



# ENROLLMENT GUIDE 2024

**Health Insurance** 

**Dental Insurance** 

Vision Insurance

Providers Include:
BCBS of Alabama
Guardian Dental & VSP Vision





The following is provided for your use as a <u>CHECKLIST</u> to ensure that your insurance application is complete when received and ready to be processed.

**IMPORTANT**: All paperwork must be sent to the APA office. Any paperwork received by BCBS, Guardian Dental & VSP Vision will not be processed.

- 1. Blue Cross & Blue Shield Application for health and/or dental (if applicable)
- 2. VSP Vision & Guardian Dental Application (if applicable)
- **3. Automatic Bank Draft Authorization**: Required for payment of insurance premiums. (Only owner needs to complete if signing up a new division; will directly send to owner)
- 4. Verification of Employment and Eligibility Form
- 5. Insurance Information Request Form (date of employment MUST be included)
- **6. Membership Application** (All pharmacists and pharmacy technicians must be a current APA member to participate in the insurance program.)

<u>Your completed insurance application will be processed when received.</u> It is extremely important that you double check and be certain that you have included all of the items above, and that all applications and forms are filled out completely, signed and dated.

<u>Submitting incomplete applications may delay your insurance coverage.</u> Take an extra minute to look over your application(s) before submitting them to APA.

All summary plan descriptions are available at your request from the APA office, as a standard practice, these booklets will be emailed to the new enrollee.

Sincerely,

**Kelly Findley** 

Kelly

Director of Insurance & Member Benefits

1211 Carmichael Way Montgomery, AL 36106-3672 Tel: (334) 271-4222 Fax: (334)271-5423

## APA Group Insurance Program Verification of Employment and Eligibility

The criteria for eligibility in this group insurance program is very specific. It is extremely important that both the **employer** and the **employee** understand their responsibility in adhering to the eligibility requirements, as well as the liability each incurs if individuals are **NOT** a legal spouse or dependent of the applicant.

#### CRITERIA FOR INSURANCE PROGRAM:

- 1. Effective August 1, 2014, licensed pharmacists and pharmacy technicians, who are members of APA and keep their license and membership dues current are eligible to participate through a participating store currently enrolled OR as a new insurance division. (If you are a pharmacist or pharmacy technician you must be a member of APA to participate on the insurance plan). APA is pleased to be able to offer the option for pharmacist members to utilize quarterly installment payments for their annual dues; however, those choosing to take advantage of this option are still responsible for the entire amount of \$250, even if their insurance coverage through APA is cancelled.
- 2. To be eligible to participate in APA's insurance program, you must work at <u>least</u> **30** hours per week.
- 3. Full-time and part-time employees of a participating pharmacy are eligible to participate. An employee must enroll within the first 30 days of employment for new hire status. Employees who do not enroll within 30 days of employment will have to wait to enroll during open enrollment (January) unless the employee has a qualifying life event such as marriage, divorce, loss of coverage, etc. In that case, the employee must enroll within 30 days of the qualifying event.
- 4. In the event of a policyholder's death, dependents of the deceased are no longer eligible to participate in APA's insurance program unless the dependents are employees of a participating pharmacy. COBRA coverage would be available only.
- 5. Family Coverage can include your spouse and/or legal dependents until they are 26 years old, married or single.

The employer is responsible for all insurance applications submitted from his or her pharmacy. If it is determined that an individual on your insurance billing does NOT meet the eligibility requirements, his or her coverage will be canceled immediately, and any claims that have been paid for that employee will have to be repaid to the insurance company.

By signing this verification of employment and eligibility, the applicant (employee) and the employer acknowledges that they have read the criteria, understand their responsibility and liability, and confirm applicants' employment and eligibility to participate in the Group Insurance Program.

Employee Signature	License #	Date Signed	
Employer Signature	License #	Date Signed	

## **APA Health Insurance Program Insurance Information Request**

This form must be completed and returned with your insurance applications. Your insurance applications will not be processed without this completed and signed form. *Please print all information*.

