# Step by Step Guide FOR Cancelling Anthem Medical

## For members of the California Association of REALTORS®

To cancel Anthem coverage, we need both the RealCare Termination Request Form and the Anthem Waiver Form completed.

# **Complete RealCare Termination Request Form**

- Complete personal information
- Select the box to indicate each type of coverage to terminate
- Select a box to indicate the reason for your request
- Sign and date the bottom of the form

# **Complete Anthem Employee Waiver Form Sections 1 and 2**

- Fill in your personal information and the requested effective date of cancellation.
  - Retroactive cancellations are not allowed.
- If you are a C.A.R. Member indicate the employer as "C.A.R." and provide your C.A.R. Join date in the space provided for Hire date.
- If you are a W-2 employee of a C.A.R. member, enter the C.A.R. member's name or firm name.
- Check a box in Section 2 to indicate who you are waiving/cancelling/declining coverage for.
- Complete the section identifying the reason you're declining coverage.
- Sign and date the bottom of the page.

# Email Completed Forms To: RC-Enrollment@NFP.com

Or

Fax to: (707) 939-8450

## Mail To:

## 548 Market St., PMB 91266 San Francisco, CA 94104

# If you have questions, please contact us at (800) 939-8088



# C.A.R. HEALTH & LIFE PLANS TERMINATION REQUEST FORM

## This termination form is for use ONLY with C.A.R. health and life plans. **RealCare is not responsible for termination of coverage outside of the C.A.R. group plans.**

Date:	Member ID or Policy #:						
Subscriber Name							
0 -1 -1	Last	First	M.I.				
Address:		Street Address					
Phone Number:	City	State	Zip				
		EIIIdii:					
		coverage effective:					
C.A.R. Group	Kaiser Medical	Plan					
C.A.R. Group	Anthem Blue (	Cross Medical Plan (Include completed/signed An	them "Employee Waiver Form")				
C.A.R. Group C.A.R. Group C.A.R. Group		<u>dental</u> coverage is terminated, you will not be el <u>h</u> waiting period.	igible to re-enroll until the next Open				
C.A.R. Group C.A.R. Group		<u>vision</u> coverage is terminated, you will not be eli <u>ę</u> <u>h</u> waiting period.	gible to re-enroll until the next Open				
C.A.R. Group	Life Insurance						
I am terminating	coverage beca	ause:					
I have obtaine	ed replacemen	t coverage from another group					
I have obtaine	ed replacemen	t coverage from an individual/family pla	ı				
I have obtaine	ed replacemen	t coverage from Covered California					
I don't want t	he coverage						
Other – Please	e Describe:						
Subscriber Signat	ure:		_ Date:				
Fa	ax your comple	ted termination request form to RealCare B 939-8450 or e-mail to rc-enrollment@nfp	• • • •				

RealCare Insurance Marketing, Inc. • 548 Market St., PMB 91266 • San Francisco, CA 94104 Phone: 800-939-8088 or 707-939-8088 • Fax 707-935-7142 • Website: <u>www.RealCareCAR.com</u> California Insurance License #OB23546

# Use this form to terminate Anthem coverage or drop dependents **California Employee Waiver Form For Small Groups**



Health care plans offered by Anthem Blue Cross and Insurance plans offered by Anthem Blue Cross Life and Health Insurance Company.

Instructions: Please complete and return to your Group Administrator. You, the employee, must complete this application. You are solely responsible for its accuracy and completeness. To avoid the possibility of delay, please answer all questions and be sure to sign and date your application.

							Group/Case	e no. (if known)
Section 1: Employee Information								
Last name		First name			M.I.	Social Security no.1		
Home address — (P.O. Box not acceptable		City			State		ZIP code	
Employment status (required)	Hire date (required) (MM/DD/YYYY)		Y)	Requested effective date				
Employer name								
Do you read and write English?   Yes	] No If no, the transla	ator must sigi	n and sul	omit a Statement of	Accountat	oility/Tra	inslator's St	atement.

## Section 2: Waiver/Declining coverage —

Secti Last

Complete only if any coverage is declined or refused by you and/or your eligible dependents. Proof of coverage may be required.

