APPLICATION FOR GROUP COVERAGE

□ NEW GROUP □ NEW SUB-GROUP

SECTION A - COVERAGE SELECTION					
SECTION A - COVERAGE SELECTION Blue Cross and Blue Shield of Louisiana	HMO Louisiana, Inc.		Southern National	Life Insurance Comp	pany, Inc.
☐ GroupCare PPO	☐ HMO (Plan)		☐ Group Term Life		untary Life
(Plan)	☐ Blue POS (Plan)				AD&D - Voluntary**
☐ BlueSaver		Plan)	☐ Dependent Lif	e⁺ ⊔S	Spouse** 🗖 Child**
(Plan)	☐ BlueConnect POS (Plan]	 *Ωnly available with	Group Term Life covera	ane
	☐ Signature Blue POS (Pla	an)	**Only available wit	h Voluntary Life coverag	qe
Premier Blue (Plan)	☐ BlueConnect Savings Pl	lus POS (Plan)	,	,	,
(1 (a11)	☐ Blue Advantage (Plan)-	Employers			
□ Other	Medicare Advantage for NOTICE - YOUR EMPLOYE	r Employers ES MIIST DEDSONALLY			
(Plan)	BEAR ALL COSTS IF THEY	/ UTILIZE HEALTH CARE NOT			
	AUTHORIZED BY THIS PLA WHICH ARE NOT AUTHOR	AN OR PURCHASE DRUGS			
Blue Dental for Small Group Certified:	referred Plus \Box Prefer			Vision	
Traditional Blue Dental:				Group 🗆 Volun	tary
Plan name: or Ot	her			Plan #	
	(Indicate dual option if	applicable)			
SECTION B - GROUP INFORMATION				ID	
Legal Name of Policyholder/Group				Requested E	Effective Date
Contact Name and Title			Group Number		Sub-Group
Physical Address		City	Stat	e Zip Code	Telephone Number
Mailing Address		City	Stat	a 7in Codo	F. N. I
Maiting Address		City	Stat	e Zip Code	Fax Number
Federal Tax ID Number Contact Name'	s E-mail Address	Type of Business			SIC
☐ Proprietorship ☐ Partnership ☐ Corporation					
Church plan? ☐ Yes ☐ No Government plan? ☐	Ves D No. School hoard o	or charter school 2		nained nlan? 🗍 Ves	<u> </u> No
Association? ☐ Yes ☐ No If yes: ☐ LABI ☐ LADA	LFA	or charter schoot. \blacksquare 163 \blacksquare	no concentrate but	gamea plant. 🛥 165	— 110
SECTION C - SUBGROUP/BILLING L	OCATIONS	. 16	. 1 0 1 /0:1		
Note: All groups by default have one Subgroup/Billing listed will receive a separate invoice. For separate Cla			oices by Subgroup/Bit	ling Location complete	this section. Each subgroup
Name					Sub-Group ID
					·
SECTION D - PRODUCT INFORMATION					
Name of previous carrier Medical					
Were you covered with Blue Cross and Blue Shield of L	ouisiana within the last thre	e years? 🔲 No 🔲 Yes –	Group Number		
Financial Arrangement: 🗖 Fully-Insured 📮 Self Funded - SBFS 📮 Self Funded - Traditional 📮 Other					
Group Subject to: 🗖 COBRA 🗖 State Continuation	☐ Other				
ATTACH SIGNED ME	DICAL, DENTAL, VI	SION AND LIFE PROP	OSALS FOR CO	OVERAGES SEL	ECTED
		ASO) AND NON-STAN TAL BENEFITS CHECK			rj:

