



Application Instructions

1. Print the application. Original signatures are required.
2. Complete the application carefully and answer all questions honestly.
 - Provide specific details about the “yes” answers to the health history questions in Sections 5 & 6.
 - Indicate final results. Indicate if still being treated.
 - Provide doctors name, address, and phone number, if possible.
3. Provide proof of prior health insurance coverage (if any) in Section 8. Waiting periods for pre-existing conditions may be waived.
4. Payment options
 - You must include a check for the first months premium with application (original check will be returned if declined)
 - Select one of the following:
 - Direct Bill – Monthly or Quarterly
 - Auto Pay – Automated Monthly Bank Withdrawal
 - You must complete and sign the authorization and attach a voided check.
5. Signature(s) - Sign and Date Page 7

Please return the application and any other required items to:

The Insurance Store, Inc.
6331 White Tail Dr. #61
West Linn, OR 97068

If you have any questions, contact us
e-mail: info@insurancestoreonline.com
phone: 503-693-1186 (Portland) toll-free: 866-853-5739



Application for Individual Insurance

503.243.3973 ♦ 1.877.277.7073 ♦ www.odscpanies.com

Please print legibly in black or blue ink and mail your completed application to:
The ODS Companies ♦ Attn.: Individual Underwriting ♦ 601 S.W. Second Ave. ♦ Portland, OR 97204-3156

Please complete all sections of this application. If the application is incomplete or additional information is required, your effective date may be delayed. We must receive your application by the 20th of the month for the next month's effective date on the 1st. If a 15th effective date is requested, we must have your application by the 5th day of the requested month. Applications received after the cut-off date will be processed for the subsequent month's effective date, beginning the 1st or 15th as indicated, unless "first available" is selected. Illegible applications will be returned. **You must include a premium check from a personal checking account with this completed application for your application to be processed.**

Notice to applicant: You are not required to disclose any information on any part of this application about genetic testing or genetic information relating to you or any blood relative. You are not required to disclose any decision by an insurance company that is based on a genetic test or on genetic information.

Section 1: Type of Application

Requested effective date: 1st _____ 15th _____ First available _____

Your effective date must be within 60 days from the date the application was signed or a new application will be required. A Family Health Insurance Assistance Program (FHIAP) applicant may only have an effective date beginning on the 1st.

- A. New enrollment
- B. Addition of a dependent to an existing policy
 New spouse/date of marriage: _____
 Newborn/date of birth: _____
 Adopted a child/date of placement in my custody: _____
 Other: _____
- C. Upgrade in coverage
- D. Reinstatement of coverage (if within 60 days of ODS individual plan termination)

Section 2: Select a Plan

You must reside in the state of Oregon and live in Oregon at least six months out of the year in order to be eligible for coverage. In order to be eligible to enroll in the ODS individual **dental** plan, you must enroll in an ODS individual **medical** plan. The only time you can enroll in an ODS individual dental plan is when you first enroll in an ODS individual medical plan.

Beneficial Rx <input type="checkbox"/> \$1,000* <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	Beneficial Value <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 Optional Rx Rider: <input type="checkbox"/> Yes <input type="checkbox"/> No	DENTAL PLAN <input type="checkbox"/> YES , enroll me in the ODS Individual Options Premier Dental Plan. I have read the dental plan benefit summary and rate sheet and understand the coverage available to me. I understand if I lose eligibility in an individual options medical plan, I will not be able to continue my Individual Options Dental Plan. <input type="checkbox"/> YES , enroll me in the ODS Individual Options Preferred PPO Dental Plan. I have read the dental plan benefit summary and rate sheet and understand the coverage available to me. I understand if I lose eligibility in an individual options medical plan, I will not be able to continue my Individual Options Dental Plan. <input type="checkbox"/> NO , I do not want the ODS Individual Options Dental Plan. I understand that by declining the dental coverage available to me, the "one-time only" enrollment period will expire and I will not be allowed to enroll in the dental plan at a later date.
HSA Choice <i>Individual:</i> <input type="checkbox"/> \$1,500 <i>Family:</i> <input type="checkbox"/> \$3,000	HSA Value <i>Individual:</i> <input type="checkbox"/> \$2,800 <i>Family:</i> <input type="checkbox"/> \$5,600	
Maximizer <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000		



Section 3: Applicant Information

ODS invites you to use the younger spouse as the primary applicant if it would help you to receive a lower premium.

