



FARM BUREAU HEALTH PLANS TRADITIONAL MEMBERSHIP HEALTH PLAN APPLICATION

PLEASE PRINT USING BLACK INK



County Office or FBHP Agent Use Only			
Subgroup	County Office	FBHP Agent	Requested Effective Date

Section 1 – Primary Applicant Information

First Name		MI	Last Name	
Date of Birth	Age	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No.	I am a United States Citizen or Legal Resident <input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	Tobacco Use: <input type="checkbox"/> Never <input type="checkbox"/> Currently use tobacco products <input type="checkbox"/> Previously used tobacco products but stopped on (DATE): _____		Height	Weight
Mailing Address (please include your apartment or suite number)				
City		County	State	Zip Code
Phone No. () _____ - _____			Alternate No. () _____ - _____	
Email Address (by providing your email address, you agree to receive electronic communications from Farm Bureau Health Plans)				

How did you hear about FHBP? Internet TV Phone Book Radio Mail Ad Billboard TN Farm Bureau Family/Friend

Section 2 – Application Information

<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you an existing TN Farm Bureau member? If "No", please submit a TN Farm Bureau Membership Application and Agreement (required for enrollment). If "Yes", please complete the following information: TN Farm Bureau membership is in the name of: _____ TN Farm Bureau Membership Number: _____		
<input type="checkbox"/> New Application for Coverage	<input type="checkbox"/> Reapplication - Current Farm Bureau Health Plans member re-applying for new coverage	Add Dependent to: <input type="checkbox"/> Existing Family Coverage <input type="checkbox"/> Existing Individual Coverage (Changing to Family Coverage)	<input type="checkbox"/> Transfer From Other Farm Bureau Health Plans Coverage

Current FBHP ID Number (if making a change to your current Farm Bureau Health Plans Coverage):

Section 3 – Coverage Options

The following coverage options contain a 12 month pre-existing condition waiting period			
<input type="checkbox"/> Major Medical	<input type="checkbox"/> Individual - \$5000 Deductible (No maternity benefits)	<input type="checkbox"/> Family - \$5000 Deductible (Maternity benefits available after a member's family coverage has been in effect for 9 consecutive months)	
<input type="checkbox"/> High Deductible (HSA-Qualified)	<input type="checkbox"/> Self Only - \$1500 Deductible <input type="checkbox"/> Self Only - \$2500 Deductible (No maternity benefits)	<input type="checkbox"/> 2-Person - \$5000 Deductible <input type="checkbox"/> 3-Person - \$5000 Deductible (Maternity benefits available after a member's family coverage has been in effect for 9 consecutive months)	<input type="checkbox"/> Family - \$3000 Deductible <input type="checkbox"/> Family - \$5000 Deductible (Maternity benefits available after a member's family coverage has been in effect for 9 consecutive months)
<input type="checkbox"/> Other: _____ <input type="checkbox"/> Individual <input type="checkbox"/> Family			
The following coverage options contain a 6 month pre-existing condition waiting period.			
<input type="checkbox"/> Core Choice	<input type="checkbox"/> Child Coverage - \$1500 Deductible <input type="checkbox"/> Child Coverage - \$3000 Deductible (Available to children age 18 or under) (No maternity benefits)	<input type="checkbox"/> Individual - \$1500 Deductible <input type="checkbox"/> Individual - \$3000 Deductible (No maternity benefits)	<input type="checkbox"/> Family - \$1500 Deductible <input type="checkbox"/> Family - \$3000 Deductible (Maternity benefits available after a member's family coverage has been in effect for 9 consecutive months)
<input type="checkbox"/> Enhanced Choice	<input type="checkbox"/> Child Coverage - \$3000 Deductible <input type="checkbox"/> Child Coverage - \$6000 Deductible (Available to children age 18 or under)	<input type="checkbox"/> Individual - \$3000 Deductible <input type="checkbox"/> Individual - \$6000 Deductible	

Please note: For Individual Coverage only, Page 2 is not required for a complete application.



Primary Applicant First Name _____

MI _____

Last Name _____



Section 4 – Spouse / Dependent Information

Please complete only if your spouse and/or dependent children are applying for coverage.

SPOUSE First Name			MI	Last Name		
Date of Birth	Age	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No.		I am a United States Citizen or Legal Resident <input type="checkbox"/> Yes <input type="checkbox"/> No	
Tobacco Use: <input type="checkbox"/> Never <input type="checkbox"/> Currently use tobacco products <input type="checkbox"/> Previously used tobacco products but stopped on (DATE): _____			Height	Weight	Relationship to Applicant	
DEPENDENT 1 First Name			MI	Last Name		
Date of Birth	Age	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No.		I am a United States Citizen or Legal Resident <input type="checkbox"/> Yes <input type="checkbox"/> No	
Tobacco Use: <input type="checkbox"/> Never <input type="checkbox"/> Currently use tobacco products <input type="checkbox"/> Previously used tobacco products but stopped on (DATE): _____			Height	Weight	Relationship to Applicant	
DEPENDENT 2 First Name			MI	Last Name		
Date of Birth	Age	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No.		I am a United States Citizen or Legal Resident <input type="checkbox"/> Yes <input type="checkbox"/> No	
Tobacco Use: <input type="checkbox"/> Never <input type="checkbox"/> Currently use tobacco products <input type="checkbox"/> Previously used tobacco products but stopped on (DATE): _____			Height	Weight	Relationship to Applicant	
DEPENDENT 3 First Name			MI	Last Name		
Date of Birth	Age	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No.		I am a United States Citizen or Legal Resident <input type="checkbox"/> Yes <input type="checkbox"/> No	
Tobacco Use: <input type="checkbox"/> Never <input type="checkbox"/> Currently use tobacco products <input type="checkbox"/> Previously used tobacco products but stopped on (DATE): _____			Height	Weight	Relationship to Applicant	
DEPENDENT 4 First Name			MI	Last Name		
Date of Birth	Age	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No.		I am a United States Citizen or Legal Resident <input type="checkbox"/> Yes <input type="checkbox"/> No	
Tobacco Use: <input type="checkbox"/> Never <input type="checkbox"/> Currently use tobacco products <input type="checkbox"/> Previously used tobacco products but stopped on (DATE): _____			Height	Weight	Relationship to Applicant	

