

Enrollment Forms



Enrollment Checklist

In the following section, you will find the forms you need to complete when applying for coverage. Please be sure to complete and submit all the necessary forms to ensure your enrollment is processed quickly and accurately.

Here is an overview of the different forms and some helpful tips:

✓ Application Form

- Be sure to review and complete each applicable section.
- Please only write comments where indicated on the application.
- Be sure to sign and date the application in all the places indicated.

✓ AARP Membership Form

AARP membership is required to enroll in an AARP Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company. If you are not currently an AARP member or are unsure, you may enroll, renew or verify in one of three ways:

- Log on to AGNTU.aarpenrollment.com;
- Call toll-free 1-866-331-1964; or
- Complete the membership form and submit it with the plan application, along with a separate check for \$16.00 payable to AARP. Note: One membership covers both the member and another individual living in the same household. Therefore, only one membership application is required if two individuals of a household are applying for AARP membership.

✓ Electronic Funds Transfer (EFT) Authorization Form

Automatic payments are available by submitting the completed form (signed and dated). If requesting automatic payments, you may deduct \$2 from the first month's household premium check.

✓ Notice to Applicants Regarding Replacement of Coverage

If you are replacing or losing current coverage as indicated on the form, complete both copies of the form, submit one copy with the enrollment application, and keep the other copy for your records. The licensed insurance agent must also sign and date both copies of the form.

✓ If Reply Envelope Is Missing

Please mail completed application to: UnitedHealthcare Insurance Company
P.O. Box 105331
Atlanta, GA 30348-5331

{Over Please}

Application Form

AARP® Medicare Supplement Insurance Plans

Insured by UnitedHealthcare Insurance Company, Horsham, PA 19044

Plans and rates described in this package are good only for residents of Oregon.

Instructions

1. Fill in all requested information on this form and sign in the 2 places where a signature is needed.
2. Print clearly. Use CAPITAL letters.
3. Mark your answers with black or blue ink – not pencil. *Example:* Yes No Not Sure
4. Initial any changes or corrections you make while completing this application.

AARP Membership Number (If you are already a member) _____

If you are not already an AARP Member, please include your AARP Membership Application and a check or money order for your annual Membership dues and mail with this application.


Applicant First Name _____ MI _____ Last Name _____

Permanent Home Address _____ City _____ State _____ Zip _____

Mailing Address (if different from above) _____ City _____ State _____ Zip _____

1 Tell us about yourself

Fill in the information exactly as it is shown on your Medicare card.

MEDICARE  HEALTH INSURANCE	
NAME OF BENEFICIARY	
1A. _____	
MEDICARE CLAIM NUMBER (Include all numbers and letters.)	
1B. _____	
1C. Sex <input type="checkbox"/> M <input type="checkbox"/> F	
IS ENTITLED TO	EFFECTIVE DATE
HOSPITAL (PART A):	1D. _____ /01/
MEDICAL (PART B):	1E. _____ /01/

1F. Will your Medicare Part A and Part B be active on your AARP Medicare Supplement Plan start date? Yes No

1G. Birthdate _____ / _____ / _____
Month Day Year

1H. Phone Number (_____) _____ - _____

1I. Email address (optional) _____

By providing your email address, you are agreeing to receive important account information and product offers. Be sure to write all necessary periods (.) and symbols (@).



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First Name

Last Name

2 Choose your plan and start date

Plan Choice

2A. Choose only 1 plan from the right-hand column.

- Plan A Plan B
- Plan C Plan F
- Plan G Plan K
- Plan L Plan N
- Medicare Select Plan C
- Medicare Select Plan F

Plan Start Date

2B. Your plan will start on the first day of the month following receipt and approval of this application and receipt of your first month's payment. If you would like your plan to start on a later date (the first day of a future month), please indicate the date:

/01/

Month Day Year

3 Is your acceptance guaranteed?

3A. Will your Medicare Supplement Plan start date be within 6 months after you turn age 65 or enroll in Medicare Part B?

Yes No

If you answered **YES** to **Question 3A**, your acceptance is guaranteed. Go directly to **Section 6**. (You do not have to answer the questions in **Sections 4 and 5**.)

If you answered **NO** to **Question 3A**, you must answer **Question 3B**.

