

Date: _____ (must not exceed requested effective date)

Re: _____
(name of company)

We understand the normal deadline to submit applications for a first of the next month's effective date is the fifteenth of the current month. Due to circumstances beyond our control we are submitting the applications late, but still request the 1st of the next month as our effective date. We understand it will take approximately two weeks to receive our I.D. cards and to appear in the PHS claims system.

We agree to advise employees to bring a copy of their enrollment application to the attending physician's office if treatment is required prior to receiving their I.D. card as proof of pending coverage. Further we understand that if a prescription is required prior to receiving the I.D. cards the employee must pay the full cost of the RX and submit for reimbursement after the I.D. card is received.

Understood and agreed to by:

(Owner/Office of Company)

(date)

(Broker)

(date)

Note: In order for exception to be made, the case must be submitted in its entirety, with no missing forms or pieces of information and is subject to all other normal underwriting guidelines.