Applicant's Social Security No.		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married		Applicant's Height		Applicant's Weight		Home Telephone No.	
Applicant's Last Name		First Name		Middle		Gender <input type="checkbox"/> Female <input type="checkbox"/> Male		Date of Birth	
Age		Business Telephone No.		Residence Address		Street		City State ZIP Code (+4)	
Mailing Address <i>(if different from residence address)</i>		Street/P.O. Box		City		State		ZIP Code (+4)	
If you lived outside the United States within the past 12 months, please explain:						E-mail address:			
In the next year, do you anticipate business travel for longer than two weeks or personal travel for longer than one month outside of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain, providing anticipated length of stay and country(ies) visiting:									
LIST ALL FAMILY MEMBERS TO BE COVERED.									
Last Name of Family Member		First Name		Height	Weight	Gender	Age	Date of Birth	Social Security No.
Spouse									
Child									
Child									
Explain relationship to the applicant for any member listed above whose last name is different from the applicant:									

Attach additional pages if necessary. I have attached _____ additional page(s).

Section 4: Insurance History

Has any insurance company within the past five years declined, postponed, refused, restricted or increased the premium for health reasons for life or health insurance coverage for you or any of your family members to be covered? Yes No

If yes, name the insurance company and the person affected: _____

Please indicate the reason for declination by the insurance company and the date the declination occurred: _____

Do you or any family members have other active health or medical coverage, Medicare, Medicare Advantage or Medicare supplemental coverage? Yes No

If yes, name of insurance company: _____

Effective date of current medical coverage: _____ Termination date of current medical coverage: _____

Have you had coverage with ODS within the past five years? Yes No

If yes, please indicate ID number, group number and name of policyholder insured: _____

Do you or any family members work for an employer who offers health benefits to employees? Yes No

Are you or any family members enrolled? Yes No

If no, why? _____

Section 5: Health History Statement

Please mark “yes” or “no” for each item between questions 1 and 53e (for you and any family members requesting coverage). You **must** provide details on page 5, under Section 6: Health Statement, to any questions you answer with “yes” between questions 1 and 53e.

Within the past five years, has anyone listed on this application had any medical advice, diagnosis, care or treatment — including prescribed medications, recommended or received from a licensed healthcare professional, or had any illness, ailment, injury, health problem, symptoms, physical impairment, surgery or hospital confinement related to any of the following conditions? (For the purpose of these questions, chronic means persistent, continuous or periodic, or a combination of any of these terms.)

- | | |
|--|---|
| <p>1. AIDS, ARC, HIV positive <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2. Alcohol/chemical/drug abuse/habit <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3. Anemia/chronic fatigue <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>4. Appendicitis/chronic abdominal pain <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5. Back/neck/spine <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>6. Birth defect/congenital deformities <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>7. Bladder/urinary tract <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>8. Blood/circulatory <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>9. Bone/orthopedic <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>10. Brain disease or injury/concussion <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>11. Breast (lumps or masses) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>12. Cancer <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>13. Chemotherapy/radiation treatment <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>14. a. Colon/rectum/intestine/bowel <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>14. b. Blood in stool <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>15. Convulsion/seizures/epilepsy <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>16. Diabetes/sugar in urine <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>17. Chronic ear/nose/throat/tonsil condition/disease/disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>18. Eating disorders such as, but not limited to, anorexia or bulimia <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>19. Emphysema/asthma/chronic lung disease (COPD) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>20. Endocrine/gland/hormone system <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>21. Disease or injury of eye/cataract/glaucoma <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>22. Gallbladder/pancreatic disease <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>23. Chronic headaches/migraines <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>24. Heart/chest pain/angina <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>25. Hernia <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>26. High cholesterol (if “yes,” record last reading on page 5) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>27. High blood pressure (if “yes,” record last reading on page 5) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> | <p>28. Kidney/kidney stones <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>29. Knee/shoulder/hip/other joints <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>30. Liver condition/hepatitis <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>31. Lupus, chronic muscle pain, muscle injury or disease, or fibromyalgia <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>32. a. Mental/emotional condition/depression <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>32. b. Therapy/counseling within the past 5 years (if “yes,” record date of last session on page 5) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>33. Neurological condition/disease/injury <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>34. Phlebitis/blood clot <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>35. Osteoarthritis/osteoporosis/osteopenia <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>36. Prostate/elevated PSA/prostatitis <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>37. Reproductive system disorder/infertility <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>38. Chronic respiratory/lung condition <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>39. Rheumatoid arthritis <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>40. Sexually transmitted disease(s) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>41. Skin condition, abnormal or cancerous moles, or eczema/cysts/cancer <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>42. Sleep apnea, chronic sleep disorder <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>43. Stomach disorders/ulcer/acid reflux <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>44. Stroke/paralysis/seizures <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>45. Tumors <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>46. TMJ/jaw joint <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>47. Weight fluctuation (+/-20 lbs.) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>48. Cosmetic surgery/implants, use of prosthetic devices/limbs <input type="checkbox"/> Yes <input type="checkbox"/> No</p> |
|--|---|