and pay reba employer gro	tes if certain MLR targ	gets are not met. The formation you provide	ble Care Act) includes a r e calculation of the MLR e, your group will be cate	is based, in part, or	urance compani the size of the	ies report their medical loss rat insurance companies' e purpose of applying the MLR r		· ·
Providing thi	s information does no	t impact eligibility or	participation requiremen	nts. Information nee	eded to verify eli	igibility or participation will be	requested separately.	
What was th	e average number of e	employees employed	by your company in the p	revious calendar ye	ar including own	ners?		
*Employer g	roups not in existence	last year should bas	e your response on the av	verage number of er	nployees you rea	asonably expect to employ this	year.	
						in the preceding calendar year, 2, regardless of hours worked c		ealth plan.
Employer (Contribution	Employee	%	Dependent %	0	Employee \$	Depender	nt \$
Medical								
Dental								
Vision								
Participa								
	Total Eligible	No. Total Ineligible	No. Serving Eligibility	No. COBRA/LA Continuation	No. Retirees	Covered No. Elsewhere Credits	No. Waivers	Total No. Enrolled
Medical		g						
Dental								
Vision								
the pro	evious or current ca Please provide the da ur company employ	alendar year, wheth ate that this thresh 20 or more full-tim	me, part-time, intermiter or not the employee: nold was reached: ne, part-time, intermitt	s are enrolled in B Yes N rent, leased and/o	or seasonal em lue Cross and o	nployees on 50 percent or mo Blue Shield of Louisiana or H / ployees for each working day Shield of Louisiana or HMO	HMO Louisiana, Inc.	health coverage?
				Yes 🗖 N	0 🗖			
F	Please provide the da	ate that this thresh	old was reached:		1	1		
If no. :	and at anv point if vo	our company emplo	ovs 20 or more emplove	ees. as defined abo	ove. vou must r	promptly notify us of this dev	velopment. To down	lload the form.

If no, and at any point if your company employs 20 or more employees, as defined above, you must promptly notify us of this development. To download the form, go to www.bcbsla.com, log in to AccessBlue, select "Forms for Employers," then choose the MSP Federal Tax ID and Group Size Information Sheet, or call Customer Service at 1-800-495-2583 to request the form.

3. If your company participates in a multiple-employer plan (such as an association) or a multi-employer plan (such as a collectively bargained health and welfare fund), and the Centers for Medicare & Medicaid Services (CMS) has granted a Small Employer Exception request for any of your employees who are enrolled in Blue Cross or HMO Louisiana health coverage, please provide a copy of any relevant Small Employer Exception approval letters.

Note: if you answer Yes to both question #1 and question #2, we will report your answer to #1 in our mandatory report to CMS.

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SECTION E - ELIGIBILITY/WAITING PERIOD								
Are retirees eligible for coverage? Yes No Are owners eligible for coverage? Yes No Are elected officials eligible for coverage? Yes No								
1. On groups excluding classes of empl	1. On groups excluding classes of employees from coverage, please attach the most current SUTA (Quarterly Wage & Tax Report)							
indicating all employees by correspond								
	2. School Boards will receive OGB eligibility rules as required by Louisiana law.							
3. Please complete the following:								
Applies to Product(s) below:								
☐ Medical ☐ Dental ☐ Vision ☐ Life	☐ Medical ☐ Dental ☐	☐ Vision ☐ Life	☐ Medical ☐ Dental ☐ Vision ☐ Life					
☐ Voluntary Dental ☐ Voluntary Life	□ Voluntary Dental □ Voluntary Life □ Voluntary Dental □ Voluntary Life							
☐ Voluntary Vision	☐ Voluntary Vision		☐ Voluntary Vision					
Eligibility	Eligibility		Eligibility					
□ Date of Hire □ First billing date on or after date of hire □ First billing date on or after 30 days from the date of hire □ First billing date on or after 60 days from the date of hire; not to exceed 90 days Eligibility Class Description(s): Insert spe	Date of Hire First billing date on or a First billing date on or a date of hire First billing date on or a date of hire; not to exce	ofter 30 days from the solution of the second state of the second	□ Date of Hire □ First billing date on or after date of hire □ First billing date on or after 30 days from the date of hire □ First billing date on or after 60 days from the date of hire; not to exceed 90 days					
☐ All Active Eligible ☐ Management*		☐ Management*	☐ All Active Eligible ☐ Management*					
□ Non-management* □ Other*	☐ Non-management*	☐ Other*	□ Non-management* □ Other*					
*Note all eligible job titles below for custom Classes	*Note all eligible job titles		*Note all eligible job titles below for custom Classes					
Disclaimer: On groups excluding classes of employees from coverage, job titles not listed above are considered ineligible.								
Applications received with ineligible job titles will not be processed and will be returned to the Group Leader.								
Prior Carrier Eligibility for Medical		Prior Carrier Eligibility for Dental						

