

INSTRUCTIONS:

**Blue Vision SME Plan
Application Form**

SMEPlan | Health and Dental

1. Please complete all parts of the application, including all questions and details.
2. Missing information will delay the processing of your application.
3. Remember to sign and date your application.
4. The first premium will be deducted upon receipt of the application.
5. Please ensure you attach a signed illustration or Summary of Coverages to the application.

PLEASE NOTE: YOU MUST HAVE A VALID OHIP CARD TO APPLY.

PROVINCIAL HEALTH COVERAGE - Please initial beside response

Important: Please note you must have a valid OHIP Card to apply for coverage. Eligibility for this contract is extended only to residents of Ontario who hold a valid Ontario Health Insurance Plan Card; no other person may be an insured hereunder, even if premium has been accepted by Ontario Blue Cross.

Do you and your spouse and/or dependants have valid OHIP Cards? Yes _____ Initials No _____ Initials

Benefits of the SME Plan are underwritten by Canassurance Hospital Service Association and/or Canassurance Insurance Company hereinafter called Ontario Blue Cross.

1. COVERAGE SELECTION

PLEASE MAKE SELECTIONS FOR A, B, C, D & E

A) Choose the type of protection:	<input type="checkbox"/> Single	<input type="checkbox"/> Couple	<input type="checkbox"/> Family	<input type="checkbox"/> Single Parent
B) Select coverage:	<input type="checkbox"/> EHC Regular		<input type="checkbox"/> EHC Enhanced	
Prescription drugs	<input type="checkbox"/> Basic (\$1,500)		<input type="checkbox"/> Deluxe (\$10,000)	
C) Add dental option:	<input type="checkbox"/> Basic Dental		<input type="checkbox"/> Enhanced Dental	
D) Add Express Plan options (excluding Critical Illness Assistance and Monthly Indemnity):	<input type="checkbox"/> Please attach the signed illustration or Summary of Coverages.			
E) Children's Critical Illness Package:	<input type="checkbox"/> Basic		<input type="checkbox"/> Deluxe	

2. PERSONAL INFORMATION

APPLICANT

Last Name					Language		Sex		<input type="checkbox"/> Non-smoker
First Name					<input type="checkbox"/> English <input type="checkbox"/> French		<input type="checkbox"/> M <input type="checkbox"/> F		<input type="checkbox"/> Smoker
Date of Birth	Day	Month	Year	Age					
Address	No.	Street			Province			Apt.	
	City			Postal Code					
Telephone No. <input type="checkbox"/> Home <input type="checkbox"/> Cell. <input type="checkbox"/> Work				Telephone No. <input type="checkbox"/> Home <input type="checkbox"/> Cell. <input type="checkbox"/> Work					
E-mail Address					Date of Hiring				
Should we require further information to process your application, may we phone you during business hours? <input type="checkbox"/> Yes <input type="checkbox"/> No Most convenient time: _____									

Please complete information for each person to be covered. Minimum applicant age is 16 years of age.

	Last Name	First Name	Relationship	Sex	Date of Birth				Height (in./cm)	Weight (lb/kg)
					Day	Month	Year	Age		
Applicant				<input type="checkbox"/> M <input type="checkbox"/> F						
Spouse				<input type="checkbox"/> M <input type="checkbox"/> F						
Dependants				<input type="checkbox"/> M <input type="checkbox"/> F						
				<input type="checkbox"/> M <input type="checkbox"/> F						
				<input type="checkbox"/> M <input type="checkbox"/> F						

3. A) SME SHORTENED DECLARATION

Each person to be insured hereby declares that he/she has never had an insurance application or a reinstatement of insurance that was declined, postponed, withdrawn or accepted with special conditions (**clause applicable only for SME employees without disability insurance in force**).

Signed in _____ this _____ day of _____

CITY DAY MONTH, YEAR

SIGNATURE OF PRIMARY INSURED

SIGNATURE OF SPOUSE

SIGNATURE OF REPRESENTATIVE

Note: No representative is authorized to establish or modify an Ontario Blue Cross contract, to determine if a person to be insured constitutes an acceptable risk or to waive any right or requirement in the name of Ontario Blue Cross.

