmployerAccess system. We understand and agree that if we, the employer, need to opt-out of online invoices and/or payments, we must send an email with "Opt-Out" in the subject line to employeraccesssupport@anthem.com and provide the group number, contact name, email address, phone number and reason for opting out of the electronic billing and payment process.
8. If applicable, employer will receive on behalf of members, all notices delivered by Anthem, and immediately forward such notices to persons involved, at their last known address.
9. We understand and agree that no coverage will be effective before the date determined by Anthem and/or Anthem Blue Cross Life and Health Insurance Company, and that such coverage will be effective only if we have paid our first month's premium and this application is accepted.
10. **Life and Disability only:** The advance premium check does not create temporary or interim insurance coverage and that receipt and deposit of that payment does not guarantee issuance of insurance coverage. Rather, issuance of insurance coverage is expressly conditioned on Anthem Blue Cross Life and Health Insurance Company's determination that the group is an acceptable risk based on their current underwriting practices and procedures. Unless these Conditions are met, there shall be no liability on the part of Anthem Blue Cross Life and Health Insurance Company, except to refund the payment. The employer will be responsible for returning to individual employees any part of the payment contributed by those employees.
11. That in order for Anthem to accept or decline this application, all the information requested on this application must be completed. In the event the application is not complete, Anthem, or its designated agent(s), is authorized to obtain the necessary information and to complete that information on this application. If the application is not complete, Anthem and/or Anthem Blue Cross Life and Health Insurance Company reserve(s) the right to reject it and notify us in writing.
12. The employer understands that the coverage issued by Anthem Blue Cross Life and Health Insurance Company may be different than the coverage applied for herein. In that event, Anthem Blue Cross Life and Health Insurance Company shall notify the employer of such differences, and by payment of the appropriate premiums, the employer will accept the coverage as issued.
13. The premium rates calculated for the employer are contingent, based upon the accuracy of the eligibility data submitted on employees and covered dependents to Anthem by the employer. Anthem reserves the right to review such rates upon receipt of all individual applications for employers' employees and to modify the rates, if the enrollment information so warrants. Any fraud or intentional misrepresentation of material fact on the employees' applications may, within the first 24 months following the issuance of the coverage, result in a material change to the group's coverage or premium rates as of the effective date of the group coverage.
14. The entire application for Group coverage has been reviewed, and all answers contained herein are true and complete to the best of the employer's and/or authorized representative's knowledge and belief.
15. All employees applying for coverage are employees of the employer and receive salary or wages documented on state and/or federal payroll reports. Eligible employees must work the required amount of hours per week, must be actively at work, have satisfied any applicable eligible waiting period, and meet any other eligibility requirements for coverage.
16. The requested coverage is not in effect unless and until this application is approved by Anthem, that approval of coverage shall be evidenced by issuing Group contracts and/or policies to the employer, and an employee's coverage is not in effect unless and until the employee applies and is approved for coverage by Anthem and/or Anthem Blue Cross Life and Health Insurance Company.
17. This small group off-exchange product is not eligible for a premium tax credit.
18. The HSA, which must be established for tax-advantaged treatment, is a separate arrangement between the individual and a bank or other qualified institution. Applicant must be an "eligible individual" under IRS regulations to receive the HSA tax benefits. The IRS has not yet issued HSA or high-deductible health plan regulations or determined that Anthem high-deductible plans are qualifying high-deductible health plans. Consultation with a tax advisor is recommended.
19. If we decide to cancel our group coverage after coverage has been issued, we understand that the cancellation will become effective on the last day of the month in which Anthem and/or Anthem Blue Cross Life and Health Insurance Company received the written notification of cancellation, and that no premiums will be refunded for any period between Anthem's receipt of the notification and the last day of the month when the cancellation takes effect. If there are any premiums after the cancellation date, we understand that Anthem and/or Anthem Blue Cross Life and Health Insurance Company will refund these premiums after 45 days from the premium deposit date.
20. We further understand and agree that we should keep prior coverage in force until notified of acceptance in writing by Anthem and/or Anthem Blue Cross Life and Health Insurance Company and that no agent has the right to accept this application or bind coverage.
21. If this application is accepted, it becomes a part of our contract with Anthem and/or Anthem Blue Cross Life and Health Insurance Company.
22. That statements of medical history may be required of employees and dependents when applying for coverage within or outside the time frames or amount of coverage limits established by Anthem Blue Cross Life and Health Insurance Company for life and disability insurance.
23. That life, accidental death and dismemberment, and disability claims filed by or on behalf of members may, at Anthem Blue Cross Life and Health Insurance Company's option, be suspended if premiums are not received timely.

