



Employer Application and Agreement

Please take a moment to complete this form. We will consider it along with your group's experience, enrollment data and any other applicable information, as your application to Renaissance Life & Health Insurance Company of America (*Renaissance*).

- Coverage or administration for your group will not start until you receive approval in writing from Renaissance.
- Absence of written approval does not imply acceptance.
- There may be minimum enrollment requirements.
- Rates are subject to change based on final enrollment data and any program design changes.

If you have any questions regarding this application please feel free to contact your Renaissance representative.

(Shaded area is for Renaissance use only)

Group Number: _____ Group Name: _____

Sub-Group Names (if applicable): _____

Requested Effective Date: _____ Renewal Date: _____

Amount Paid By Employer For: Employee Coverage: _____ Dependent Coverage: _____

Definition Of Subscriber (for example: "all full-time employees, all full-time and part-time employees."): _____

Can Employees Opt-out-of Dental/Vision Plan?: Yes No Is There A Section 125 Plan In Place?: Yes No

Is This A Management Carve-Out? Yes No Number of Eligible Employees: _____

Estimated Number of Employees Enrolling: _____ Benefit Year: Calendar Year Policy Year Other: _____

New Employee Waiting Period (check one): Waived At Initial Enrollment?: Yes No

First of the Month Following: _____ Days **Or** First Day Following _____ Days **Or** Date Of Hire

Tax Identification Number: _____

Group Address: _____

City: _____ State: _____ Zip Code: _____

County: _____ Telephone: _____ Fax Number: _____

Billing Contact: _____ Title: _____

E-Mail Address: _____

Billing Address (if different from above): _____

City: _____ State: _____ Zip Code: _____

Group Administrator: _____ Title: _____

E-Mail Address: _____

Previous Carrier: No Yes If Yes, Please Indicate Carrier: _____

Enrollment By: Form Electronic Media If Electronic Media, Please Specify Type: _____

Delivery Method For The Group Policy, Individual Subscriber Certificate And Summary: Electronic Paper

If Paper Method Is Selected, Send Materials To: _____

By checking the electronic box, you are agreeing to receive such materials electronically pursuant to the terms for paperless delivery attached to this application form. If none selected, all materials will be sent by hard copy.

Enrollee ID Cards Sent To: Group Member Home

IMPORTANT NOTE: PROPOSAL MUST BE ATTACHED FOR APPLICATION TO BE COMPLETED.

Benefits Included In Proposal (*check all that apply*): Dental Vision

Proposal Attached: Yes

Life & Disability Included In A Separate Proposal: Yes No

Life & Disability information is used for internal operations purposes only

ERISA Information Schedule A (Form 5500) Required?: Yes No

Reports Required (*additional charges may apply*): _____

Special Instructions: _____

(Shaded Area for Agents Only) New Agent/Agency?: Yes No (*if yes, attach New Agent Documentation*)

Agent Name: _____ Agency Name: _____

Agent License Number: _____ County: _____

Street Address: _____ City: _____

State: _____ ZIP Code: _____ Telephone: _____ Fax number: _____

E-Mail Address: _____

Commission: Standard Split (*if split please check one that applies*): 50/50 Other (*please indicate*) _____

2nd Agent Name (*if applicable*): _____ Agency Name: _____

Agent License Number: _____ County: _____

Street Address: _____ City: _____

State: _____ ZIP Code: _____ Telephone: _____ Fax number: _____

E-Mail Address: _____

New Agent/Agency?: Yes No (*if yes, attach New Agent Documentation*)

General Agent (*if applicable*): _____

Agency or Agent shall disclose in writing to the client, in advance of the purchase of business, the nature of any compensation the Agency or Agent will or may receive or be eligible to receive from Renaissance in connection with the placement or servicing of the client's business, as well as the nature of any other material business relationship between the Agency or Agent and Renaissance. This requirement is a condition to eligibility for receiving compensation under Renaissance's Agency/Agent compensation program as described in Renaissance's Agency/Agent Agreement. Renaissance will report to Agent's or Agency's designated clients all compensation paid to Agency or Agent for work performed on behalf of such clients. By signing this Application I warrant and represent that I have made full disclosure to the client of any and all compensation I may receive from Renaissance related to the client's purchase of a Renaissance benefit plan.