Section 5: Health History Statement (continued)

49. Has any person on this application used tobacco products in any form within the past five years? Yes No

Name: _____ Type of product: _____

Name: _____ Type of product: _____

Name: _____ Type of product: _____

50. Please provide the following information for each **female** on this application:

Family member's name:				
a. Initial menstrual cycle begun?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Date of last menstrual period:				
c. If (b) is more than 35 days ago, please explain:				
d. Excessive or absent menstrual bleeding?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. If the answer to d is "yes," please explain:				
Date of last Depo-Provera shot?				
Abnormal Pap smears?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Prior Cesarean section or miscarriage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please mark "yes" or "no" for each item below for questions 51 through 53e and give details to any "yes" answers on page 5.

51. Is any person on this application now pregnant? Yes No

If yes, name: _____ Due date: _____

52. Is any person on this application, including male applicants and dependent males or females, responsible for a current pregnancy? Yes No

If yes, name: _____ Due date: _____

53. Please provide the following information for each person on this application. You **must** provide details on page 5 to any questions you answer with "yes" between questions 53a and 53e.

Within the past five years, has any person on this application:

a. Had ANY medical advice, diagnosis, care or treatment — including prescribed medications — recommended or received from a licensed healthcare professional, or had any illness, ailment, injury, health problem, symptoms, physical impairment, surgery or hospital confinement not already indicated on this application? Yes No
If yes, please indicate question 53a on page 5 and explain.

b. Had chronic cough, fatigue, diarrhea or enlarged glands? Yes No

c. Been advised to have or contemplated having an operation or medical procedure not yet performed? Yes No

d. Been scheduled to see a healthcare provider or scheduled future appointments? Yes No

e. Taken any prescription medication on a regular basis? Yes No

54. List all medications currently being taken by any person on this application:

Name	Medication	Prescribed by (Dr.'s Name/Address/Telephone)	Date prescribed

Section 6: Health Statement

You **must** provide specific details below to any question answered “yes” on pages 3 and 4. Include insured/applicant’s name; the number of the question to which you answered “yes”; the condition, treatment and date; the result of treatment, including any medications; and the name, address and telephone number of the attending physician, other healthcare provider or clinic/hospital. You may attach a separate sheet of paper if necessary.

Name	Question number	Start to end dates	Condition (illness or injury)	Treatment (including medications)	Final result, ongoing or resolved (circle one)	Attending physician/ healthcare provider/hospital
					O / R	
					O / R	
					O / R	
					O / R	
					O / R	
					O / R	

You **must** list a name, address and telephone number of a medical provider with current medical records/history for each family member to be covered:

	Name	Primary provider’s name	Location
Primary applicant			
Spouse			
Child			
Child			
Child			

Section 7: Waivers and Downgrades

Would you accept waivers on pre-existing conditions? Yes No

(Waiver: Waiving (excluding) from coverage for a maximum of 24 months one or more pre-existing conditions identified by the insurance carrier.)

Would you accept a downgrade? Yes No

(Downgrade: Insurance carrier may limit the individual health benefit plans in which the individual may elect to enroll because of one or more pre-existing conditions.)