Please answer the following questions if you are applying for any dependents other than your spouse:

<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>1. Are all children for whom you are applying under the age of 26, and your (Please select all that apply):</p> <p><input type="checkbox"/> Biological children <input type="checkbox"/> Adopted children <input type="checkbox"/> Step-children</p> <p><input type="checkbox"/> Children placed with you in anticipation of adoption <input type="checkbox"/> Children for whom you are legal guardian</p> <p>If "No," please explain: _____</p> <p>If there are court documents establishing guardianship or custody for any children for whom you are applying, please submit a copy of the final documents including but not limited to a court order establishing guardianship/custody. This documentation must be submitted and approved prior to enrollment.</p>
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Primary Applicant First Name

MI

Last Name



Section 5 – General Information

Premiums

Quoted premiums are only an estimate. This application will be medically underwritten and Tennessee Rural Health Improvement Association (“Farm Bureau Health Plans” or “FBHP”) may need to adjust your premium based on the information submitted on the application and any medical information submitted during the underwriting process.

In addition to being medically underwritten, FBHP coverages are age-rated. Rate adjustments will occur as the oldest person on the contract ages. General rate adjustments may also be necessary. You will be notified by letter thirty (30) days in advance of any rate adjustment.

Pre-Existing

THE PLANS LISTED ON THIS APPLICATION CONTAIN A PRE-EXISTING CONDITION WAITING PERIOD FOR ANY CONDITIONS THAT WERE IN EXISTENCE PRIOR TO THE COVERAGE’S EFFECTIVE DATE FOR ANYONE ON THE CONTRACT.

A pre-existing condition is defined in the contract as: "An illness, injury, pregnancy or any other medical condition which existed at any time preceding the effective date of coverage under this contract for which: medical advice or treatment was recommended by, or received from, a provider of health care services; or symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment."

The pre-existing condition waiting period applies regardless of any previous or current coverage (unless you are a dependent eligible to transfer from an existing FBHP health plan). Any and all claims that are filed during this pre-existing condition waiting period will be reviewed by FBHP to verify they are not related to a pre-existing condition.

Section 6 – Health Questionnaire

Underwriting

All health questions must be answered. If any of the answers are “Yes”, provide complete and accurate details in the space provided. The information provided on this application is used to determine eligibility for coverage for all individuals applying. Your full signature is required next to any changes you make to your responses to these questions. When answering the questions in this application, consider the health of all individuals applying for whom you are applying. Inaccurate or incomplete information provided on this application may constitute misrepresentation. Material misrepresentation could result in amended coverage or termination of coverage. Claims experience of any applicant currently or previously enrolled in a plan offered by FBHP or its subsidiaries, including TRH Health Insurance Company, may be considered during the underwriting process.

Medical Request(s)

If applying for any plan other than Enhanced Choice, the following medical records will be required to complete underwriting health assessment. For all plans, additional medical information may be needed and will be determined during the underwriting process:

For applicants ages 40 and older

- Height
- Weight
- Blood Pressure Reading
- Complete lipid panel to include: total cholesterol, HDL, LDL and triglycerides
- Glucose (sugar) results

All readings should be within the last 12 months.

For applicants ages 25 months and under

- All pediatric visits from birth to present to include the newborn metabolic screening results
- Immunization history or statement of intent to immunize

All persons age 40 and older and children age 25 months and under will automatically receive a request for medical information (details below). Applicants are encouraged to submit this information with the application to expedite the application process.

If medical information is not received by FBHP within thirty (30) days from the date of the request, your application for coverage will expire. To reapply for coverage, a new application will be required.

The applicant is responsible for requesting and obtaining medical information from providers and ensuring the medical information is received by FBHP. Any charges from providers associated with obtaining medical information must be paid by the applicant. The applicant is encouraged to keep a personal copy of all medical records submitted to FBHP. Once medical records are submitted to FBHP, the applicant must contact the FBHP Privacy Office to obtain a copy of medical records and may be charged a fee for the return of medical records.



Primary Applicant First Name _____

MI _____

Last Name _____



List all medications, prescribed and over-the-counter, and any type of injection(s), within the last 12 months or that are currently being taken, by you and/or any dependents for which you are applying.