APPLICANTS NAME:					
APPLICANTS HOME ADDRI	ESS:				
CITY:	STA	λΤΕ:	ZIP: _		
PHONE #: Work ()	C	ell #: ()_			Required
FAX #: Work ()	!	EMAIL:			
DATE OF BIRTH:/_	/ So	OCIAL SECU	RITY #:	<del>-</del>	
POSITION (Check One):	Pharmacist	Pharmacy 1	Гесhnician	0	Other
LISCENSE #:	P	HARMACY (	OWNER: _	YES	NO
APA Member: YES	NO (Pharmacists be eligible to		-	-	
PHARMACY NAME:					
PHARMACY ADDRESS:					
CITY:	STA	ATE:	ZIP:		
PHARMACY EMAIL:					
DATE EMPLOYED:	JJ	FULL-TII	ME?:	_YES	_NO
****COVERAGE E	FFECTIVE DATE:	/	/	***	<b>*</b> *
<b>IMPORTANT:</b> Please circle be {Employee + Children} or {Famil married.					-
BCBS Health Platinum	BCBS Blue Secur	e 2000		e Saver 30	000
Single Employee + 1	Single Employee + 1		Single Employee	2 + 1	
Employee + Children	Employee + Child	dren		e + Childrei	n
Family	Family		Family		
List other elective coverag	e that is selected (ie,	, BCBS Basic	Dental, Bo	CBS Blue Do	ental

1000A, Guardian Dental & VSP Vision – Specify which plan below for multi option plans)



#### YOUR PLAN, YOUR CHOICE - HEALTH, DENTAL, AND VISION PLANS

BCBS HEALTH	Platinum	Blue Secure 2000	Blue Saver 3000
Single	\$582.67	\$550.55	\$482.57
Employee + Spouse	\$1,238.57	\$1,168.22	\$1,019.38
Employee + Children	\$938.80	\$887.10	\$777.66
Family	\$1,370.54	\$1,290.10	\$1,119.81

BCBS DENTAL	Preferred Dental	Dental Blue 1000A (w/ortho)
Single	\$28.83	\$36.34
Employee + Spouse	\$58.53	\$68.88
Employee + Children	\$46.42	\$89.67
Family	\$85.18	\$125.41

GUARDIAN DENTA	L OPTION 1 COMPLETE W/ORTHODONTICS	OPTION 2 VALUE W/ORTHODONTICS	OPTION 3 COMPLETE DENTAL	OPTION 4 VALUE DENTAL
Single	\$44.12	\$39.94	\$40.63	\$36.43
Employee + Spouse	\$66.64	\$64.04	\$55.16	\$50.49
Employee + Children	\$77.48	\$74.74	\$63.89	\$59.17
Family	\$97.07	\$93.96	\$79.53	\$73.10

VSP VISION	OPTION 1 PREMIUM VISION	OPTION 2 VALUE VISION
Single	\$17.00	\$14.00
Employee + Spouse	\$29.00	\$20.00
Employee + Children	\$31.00	\$17.00
Family	\$48.00	\$27.00

<sup>\*</sup>Please refer to Summary Plan Desciption to review benefits to select the best health, dental, and vision plan for you and your family.

# **Application**

# For Enrollment with Binding Arbitration

450 Riverchase Parkway East ● P. O. Box 995 Birmingham, Alabama 35298-0001





#### **Application For Enrollment**

Fields marked with an \* are required fields. Any required information not completed may delay the processing of your application.

