

## **APPLICATION FOR GROUP DENTAL INSURANCE**

| GROUP'S LEG  | GAL NAME AND ADDRESS:  |  |  |                                   |   |  |
|--|--|--|--|-----------------------------------|---|--|
| Name:  |  |  | Address:   |                                   |   |  |
| For general co   | rrespondence, receipt of billings a  | nd certificates: (l                    | f address is different than                        | noted, place of                   | ontact address on back)   |  |
| Policymaker<br>Name:   |  |  | Title:   |                                   | ·   |  |
| Address:   |  |  |  |                                   |   |  |
| Phone #:   | hone #: Fax #: Email:  |  |  |                                   |   |  |
| Group  |  |  | Marketing  |                                   |   |  |
| Administrator: Phone #:  | <br>Fax #:   |  | Relationship:                                      |                                   |   |  |
|  | ELECTED: Please attach quote/proposal with product and rates marked.       |  |  |                                   |   |  |
| □ PPO □ DHMO □ Indemnity Fee-for-Service   |  |  |  |                                   |   |  |
| PARTICIPATION SUMMARY:   |  | GROUP EFFECTIVE DATE:                  |  |                                   | RATE PERIOD:  |  |
| # Eligible employees   |  | (1st of month)/                        |  |                                   | (MM/DD/YYYY)  |  |
| # Er   | nrolled  | DDIOD COVEDAGE. Voc C. No C.           |  | _                                 | From 12:01 AM   |  |
| # Wa   | aived  | PRIOR COVERAGE: Yes □ No □             |  |                                   | (1st of month) To12:00 AM   |  |
| # Spouse Opt-Outs  |  | Carrier                                |  |                                   | (Last day of month)   |  |
| ELIGIBILITY WAITING PERIOD: COVERAGE INCLUDES:   |  |  |  |                                   |   |  |
| New Certificate Holders are eligible for coverage on the of the month following  |  |  |  |                                   | use   |  |
| THE APPLICANT REPRESENTS that: by signing this application, he/she agrees that the group dental insurance described above will become effective upon acceptance of this application by United Concordia (UC). Application will be returned if quote is not attached. Applicant further acknowledges that no coverage will be effective before the date determined by UC and only if the first Premium has been paid and underwriting bid qualifications are met. If this application is accepted, it becomes a part of the insurance contract between Applicant and UC. If this application is not accepted, any Premium advanced by the Applicant will be refunded. Applicant warrants that all information on this application is true and complete, and acknowledges that coverage may be rescinded if there are material misstatements on this application. If errors or omissions in this application are discovered by UC, it is authorized to amend this application by noting the changes on this form, and the acceptance, evidenced by Premium payment, of any Policy issued on this application, so amended, shall constitute a ratification of any such changes or amendments. Upon policy renewal date, payment of the renewal premium will confirm acceptance of that renewal for the subsequent rate period. No agent or broker has the right to accept this application or bind coverage. Any first premium or application submitted to UC or its sales personnel by a non-appointed producer must be accompanied by completed appointment paperwork or it will be returned to the non-appointed producer. |  |  |  |                                   |   |  |
| Any person wi  | ho knowingly, and with intent to del<br>conceals, for the purpose of misle | fraud any insuran<br>ading, informatio | ce company or other pe<br>on concerning any fact n | rson, files an<br>naterial theret | application for insurance containing any materially false to commits a fraudulent insurance act which is a crime. |  |
| Applicant Signature:   |  |  |  |                                   | Date:   |  |
| Title:   |  |  |  |                                   |   |  |
| Producer:  |  |  |  |                                   | UCD Producer ID #:  |  |
| Agency:  |  |  |  |                                   | UCD Agency ID #:  |  |
| United Concor  | dia programs are underwritten by   | the following com                      | panies in the listed stat                          | es:                               |   |  |
| DENTAL HMO   | DENTAL HMO PRODUCTS:  DENTAL PPO OR INDEMNITY PRODUCTS:                    |  |  |                                   |   |  |
| United Concordia Dental Corporation of Alabama - Al United Con   |  |  |  | al Corporation                    | of Alabama - AL   |  |

United Concordia Dental Plans, Inc. - MD, NJ

United Concordia Dental Plans of California, Inc. - CA

United Concordia Dental Plans of Kentucky, Inc. - KY

United Concordia Dental Plans of the Midwest, Inc. - MI, MO, OH

United Concordia Dental Plans of Pennsylvania, Inc. - PA

United Concordia Dental Plans of Texas, Inc. - TX

United Concordia Insurance Company - AK, AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IN, KS, LA, MA, ME, MI, MN, MS, MT, NE, NV, NH, NM, ND, OH, OK, OR, RI, SC, SD, TN, TX, UT, VT, VA, WA, WI, WV, WY

United Concordia Life and Health Insurance Company - DE, DC, IL, KY, MD, MO, NC, NJ, PA United Concordia Insurance Company of New York - NY

## **STATE LAW PROVISIONS:**

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

FL: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false,

incomplete or misleading information is guilty of a felony of the third degree.

AZ, GA, HI, All statements made by the Policyholder or by any insured Member shall be deemed representations and not warranties, and no statements made for

KY, NE & NH: the purpose of effecting coverage shall void such coverage or reduce benefits unless contained in writing and signed by the Policyholder.

KS: Any person who knowingly and with intent to defraud, as stated on this Application, maybe committing a fraudulent insurance act which maybe a crime.

LA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application

for insurance is guilty of a crime and maybe subject to fines and confinement in prison.

MD: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false

information in an application for insurance is guilty of a crime and maybe subject to fines and confinement in prison.

IN, MO & ND: All statements made by the Policyholder or by the persons insured shall be deemed representations and not warranties and that no statement made by

any person insured shall be used in any contest unless a copy of the instrument containing the statment is or has been furnished to such person or, in

the event of the death or incapacity of the insured person, to the individual's beneficiary or personal representative.

NJ: All statements made by applicant are true and complete to the best of the applicant's knowledge and belief. Any person who includes any false or

misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NY: Any person who knowingly and with intent to defraud, as stated on this Application, shall also be subject to a civil penalty not to exceed five thousand

dollars and the stated value of the claim for each such violation.

OR: Any person who knowingly and with intent to defraud, as stated on this Application, maybe committing a fraudulent insurance act which maybe a crime.

Contestability is limited to two years as stated in the Group Policy.

TN: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company.

Penalties include imprisonment, fines and denial of insurance benefits.

VA: Any person who within the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing

a false or deceptive statement may have violated the state law.