SPECIAL INFORMATION FOR NON-GRANDFATHERED GROUPS THAT VIOLATE SALARY NONDISCRIMINATION RULES AND REGULATIONS (IRS enforcement of this law has been delayed until federal regulations are issued)

The Affordable Care Act requires insured groups to comply with Salary Nondiscrimination rules and regulations. Previously these rules applied only to self funded groups. Nondiscrimination testing applies to eligibility, benefits, utilization (actual participation) and controlled groups. Testing failure may mean that the group will have to pay very high excise tax penalties (\$100 per day per impacted person).

Group understands that if it performs, or requests that carrier perform any of the following non-exclusive acts, it could implicate the need for Group to perform nondiscrimination testing under section 105(h) of the Internal Revenue Code. Group understands that carrier does not perform nondiscrimination testing and Group assumes all obligations of testing.

- > Failure to offer coverage to all eligible employees
- > Having too many highly compensated or key employees on the plan relative to rank and file employees
- > Failure to provide the same waiting periods to all eligible employees
- > Treating employees differently based on age, years of service or compensation
- > Contributing a different percentage of premium for different classes of employees
- > Providing different benefits for different classes of employees
- > Creating any differences in coverage or cost of coverage for any class of employee

Group understands legal and tax implications of all requests it has made to Company, and understands that if it violates Salary Nondiscrimination rules and regulations they may have to pay excise taxes of up to \$100 per day per impacted person, to be self reported to the Internal Revenue Service.

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SECTION F - LIFE INSU					Voluntary Torm Life/ADOD				
If multiple benefit classes,						Voluntary Term Life/AD&D			
attach copy of this page indicating class coverage				☐ All Active Eligible ☐ Management ☐ Other class #					
per proposal				Imust coincide with class # in section E					
Accidental Death	□ Include				<u> </u>	nclude	•		
& Dismemberment Coverage Amount		imes Sala	rv			☐ Up to 5 times salary			
GI = Guarantee Issue	☐ Flat Ar	nount \$	Max \$			exceed 5 times salary	es salary (not	to	
Max = Maximum	GI \$		Max \$		-	exceed 5 times salar	y) onto		
						☐ Flat \$10,000 increments GI \$ Max \$			
Reduction Schedule	Composite	e & age ra	ted LABI (B	y 35% at 65	5, by 50%	By 35% at age 70			
		n at retirer		,	,	By 50% at age 75			
	Age-Rate	d (non-LAE at retireme	3I) (By 35%	at 65, to \$2	2,000 at	By 70% at age 80			
						Terminates at retirement			
Portability	u other_	Standa	ırd. Not Inc	cluded		Other Included - VGTL Only			
1 of tubility	<pre>Other</pre>					metadea	VOTE OTHY		
Dependent Life	Spo	<u>use</u> 1,000 0,000	Children 1	4 Days - Ag	ge 26	Spouse □ Include			
	□ \$10	,000 1 000		\$2,500 \$5,000		Child(ren) \$10,000 (6 months old - age 26)			
	Spouse (LABI Only) Children (LABI Only)				<u>ly)</u>	□ Other			
	□ \$5 □ \$10			\$5,000 \$10,000					
SECTION G - SOUTHER				ONTRIBUTI		NG PERIOD/PARTICIPAT	ION		
	Fmn	loyer	(A)		Use Only				
Required	_	bution	Eligible	B Enrolled	B/A %	Prior Carrier Name	Prior Carrier	Prior Carrier	
	EE	Dep	Employees	Employees			Effective Date	Term Date	
Life/AD&D	%	N/A							
Dependent Life	N/A	%							
Voluntary Life/AD&D	%	N/A							
Voluntary Spouse/Child Life	N/A	%							
SECTION H - GROUP AG									
BY ACCEPTING BENEFITS UND Medical Products:	ER THESE BEN	EFIT PLANS, (GROUP/POLICY	HOLDER AGREE	S TO THE FOLL	OWING:			
1. It is agreed that the Grou	o will maintain s	standard partici	pation percentag	jes of medical ei	nrollment as ind	icated on the signed proposal.			
2. It is agreed that the new	employees will e	enroll for covera	ige immediately,	to be effective a	according to the	eligibility requirements stated in th	e Benefit Plan, with tl	he employer	
paying a minimum of 50% orof each employee's premium. 3. It is agreed that Blue Cross and Blue Shield of Louisiana and its subsidiaries will be the exclusively endorsed carriers for comprehensive medical coverage.									
4. I recognize BCBSLA and HMOLA Producer # as the producer of record for my Group's medical benefit plan(s) and acknowledge that the									
producer may receive com	ımissions as ind	icated below:							
For Fully Insured □ 10% graded comm	nission (2-99 Su	bscribers)				Group Contact			
□ 100+ Subscriber (□ 100+ Subscriber (Based on standardized commission schedule) Initials								
I acknowledge that producer may receive additional compensation and/or incentives based on other factors such as growth, premium volume, and loss ratio or claims									
experience. The additional compensation may be from 0 to 4 percent, with an average of 2 percent. I also acknowledge that BCBSLA and HMOLA may pay a fee to certain entities. These fees are not directly related or attributable to the premiums paid by the group. Fees are									
for the purpose of administrative and consulting services.									
For Self Funded Per employee per month Dother									
Dental Products:									
5. It is agreed that the Group will maintain participation percentages of dental enrollment as indicated on the signed proposal. 6. It is agreed that the new employees will enroll for coverage immediately, to be effective according to the eligibility requirements stated in the Benefit Plan, with the employer									
paying a minimum of 0% or% of each employee's premium.									
7. It is agreed that BCBSLA and its subsidiaries will be exclusively endorsed carriers for the stand-alone dental coverage. 8. I recognize BCBSLA Producer #as the producer of record for my Group's dental benefit plan(s) and acknowledge that the producer may receive commissions as indicated below:									
below: Certified Blue Dental 10% level commission									
☐ Traditional Blue Dental 1									
☐ Traditional Other									
1									

