

INDIVIDUAL TRANSITIONAL POLICY CHANGE APPLICATION



Internal use only

Instructions: Please complete all applicable areas of this application. Please print using black ink. WPS and Delta Dental of Wisconsin (“Insurer”) do NOT guarantee approval of this application for any person, or issuance of a policy. If you do not understand any questions on this application, please contact your Agent or Individual Sales Representative. When complete, please mail this application to WPS as shown on Page 6.

Subscriber Name	Subscriber #	Effective Date of Change		
1. Information Changes				
A. CHANGE IN POLICYHOLDER				
Is the requested change for the spouse to become the policyholder? No Yes If yes, please explain: _____				
NOTE: If yes, sections 3-6 need to be reviewed and completed. Section 2 does NOT need to be completed.				
B. CHANGE NAME				
From Last Name:		First Name:		M.I.
To Last Name		First Name:		M.I.
C. CHANGE ADDRESS				
Current Street Address:		City	State	County ZIP
New Street Address:		City	State	County ZIP
New Phone Number (if applicable):				
If you have moved to a different county, your Preferred Provider Plan network and rates, if applicable, may be affected. Please contact your Agent or Sales Representative.				
D. CHANGE DENTAL BENEFITS				
Add Delta Dental Plan underwritten by Delta Dental of Wisconsin - dental coverage is only available if you have selected medical coverage. Requested effective date: _____				
If any person applying for coverage has other dental coverage that is not canceling and will not be replaced, you are not eligible for the dental plan coverage.				
Terminate dental coverage. Requested termination date: _____				
E. ADDING DEPENDENTS TO EXISTING COVERAGE - Section 2 NOT required for newborns.				
Adding Dependent Child(ren) Reason for adding child(ren): _____				
Child’s Last Name:		First:	M.I.:	Date of Birth:
Social Security Number:		Relationship to you:		Gender:
Child’s Last Name:		First:	M.I.:	Date of Birth:
Social Security Number:		Relationship to you:		Gender:
Adding Spouse—Section 2 is required				
Spouse’s Last Name:		First:	M.I.:	Date of Birth:
Social Security Number:		Gender:	Weight:	Height:
Within the past six months, has anyone named in this application who is age 21 or over used a tobacco product regularly, including chewing tobacco, four or more times per week on average? No Yes If yes, please indicate which applicants: _____				

F. TERMINATING A DEPENDENT'S COVERAGE

Dependent Name:		Date of Birth:
Requested Termination Date:	Reason for Coverage Termination:	

G. INFORMATION ON OTHER COVERAGE—Please provide the following information for any person named on this application who has other individual or group health coverage:

Name	Current Health Carrier	Effective Date:	Will coverage terminate upon approval on this policy? Yes No
Name	Current Health Carrier	Effective Date:	Will coverage terminate upon approval on this policy? Yes No

Is anyone named on this application eligible for Medicare? No Yes If yes, please indicate who: _____
 *Please note, anyone named on this application who is eligible for Medicare will not be covered by this policy.

2. MEDICAL QUESTIONS

The Insurer does not use or collect genetic information for any underwriting purpose. Genetic information includes information related to genetic tests, genetic counseling, and any family history of a disease or disorder. Any such information should not be included on an application or communicated to the Insurer in any manner. For the purpose of these questions, chronic means persistent, continuous, or periodic, or a combination of any of these terms.

- You are required to disclose information regarding any disease or condition for which:
- Any applicant has been diagnosed or treated by any health care provider.
 - Any applicant has had testing with abnormal results.
 - Any applicant is awaiting test results.
 - Any applicant has been recommended or scheduled for diagnostic testing, consultation, treatment, follow-up, or surgery.
 - Any applicant has taken or has been advised to take any prescription medication.
 - Any change in health status for which an applicant has not sought medical care or treatment.

Within the last FIVE (5) YEARS, has anyone, including you or any family member requesting coverage, received counseling, care or treatment, medication, medical advice or been told a diagnosis for any of the following conditions or illnesses listed? (Check each box that applies.)

INFECTON AND PARASITIC DISEASES

AIDS (acquired immunodeficiency syndrome), ARC (AIDS-related complex), HIV positive (the reporting of HIV test results is limited to FDA-licensed tests, and you need not report results of tests conducted at an anonymous counseling and testing site through the use of a home test kit).	Lyme disease Sexually transmitted disease(s)
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BLOOD, GLAND, ENDOCRINE, METABOLIC, AND IMMUNE DISORDERS (other than HIV, ARC, AIDS)

Anemia/blood disorder	Thyroid disease
Diabetes/high or low blood sugar. (If checked, record last HGA1C reading and date on the Additional Medical Details page.)	Adrenal disorder
Enlargement of lymph nodes	Endocrine/gland/hormone system