Name of applicant	Name of medication(s)	What illness or condition is this medication treating?	Is medication currently being taken?	Date started	Date stopped
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		

During the past seven (7) years, have you or any dependent for whom you are applying, received medical advice or treatment for; been medically diagnosed with; or experienced symptoms for any of the conditions or diseases listed below?

1.	Heart Attack, Heart Defects, Congestive Heart Failure, Heart Surgery of any type	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Cancer, Leukemia, Tumor (Not Skin Cancer)	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	Stroke, Trans Ischemic Attack (TIA)	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	Kidney Disease, Kidney Failure, Renal Insufficiency	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	Diabetes, Impaired Glucose Tolerance	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.	Lung Disease, Emphysema, Cystic Fibrosis, COPD	<input type="checkbox"/> Yes <input type="checkbox"/> No
7.	Neurological Disorder, Brain Injury, Parkinson's, Epilepsy, Cerebral Palsy, Multiple Sclerosis or Muscular Dystrophy, Alzheimer's	<input type="checkbox"/> Yes <input type="checkbox"/> No
8.	Liver Disease, Cirrhosis of the Liver, Hepatitis C	<input type="checkbox"/> Yes <input type="checkbox"/> No
9.	Auto Immune Disease, Rheumatoid Arthritis, Psoriatic Arthritis, Lupus, Chronic Granulomatous Disease, AIDS or HIV	<input type="checkbox"/> Yes <input type="checkbox"/> No
10.	Gastric Bypass, Lap Band, Weight Loss Surgery	<input type="checkbox"/> Yes <input type="checkbox"/> No
11.	Alcohol Abuse, Drug Use/Abuse, Drug Overdose, Used Illegal controlled drugs (prescription medication), marijuana, cocaine, heroin, methamphetamine, intravenous (IV) drugs, Suicide Attempt	<input type="checkbox"/> Yes <input type="checkbox"/> No
12.	Bleeding disorders, Hemophilia	<input type="checkbox"/> Yes <input type="checkbox"/> No
13.	Received transplants of any kind	<input type="checkbox"/> Yes <input type="checkbox"/> No
14.	Any pending Test or Surgery, Any Abnormal Test(s) Result(s). If Yes: Applicant Name _____ Pending Test Date _____ Pending Test Type _____ Pending Surgery Date _____ Pending Surgery Type _____	<input type="checkbox"/> Yes <input type="checkbox"/> No



Primary Applicant First Name

MI

Last Name



If you are applying for Enhanced Choice Coverage, please skip to Section 7. If applying for any other plan, please continue.



During the past seven (7) years, have you or any dependents for whom you are applying, received medical advice or treatment for, been medically diagnosed with, or experienced symptoms for any of the conditions or diseases listed below?

15.	Varicose Veins, Blood Clots, DVT (deep vein thrombosis)	<input type="checkbox"/> Yes <input type="checkbox"/> No
16.	Chest Pain or Angina	<input type="checkbox"/> Yes <input type="checkbox"/> No
17.	High Cholesterol, High Triglycerides, High Lipid Results	<input type="checkbox"/> Yes <input type="checkbox"/> No
18.	High Blood Pressure or Hypertension If Yes: Applicant Name _____ Date of reading _____ What was last reading _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
19.	Other Heart or Circulatory problems	<input type="checkbox"/> Yes <input type="checkbox"/> No
20.	Hiatal Hernia, Abdominal Hernia, Ulcers	<input type="checkbox"/> Yes <input type="checkbox"/> No
21.	Diverticulitis or Diverticulosis	<input type="checkbox"/> Yes <input type="checkbox"/> No
22.	Crohn's Disease	<input type="checkbox"/> Yes <input type="checkbox"/> No
23.	Irritable Bowel Syndrome (IBS)	<input type="checkbox"/> Yes <input type="checkbox"/> No
24.	Ulcerative Colitis	<input type="checkbox"/> Yes <input type="checkbox"/> No
25.	Celiac Disease	<input type="checkbox"/> Yes <input type="checkbox"/> No
26.	Esophageal Reflux, Stricture or GERD	<input type="checkbox"/> Yes <input type="checkbox"/> No
27.	Stomach, Intestinal problems	<input type="checkbox"/> Yes <input type="checkbox"/> No
28.	Concussion, Head injury, Coma within the last 12 months	<input type="checkbox"/> Yes <input type="checkbox"/> No
29.	Headaches, Migraines	<input type="checkbox"/> Yes <input type="checkbox"/> No
30.	Black-Outs, Syncope or Fainting, Seizure(s), Convulsions	<input type="checkbox"/> Yes <input type="checkbox"/> No
31.	Lyme Disease	<input type="checkbox"/> Yes <input type="checkbox"/> No
32.	Anxiety, Depression, OCD, Panic Attacks, Bi-Polar, Chemical Imbalance, Mood Disorder, ADD, ADHD, Counseling/Therapy of any type	<input type="checkbox"/> Yes <input type="checkbox"/> No
33.	Any problems associated with Throat, Eyes, Nose, Ears, Ear Tubes: <input type="checkbox"/> Currently in place <input type="checkbox"/> No longer in place	<input type="checkbox"/> Yes <input type="checkbox"/> No
34.	Allergy Immunotherapy, Allergy Shots, Asthma, Reactive Airway Disease (RAD)	<input type="checkbox"/> Yes <input type="checkbox"/> No
35.	Respiratory Syncytial Virus (RSV) / Vaccinations for RSV or Tuberculosis within the last 12 months	<input type="checkbox"/> Yes <input type="checkbox"/> No
36.	Cystitis, Bladder Infections, UTI, Urinary pain	<input type="checkbox"/> Yes <input type="checkbox"/> No
37.	Kidney Stone, Kidney Infection	<input type="checkbox"/> Yes <input type="checkbox"/> No
38.	Nephrectomy, Surgical Removal of Kidney	<input type="checkbox"/> Yes <input type="checkbox"/> No
39.	Elevated Prostate, Specific Antigen (PSA), Enlarged Prostate, Benign Prostatic Hypertrophy (BPH)	<input type="checkbox"/> Yes <input type="checkbox"/> No
40.	Sexually Transmitted Disease (STD), Herpes Simplex Virus (HSV), Human Papilloma Virus (HPV), Genital Warts	<input type="checkbox"/> Yes <input type="checkbox"/> No
41.	Other Kidney, Genitourinary, Bladder Problems	<input type="checkbox"/> Yes <input type="checkbox"/> No



