

WAIVER

(may be photocopied or duplicated)

WAIVER OF GROUP HEALTH COVERAGE UNDER THE HORIZONS GROUP PLANS

Admin. Use Only
EWC
DWC
Case # _____

AFTER due consideration, it is my determination:

- Not to apply for coverage for myself and my dependents in the Group Health Plan.
- Not to apply for coverage for my dependents in the Group Health Plan.

Please answer the following:

1. I and/or my dependents are covered under another employer sponsored Health Benefit Plan (if your Spouse is covered under an employer sponsored plan, please provide the name of the employer). YES NO
 I and/or my dependents are covered under an individual health plan YES NO
 Name of insurance carrier above _____
 Policy or Certificate Number _____
 Telephone Number of Company or Claims Department _____
2. I opt not to apply for coverage for myself and/or my dependents in the Group Health Plan due to reasons other than having any existing coverage as listed above. I understand that I have the right to apply for coverage at this time and am voluntarily declining coverage. YES NO

If you are declining coverage for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption.

I understand that not applying for coverage due to reasons other than having qualifying existing coverage has important consequences:

- a. My dependents and I may be excluded from coverage as described in the Late Applicant Eligibility provisions set forth in the Certificate; or
- b. The effective date of coverage for myself and my dependents may be delayed, as described in the Late Applicant Eligibility provision in the Certificate; or
- c. The period during which pre-existing conditions will not be covered may be extended for myself and my dependents, as described in the Late Applicant Eligibility and Pre-Existing Conditions Limitations provisions in the Certificate.

As a result, I waive all claim benefits payable thereunder for myself and/or my dependents.

I understand the above information may be verified in order to determine whether the participation requirements for this group application meets underwriting standards.

Name of Employee: _____

Name of Employer: _____

Signature of Employee: _____ Date _____

Social Security No: _____

ALLIED NATIONAL
 UNDERWRITING DEPARTMENT
 P. O. Box 419254
 Kansas City, MO 64141-6254