EMPLOYEE INFORM	IATION								
*HEALTH GROUP	NUMBER	*HEALTH DIV	ISION NUMBER	*DENTAL	GROUP NUMBER	*DENTAL DIVISION NUMBER			
*NATURE OF APPLIC	ATION (Check	all that apply)	1 —						
NEW CONTRACT	CA	NCEL CONTRACT	CHANGE	CONTRACT					
☐ HEALTH ☐ DEN		ALTH   DENTAL	. 🔲 🗆 NAME CH	ANGE 🗆 AD	DRESS CHANGE	TYPE COVERAGE CHANGE			
ENROLLMENT PERIO	<b>DD</b> (for new cor	ntracts)	_						
REGULAR ENROL	LLMENT   A	ANNUAL OPEN EN	IROLLMENT S	1	ENROLLMENT				
*LAST NAME				*FIRST NAME	<u> </u>				
MAIDEN/MIDDLE NA	ME		SUFFIX (JUN	IOR, SENIOR)	*SOCIAL SECURITY	Y NUMBER			
*HOME MAILING ADD	DRESS								
*CITY					*STA	TE *ZIP			
*PHONE NUMBER	HOME UWC	ORK - CELL E	-MAIL ADDRESS (O	ptional)					
*GENDER	□ FEMALE	*DATE OF BIRT	H (MM/DD/YYYY)	/	1				
*EMPLOYEE NUMBE	R								
LIST ALL DEPENDEN	NTS ELIGIBLE	UNDER THIS CO	NTRACT AND PROV	/IDE SOCIAL S	SECURITY NUMBER.				
NOTE: The Social Sec	urity Number fo	or the employee an	d all dependents mu	st be provided	in order for this applic	ation to be processed. Plan for which you are applying.			
*LAST NAME				*FIRST NAM	ИE				
MAIDEN/MIDDLE NA	ME		SUFFIX (JUNIO	OR, SENIOR)	*SOCIAL SECURI	TY NUMBER			
						-			
*RELATIONSHIP (	CHILD SPO	*GENDER	☐ MALE ☐ FEMALE	*DATE OF E	BIRTH (MM/DD/YYYY) [	/ / /			
☐ ADD DEPENDENT		EVENT TYPE:   verage   Other _	¶arriage ☐ Birth/Ad	option	pption * DATE EVENT OCCURRED / / / / / / / / / / / / / / / / / / /				
		ENDENT DUE TO: Death	Military Service □	Request	* DATE EVENT OCCURRED	/ / /			
ADD HEALTH	ADD DENTAL	ADD BOTH		REMOV	E HEALTH	OVE DENTAL REMOVE BOTH			
*LAST NAME				*FIRST NAM					
MAIDEN/MIDDLE NA	ME		SUFFIX (JUNIO	OR, SENIOR)	*SOCIAL SECURI	TY NUMBER			
						-			
*RELATIONSHIP (	CHILD	*GENDER	☐ MALE ☐ FEMALE	*DATE OF E	BIRTH (MM/DD/YYYY) [	/ / /			
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		ENDENT DUE TO: Death	Military Service	Request	* DATE EVENT OCCURRED				
ADD HEALTH	ADD DENTAL		, <del></del>	1_	∟ E HEALTH	OVE DENTAL REMOVE BOTH			