Primary Applicant First Name _____

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Last Name _____



42. Abnormal Mammogram, Ultrasound, Breast Exam, Breast Biopsy, Abnormal Pap Smear	<input type="checkbox"/> Yes <input type="checkbox"/> No
43. Endometriosis, Fibroids (of any type)	<input type="checkbox"/> Yes <input type="checkbox"/> No
44. Polycystic Ovaries, Ovarian Cyst	<input type="checkbox"/> Yes <input type="checkbox"/> No
45. Any gland disorders, Thyroid, Pituitary	<input type="checkbox"/> Yes <input type="checkbox"/> No
46. Goiter, Thyroid Nodule, Thyroid Cyst	<input type="checkbox"/> Yes <input type="checkbox"/> No
47. Eczema, Rosacea, Psoriasis, Acne, Seborrheic Dermatitis, Keratosis	<input type="checkbox"/> Yes <input type="checkbox"/> No
48. Abnormal Skin Lesions, Cyst or Skin Tumors	<input type="checkbox"/> Yes <input type="checkbox"/> No
49. Skin Cancer	<input type="checkbox"/> Yes <input type="checkbox"/> No
50. Osteoarthritis	<input type="checkbox"/> Yes <input type="checkbox"/> No
51. Gout, Bone Spurs, Bunions, Plantar Fasciitis	<input type="checkbox"/> Yes <input type="checkbox"/> No
52. Fibromyalgia	<input type="checkbox"/> Yes <input type="checkbox"/> No
53. Carpal Tunnel Syndrome	<input type="checkbox"/> Yes <input type="checkbox"/> No
54. Temporal Mandibular Joint Dysfunction (TMJ)	<input type="checkbox"/> Yes <input type="checkbox"/> No
55. Back, Spine, Neck, Injury, Pain, Herniated Disc, Ruptured Disc, Bulging Disc, Sciatica, Scoliosis, Curvature of Spine, Degenerative Disc Disease	<input type="checkbox"/> Yes <input type="checkbox"/> No
56. Any Chiropractic treatment If Yes, specify: Applicant Name _____ Frequency _____ times per month _____ times per year <input type="checkbox"/> For symptoms of pain or discomfort <input type="checkbox"/> For wellness or maintenance	<input type="checkbox"/> Yes <input type="checkbox"/> No
57. Hip Pain, injury, or other conditions of the hip If Yes, specify which: <input type="checkbox"/> Right <input type="checkbox"/> Left <input type="checkbox"/> Both	<input type="checkbox"/> Yes <input type="checkbox"/> No
58. Knee Pain, Injury, other conditions of Knee If Yes, specify which: <input type="checkbox"/> Right <input type="checkbox"/> Left <input type="checkbox"/> Both	<input type="checkbox"/> Yes <input type="checkbox"/> No
59. Ankle, Foot pain, injury or other condition of the Ankle, Foot If Yes, specify which: <input type="checkbox"/> Right <input type="checkbox"/> Left <input type="checkbox"/> Both	<input type="checkbox"/> Yes <input type="checkbox"/> No
60. Shoulder pain, injury or other condition(s) of the shoulder If Yes, specify which: <input type="checkbox"/> Right <input type="checkbox"/> Left <input type="checkbox"/> Both	<input type="checkbox"/> Yes <input type="checkbox"/> No
61. Elbow, Wrist pain, injury or other conditions of the Elbow, Wrist If Yes, specify which: <input type="checkbox"/> Right <input type="checkbox"/> Left <input type="checkbox"/> Both	<input type="checkbox"/> Yes <input type="checkbox"/> No
62. Internal, External fixations, screws, rods, plates, or prosthesis If yes, specify location <input type="checkbox"/> Arm <input type="checkbox"/> Wrist <input type="checkbox"/> Shoulder <input type="checkbox"/> Knee <input type="checkbox"/> Leg <input type="checkbox"/> Foot <input type="checkbox"/> Ankle <input type="checkbox"/> Back	<input type="checkbox"/> Yes <input type="checkbox"/> No
63. Physical therapy or steroid injections for any type of injury, inflammation or pain	<input type="checkbox"/> Yes <input type="checkbox"/> No
64. Sleep Apnea or sleeping problems	<input type="checkbox"/> Yes <input type="checkbox"/> No
65. Advised to have a sleep study	<input type="checkbox"/> Yes <input type="checkbox"/> No
66. Do you currently use a C-PAP machine If Yes, specify frequency: <input type="checkbox"/> Less than 12 months <input type="checkbox"/> Over 12 months	<input type="checkbox"/> Yes <input type="checkbox"/> No
67. Any other disease, disorder, medical condition, spells, symptoms or treatment not previously listed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No