If you receive a waiver or downgrade offer, you must sign and return the amendment to put the policy into force indicating your acceptance based on the terms stipulated by the offer. A waiver or downgrade cannot be issued to a FHIAP applicant.

Section 8: Prior Coverage Credit

If you have had prior health coverage and you are applying within 63 days of prior coverage termination, you may be eligible for credit toward any pre-existing condition limitation applicable under our plan.

PRIOR COVERAGE INFORMATION: ATTACH A COPY OF PRIOR PLAN ID CARD OR CERTIFICATE OF CREDITABLE COVERAGE.

Insurance Company		Policy No./Identification No.	
Employer Name	Effective Date of Coverage	Termination of Coverage	
List any coverage before this (if above coverage was in force less than six months).			

Do you have 12 months of prior dental insurance with no more than a 90-day break in coverage? Yes No

If yes, please provide the following:

1. Name of individual enrolled in prior plan: _____

2. Carrier name: _____

Carrier telephone number: _____

Effective: ___/___/___ Termined: ___/___/___

OR

3. Copy of prior dental plan ID card, front and back.

Section 9: Agent of Record Section

I (the agent) certify I have explained the eligibility provisions to the applicant. I have not made any statements about benefits, conditions or limitations of the contract except through written material furnished by ODS, and provided Oregon Disclosure Information required.

In order for you to become the Agent of Record, you must sign and date below.

I certify that the information supplied to me by the applicant has been truly and accurately recorded here.

Agent name: Christopher D. Gardner Agent tax ID No.: 90-0292660

(please print or type)

Agency name: The Insurance Store, Inc Phone No.: 503-693-1186

Street address: 6331 White Tail Dr. #61 City: West Linn State: OR ZIP: 97068

I affirm all health information provided to me has been accurately reflected on this application I disclose to ODS.

Agent's signature (required): _____ **Date:** _____

NOTE TO AGENT: COLLECT PREMIUM WITH APPLICATION.

Section 10: Authorization Section

Be sure to sign and date the application below. A spouse’s signature is required if applicable. The signature applies to both “Certification of Completeness and Correctness” and “Conditional Authorization to Use/Disclose Protected Health Information”:

CERTIFICATION OF COMPLETION AND CORRECTNESS

I affirm that the answers given in this “Oregon Standard Health Statement” are complete and correct. I have provided these answers as part of the application procedure required by ODS to enroll in its insurance coverage. I understand that if this application contains any material misstatements or omissions, ODS may, within the first two years of coverage, deny coverage, modify or cancel the contract, or take other legal action. I will promptly inform ODS in writing if anything happens before my coverage takes effect that makes this application incomplete or incorrect. I understand and agree that no coverage shall be in force until approved by ODS. If approved, coverage will be in force as of the effective date determined by ODS. ODS may contact me to clarify answers on this application. As the applicant, I understand I have the right to inspect the information in my file.

MUST LIST EACH APPLICANT FOR COVERAGE, INCLUDING DEPENDENTS (please print):

(If additional space for more dependents is needed, please copy and attach another page 7 to list others.)

CONDITIONAL AUTHORIZATION TO USE/DISCLOSE PROTECTED HEALTH INFORMATION	
Applicant:	Social Security No.:
Applicant:	Social Security No.:
Applicant:	Social Security No.:
Applicant:	Social Security No.:

I (We) authorize any physician, healthcare provider, hospital, insurance or reinsurance company to use and disclose a copy of my protected health information to ODS Health Plan, Inc. for the purpose of enrollment determination or eligibility, claim payments and policy underwriting.

My protected health information includes medical records, emergency and urgent care records, billing statements, diagnostic imaging reports, transcribed hospital reports, clinical office chart notes, laboratory reports, dental records, pathology reports, physical therapy records, hospital records (including nursing records and progress notes), including records concerning alcohol and/or chemical dependency, reproductive health (including abortion), sexually transmitted diseases, HIV, AIDS, psychiatric disorders, mental illness and genetic testing and any other personal or medical information related to the purpose of this authorization. Information obtained with this authorization will be used for the purpose defined above and will be limited to the minimum necessary information to achieve that purpose.