#### LIST ALL DEPENDENTS ELIGIBLE UNDER THIS CONTRACT AND PROVIDE SOCIAL SECURITY NUMBER. NOTE: The Social Security Number for the employee and all dependents must be provided in order for this application to be processed. By signing this application, you certify that all dependents are eligible for coverage under the terms of the Group Plan for which you are applying. \*LAST NAME \*FIRST NAME MAIDEN/MIDDLE NAME \*SOCIAL SECURITY NUMBER **SUFFIX (JUNIOR, SENIOR)** \*RELATIONSHIP | CHILD \*DATE OF BIRTH (MM/DD/YYYY) OTHER **QUALIFYING EVENT TYPE:** Marriage Birth/Adoption \* DATE EVENT ADD **OCCURRED DEPENDENT** ☐ Loss of Coverage ☐ Other REMOVE REMOVE DEPENDENT DUE TO: \* DATE EVENT **DEPENDENT** ☐ Divorce ☐ Death ☐ Entered Military Service ☐ Request OCCURRED □ REMOVE HEALTH □ REMOVE DENTAL □ REMOVE BOTH □ ADD HEALTH □ ADD DENTAL □ ADD BOTH \*LAST NAME \*FIRST NAME MAIDEN/MIDDLE NAME SUFFIX (JUNIOR, SENIOR) \*SOCIAL SECURITY NUMBER \*RELATIONSHIP CHILD \*DATE OF BIRTH (MM/DD/YYYY) \*GENDER ☐ MALE ☐ FEMALE □ OTHER **QUALIFYING EVENT TYPE:** Marriage Birth/Adoption \* DATE EVENT \_\_ ADD DEPENDENT **OCCURRED** ☐ Loss of Coverage ☐ Other REMOVE REMOVE DEPENDENT DUE TO: \* DATE EVENT **OCCURRED DEPENDENT** ☐ Divorce ☐ Death ☐ Entered Military Service ☐ Request REMOVE HEALTH REMOVE DENTAL REMOVE BOTH □ ADD HEALTH □ ADD DENTAL □ ADD BOTH If any dependent child above is over the applicable maximum age under your Group Plan and is incapacitated, please contact your Group Administrator to determine if coverage is available and/or obtain additional documents for completion. STUDENT EXTENSION CERTIFICATION: If the Group Plan under which you are applying requires student certification after age 26, please list any dependent child applying for student extension. NAME OF SCHOOL NAME OF CHILD NAME OF CHILD NAME OF SCHOOL **ELIGIBILITY: COORDINATION OF BENEFITS** For coordination of benefits purposes, will any person to be insured be covered under another health and/or dental plan or policy at the time this policy becomes effective? If yes, please provide the information below. Use additional paper if necessary. NAME OF CONTRACT HOLDER/DEPENDENT EFFECTIVE DATE OF OTHER COVERAGE (MM/DD/YYYY) NAME OF INSURANCE COMPANY **EMPLOYER'S NAME** POLICY, ID, CONTRACT OR CERTIFICATE NUMBER **GROUP NUMBER TYPE COVERAGE** ☐ SINGLE ☐ FAMILY TRANSFER COVERAGE A transfer of coverage occurs when you want to cancel one Blue Cross and Blue Shield of Alabama contract and enroll in another without a break in coverage. Please note that the transfer cannot occur prior to the date of employment. If you or your spouse are currently covered by a Blue Cross and Blue Shield of Alabama contract and wish to transfer to this group, please complete the information below. If you have Individual coverage, please call Customer Service at 1-855-350-7441 to cancel your contract. If your Individual coverage is through the Federal Marketplace, please call the Marketplace at 1-800-318-2596 to cancel your contract. CURRENT BLUE CROSS AND BLUE SHIELD OF ALABAMA CONTRACT NUMBER

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#### IMPORTANT DISCLOSURE NOTICE

#### NOTICE OF GROUP HEALTH & DENTAL PLAN SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for health plan benefits for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may in the future be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards other coverage for you or your dependents). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing towards the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, placement for adoption, or placement as an eligible foster child, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, placement for adoption, or placement as an eligible foster child.

If you or your dependent lose coverage under Medicaid or a State Children's Health Insurance Plan (SCHIP) because of loss of eligibility for coverage, you may be able to enroll yourself and your dependent in this plan. You may also be able to enroll in this plan if you or your dependent become eligible for premium assistance under Medicaid or SCHIP for coverage under this plan. However, you must request enrollment within 60 days of any such event.

To request special enrollment or obtain more information, contact your employer at the telephone number or address listed for your employer in this enrollment application.

#### **NOTICE OF GROUP DENTAL PLAN BENEFIT WAITING PERIODS**

This dental plan includes benefit waiting periods that you may have to serve before certain benefits begin to be covered under this dental plan. Please refer to the section in your benefit booklet called "Benefit Waiting Periods."

#### WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE FOR GROUP HEALTH PLANS

The Women's Health and Cancer Rights Act of 1998 requires group health plans that provide coverage for mastectomies to also provide coverage for reconstructive surgery and prostheses following mastectomies. A participant or dependent who is receiving benefits in connection with a mastectomy will also receive coverage for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complications of the mastectomy, including lymphedema.

Benefits for this will be subject to the same calendar year deductible and coinsurance provisions that apply to other medical and surgical benefits.