HIV TESTING PROHIBITED: California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance.

REQUIREMENT FOR BINDING ARBITRATION (Not applicable to Life and Disability coverage.)

ALL DISPUTES BETWEEN YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY, INCLUDING BUT NOT LIMITED TO DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY AND CLAIMS OF MEDICAL MALPRACTICE, MUST BE RESOLVED BY BINDING ARBITRATION, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF SMALL CLAIMS COURT AND THE DISPUTE CAN BE SUBMITTED TO BINDING ARBITRATION UNDER APPLICABLE FEDERAL AND STATE LAW, INCLUDING BUT NOT LIMITED TO, THE PATIENT PROTECTION AND AFFORDABLE CARE ACT. California Health and Safety Code Section 1363.1 and Insurance Code Section 10123.19 require specified disclosures in this regard, including the following notice: It is understood that any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as permitted and provided by federal and California law, including but not limited to, the Patient Protection and Affordable Care Act, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration. YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY AGREE TO BE BOUND BY THIS ARBITRATION PROVISION. YOU ACKNOWLEDGE THAT FOR DISPUTES THAT ARE SUBJECT TO ARBITRATION UNDER STATE OR FEDERAL LAW THE RIGHT TO A JURY TRIAL, THE RIGHT TO A BENCH TRIAL UNDER CALIFORNIA BUSINESS AND PROFESSIONS CODE SECTION 17200, AND/OR THE RIGHT TO ASSERT AND/OR PARTICIPATE IN A CLASS ACTION ARE ALL WAIVED BY YOU. This agreement does not limit your rights to internal and external review of adverse benefit determinations as required by 45 CFR 147.136. Enforcement of this arbitration clause, including the waiver of class actions, shall be determined under the Federal Arbitration Act ("FAA"), including the FAA's preemptive effect on state law. By signing, writing or typing your name below you agree to the terms of this agreement and acknowledge that your signed, written or typed name is a valid and binding signature.

Sign here	Company officer signature	Printed name	
	Title	Date (MM/DD/YYYY) / /	

Section K: Agent/Producer/Broker Attestation — To be completed by the agent/broker

1. To the best of my knowledge, the information on this application is complete and accurate.
2. I am not aware of any information not disclosed by the employer in this application that may have bearing on this risk.
3. I have not completed any of the information contained in the application except with the permission of the applicant and as noted by my initials and date on the application.
4. I have not signed any of the applications for an employer representative or individual applicant. If after submission of this application, I request any additions or changes to any of the above information, I will do so only with the written consent of the applicant, and I authorize Anthem Blue Cross (Anthem) to attribute such additions or changes to me.
5. I have advised the employer, in easy—to—understand language, that a failure to provide complete and accurate information that constitutes fraud or intentional misrepresentation of material fact may, within 24 months following the issuance of the coverage, result in a loss of coverage retroactive to the effective date of coverage or re—rating of the employer's premium retroactive to the coverage effective date and that coverage shall not be effective until Anthem reviews and approves the application and the employer receives a written notice from Anthem. The employer understood my explanation.
6. I am the appointed agent/producer/broker and am receiving commissions for the submission of this employer. No portion of my commission payments from Anthem shall be paid to an agent/broker/producer not appointed/approved by Anthem.
7. I have advised the employer not to terminate any existing coverage until receiving written notification from Anthem that the coverage being applied for by this application is accepted.
8. I understand that if I have willfully stated as true any material fact I know to be false, I shall, in addition to any applicable penalties or remedies available under current law, be subject to a civil penalty of up to ten thousand dollars (\$10,000).
9. By providing your "wet or electronic" signature below, you acknowledge that such signature is valid and binding.