Signature of Agent: _____ Date: _____

AGREEMENT AND RECEIPT

The undersigned employer hereby adopts and subscribes to the terms and provisions in the application and to the terms and provisions of the Policy of which this application becomes a part. It is agreed that the employer has 15 days (*30 days in NH*) from the date of delivery of the Policy to return the Policy to Renaissance's corporate headquarters for a full refund. If the employer exercises this right, the Policy will terminate on the Effective Date as if no coverage was ever in force, and all money received will be returned.

In addition to the commissions and/or fees identified specifically for your benefit plan, the Agency or Agent may qualify for additional compensation payments from Renaissance related to your purchase of a Renaissance Policy. This additional compensation is not charged to your group.

This application is subject to approval in accordance with Renaissance's guidelines. Misrepresentation of material fact or fraud will cause this application and subsequent Policy to be null and void from the start. **WARNING: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.** (*Please see the following page for state-specific variations of this fraud notice*)

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage. If you do not have other health insurance coverage, you may be subject to a federal tax penalty.

NOTE FOR COLORADO RESIDENTS: THIS POLICY DOES NOT INCLUDE COVERAGE FOR CERTAIN PEDIATRIC DENTAL SERVICES THAT MAY BE REQUIRED UNDER FEDERAL LAW. COVERAGE OF THOSE PEDIATRIC DENTAL SERVICES, DEFINED AS ESSENTIAL HEALTH BENEFITS ("EHB") IN ACCORDANCE WITH THE AFFORDABLE CARE ACT, IS AVAILABLE FOR PURCHASE IN THE STATE OF COLORADO AND CAN BE PURCHASED AS A STAND-ALONE PLAN, OR AS A COVERED BENEFIT IN ANOTHER HEALTH PLAN. PLEASE CONTACT YOUR INSURANCE AGENT, OR CONNECT FOR HEALTH COLORADO IF YOU NEED TO PURCHASE AN EXCHANGE-QUALIFIED, STAND-ALONE DENTAL PLAN THAT INCLUDES PEDIATRIC DENTAL COVERAGE.

THIS POLICY PROVIDES DENTAL AND/OR VISION BENEFITS ONLY. REVIEW YOUR POLICY CAREFULLY.

Check # _____ in the amount of \$ _____ to be applied as a credit toward the payment of the first month's premium on the proposed Renaissance Policy for which application is made. In case application is not accepted by Renaissance, the payment indicated here will be returned.

Signed this: _____ day of _____, 20 ____ at _____

Signature of Authorized Group Official: _____ Title: _____

Signature of Agent: _____ License #: _____ State: _____

Signature of Renaissance Representative: _____

FRAUD WARNING NOTICES: If you reside in a state where one of these fraud notices applies, please review your state-specific fraud notice.

AK: Any person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

AL/AR/LA/NM/RI/WV: 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 may be subject to fines and confinement in prison.

CA: For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage.

CO: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

DC: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

GA: A natural person convicted of a violation of insurance fraud shall be guilty of a felony and shall be punished by imprisonment for not less than two or more than ten years, or by a fine of not more than ten thousand dollars, or both.

HI: Any person who presents a fraudulent claim for payment of a loss or benefit is guilty of a crime punishable by fines or imprisonment, or both.

KS: Any person, who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any material fact thereto, may be guilty of insurance fraud as determined by a court of law.

KY: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

ME/TN/WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefit.

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 may be subject to fines and confinement in prison.

MN: Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NC: Any person who, with intent to injure, defraud or deceive an insurer or an insurance claimant, submits an application or files a claim containing a false or deceptive statement is guilty of a crime (Class H felony) which MAY subject the person to criminal and civil penalties.

NH: Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty.

NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

OH/OR: Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

OK: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

TX: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

VT: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

VA: ANY PERSON WHO, WITH THE INTENT TO DEFRAUD OR KNOWING THAT HE OR SHE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY HAVE VIOLATED STATE LAW.



Renaissance®

DENTAL · VISION · LIFE · DISABILITY

Underwritten by Renaissance Life & Health Insurance Company of America, PO Box 1596, Indianapolis, IN 46206.

In certain states, vision coverage may be underwritten by Vision Service Plan Insurance Company or VSP Vision Care, Inc. Both companies can be reached at 3333 Quality Drive, Rancho Cordova, CA 95670.