Primary Applicant First Name _____

MI _____

Last Name _____



Section 6 Continued – Miscellaneous Health Questionnaire

<p>68. Has any applicant been rejected for coverage, issued a limited policy or issued a policy with increased premium for life, health, or disability coverage? If “Yes”, complete the following:</p> <p>Applicant Name(s): _____ Reason _____ Rejection Date _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>69. Is any applicant currently covered under Worker’s Compensation? If “Yes”, complete the following:</p> <p>Applicant Name(s) _____ Reason _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>70. Are any children you are applying for, under the age of 2 and born more than 2 months prematurely (32 weeks or less gestation)? If “Yes”, complete the following:</p> <p>Applicant Name(s): _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>71. Within the past 7 years, has any applicant been treated, diagnosed, counseled or discussed with a physician the need to reduce alcohol, chemical, prescription or substance use or abuse? If “Yes”, complete the following:</p> <p>Applicant Name(s): _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>72. Within the past 7 years, has any applicant ever used illegal controlled drugs (prescription medications) or other substances such as marijuana, cocaine, methamphetamine, or intravenous (IV) drugs? If “Yes”, complete the following:</p> <p>Applicant Names(s): _____</p> <p>Type of drug/substance _____ Date discontinued: _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>73. Within the last 12 months, has any applicant been advised to have surgery / biopsy or testing that has not been done? (i.e. blood work, x-rays, CT, MRI, ultrasound, etc.) If “Yes”, complete the following:</p> <p>Applicant Name(s) _____ Type of surgery / biopsy / testing: _____</p> <p>Explain why surgery, biopsy, and/or test not done: _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>74. In the last 12 months, has any applicant been referred to a medical specialist of any kind? (i.e. Cardiologist, Endocrinologist, Oncologist, Neurologist, Pulmonologist, Urologist, etc.) If “Yes”, complete the following:</p> <p>Applicant Name(s) _____ Type of specialist _____</p> <p>Final Diagnosis _____ Doctor's Name _____</p> <p>Reason for referral _____ Recovery Complete Date _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>75. In the last 12 months, has any applicant been seen in the Emergency Room or admitted to a hospital or any type of medical facility? If “Yes”, complete the following:</p> <p>Applicant name(s): _____ Reason: _____ Recovery Complete Date: _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>76. Please list applicants who are, age 18 and under, and not up to date on their immunizations according to the State of Tennessee immunization schedule.</p> <p>Applicant Name(s): _____</p>	



Primary Applicant First Name

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If you answered "Yes" to any of the above questions listed in Section 6, please explain below and provide full details.

Question #	Applicant's name:		Diagnosis, condition or illness:
Duration (MM/YY)	Is the condition still present? <input type="checkbox"/> Yes – Ongoing <input type="checkbox"/> No- Resolved	Was surgery performed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Doctor's name:
What medications do you take for this condition or illness?			
Provide a detailed explanation regarding your treatment, any tests you were advised to have completed or tests actually completed and current status:			
Question #	Applicant's name:		Diagnosis, condition or illness:
Duration (MM/YY)	Is the condition still present? <input type="checkbox"/> Yes – Ongoing <input type="checkbox"/> No- Resolved	Was surgery performed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Doctor's name:
What medications do you take for this condition or illness?			
Provide a detailed explanation regarding your treatment, any tests you were advised to have completed or tests actually completed and current status:			
Question #	Applicant's name:		Diagnosis, condition or illness:
Duration (MM/YY)	Is the condition still present? <input type="checkbox"/> Yes – Ongoing <input type="checkbox"/> No- Resolved	Was surgery performed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Doctor's name:
What medications do you take for this condition or illness?			
Provide a detailed explanation regarding your treatment, any tests you were advised to have completed or tests actually completed and current status:			
Question #	Applicant's name:		Diagnosis, condition or illness:
Duration (MM/YY)	Is the condition still present? <input type="checkbox"/> Yes – Ongoing <input type="checkbox"/> No- Resolved	Was surgery performed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Doctor's name:
What medications do you take for this condition or illness?			
Provide a detailed explanation regarding your treatment, any tests you were advised to have completed or tests actually completed and current status:			



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If you answered "Yes" to any of the above questions listed in Section 6, please explain below and provide full details.