Electronic Enrollment — Please indicate how employee enrollment will be submitted.

- ☐ Real-time
 ☐ Online Census Enrollment (OCE)
 ☐ Simple Census
 ☐ 834 Electronic Eligibility Transfer (EET)
- ☐ Other _____

Writing payable/sub—agent/producer/broker			%	Second writing payable/sub—agent/producer/broker			%
Agency name		Agency ID no.		Agency name		Agency ID no.	
Agent/producer/broker name				Agent/producer/broker name			
Agent/producer/broker encrypted tax ID no.(SSN)				Agent/producer/broker encrypted tax ID no.(SSN)			
Payable/sub-agent/producer/broker encrypted tax ID no.(SSN) if different				Payable/sub-agent/producer/broker encrypted tax ID no.(SSN) if different			
Street address				Street address			
City		State	Zip code	City		State	Zip code
Phone no.		Fax no.		Phone no.		Fax no.	
Email address				Email address			
Signature		Date (MM/DD/YYYY) / /		Signature		Date (MM/DD/YYYY) / /	
For General Agent use only							
General agent				General agent ID no.			
Street address				City	State	ZIP code	
Email address							

Submit new business applications to: newsuwca@anthem.com

Administration kit will be sent to the Group.

Employers are responsible for sending an electronic or printed copy of the Summary of Benefits and Coverage (also called an "SBC") to plan participants and beneficiaries. To access your group's SBCs, go to www.sbc.anthem.com.

Additional documents can be found on <http://www.anthem.com/easyrenew>.

Get help in your language

Notice of Language Assistance



Curious to know what all this says? We would be too. Here's the English version:

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or 1-888-254-2721. For more help call the CA Dept. of Insurance at 1-800-927-4357. (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

Spanish

Servicios lingüísticos sin costo. Puede tener un intérprete. Puede solicitar que le lean los documentos y algunos puede recibirlos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o al 1-888-254-2721. Para obtener ayuda adicional, llame al Departamento de Seguros de California al 1-800-927-4357. (TTY/TDD: 711)

Arabic

يتم تقديم خدمات اللغة دون مقابل. يمكنك الاستعانة بمترجم. ويمكنك المطالبة بأن تُقرأ لك بعض المستندات وأن يُرسل بعضها بلغتك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة التعريف الخاصة بك أو على الرقم 1-888-254-2721. للحصول على مزيد من المساعدة، يُرجى الاتصال بإدارة كاليفورنيا للتأمين على الرقم 1-800-927-4357. (TTY/TDD: 711)

Armenian

Թարգմանչական անվճար ծառայություններ: Մենք կարող ենք Ձեզ թարգմանչի ծառայություններ առաջարկել Կարող ենք տրամադրել ինչ-որ մեկին, ով փաստաթղթերը կկարդա Ձեզ համար և կուղարկի դրանք Ձեր լեզվով: Օգնություն ստանալու համար զանգահարեք մեզ Ձեզ ID քարտի վրա նշված հեռախոսահամարով կամ 1-888-254-2721 համարով: Լրացուցիչ օգնության համար զանգահարեք Կալիֆոռնիայի ապահովագրության նախարարություն հետևյալ հեռախոսահամարով՝ 1-800-927-4357: (TTY/TDD: 711)

Chinese

免費語言服務。您能獲得免費的譯員。您能聽到以您的語言讀出的文件內容，也能獲得以您的語言而寫的部分文件。如需協助，請撥打您的 ID 卡上的號碼或者 1-888-254-2721 聯絡我們。如需更多協助，請撥打 1-800-927-4357 聯絡 CA Dept. of Insurance。 (TTY/TDD: 711)

Farsi

خدمات رایگان زبانی. می‌توانید یک مترجم شفاهی بگیرید. می‌توانید بخواهید اسناد را برای شما بخوانند و برخی اسناد نیز به زبان خودتان برایتان ارسال شود. برای دریافت کمک، از طریق شماره فهرست شده در کارت شناسایی‌تان و یا از طریق 1-888-254-2721 با ما تماس بگیرید. برای دریافت کمکی بیشتر با اداره بیمه کالیفرنیا به شماره 1-800-927-4357 تماس بگیرید. (TTY/TDD: 711)