CANCER, CYSTS, AND TUMORS

Cancer (If checked, include the stage, type and location of the tumor on the Additional Medical Details page.)	Tumor, cyst, lump, polyp
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MENTAL/NERVOUS/BEHAVIORAL DISORDERS	
Alcohol/chemical/drug abuse/dependency	Has any applicant used sedatives, tranquilizers, cocaine, or other hallucinogenic or narcotic drugs?
Eating disorders such as, but not limited to, anorexia or bulimia	Mental/emotional condition/depression
Autism	Suicide attempt
Alcohol, chemical drug abuse therapy, treatment or counseling within the last five years (if checked, record date of last session on the Additional Medical Details page)	
BRAIN AND NERVOUS SYSTEM	
Brain disease or injury/concussion	Convulsions/seizures/epilepsy
Chronic headaches/migraines	Neurological condition/disease/injury
Sleep apnea/chronic sleep disorder	Stroke
Mutiple sclerosis	Paralysis
SKIN DISORDERS	
Skin condition, abnormal or cancerous moles, or eczema/cysts/cancer	
EYES, EARS, AND NOSE	
Chronic ear/nose condition/disease	
Cataracts/glaucoma	
Chronic eye condition/disease	
MOUTH, THROAT, OR JAW	
Chronic throat/tonsil/adenoid/disease/disorder	
TMJ/jaw joint	
HEART OR CIRCULATORY SYSTEM	
Blood/circulatory disorder	Heart attack/chest pain/murmur/angina
Elevated/high cholesterol (if checked, record last reading and the date on the Additional Medical Details page)	Elevated/high or low blood pressure. If checked, record last three reading and dates in the past 12 months on the Additional Medical Details page.)
Phlebitis/blood clot	Heart disease/disorder
RESPIRATORY SYSTEM	
Asthma	Emphysema/chronic obstructive pulmonary disease (COPD)
Chronic respiratory/lung condition	Pneumonia/bronchitis
DIGESTIVE SYSTEM	
Appendicitis/chronic abdominal pain	Blood in stool
Colon/rectum/intestine/bowel/Crohn's disease	Ulcer/esophageal reflux
Gallbladder	Liver condition/hepatitis/pancreas
URINARY SYSTEM	
Bladder/urinary tract	Kidney/kidney stones
MALE OR FEMALE REPRODUCTIVE SYSTEMS	
Breast (lumps or masses)	Prostate/elevated PSA/prostatitis
Reproductive system disorder/infertility/dysfunction	Abnormal pap smear or mammography
PREGNANCY, BIRTH, OR CONGENITAL ABNORMALITIES	
Birth defect/congenital deformities	Pregnancy complications
Are you, your spouse, or any dependent child(ren) (even if not listed on the application) currently pregnant or an expected parent? (If checked, please provide the due date) _____	
MUSCULAR OR SKELETAL SYSTEM	
Back/neck/spine disorder	Bone/orthopedic disorder
Lupus, chronic muscle pain, muscle injury or disease, or fibromyalgia	Osteoarthritis/osteoporosis/osteopenia
Rheumatoid arthritis	Knee/shoulder/hip/joint surgery/disorder
Hernia	

MISCELLANEOUS

Cosmetic surgery/implants Had chronic fatigue	Use of prosthetic devices/limbs Any person to be insured now disabled, on disability, or unable to perform normal work or age-related activities.
Any fluctuations in weight (+/- 20 lbs.) in the past 12 months Allergies	Implantable devices/stents/shunts/pace maker Transplants

OTHER INJURY, ILLNESS, TREATMENT, OR CONDITION

Within the last five years, has any applicant had any other injury, illness, treatment, or condition not already listed; been hospitalized or scheduled to be hospitalized; had surgery or had surgery scheduled; had a test or a test scheduled; been recommended to have a test or surgery that was not performed for any reason not already mentioned; been prescribed medication for a condition or injury not already mentioned? (We are NOT seeking the results of HIV antibody test.)

TOBACCO USE

Has any applicant used tobacco products in any form within the last 12 months? (If, checked, provide the name of the applicant(s), amount of tobacco used and frequency: _____)

ADDITIONAL MEDICAL DETAILS

For any medical conditions checked, please provide complete details below. Not providing complete details will delay the application process. Within the last five years, has anyone been prescribed medications that were recommended or received from a licensed health care professional? Use an additional sheet(s) of paper if necessary.

Question # or additional information								
Applicant Name								
Specific Diagnosis and type of Treatment								
Duration of Condition Began MM/YY	Began MM/YY	Began MM/YY	Began MM/YY	Began MM/YY				
	End MM/YY	End MM/YY	End MM/YY	End MM/YY				
Name/Dosage/Frequency of Medication and Dates of Medication Use	Name of Rx	Name of Rx	Name of Rx	Name of Rx				
	Dose	Dose	Dose	Dose				
	Began MM/YY	Began MM/YY	Began MM/YY	Began MM/YY				
	End MM/YY	End MM/YY	End MM/YY	End MM/YY				
Was surgery performed	Yes	No	Yes	No	Yes	No	Yes	No
Description of surgery/ Procedures/Tests/Result and Dates								
	Date		Date		Date		Date	
Readings for blood pressure, cholesterol and diabetes	Date	Reading	Date	Reading	Date	Reading	Date	Reading
Physician/Hospital Name, City, and State								

Answers to the medical questions should be complete, true, and correct to the best of your knowledge. You are required to promptly notify us if there is a change in your or your family's health prior to the effective date of coverage and provide updated information. If at any time during the underwriting process prior to the effective date of coverage, you or your health history changes, please notify us immediately as this may impact your coverage.

