

How to apply

Before you apply, it's important for you to have the right information handy to help you fill out the application completely. It usually takes no more than 30-45 minutes.

What do I need?

You will need the following information for you and each person applying for coverage:

- Birth date
- Social Security Number
- Height/weight
- Information on current and past health insurance plans (if applicable)
- Medical history, such as: medical conditions you may have, treatment received, and dates of diagnosis, treatment and doctor visits
- Prescription drug information, such as: drug names, dosages, and dates initially prescribed and last taken
- Physician/treatment facility contact information

What are my payment options?

If submitting a paper application, you can either include a check for the first month's premium or complete the *Electronic Payments* form to authorize monthly electronic payments. If you apply online at www.ibx4you.com, you have the option to pay monthly using electronic payments, or you can select the *Bill Me* option to pay by check at a later date.

Why must I provide my medical history?

To keep rates more affordable, these plans are medically underwritten. This means we review your current health status and medical history to determine whether you qualify for coverage and to determine your final rate.

You must answer all questions honestly and completely – failure to disclose any health information may result in modification of your policy, refusal to pay claims, or termination back to the original effective date.

If you are eligible for coverage, preexisting condition exclusions may apply. People who have been diagnosed with the conditions listed below may be denied coverage:

AIDS/HIV	Diabetes	Kidney disease
Cancer	Emphysema	Liver disease
Chronic obstructive pulmonary disease (COPD)	Heart attack, stroke or angioplasty	Muscular dystrophy
Congestive heart failure	Hemophilia	Systemic lupus
Crohn's disease	Hepatitis B and C (chronic)	Transplants
Cystic fibrosis		

This list is not all-inclusive, as other conditions may apply. If you don't qualify for one of our medically underwritten plans, visit www.ibx.com or call 1-800-ASK-BLUE (1-800-275-2583) to learn more about our guaranteed enrollment options.