Hindi

बिना लागत की भाषा सेवाएँ। आप दुभाषिया प्राप्त कर सकते हैं। आप दस्तावेज़ पढ़वा सकते हैं और कुछ दस्तावेज़ आपकी भाषा में भेजे जा सकते हैं। मदद के लिए, हमें अपने ID कार्ड पर सूचीबद्ध नंबर पर या 1-888-254-2721 पर कॉल करें। अधिक मदद के लिए 1-800-927-4357 पर CA बीमा विभाग कोकॉल करें। (TTY/TDD: 711)

Hmong

Tsis Xam Tus Nqi Cov Kev Pab Cuam Ntsig Txog Hom Lus. Koj muaj peev xwm tau txais ib tus neeg txhais lus. Koj muaj peev xwm tau txais cov ntaub ntawv nyeem ua koj hom lus rau koj mloog thiab yuav xa ib co ntaub ntawv sau ua koj hom lus tuaj rau koj. Txog rau kev pab, hu rau peb tus nab npawb xov tooj teev tseg cia nyob rau ntawm koj daim ID los sis 1-888-254-2721. Txog rau kev pab ntxiv, hu xov tooj rau Pab Kas Phais Lub Chaw Ua Hauj Lwm CA tus xov tooj 1-800-927-4357. (TTY/TDD: 711)

Japanese

無料言語サービス。通訳サービスを受けられます。希望する言語で文書を読み上げたり、文書を送るサービスも可能です。支援を受けるには、IDカードに記載された番号、または 1-888-254-2721 にお電話ください。支援の詳細は、カリフォルニア州保険局(1-800-927-4357)にお電話ください。(TTY/TDD: 711)

Khmer

សេវាភាសាឥតគិតថ្លៃ។ អ្នកអាចទទួលបានសេវាបកប្រែឆាប់រហ័ស។ អ្នកអាចឱ្យអ្នកនាំការសរសេរឆាប់រហ័ស និងឱ្យអ្នកនាំការសរសេរជាភាសាប្រសើរ។ ដើម្បីទទួលបានជំនួយ សូមហៅ ទូរស័ព្ទមកយើងតាមលេខដែលបានរាយនៅលើកាត ID របស់អ្នក ឬលេខ 1-888-254-2721 ។ ដើម្បីទទួលបានជំនួយបន្ថែម សូមហៅទូរស័ព្ទទៅ CA Dept. of Insurance តាមលេខ 1-800-927-4357។(TTY/TDD: 711)

Korean

무료 언어 서비스. 번역사를 이용하실 수 있습니다. 귀하의 언어로 녹음되어 작성된 문서를 받아보실 수 있습니다. 도움을 받으시려면 ID 카드에 기재된 번호 또는 1-888-254-2721로 전화하십시오. 다른 도움이 필요하시면 1-800-927-4357로 보험 CA 부서에 문의 주십시오. (TTY/TDD: 711)

Punjabi

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਦੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਆਬੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਕੋਈ ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਪੜ੍ਹ ਕੇ ਸੁਣਾ ਸਕਦਾ ਹੈ ਅਤੇ ਕੁਝ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਭੇਜੇ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਸਾਨੂੰ ਤੁਹਾਡੇ ਆਈਡੀ ਕਾਰਡ ਉੱਤੇ ਸੂਚੀਬੱਧ ਨੰਬਰ ਜਾਂ 1-888-254-2721 ਤੇ ਕਾਲ ਕਰੋ। ਜ਼ਿਆਦਾ ਮਦਦ ਲਈ, ਸੀਏ ਡਿਪਾਰਟਮੈਂਟ ਆਫ ਇਨਸੂਰੈਂਸ ਨੂੰ 1-800-927-4357 ਤੇ ਕਾਲ ਕਰੋ।(TTY/TDD: 711)

Russian

Бесплатные языковые услуги. Вы можете получить услуги устного переводчика. Вам могут прочитать документы или направить некоторые из них на вашем языке. Для получения помощи звоните нам по телефону, указанному на вашей идентификационной карте, или по номеру 1-888-254-2721. Для получения дополнительной помощи звоните в Департамент страхования штата Калифорния по номеру 1-800-927-4357. (TTY/TDD: 711)