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	percent, with an average of 2 percent.
	n Products: It is agreed that the Group will maintain participation percentages of vision enrollment as indicated on the signed proposal.
10	. I recognize BCBSLA Producer # as the producer of record for my Group's Vision benefit plan(s) and acknowledge that the producer may receive commissions as indicated. I acknowledge that producer may receive additional compensation and/or incentives based on other factors. Group Contact Initials
11	. It is agreed that the new employees will enroll for coverage immediately, to be effective according to the eligibility requirements stated in the Benefit Plan, with the employer paying a minimum of 0% or% of each employee's premium.
ife F	Products:
13 14	Employers must maintain all of their employees' life beneficiary information. SNL will require beneficiary documentation to be submitted at time of claim. It is agreed that the Group will maintain standard percentage of life enrollment as indicated in the SNL proposal or in this Application for Group Coverage document. If enrolled with Southern National Life Insurance Company, Inc., it is understood and agreed that the life policies, if issued, shall include administrative provisions applicable to the life insurance; that such administrative provisions shall be binding upon the Group/Policyholder and Southern National Life Insurance Company, Inc., subject to all of the provisions of the life policies; and that this application shall form part of the contract to be issued by Southern National Life Insurance Company, Inc. It is agreed that the new employees will enroll for coverage immediately, to be effective according to the eligibility requirements stated in the Benefit Plan, with the employer
16	paying a minimum of 0% or% of each employee's premium. I recognize SNL Producer # as the producer of record for my Group's life benefit plan(s) and acknowledge that the producer may receive commissions as indicated below (G = Graded
	Group Contact
	I also acknowledge that producer may receive additional compensation and/or incentives based on other factors such as growth. The additional compensation may be from 0 to 4 percent, with an average of 2 percent.
AII Pi	roducts:
	. New employees who do not exercise the option to enroll self or dependents during their initial period of eligibility will be subject to the eligibility requirements stated in the Benef Plan.
19	. It is agreed that the effective date of the Benefit Plan of an employee's coverage will be subject to the approval of our home office. . All subscribers in the Group are full-time employees (30 hours per week minimum) or, except for retirees less than age sixty-five (65), unless the Company's records designate otherwise. Retirees are not eligible for SNL products unless specifically noted in the SNL proposal or as indicated in this Application for Group Coverage document.
	. All information provided on this application, payroll records, and/or SUTA form is correct to the best of my knowledge The Group will submit to Our Enrollment & Billing Department evidence of a Member's election of any applicable COBRA or other continuation of coverage within three (3) business days of the Group's receipt of signed continuation forms from the Member.
22	. Group agrees that it was not formed primarily for purposes of buying medical, vision, dental, and/or life insurance.
23	. Premiums must be paid in US dollars. Policyholder will be assessed a \$25 NSF fee should its premium be paid with a check that is returned by the bank due to insufficient funds.
24	If multiple payments are returned by the bank, Company may at its sole discretion refuse to reinstate coverage or may require group to pay by an alternate method. In the event federal or state law requires Company to rebate a portion of any premium payment, Company will pay the rebate to the Group/Policyholder. Group/Policyholder will use or distribute rebates in accordance with law. Group will indemnify the Company in the event the Company suffers any fines, penalties or expenses, including reasonable attorney's fees, due to the Group's failure to carry out its obligation under this section of the Group Health Benefit Plan.
25	Company will provide the Summary of Benefits and Coverage to the Group/Policyholder for distribution to Participants and Beneficiaries in accordance with law. Group will indemnify the Company in the event the Company suffers any fines, penalties or expenses, including reasonable attorney's fees, due to the Group's failure to carry out its obligation under this section of the Group Health Benefit Plan.
26	. If enrolled with Blue Cross and Blue Shield of Louisiana, on behalf of the Group, I hereby constitute and appoint the directors of Louisiana Health Service & Indemnity Company, present in person or by proxy given to another director(s), to vote, on behalf of the Group, at membership meetings on any matter on which policyholders are entitled to vote. I acknowledge that the annual meeting of the policyholders is held on the third Tuesday in February or on the next business day following, if a legal holiday. Notice
	of any such meeting given to such director(s) constitutes notice to me. Payment of each premium extends the proxy's effectiveness unless revoked by the policyholder as hereafte provided. I understand that if this proxy is revoked, the premium may continue to be paid without affecting the revocation of the Group's coverage. I understand that any other policyholder may be designated a proxy by sending any form of writing to the Plan at P.O. Box 98029, Baton Rouge, Louisiana 70898-9029. I also hereby acknowledge that I am authorized by the Group to grant such proxy on behalf of the Group. Check this block if you do not want to grant this proxy.
27	. Employers must maintain all of their employees' eligibility supporting documentation. BCBSLA may require supporting documentation to be submitted for the following events in
28	order for enrollments and changes to be processed: adoption, overage-dependents, loss of Medicare or Medicaid coverage, and court order mandates. The Group will notify Our Enrollment & Billing Department of a Member's termination from medical and dental coverage no later than within the next billing cycle immediately following the billing cycle in which the Member (or any of the Member's Dependents) is terminated from the Group or eligibility for coverage ends. Company is under no
	obligation to refund any premium paid by Group or any Member because of the Group's failure to timely notify Company of a Member's or his/her Dependent's termination of coverage. Terminations notified or requested by Group beyond the period here provided will only be honored by Company prospectively after the date of receipt, and Group will be responsible for paying all corresponding premiums until the effective date of termination. All requests for termination of coverage, whether timely or not, will be subject to any other terms, conditions and legal requirements that may apply. Whenever the Group submits a request to Company to terminate a Member's coverage or that of any of Member's Dependents, the Group will be deemed to be making a representation that neither the Member nor his/her Dependent has made payments towards the cost of premiums for any