I understand that the information used or disclosed pursuant to this authorization may be subject to re-disclosure and no longer protected under federal law.

I have the right to revoke this authorization in writing at any time. If I revoke this authorization, the information described above will no longer be used or disclosed for the reasons covered by this written authorization. Any uses or disclosures already made with my permission cannot be taken back. Unless revoked, this authorization shall be in force and effect for 24 months from the date of the signature below.

To revoke this authorization, please send a written statement to ODS Health Plan, Inc., Privacy Office, 601 S.W. Second Ave., Portland, OR 97204 and state that you are revoking this authorization. This authorization is a condition of your enrollment in our health plan or your eligibility for benefits. If you decide not to sign this authorization, we may decline to enroll you in our health plan and decline to provide benefits and payment for treatment.

I (We) have reviewed and I (we) understand this authorization.

By: _____ Date: _____
(signature of applicant)

By: _____ Date: _____
(signature of spouse, if applying for coverage)

By: _____ Date: _____
(signature of child age 18 or older, if applying for coverage)

- OR -

By: _____ Date: _____
(individual’s representative)

Relationship to member: Parent Legal guardian* Holder of Power of Attorney*

* Please attach legal documentation if you are the legal guardian or Holder of Power of Attorney.

Section 11: Billing Information

Please indicate your preferred billing option:

MONTHLY ELECTRONIC FUNDS TRANSFER (EFT) (BY CHECKING ACCOUNT DEDUCTION ONLY)

Attach a check for one month's premium and attach a "voided" check. Funds will transfer on or around the fifth calendar day of each month. Complete the form below.

MONTHLY BILLING STATEMENT

A \$2.00 monthly administration fee is required with this payment method. Attach a check for one month's premium. You will receive a bill every month thereafter.

QUARTERLY BILLING (EVERY THREE MONTHS)

Attach a check for three months' premium. You will receive a bill on a quarterly basis thereafter.

FAMILY HEALTH INSURANCE ASSISTANCE PROGRAM (FHIAP) APPLICANTS

You do not need to include a premium, but you must submit a signed copy of your FHIAP Certificate of Eligibility with your application.

BILLING WORKSHEET

Billing Option

MONTHLY

QUARTERLY

Medical plan monthly premium

\$ _____

\$ _____

Dental plan monthly premium

+ \$ _____

\$ _____

Total due to ODS

= \$ _____

\$ _____

(If monthly EFT was chosen, please attach a voided check and fill out the section below.)

(Multiply times three; do not fill out section below.)

AUTHORIZATION AGREEMENT FOR ELECTRONIC DEDUCTION

Instructions:

1. Complete and sign below as Account Holder for monthly automatic bank deduction of insurance premium.
2. Attach a "VOID" sample of your check along with a check for your first month's premium.
3. Submit the completed application and appropriate documents with your application.

Name of applicant: _____ Social Security No.: _____

I (or we, if this is a joint account) authorize ODS to charge my (our) checking account for monthly insurance premiums for the above named individual. I also authorize my bank named here to honor these monthly charges. This authority will remain in effect until I give my bank a reasonable chance to act upon it. I can stop payment by notifying my bank before my account has been charged.

Name of bank: _____

Signature of account holder: _____ Date: _____

You may be billed for the premium payment necessary to begin electronic deductions. If you wish to cancel your bank deductions, we must receive written notice 15 days before the next deduction date.

A check or money order must accompany this form. Please make checks payable to ODS.

Individual benefit plans are not intended for sale as an employer-sponsored health benefit for employees. For this reason, an individual policy cannot be paid with a business check and must be drawn on personal accounts not affiliated with a business. For information on small employer health benefit plans, contact the ODS Marketing Department at 503-243-3948 or 1-800-578-1402.

NOTE: Sending in a check does not guarantee coverage. The first month or quarterly premium amount will not be credited to your account until your application for individual health insurance coverage has been approved by ODS Underwriting. You will be notified in writing of your application status no later than 60 days from receipt. If your application is approved, the coverage effective date will be the first day or 15th day of the month following approval. If your application is not approved, you will be notified in writing and your check will be returned to you. ODS may change or amend the policy or premiums, upon approval by the Oregon Insurance Division, by giving a 30-day notice before the change is effective.



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