3. B) ADDITIONAL DECLARATION FOR 3 AND 4 LIVES ONLY

Each person to be insured hereby declares the following:

That he/she has not been diagnosed or has consulted a health professional for any of the following conditions:

- Cancer (in the last 5 years) except for basal cell carcinoma
- Myocardial Infarction / Heart Attack
- Chronic Obstructive Pulmonary Disease (excluding asthma)
- Diabetes (excluding gestational diabetes)
- Acquired Immune Deficiency Syndrome (AIDS), HIV
- Rheumatoid arthritis, psoriatic arthritis and spondyloarthritis
- Multiple Sclerosis or Amyotrophic Lateral Sclerosis
- Crohn's Disease / Ulcerative Colitis

3. B) ADDITIONAL DECLARATION FOR 3 AND 4 LIVES ONLY (CONTINUED)

Signed in _____ this _____ day of _____

CITY DAY MONTH, YEAR

SIGNATURE OF PRIMARY INSURED

SIGNATURE OF SPOUSE

SIGNATURE OF REPRESENTATIVE

3. C) SME SHORTENED HEALTH STATEMENT FOR DELUXE DRUGS ONLY

	Primary Insured	Spouse	Children
1. Over the last twelve (12) months, have those to be insured taken or currently take any medication?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have those to be insured ever been informed by a doctor that they are suffering from a chronic disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any of the questions above, please provide details below:

Question No.	Person's First Name	Details of Diagnosis, Treatment Medication and Present Condition	Date of each occurrence	Symptom Duration	Duration of Absence from Work	Names and Addresses of Doctors and Medical Establishments

Each person to be insured hereby declares that all answers and explanations given in this form are true and complete. Each person to be insured, understands that any omission or fraudulent statement may result in cancellation of the insurance contract or rejection of a claim that might otherwise be valid.

Signed in _____ this _____ day of _____

CITY DAY MONTH, YEAR

SIGNATURE OF PRIMARY INSURED

SIGNATURE OF SPOUSE

SIGNATURE OF REPRESENTATIVE

3. D) DECLARATION FOR CHILDREN'S CRITICAL ILLNESS PACKAGE (new business only)

Not required for children that are born or covered under an existing family plan.

The person to be insured hereby declares that he/she has never consulted a doctor, been hospitalized, demonstrated symptoms of or presented health problems, taken drugs or received treatment for any of the following conditions:

Stroke (Cerebrovascular accident), Aplastic Anemia, Autism, Burns, Cancer, Blindness, Coma, Coronary Artery Bypass Surgery, Aortic Surgery,

Type 1 Diabetes Mellitus, Muscular Dystrophy, Cystic Fibrosis, Heart attack (Myocardial infarction), Occupational HIV infection, Kidney failure, Motor Neuron Disease, Bacterial Meningitis, Paralysis, Cerebral Palsy, Loss of speech, Loss of autonomy, Loss of limbs, Heart Valve Replacement, Multiple Sclerosis, Deafness, Major Organ Transplant or Major Organ Failure on Waiting List, Benign Brain Tumour.

The person to be insured hereby declares that he/she does not have a family history of Muscular Dystrophy, Huntington Disease or Polycystic Renal Disease.

Signed in _____ this _____ day of _____

CITY DAY MONTH, YEAR

SIGNATURE OF PRIMARY INSURED

SIGNATURE OF SPOUSE

SIGNATURE OF REPRESENTATIVE

4. PAYMENT - Please select only one method of payment (A, B or C). The first premium will be withdrawn on receipt of your application.

A. <input type="checkbox"/> CREDIT CARD PAYMENT	<input type="checkbox"/> MONTHLY <input type="checkbox"/> ANNUAL	<input type="checkbox"/> Amex <input type="checkbox"/> Master Card <input type="checkbox"/> VISA	Signature of Cardholder:		
	Card Number				Expiry Date: M Y
B. <input type="checkbox"/> ANNUAL CHEQUE	Please attach a cheque payable to ONTARIO BLUE CROSS . (monthly rate x 12)				
C. <input type="checkbox"/> MONTHLY AUTOMATIC BANK WITHDRAWALS	Please complete sections 3 and 4 of the pre-authorized debit (PAD) agreement and attach a void cheque.				

Following approval of your application, subsequent payments will be withdrawn on the policy effective date each month following, unless an alternate date has been selected for subsequent payments, for automatic bank withdrawals only.

5. DECLARATION (CONTINUED)

B) DECLARATION FOR ALL BENEFITS

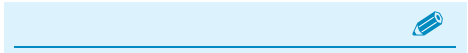
NOTE

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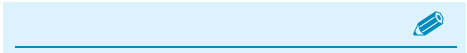
- Each person to be insured, hereby declares that he/she holds a valid health card from their provincial health plan as defined by the health and hospital insurance legislation in his/her province of residence.
- Each person to be insured, hereby declares that all answers given in this application and in any other document which, by agreement forms a part thereof are true and complete. We, the persons to be insured, understand that any omission or misrepresentation statement may result in cancellation of the insurance contract or rejection of a claim that might otherwise be valid.
- Each person to be insured, hereby confirms that he/she has been informed of all statements recorded in this application.
- The Primary Insured asks that Canassurance Hospital Service Association and/or Canassurance Insurance Company hereinafter called Ontario Blue Cross, issue a contract as specified herein.
- This declaration offers no guarantee of insurance.
- The Primary Insured acknowledges receipt of the "Notice regarding personal information" and "Notice regarding the Medical Information Bureau and exchange of information".