Tagalog

Mga Libreng Serbisyo para sa Wika. Maaari kayong kumuha ng interpreter. Maaari ninyong ipabasa ang mga dokumento at ipadala ang ilan sa mga ito sa inyo sa wikang ginagamit ninyo. Para sa tulong, tawagan kami sa numerong nakalista sa inyong ID card o sa 1-888-254-2721. Para sa higit pang tulong, tawagan ang CA Dept. of Insurance sa 1-800-927-4357. (TTY/TDD: 711)

Thai

ไม่มีค่าบริการเกี่ยวกับภาษา ท่านสามารถขอใช้บริการสามได้
ท่านสามารถขอให้เจ้าหน้าที่อ่านเอกสารได้ท่านฟังและเอกสารบางอย่างจะส่งถึงท่านโดยใช้ภาษาของท่าน
หากต้องการความช่วยเหลือ โปรดโทรหาเราตามหมายเลขที่ระบุอยู่บนบัตรประจำตัวของท่านหรือที่หมายเลข 1-888-254-2721
หากต้องการความช่วยเหลือเพิ่มเติม โปรดโทรติดตามแผนก CA Dept. of Insurance ที่หมายเลข 1-800-927-4357
(TTY/TDD: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có thông dịch viên. Quý vị có thể yêu cầu đọc tài liệu cho quý vị nghe và yêu cầu gửi một số tài liệu bằng ngôn ngữ của quý vị cho quý vị. Để được trợ giúp, hãy gọi cho số được ghi trên thẻ ID của quý vị hoặc số 1-888-254-2721. Để được giúp đỡ thêm, hãy gọi cho Sở Bảo Hiểm California (California Department of Insurance) theo số 1-800-927-4357. (TTY/TDD: 711)

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Get help in your language

Language Assistance Services



Curious to know what all this says? We would be too. Here's the English version:

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

Spanish

IMPORTANTE: ¿Puede leer esta carta? De lo contrario, podemos hacer que alguien lo ayude a leerla. También puede recibir esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721. (TTY/TDD: 711)

Arabic

مهم: هل يمكنك قراءة هذه الرسالة؟ إذا لم تستطع، فيمكننا الاستعانة بشخص ما لمساعدتك على قراءتها. كما يمكنك أيضًا الحصول على هذا الخطاب مكتوبًا بلغتك. للحصول على المساعدة المجانية، يُرجى الاتصال فورًا بالرقم 1-888-254-2721. (TTY/TDD: 711)

Armenian

ՈՒՇԱԴՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք ընթերցել այս նամակը: Եթե ոչ, մենք կարող ենք տրամադրել ինչ-որ մեկին, ով կօգնի Ձեզ՝ կարդալ այն: Կարող եք նաև այս նամակը Ձեզ գրավոր տարբերակով տրամադրել: Անվճար օգնություն ստանալու համար կարող եք անհապաղ զանգահարել 1-888-254-2721 հեռախոսահամարով: (TTY/TDD: 711)

Chinese

重要事項：您能看懂這封信函嗎？如果您看不懂，我們能夠找人協助您。您有可能可以獲得以您的語言而寫的本信函。如需免費協助，請立即撥打1-888-254-2721。(TTY/TDD: 711)

Farsi

مهم: آیا می‌توانید این نامه را بخوانید؟ اگر نمی‌توانید، می‌توانیم شخصی را به شما معرفی کنیم تا در خواندن این نامه شما را کمک کند. همچنین می‌توانید این نامه را به صورت مکتوب به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، همین حالا با شماره 1-888-254-2721 تماس بگیرید. (TTY/TDD: 711)

Hindi

महत्वपूर्ण: क्या आप यह पत्र पढ़ सकते हैं? अगर नहीं, तो हम आपको इसे पढ़ने में मदद करने के लिए किसी को उपलब्ध करा सकते हैं। आप यह पत्र अपनी भाषा में लिखवाने में भी सक्षम हो सकते हैं। निःशुल्क मदद के लिए, कृपया 1-888-254-2721 पर तुरंत कॉल करें। (TTY/TDD: 711)