Type of coverage/Declined for: Sel	ect all that apply	Reason for declining/refusing coverage: Select all that apply
Employee	Medical     Dental     Vision	<ul> <li>No coverage</li> <li>Covered by Spouse's/Domestic Partner's group coverage</li> </ul>
Spouse/Domestic Partner	Medical Dental Vision	Spouse/Domestic Partner covered by their employer's     group coverage
		Enrolled in individual coverage
Dependent(s)	Medical     Dental     Vision	Medicare/Medi-Cal/VA
	List name of dependents to be waived:	Enrolled in other Insurance — Please provide company name and plan:
		□ Other — please explain:

I acknowledge that the available coverages have been explained to me by my employer and I know that I have every right to apply for coverage. I have been given the chance to apply for this coverage and I have decided not to enroll myself and/or my dependent(s), if any. I have made this decision voluntarily, and no one, including but not limited to my employer or agent, has tried to influence me or put any pressure on me to waive coverage. BY WAIVING THIS GROUP MEDICAL, DENTAL, AND VISION COVERAGE (UNLESS EMPLOYEE AND/OR DEPENDENTS HAVE GROUP MEDICAL, DENTAL, AND VISION COVERAGE ELSEWHERE) I ACKNOWLEDGE THAT MY DEPENDENTS AND I MAY HAVE TO WAIT UNTIL THE NEXT OPEN ENROLLMENT TO BE ENROLLED IN THIS GROUP'S MEDICAL, DENTAL, AND VISION INSURANCE PLAN UNLESS I QUALIFY FOR A SPECIAL OPEN ENROLLMENT. Please note Spouse/Domestic Partner and Dependent coverage will not be available if the Employee has waived/declined.

#### Special Open Enrollment

If you declined enrollment for yourself or your dependent(s) (including a spouse/domestic partner), you may be able to enroll yourself or your dependent(s) in this health benefit plan or change health benefit plans as a result of certain triggering events, including: (1) you or your dependent loses minimum essential coverage; (2) you gain or become a dependent; (3) you are mandated to be covered as a dependent pursuant to a valid state or federal court order; (4) you have been released from incarceration; (5) your health coverage issuer substantially violated a material provision of the health coverage contract; (6) you gain access to new health benefit plans as a result of a permanent move; (7) you were receiving services from a contracting provider under another health benefit plan, for one of the conditions described in Section 1373.96(c) of the Health and Safety Code and that provider is no longer participating in the health benefit plan; (8) you are a member of the reserve forces of the United States military or a member of the California National Guard, and returning from active duty service; or (9) you demonstrate to the department that you did not enroll in a health benefit plan during the immediately preceding enrollment period because you were misinformed that you were covered under minimum essential coverage. You must request special enrollment within 60 days from the date of the triggering event to be able to enroll yourself or your dependent(s) in this health benefit plan or change health benefit plans as a result of a qualifying triggering event.

Signature of applicant if declining coverage for yourself or dependents	Date	(MM/	DD/
X		/	/

1 Anthem is required by the Internal Revenue Service and Centers for Medicare & Medicaid (CMS) regulations to collect this information.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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# Get help in your language



## Language Assistance Services

Curious to know what all this says? We would be too. Here's the English version:

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

#### Spanish

IMPORTANTE: ¿Puede leer esta carta? De lo contrario, podemos hacer que alguien lo ayude a leerla. También puede recibir esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721. (TTY/TDD: 711)

#### Arabic

مهم: هل يمكنك قراءة هذه الرسالة؟ إذا لم تستطع، فيمكننا الاستعانة بشخص ما ليساعدك على قراءتها. كما يمكنك أيضًا الحصول على هذا الخطاب مكتوبًا بلغتك. للحصول على المساعدة المجانية، يُرجى الاتصال فورًا بالرقم2721-288-1. (TTD/TTY)

#### Armenian

ՈՒՇԱԴՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք ընթերցել այս նամակը։ Եթե ոչ, մենք կարող ենք տրամադրել ինչ-որ մեկին, ով կօգնի Ձեզ՝ կարդալ այն։ Կարող ենք նաև այս նամակը Ձեզ գրավոր տարբերակով տրամադրել։ ԱնվՃար օգնություն ստանալու համար կարող եք անհապաղ զանգահարել 1-888-254-2721 հեռախոսահամարով։ (TTY/TDD: 711)

#### Chinese

重要事項:您能看懂這封信函嗎?如果您看不懂,我們能夠找人協助您。您有可能可以獲得以您的語言而寫的本信 函。如需免費協助,請立即撥打1-888-254-2721。(TTY/TDD: 711)

#### Farsi

مهم: آیا میتوانید این نامه را بخوانید؟ اگر نمیتوانید، میتوانیم شخصی را به شما معرفی کنیم تا در خواندن این نامه شما را کمک کند. همچنین میتوانید این نامه را به صورت مکتوب به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، همین حالا با شماره 2721-254-888-1 تماس بگیرید. (TTD/TTY: 111)