#### **BLUE CROSS AND BLUE SHIELD ASSOCIATION**

Applicant on behalf of itself and its members hereby expressly acknowledges its understanding that this agreement constitutes a contract solely between Applicant and Blue Cross and Blue Shield of Alabama, which is an independent corporation operating under a license from the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans, (the "Association") permitting Blue Cross and Blue Shield of Alabama to use the Blue Cross and Blue Shield Service Marks in the State of Alabama, and that Blue Cross and Blue Shield of Alabama is not contracting as the agent of the Association. Applicant on behalf of itself and its members further acknowledges and agrees that it has not entered into this agreement based upon representations by any person other than Blue Cross and Blue Shield of Alabama and that no person, entity, or organization other than Blue Cross and Blue Shield of Alabama shall be held accountable or liable to Applicant for any of Blue Cross and Blue Shield of Alabama's obligations to Applicant created under this agreement. This paragraph shall not create any additional obligations whatsoever on the part of Blue Cross and Blue Shield of Alabama other than those obligations created under other provisions of this agreement.

## **Benefits Enrollment Form**

Please Complete And Return This Form To Your HR Administrator.

Employer Name	Hire Date									
Step 1 - Tell us abou	u <b>t yourself</b> (Please d	enter your personal	information.)							
Full Name (First Middle	Last)									
Phone		Email								
Gender	Date of Birth	1	Social Security Number							
Address 1										
Address 2										
City		State	Z	ip						
Step 2 - Select your	benefits (Enroll in a	plan by placing an	"X" in the corresponding box.)							
Benefit Name Enroll (X	) Enter Plan Name		Select Coverage Level/ Amou	int						
Dental Plan  Guardian	Plan Name:		Select Coverage: Employee Employee + Child(ren)	Employee + Spouse Family						
Vision Plan ☐ VSP	Plan Name:		Select Coverage: Employee Employee + Child(ren)	Employee + Spouse Family						
Step 3 - Provide Far	nily Information	(We need this to e	enroll your dependents in the bene	efits you elected.)						
Dependent Name		DOB	SSN	Relationship Husband/Wife/Son/Daughte.						
Step 4 - Make it offi	<b>cial</b> (Please sign an	d return this form	to your HR Administrator)							
Employee Signature			Date							
Employer Signature			Date							



### **Alabama Pharmacy Association**

1211 Carmichael Way Montgomery, AL 36106-3672 (334) 271-4222 Fax: (334) 271-5423 www.aparx.org

## **Membership Application**

Full Name:	Business Name:
Home Address:	Business Address:
CityZip	CityCountyZip
Preferred Name:Gender	Business Phone: ()
Date of Birth:	FAX Number: ()
Name of spouse:	i e
Mail To Go To: Business or Home  License #	☐ Active Member \$250.00 (Licensed Pharmacist) ☐ Associate Member \$150.00 (Has a business interest in the pharmacy profession, but not
NABP e-profile#	a licensed pharmacist)  ——— □ Spouse Member Non-Pharmacist \$75.00
Home Phone: ()  Cell Phone: ()  Email:  Would you like to receive email updates from APA	Resident Member \$50.00  First Year Pharmacist \$50.00  (First Year of practicing pharmacy)  Retired Pharmacist \$50.00  Pharmacy Technician \$25.00
Yes No	Optional Association Support
Pharmacy School:	
Graduation Year:	\$ APA Scholarship Fund
Type of degree: BS Pharm. D. CPhT	\$ APA Building Fund \$ APA Research and Education Foundation
Practice Setting  Academia Independent Cortified Consultant Industry  Employee Pharmacist Chain Long Term Call Employee Pharmacist Independent Nuclear Governmental Pharm Tech Cl	Owner  Check Enclosed: Total Amount \$  Charge \$ to my:  Visa
Home Health/Infusion       □ Pharm Tech         Independent       □ Relief Pharma         □ Heath Plan/Managed Care       □ Relief Pharma	Card No. Exp. Date
Academies  Community (Chain)  Health Systems  Independent  Don't feel like filling this out? Just scan th handy QR code!	this3-Digit Security Code
Long Term Care/Consultant  Nuclear	CityCountyZip
Technician Student- School  I can be a liaison to the following legislators in my District  U.S. Congressman	The Tax Cuts and Jobs Act of 2018 removed the option of deducting membership dues paid by individuals to the APA.  However, businesses paying for employee memberships may
<ul><li>State Representative</li><li>State Senator</li><li>APA Region</li></ul>	