3. Certification/Understanding Notice

CERTIFICATION: I represent and certify all of the following: • no answer or information written by myself in this application was provided by the agent or anyone else (except for information provided by other family members); • such representations are true, accurate, and complete to the best of my knowledge.

UNDERSTANDING: I understand that: • no agent has the authority to waive an answer to any question, pass on insurability, make or alter any contract, or waive or alter any of the Insurer's other rights or requirements; • any misrepresentation contained herein may be used to reduce or deny a claim, or to rescind and void coverage and the policy within the contestable period, if such misrepresentation materially affects the Insurer's acceptance of the risk, including approving any person for coverage; • the Insurer has no liability for anything the agent said or failed to say before, during, or after the application process, that's not subsequently confirmed in writing by an authorized officer of the Insurer, including, but not limited to, answers given by the agent in response to questions asked by myself, my spouse, or my dependent(s); and • the Insurer is not liable for any statement, representation, or other information provided to myself, my spouse or my dependent(s) that isn't expressly contained in a written document provided to them and signed by an authorized officer of the Insurer.

I understand that the insurer fully complies with the regulations and orders regarding doing business with foreign countries or foreign nationals listed on the Office of Foreign Assets Control's Specially Designated Nationals and Blocked Persons (SDN) list. Therefore, the insurer may rescind and void any coverage if it determines that you, your spouse, or any named dependent are either listed on the SDN list or associated with an entity listed on the SDN list.

To the best of my knowledge and belief, I represent that all statements and answers I made in this application, and on the attached sheet(s), if any, are complete and true. I have read and understand this application, including the Certification/Understanding section above.

SIGN HERE

Applicant's Signature

Date

4. Your Premium Payment Options *(Business checks and/or accounts cannot be used for premium payment)*

Please check the method of payment you are requesting below:

DIRECT BILL. We send a premium notice directly to your home. You return payment to Insurer by the premium due date.

CREDIT/DEBIT CARD. Please visit pay.wpsic.com

AUTOMATIC WITHDRAWAL. We electronically transfer your premium directly from your bank account—just fill out the payment authorization information:

Account Type	Checking Account	Savings Account
Account Holder Name		
Routing Number		
Account Number		
Bank Name		
Withdrawal Date	First day of the month	20th of the month prior

5. Agent Statement

Writing Agent's Name	Agency Name
Writing Agent's Signature	Agent's Phone Number
Writing Agent's NPN Number	Date Signed by Agent

6. Authorization Notice

Notice Authorization to release medical records: I hereby authorize any licensed physician, medical practitioner, health care provider, hospital, clinic, or other medical or medically related facility, insurance or reinsuring company, Medical Information Bureau, Inc. ("MIB"), Pharmacy Benefit Managers, consumer reporting agency, or other organization, institution, or person that has any record or knowledge of me or my minor children to give to the Insurer or its legal representative, reinsurers, authorized agents or designees, any and all information (including information that constitutes protected health information as defined in the privacy regulation promulgated pursuant to the Health Insurance Portability and Accountability Act of 1996, as amended ["HIPAA Privacy Regulation"], but excluding psychotherapy notes, if any) in any form, including, but not limited to, in original, electronic, or photographic copies, about me or my minor children to be covered concerning diagnosis, treatment, and prognosis for any physical or mental condition, history or character, general reputation, personal traits, and mode of living, including, but not limited to, all medical and health care records. The information authorized for release shall not include whether the individual has obtained a test for the presence of HIV, antigen or nonantigenic products of HIV, or an antibody to HIV, or the results of such a test, if obtained by the individual. I understand the information obtained by this authorization will be used by the Insurer to determine eligibility for coverage under this policy, and that my failure to authorize the release of said information might result in a refusal to issue or provide coverage. I agree that the Insurer may release said information to MIB or to WPS' reinsuring companies, representative(s), or other person (s) performing business or legal services in connection with this application or as may be permitted or required by law, or as I may further authorize from time to time. I understand that I may revoke this authorization by providing advance written notice of termination to the Insurer and that any information released in reliance upon this authorization and prior to such revocation cannot be retrieved. In such case, the Insurer, its directors, officers, employees, and agents shall not be held responsible or liable for such release. I understand this authorization will remain valid for 30 months from the date I execute this authorization unless revoked by me in writing prior to the end of that 30-month period. I understand that I am entitled to receive a copy of this completed, signed authorization, and that a photographic copy shall be as valid as the original. I understand that once information is disclosed pursuant to this authorization, it may no longer be protected by the HIPAA Privacy Regulation and could be re-disclosed by the person or entity that receives it.

SIGN HERE 

 Applicant's Signature

Date

 Spouse's Signature

Date

Contact Information

Mail to: WPS Health Insurance
 P.O. BOX 8190 , Madison, WI 53708-8190

Other options to submit application:

Fax: 608-223-3639

Email: billing@wpsic.com