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Dependent that would create an expectation other mandated continuation coverage. In the timely request the individual's termination of continuation coverage in a separate process. 29. I recognize BCBSLA and HMOLA Producer # Agency Fee- available for Fully Insured gusto According to LA RS 22:855, medical insuranc coverage being provided. In addition to this 30. Company may request copies of the group's time the employee is not actually working. 31.If Company terminates coverage for non companies in its control group, before a 32. Group agrees that Company may provide poli covered members. Materials that contain pe 33. I attest on behalf of Group that I will pay Grogenerated. I acknowledge that if the first me been implemented, without written notice to to repayment by Group or Member. I attest to coverage for Group. I acknowledge on behat opay Group's first and future invoices to the second contains the coverage for Group. I acknowledge on behat opay Group's first and future invoices to the second coverage for Group. I acknowledge on behat opay Group's first and future invoices to the second coverage for Group.	that the individual would continue coverage beyond the event that the individual should have a right to continue coverage under the regular process created by Compage upon under the producers can also charge a reasonable of the producers can also charge a reasonable of the producers can also charge a reasonable of the process of the p	y may require payment of all past due amounts owed to it or other roup for coverage on a future policy of insurance. The macy materials, fulfillment kits, etc. by electronic means to group and its after the effective date; or (b) 15 days after the date the initial invoice is up's coverage will automatically terminate retroactively as if no coverage had d and any sums that might have been paid on a member's behalf will be subject Group's initial premium payment as a request to cancel any attempt to procure count at www.bcbsla.com to use eBilling as this is the required method
Group/Policyholder Signature		Date
Producer Signature	Producer Number	Date
BCBSLA Representative Signature		Date
Underwriter Approval		Date
SECTION I - NOTES		