Hmong

TSEEM CEEB: Koj puas muaj peev xwm nyeem tau daim ntawv no? Yog hais tias koj nyeem tsis tau, peb muaj peev xwm cia lwv tus pab nyeem rau koj mloog. Tsis tas li ntawd tej zaum koj kuj tseem yuav tau txais daim ntawv no sau ua koj hom lus thiab. Txog rau kev pab dawb, thov hu tam sim no rau tus xov tooj 1-888-254-2721. (TTY/TDD: 711)

Japanese

重要：この書簡を読めますか？もし読めない場合には、内容を理解するための支援を受けることができます。また、この書簡を希望する言語で書いたものを入手することもできます。次の番号にいますぐ電話して、無料支援を受けてください。1-888-254-2721 (TTY/TDD: 711)

Khmer

សំខាន់៖ តើអ្នកអាចអានលិខិតនេះទេ? បើមិនអាចទេ យើងអាចចូលរណាម្នាក់អានវាជូនអ្នក។
អ្នកក៏អាចទទួលលិខិតនេះដោយសរសេរជាភាសារបស់អ្នកផងដែរ។ ដើម្បីទទួលជំនួយឥតគិតថ្លៃ
សូមហៅទូរស័ព្ទភ្លាមៗទៅលេខ 1-888-254-2721 (TTY/TDD: 711)

Korean

중요: 이 서신을 읽으실 수 있으십니까? 읽으실 수 없을 경우 도움을 드릴 사람이 있습니다. 귀하가 사용하는 언어로 쓰여진 서신을 받으실 수도 있습니다. 무료 도움을 받으시려면 즉시 1-888-254-2721로 전화하십시오. (TTY/TDD: 711)

Punjabi

ਮਹੱਤਵਪੂਰਨ: ਕੀ ਤੁਸੀਂ ਇਹ ਪੱਤਰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ, ਤਾਂ ਅਸੀਂ ਇਸ ਨੂੰ ਪੜ੍ਹਨ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਲਈ ਕਿਸੇ ਨੂੰ ਬੁਲਾ ਸਕਦਾ ਹਾਂ ਤੁਸੀਂ ਸ਼ਾਇਦ ਪੱਤਰ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਲਿਖਿਆ ਹੋਇਆ ਵੱਖੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਮੁਫਤ ਮਦਦ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਫੌਰਨ 1-888-254-2721 ਤੇ ਕਾਲ ਕਰੋ। (TTY/TDD: 711)

Russian

ВАЖНО. Можете ли вы прочитать данное письмо? Если нет, наш специалист поможет вам в этом. Вы также можете получить данное письмо на вашем языке. Для получения бесплатной помощи звоните по номеру 1-888-254-2721. (TTY/TDD: 711)

Tagalog

MAHALAGA: Nababasa ba ninyo ang liham na ito? Kung hindi, may taong maaaring tumulong sa inyo sa pagbasa nito. Maaari ninyo ring makuha ang liham na ito nang nakasulat sa ginagamit ninyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa 1-888-254-2721. (TTY/TDD: 711)

Thai

หมายเหตุสำคัญ: ท่านสามารถอ่านจดหมายฉบับนี้หรือไม่ หากท่านไม่สามารถอ่านจดหมายฉบับนี้ เราสามารถจัดหาเจ้าหน้าที่มาอ่านให้ท่านฟังได้ ท่านยังอาจให้เจ้าหน้าที่ช่วยเขียนจดหมายในภาษาของท่านอีกด้วย หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย โปรดโทรติดต่อที่หมายเลข 1-888-254-2721 (TTY/TDD: 711)

Vietnamese

QUAN TRỌNG: Quý vị có thể đọc thư này hay không? Nếu không, chúng tôi có thể bố trí người giúp quý vị đọc thư này. Quý vị cũng có thể nhận thư này bằng ngôn ngữ của quý vị. Để được giúp đỡ miễn phí, vui lòng gọi ngay số 1-888-254-2721. (TTY/TDD: 711)

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