#### Hindi

महत्वपूर्ण: क्या आप यह पत्र पढ़ सकते हैं? अगर नहीं, तो हम आपको इसे पढ़ने में मदद करने के लिए किसी को उपलब्ध करा सकते हैं। आप यह पत्र अपनी भाषा में लिखवाने में भी सक्षम हो सकते हैं। निःशुल्क मदद के लिए, कृपया 1-888-254-2721 पर त्रंत कॉल करें। (TTY/TDD: 711)

#### Hmong

TSEEM CEEB: Koj puas muaj peev xwm nyeem tau daim ntawv no? Yog hais tias koj nyeem tsis tau, peb muaj peev xwm cia lwm tus pab nyeem rau koj mloog. Tsis tas li ntawd tej zaum koj kuj tseem yuav tau txais daim ntawv no sau ua koj hom lus thiab. Txog rau kev pab dawb, thov hu tam sim no rau tus xov tooj 1-888-254-2721. (TTY/TDD: 711)

#### Japanese

重要:この書簡を読めますか?もし読めない場合には、内容を理解するための支援を受けることができます。また、この書簡を希望 する言語で書いたものを入手することもできます。次の番号にいますぐ電話して、無料支援を受けてください。 1-888-254-2721 (TTY/TDD: 711)

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## Khmer

សំខាន់៖ តើអ្នកអាចអានលិខិតនេះទេ? បើមិនអាចទេ យើងអាចឲ្យនរណាម្នាក់អានវាជ្ងនអ្នក។ អ្នកក៏អាចទទូលលិខិតនេះដោយសរសេរជាភាសារបស់អ្នកផងដែរ។ ដើម្បីទទួលជំនួយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទភ្លាមៗទៅលេខ 1-888-254-2721។ (TTY/TDD: 711)

#### Korean

중요: 이 서신을 읽으실 수 있으십니까? 읽으실 수 없을 경우 도움을 드릴 사람이 있습니다. 귀하가 사용하는 언어로 쓰여진 서신을 받으실 수도 있습니다. 무료 도움을 받으시려면 즉시 1-888-254-2721로 전화하십시오. (TTY/TDD: 711)

#### Punjabi

ਮਹੱਤਵਪੂਰਨ: ਕੀ ਤੁਸੀਂ ਇਹ ਪੱਤਰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ, ਤਾਂ ਅਸੀਂ ਇਸ ਨੂੰ ਪੜ੍ਹਨ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਲਈ ਕਿਸੇ ਨੂੰ ਬੁਲਾ ਸਕਦਾ ਹਾਂ ਤੁਸੀਂ ਸ਼ਾਇਦ ਪੱਤਰ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਲਿਖਿਆ ਹੋਇਆ ਵਬੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਮੁਫ਼ਤ ਮਦਦ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਫੌਰਨ 1-888-254-2721 ਤੇ ਕਾਲ ਕਰੋ। (TTY/TDD: 711)

#### Russian

ВАЖНО. Можете ли вы прочитать данное письмо? Если нет, наш специалист поможет вам в этом. Вы также можете получить данное письмо на вашем языке. Для получения бесплатной помощи звоните по номеру 1-888-254-2721. (TTY/TDD: 711)

#### Tagalog

MAHALAGA: Nababasa ba ninyo ang liham na ito? Kung hindi, may taong maaaring tumulong sa inyo sa pagbasa nito. Maaari ninyo ring makuha ang liham na ito nang nakasulat sa ginagamit ninyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa 1-888-254-2721. (TTY/TDD: 711)

#### Thai

หมายเหตุสำคัญ: ท่านสามารถอ่านจดหมายฉบับนี้หรือไม่ หากท่านไม่สามารถอ่านจดหมายฉบับนี้ เราสามารถจัดหาเจ้าหน้าที่มาอ่านให้ท่านฟังได้ ท่านยังอาจให้เจ้าหน้าที่ช่วยเขียนจดหมายในภาษาของท่านอีกด้วย หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย โปรดโทรติดต่อที่หมายเลข 1-888-254-2721 (TTY/TDD: 711)

#### Vietnamese

QUAN TRỌNG: Quý vị có thể đọc thư này hay không? Nếu không, chúng tôi có thể bố trí người giúp quý vị đọc thư này. Quý vị cũng có thể nhận thư này bằng ngôn ngữ của quý vị. Để được giúp đỡ miễn phí, vui lòng gọi ngay số 1-888-254-2721. (TTY/TDD: 711)

#### It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>. Complaint forms are available at <a href="https://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.