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SECTION J - eEnrollment/eBilling

Representative of Group:	
itle: Email Address:	Phone Number:
Enrollment Access 🗖 Activate 🗖 Deactivate	
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):	
Billing Access ☐ Activate ☐ Deactivate	
Subgroup(s)/Billing Location(s) □ All □ (if not all, list):	
Representative of Group:	
itle: Email Address:	
Enrollment Access 🗖 Activate 🗖 Deactivate	
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):	
Billing Access 🖵 Activate 🖵 Deactivate	
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):	
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Subgroup(s)/Billing Location(s) 🗖 All 🗖 (if not all, list):	
Billing Access ☐ Activate ☐ Deactivate	
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):	
Representative of Group:	
Title: Email Address:	Phone Number:
Enrollment Access ☐ Activate ☐ Deactivate	
Subgroup(s)/Billing Location(s)	
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Subgroup(s)/Billing Location(s) □ All □ (if not all, list):	
Representative of Group:	
itle: Email Address:	Phone Number:
Enrollment Access 🗖 Activate 🗖 Deactivate	
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):	
Billing Access ☐ Activate ☐ Deactivate	
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):	

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Group Name_____

Representative of Group:					
Title: Email Address:	Phone Number:				
eEnrollment Access □ Activate □ Deactivate					
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):					
eBilling Access □ Activate □ Deactivate					
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):					
Democratative of Consum					
Representative of Group: Email Address:					
eEnrollment Access ☐ Activate ☐ Deactivate	THORE NUMBER.				
Subgroup(s)/Billing Location(s) □ All □ (if not all, list):					
eBilling Access □ Activate □ Deactivate					
Subgroup(s)/Billing Location(s) □ All □ (if not all, list):					
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Title: Email Address:	Phone Number:				
eEnrollment Access □ Activate □ Deactivate					
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):					
eBilling Access □ Activate □ Deactivate					
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):					
Representative of Group:					
Title: Email Address:					
eEnrollment Access □ Activate □ Deactivate					
Subgroup(s)/Billing Location(s) □ All □ (if not all, list):					
eBilling Access □ Activate □ Deactivate					
Subgroup(s)/Billing Location(s) 🗖 All 📮 (if not all, list):					
Representative of Group:					
Title: Email Address:	Phone Number:				
eEnrollment Access ☐ Activate ☐ Deactivate					
Subgroup(s)/Billing Location(s) □ All □ (if not all, list):					
eBilling Access ☐ Activate ☐ Deactivate					
Subgroup(s)/Billing Location(s) □ All □ (if not all, list):					
Representative of Group:					
Title: Email Address:	Phone Number:				
eEnrollment Access □ Activate □ Deactivate					
Subgroup(s)/Billing Location(s) □ All □ (if not all, list):					
eBilling Access □ Activate □ Deactivate					
Subgroup(s)/Billing Location(s) □ All □ (if not all, list):					

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