



**IMPORTANT NOTICE ABOUT
HEALTHAMERICAOne Insurance Product**

The insurance plan you are about to apply for (**HealthAmericaOne™**) is not an employer-sponsored health plan. Before you apply, you should be aware of the differences between employer-sponsored health plans and HealthAmericaOne.

HealthAmericaOne is offered through an out-of-state, Non-Employer Group Insurance Trust in Ohio. The trust is called the HealthAmerica Ohio Insurance Trust (“Trust”). It was set up to offer group health insurance to individuals who are not eligible for health care coverage through an employer.

The rules for Trusts are different from the rules for employer-sponsored health plans. A few of the differences are that HealthAmericaOne:

- Does not follow the rules of ERISA (Employee Retirement Income Security Act) or HIPAA (Health Insurance Portability and Accountability Act).*
- **Has a 12 month pre-existing condition exclusion.**
- **If You are accepted for Coverage, Your premium rate will be calculated to include any Pre-existing Medical Condition that You disclosed on Your Enrollment Form, and such conditions will be Covered under the terms of Your Group Contract beginning on Your Effective Date.**
- **Proof of prior creditable coverage does not reduce the exclusion.**
- Uses your health history to determine how much your premium will cost. This is called medical underwriting.
- Can deny you coverage because of medical treatment you had in the past.

A non-employer group insurance trust like HealthAmericaOne has more flexibility to accept individuals who might not be eligible for coverage by an individual plan because of medical underwriting.

I certify by my/our signature(s) below that I/we have read and understand the above information pertaining to HealthAmericaOne pre-existing condition information.

Signature (Primary Applicant)

Date

Signature (Spouse)

Date

Signature (Dependent over 18)

Date

Signature (Dependent over 18)

Date

Signature (Dependent over 18)

Date

*The Employee Retirement Income Security Act of 1974 is a federal law that sets minimum standards for most health plans in private industry. The Health Insurance Portability and Accountability Act of 1996 is a federal law that has a provision to protect health insurance coverage for workers and their families when they change or lose their jobs.