Question #	Applicant's name:		Diagnosis, condition or illness:
Duration (MM/YY)	Is the condition still present? <input type="checkbox"/> Yes – Ongoing <input type="checkbox"/> No- Resolved	Was surgery performed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Doctor's name:
What medications do you take for this condition or illness?			
Provide a detailed explanation regarding your treatment, any tests you were advised to have completed or tests actually completed and current status:			
Question #	Applicant's name:		Diagnosis, condition or illness:
Duration (MM/YY)	Is the condition still present? <input type="checkbox"/> Yes – Ongoing <input type="checkbox"/> No- Resolved	Was surgery performed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Doctor's name:
What medications do you take for this condition or illness?			
Provide a detailed explanation regarding your treatment, any tests you were advised to have completed or tests actually completed and current status:			
Question #	Applicant's name:		Diagnosis, condition or illness:
Duration (MM/YY)	Is the condition still present? <input type="checkbox"/> Yes – Ongoing <input type="checkbox"/> No- Resolved	Was surgery performed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Doctor's name:
What medications do you take for this condition or illness?			
Provide a detailed explanation regarding your treatment, any tests you were advised to have completed or tests actually completed and current status:			
Question #	Applicant's name:		Diagnosis, condition or illness:
Duration (MM/YY)	Is the condition still present? <input type="checkbox"/> Yes – Ongoing <input type="checkbox"/> No- Resolved	Was surgery performed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Doctor's name:
What medications do you take for this condition or illness?			
Provide a detailed explanation regarding your treatment, any tests you were advised to have completed or tests actually completed and current status:			



Primary Applicant First Name _____

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Section 7 – Acknowledgements and Agreements

Newborn Waiver Acknowledgement: Please read carefully and initial in the space provided.

I understand and acknowledge

• In the event any applicant or spouse of an applicant is pregnant and/or an expectant parent at the time of application, the newly born child will not have automatic coverage. The newborn child must meet the definition of an eligible dependent and FBHP medical underwriting guidelines. If application to cover the newborn child is made within 31 days of the date of birth and coverage is offered, the child’s coverage will become effective on the date of birth. If the newborn child’s application is made more than 31 days from the date of birth, and coverage is offered, the child’s coverage will become effective on the next available effective date. The medical underwriting decision may result in a higher premium rate. If so, the coverage will be billed at the higher premium rate.

Initial here:

Pre-Existing Acknowledgement: Please read carefully and initial in the space provided.

I understand and acknowledge

The following plans contain a pre-existing condition waiting period for any conditions that were in existence prior to the coverage’s effective date for anyone on the contract as outlined below:

- **Major Medical** – 12-month pre-existing condition waiting period for anyone on the contract age 19 and above.
- **High Deductible (HSA-Qualified)** – 12-month pre-existing condition waiting period for anyone on the contract age 19 and above.
- **Core Choice and Enhanced Choice** – 6-month pre-existing condition waiting period for anyone on the contract age 19 and above.
- **Child Coverage: Core Choice and Enhanced Choice** – 6-month pre-existing condition waiting period for anyone on the contract.

Initial here:

HIPAA Acknowledgement: Please read carefully and initial in the space provided.

I understand and acknowledge

This is not an application designed to accommodate the portability provisions of the Health Insurance Portability and Accountability Act (HIPAA); therefore, portable/creditable coverage does not apply and no portion of my applicable pre-existing condition waiting period will be waived. In applying for this coverage, I understand and acknowledge that other health insurance issuers make available to individuals other health coverage plans which do not require medical underwriting and do not apply pre-existing condition limitations for individuals who have met certain prior creditable coverage requirements. I hereby acknowledge that although such portable coverage may be available to me/us, based on rates or other reasons, I have declined to apply for such coverage at this time.

Initial here:

PPACA Acknowledgement: Please read carefully and initial in the space provided.

I understand and acknowledge

- The health benefits coverage for which I am applying through Tennessee Rural Health Improvement Association (“Farm Bureau Health Plans” or “FBHP”) is not covered by the federal Patient Protection and Affordable Care Act (“PPACA”) and does not meet the current PPACA requirements for individual health insurance.
- Under PPACA, individuals are required to purchase minimum essential coverage. Since the FBHP coverage for which I am applying is not covered by PPACA, and does not meet the PPACA requirements for individual health insurance, it is not considered minimum essential coverage.

Initial here:

Eligibility Acknowledgement: Please read carefully and initial in the space provided.

I understand and acknowledge

I must immediately notify FBHP when there is any change in the information submitted on this application concerning the eligibility for coverage of any dependent, including my spouse. Farm Bureau Health Plans reserves the right to request proof of continuing dependent eligibility at any time. In the event dependent eligibility cannot be determined based on the answers submitted on the application, additional information may be requested

Initial here:

For Reapplications Only. Under 65 Acknowledgement: If reapplying for other Farm Bureau Health Plans Coverage, please read and initial below.

I understand and acknowledge

I am applying for new Farm Bureau Health Plans coverage which will require underwriting and could result in benefit exclusion riders for specified conditions. The new coverage will be subject to a waiting period for pre-existing conditions as well as a potential 9-month waiting period for maternity benefits on new family coverage (there are no maternity benefits on most individual coverage). If my application is approved and I accept the new coverage, my existing coverage with Farm Bureau Health Plans will be cancelled by my written request, and will be replaced by the new coverage. **The new coverage may not provide benefits for illnesses that may have been covered under your existing coverage.** The above information has been sufficiently explained to me and in consideration of the issuance of said new coverage, I agree as set forth above.