Signed in _____ this _____ day of _____

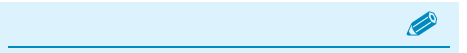
CITY DAY MONTH, YEAR



SIGNATURE OF PRIMARY INSURED
(Policyholder if the person to be insured is under 16 years of age)



SIGNATURE OF SPOUSE



SIGNATURE OF REPRESENTATIVE

6. IMPORTANT INFORMATION, AGREEMENT, CONSENT & PRIVACY

Contract Effective Date: The contract will become effective on the date of approval by Ontario Blue Cross provided the first premium is paid in full and that no change occurred in the insurability of the person(s) to be insured since the signature of the application. **10-day Right to Examine:** You have 10 days from the effective date of your policy to examine and return it for refund of monies paid, if you are not entirely satisfied.

In applying for this coverage, I understand that Ontario Blue Cross needs to know the complete medical history of myself and of any family members. I have read over the application and certify that all questions are answered fully and correctly. I understand and agree that any injury that occurred on or before the date of this application or any sickness which appeared on or before the date of this application must be fully disclosed on this application and may not be covered. I understand and agree that it is my obligation to inform Ontario Blue Cross of any change in the health of myself and of any family members to be covered due to either injury or illness which occurs after the date of this application and prior to the effective date of the policy.

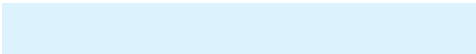
The discovery of facts known by me or by my covered dependants but not disclosed to Ontario Blue Cross could result in the denial of a claim and the cancellation or modification of the policy. I agree that this application, any supplemental information as required by Ontario Blue Cross, and the policy shall constitute the entire contract.

NOTICE REGARDING PERSONAL INFORMATION: I hereby authorize Canassurance Hospital Service Association (Ontario Blue Cross) and its subsidiaries¹, to collect, use and disclose any personal information regarding myself and/or my dependant

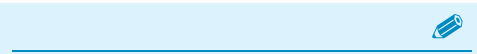
children from and to the following individuals and organizations: any licensed medical practitioner or licensed health professional, hospital, clinic or medical related facility, any other insurance company, including any reinsurance company, or any other person or organization with information relevant to my claim or coverage, and any other person or organization that provides information services or insurance services to, or that acts as an insurance intermediary for Ontario Blue Cross. Ontario Blue Cross aims to ensure the greatest confidentiality possible. All of your personal information is kept in a file titled "Insurance File". The information held by Ontario Blue Cross is confidential; only an employee of Ontario Blue Cross may consult your file, and only if justified as part of his or her job. As well, unless you object, this information may be used for personal solicitations by mail or by telephone. You may consult your file and correct the information as needed by writing to Ontario Blue Cross at: 185 The West Mall, Suite 610, Etobicoke, ON, M9C 5P1.

I agree that no coverage is in effect unless and until my application is **approved** by Ontario Blue Cross.

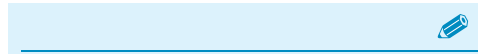
This consent is valid for the length of time necessary for Ontario Blue Cross to achieve the purposes mentioned in the Notice regarding personal information. I understand that I may withdraw this consent at any time by giving Ontario Blue Cross written notice of withdrawal. I also understand that withdrawal of my consent could result in Ontario Blue Cross being unable to provide coverage or pay claims. A photocopy of this authorization is as valid as the original. For further details, please visit our Website at www.on.bluecross.ca or contact us by phone.



DATED (DAY/MONTH/YEAR)



SIGNATURE OF APPLICANT



SIGNATURE OF SPOUSE

For Agent Use Only

Agency Name:					
Agent Name:	Agent #:	%:	Telephone:	Fax:	Agent Signature:
Other Agent Name (if applicable):	Agent #:	%:	Telephone:	Fax:	Agent Signature:

*No representative is authorized to establish and/or modify an Ontario Blue Cross contract, to determine if a person to be insured constitutes as an acceptable risk or to waive any right or requirement in the name of Ontario Blue Cross.

For Ontario Blue Cross Use Only

Identification No.	Underwriting Approval
	Signature _____ Dated (Day/Month/Year) _____

¹ Canassurance Insurance Company and CanAssistance Inc.