If reapplying, initial here:



Primary Applicant First Name

MI

Last Name



Section 7 – Acknowledgements and Agreements (continued)

IMPORTANT: The approval of this application is subject to medical underwriting guidelines. If you have current coverage, do not cancel your current coverage until you have been issued coverage by FBHP and upon review, agree to accept the rate, terms and conditions of the contract. If approved for coverage, you will be mailed a billing statement for the initial amount due. This billed amount will need to be paid by the due date. Once the billed amount has been paid, the automatic withdrawal from your bank account will begin on or after the 1st of the following month. Your FBHP Plan identification card(s) and contract should arrive within a few days of the billing. Please review both the identification card(s) and the contract carefully, as they contain important information. You will have 30 days from the date you receive your contract to decide if you want to continue the coverage. FBHP is entitled to rely solely on the statements made on this application which are complete and correct.

I understand and acknowledge that any coverage which may be issued:

- Will be effective, subject to all the terms and conditions of the contract, on the date indicated with the issuance of the identification card;
- Shall be binding only if each statement included on the application is complete and true; and
- May be transferable to another coverage classification within the FBHP program.

Please Read Carefully and Sign the Appropriate Acknowledgement Section Below

I hereby authorize any doctor, hospital, clinic, provider of health care, insurance or reinsurance company, or any other person or firm having any information necessary to determine the eligibility of each person for whom application is made, to give to FBHP or its affiliates all such information for the purposes of underwriting, premium determination, and/or claims administration. I (or my personal representative) may request a copy of this authorization.

I understand the information in this application and any information obtained with this authorization will be used by FBHP to determine eligibility for coverage and that coverage and rates will be affected by this information. Rates resulting from an underwriting determination more than 30 days in advance of the effective date could be subject to change.

If I am not already a member, I hereby make application for membership in the Tennessee Farm Bureau/FBHP. I understand this membership entitles me to apply for the services offered by FBHP and the Tennessee Farm Bureau.

I declare that the foregoing statements provided by me in this application in its entirety are true, correct and complete for myself, my spouse and all children for whom I am applying. I understand it is a crime to knowingly provide false, incomplete or misleading information to FBHP for the purposes of defrauding the company. Penalties include imprisonment, fines, and denial of coverage.

Acknowledgement for Individual Adult or Family Coverage

All individuals for whom application is made who are 18 years of age or older must sign and date the application, acknowledging their understanding of and agreement to the conditions listed above.

_____ Applicant Signature	_____ Today's Date	_____ Spouse Signature	_____ Today's Date
_____ Dependent Signature (age 18 and older)		_____ Dependent Printed Name (age 18 and older)	_____ Today's Date
_____ Dependent Signature (age 18 and older)		_____ Dependent Printed Name (age 18 and older)	_____ Today's Date
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_____ Dependent Signature (age 18 and older)		_____ Dependent Printed Name (age 18 and older)	_____ Today's Date

Acknowledgement for Child Coverage (Age 18 and Under)

I declare the foregoing statements provided by me in this application in its entirety are true, correct and complete for the child for whom I am applying. I understand that if coverage is issued, I am the only person allowed to sign for changes to or cancellation of this coverage.

_____ Signature of Subscriber Parent, Step-Parent or Legal Guardian	_____ Relationship	_____ Today's Date
_____ Print Name of Subscriber Parent, Step-Parent or Legal Guardian	_____ Social Security Number	

I declare that the foregoing statements provided by me in this application in its entirety are true, correct and complete for the child for whom application is made. I understand that if coverage is issued, I cannot sign for changes to or cancellation of this coverage. I understand as parent or legal guardian of the child, I may, depending upon the age of the child, have the right to obtain information about this child's application and coverage if issued.

_____ Signature of Non-Subscriber Parent, Step-Parent or Legal Guardian	_____ Relationship	_____ Today's Date
_____ Print Name of Non-Subscriber Parent, Step-Parent or Legal Guardian		

A scanned, imaged or photocopied version of this completely executed form will have the same force and effect as the original document.
Farm Bureau Health Plans is a taxable, not-for-profit, membership organization which promotes health care for Tennesseans.
Members can learn more about the programs and services offered by Farm Bureau Health Plans through their local Tennessee Farm Bureau office.



FARM BUREAU HEALTH PLANS TRADITIONAL MEMBERSHIP HEALTH PLAN APPLICATION CHECKLIST

- Section 1 – Primary Applicant Information**
 - Complete with current information for you or the child for whom you are applying.
- Section 2 – Application Information**
 - Select the type of application.
- Section 3 – Coverage Options**
 - Choose one (1) plan and (1) deductible option.
- Section 4 – Spouse / Dependent Information**
 - Complete with current information and answer all questions regarding your spouse and all dependent children for whom you are applying (if applicable).
- Section 5 – General Information**
 - Read carefully as this section contains important information.
- Section 6 – Health Questionnaire**
 - List all medications for everyone applying, as requested. If necessary, please add a separate sheet with additional information.
 - Individually mark ALL QUESTIONS “Yes” or “No” for everyone applying for coverage.
 - List detailed information for every health question answered “Yes”. Providing detail of recovery dates and doctor’s names may decrease the likelihood of more medical information being requested. If necessary, please add a separate sheet with additional information.
- Section 7- Acknowledgements and Agreements**
 - Read and initial each area as requested to acknowledge your understanding. If applying for individual adult coverage or family coverage, complete the Acknowledgement for Individual Adult or Family Coverage box. If applying for Core Choice Child Coverage or Enhanced Choice Child Coverage, complete the Acknowledgement for Child Coverage (Age 19 and Under) box.
 - Please thoroughly review and sign your FULL NAME beside any changes or mistakes made on the application (even if white-out is used). Check the date that the application is signed. We cannot accept an application more than 30 days old.
- FBHP Bank Draft Authorization Form**
 - Complete the FBHP Bank Draft Authorization including payor information.
- TN Farm Bureau Membership**
 - A TN Farm Bureau Membership is required. Complete the Farm Bureau Membership Application and Agreement form with EFT Agreement if you are not currently a member.
- Return to Farm Bureau Health Plans**
 - Mail (completed FBHP Application, Bank Draft Authorization, and Farm Bureau Membership Application with EFT Agreement, if applicable) to P.O. Box 313, Columbia, TN 38402-0313, email to customerservice@fbhealthplans.com or deliver to your local Farm Bureau office. Go to fbhealthplans.com to locate an office near you.

FBHP's toll-free number is 1-877-874-8323, 7:00 a.m. - 5:00 p.m., CST

Don't forget!

Your Farm Bureau membership means you have access to an array of services -- including automobile, homeowners and life insurance products, and discounts for security systems, cellular phone service and hotels.



Bank Draft Authorization Form

Farm Bureau Health Plans
 PO Box 313
 Columbia, TN 38402-0313
 Phone: 877-874-8323
 Billing Fax: 931-560-4278
billingmfp@fbhealthplans.com

County Office or FBHP Agent Use Only		
Subgroup	County Office	Branch

General Information
<ul style="list-style-type: none"> All requested information below is required to authorize your automatic bank draft. Upon completion, please submit to address, fax or email above. For bank changes, the form must be received at FBHP by the 20th of the month to be effective the first of the following month. Federal law prohibits an employer from making payment for a Medicare Supplement Plan for an active employee. Cancellation- the Subscriber may cancel this coverage for any reason by giving ten (10) days written notice to Farm Bureau Health Plans. Coverage will remain in effect until the paid-to-date. See your contract for specific information regarding cancellations and cancellations due to death of Subscriber.

Applicant/Subscriber Information						
<table border="1"> <tr> <td>First Name</td> <td>MI</td> <td>Last Name</td> </tr> <tr> <td>Requested Date of Change</td> <td>Health Plan Subscriber ID Number</td> <td>Dental Plan Subscriber ID Number</td> </tr> </table>	First Name	MI	Last Name	Requested Date of Change	Health Plan Subscriber ID Number	Dental Plan Subscriber ID Number
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Requested Date of Change	Health Plan Subscriber ID Number	Dental Plan Subscriber ID Number				

Banking Information												
<table border="1"> <tr> <td> Authorization Type <input type="checkbox"/> New Applicant <input type="checkbox"/> Existing Subscriber </td> <td>Requested Date of Change (for existing Subscribers)</td> </tr> <tr> <td colspan="2">Please complete or attach voided check.</td> </tr> <tr> <td colspan="2">Account Type: <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account</td> </tr> <tr> <td colspan="2">Name of Financial Institution</td> </tr> <tr> <td colspan="2">Address of Financial Institution</td> </tr> <tr> <td>Routing Number</td> <td>Account Number</td> </tr> </table>	Authorization Type <input type="checkbox"/> New Applicant <input type="checkbox"/> Existing Subscriber	Requested Date of Change (for existing Subscribers)	Please complete or attach voided check.		Account Type: <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account		Name of Financial Institution		Address of Financial Institution		Routing Number	Account Number
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Please complete or attach voided check.												
Account Type: <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account												
Name of Financial Institution												
Address of Financial Institution												
Routing Number	Account Number											

Authorization						
<p>I hereby authorize Farm Bureau Health Plans to initiate debit entries from the account indicated below for the monthly payment of health and/or dental coverage. The depository named below is authorized to debit my account. I acknowledge I am authorized to sign this agreement on behalf of all covered individuals and signatories to the account. I understand I have the right to revoke this authorization by notifying Farm Bureau Health Plans in writing at least ten (10) days prior to the time payment is due. I further agree that should a debit be dishonored, whether with or without a cause and whether intentionally or inadvertently, Farm Bureau Health Plans shall have no liability whatsoever, even if such dishonor results in forfeiture of coverage.</p>						
<table border="1"> <tr> <td> Applicant/Subscriber Printed Name (Must be completed and in the name of parent, step-parent or legal guardian of minor applicant) </td> <td>Payor Printed Name</td> </tr> <tr> <td> Applicant/Subscriber Signature </td> <td>Payor Signature</td> </tr> <tr> <td> Today's Date </td> <td>Today's Date</td> </tr> </table>	Applicant/Subscriber Printed Name (Must be completed and in the name of parent, step-parent or legal guardian of minor applicant)	Payor Printed Name	Applicant/Subscriber Signature	Payor Signature	Today's Date	Today's Date
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