3B. Are you enrolling during your 30-day birthday open enrollment period that begins on your birthday **and** replacing a Medicare supplement plan?

Yes No

If you answered **YES** to **Question 3B**, your acceptance is guaranteed. Go directly to **Section 6**. (You do not have to answer the questions in **Sections 4 and 5**.)

If you answered **NO** to **Question 3B**, you must answer **Question 3C**.

3C. Do you have guaranteed issue rights, as listed in the Guaranteed Acceptance section of "Your Guide" enclosed with this application? **If so, include a copy of the termination notice from your prior insurer or employer.**

Yes No

If you answered **YES** to **Question 3C**, go directly to **Section 6**. (You do not have to answer the questions in **Sections 4 and 5**.)

If you answered **NO** to all the questions in **Section 3** and you are:

- **age 65 or over**, continue to **Section 4**.
- **age 50-64**, you are **NOT eligible to apply for these plans**.

4 Answer these health questions only if your acceptance is not guaranteed as defined in Section 3

4A. Within the past 2 years, did a medical professional provide treatment or advice to you for any problems with your kidneys?

Yes No Not Sure

4B. Within the past 2 years, did a medical professional tell you that you may need any of the following?

Yes No Not Sure

- hospital admittance as an inpatient
- organ transplant
- back or spine surgery
- joint replacement
- surgery for cancer
- heart or vascular surgery

If you answered YES or NOT SURE to any question in Section 4, we will contact you for further information.

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5 Answer these additional health questions only if your acceptance is not guaranteed as defined in Section 3

<p>5A. Within the past 90 days, were you hospitalized as an <u>inpatient</u> (not including overnight outpatient observation)?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure</p>
<p>5B. Are you currently being treated or living in any type of nursing facility other than an assisted living facility?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure</p>
<p>5C. Within the past 2 years, did you have (as determined by a medical professional) a Heart Attack, Stroke, Transient Ischemic Attack (TIA) or mini-stroke?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure</p>
<p>5D. Within the past 2 years, did a medical professional diagnose, treat, provide advice or prescribe medication/refills for any of the following conditions?</p> <ul style="list-style-type: none"> • Artery or Vein Blockage • Peripheral Vascular Disease (PVD) • Cardiomyopathy • Congestive Heart Failure (CHF) • Coronary Artery Disease (CAD) • Chronic Obstructive Pulmonary Disease (COPD) or Emphysema • End-Stage Renal (Kidney) Disease or Require Dialysis • Chronic Kidney Disease • Diabetes, but only if you have circulation problems or Retinopathy • Cancer including Melanoma (but not other skin cancers), Leukemia and Lymphoma • Cirrhosis of the Liver 	<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure</p>

Answering YES to any question in Section 5 will result in a denial of coverage. If your health status changes in the future, allowing you to answer NO to all of the questions in this section, please submit a new application at that time. **If you answered NOT SURE to any question, we will contact you for further information.**

6 Tell us about your tobacco usage

6A. At any time within the past 12 months, have you smoked tobacco cigarettes or used any other tobacco product? Yes No

If you answered YES to Question 6A, your rate will be the tobacco rate. See the enclosed "Cover Page - Rates."

7 Tell us about your past and current coverage

Review the statements below.

- You do not need more than one Medicare supplement policy.
- You may want to evaluate your existing health coverage and decide if you need multiple coverages.
- You may be eligible for benefits under Medicaid and may not need a Medicare supplement policy.
- If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medicaid eligibility.

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First Name

Last Name

7 Tell us about your past and current coverage (continued)

- If you are eligible for, and have enrolled in a Medicare supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing your employer or union-based group health plan.
- Counseling services may be available in your state to provide advice concerning your purchase of Medicare supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare supplement plans. Please include a copy of the notice from your prior insurer with your application.

PLEASE ANSWER ALL QUESTIONS.

To the best of your knowledge,

7A. Did you turn age 65 in the last 6 months?

Yes No

7B. Did you enroll in Medicare Part B within the last 6 months?

Yes No

7C. If YES, what is the effective date?

_____/01/_____
Month Day Year

Answer these questions about Medicaid

7D. Are you covered for medical assistance through the state Medicaid program? (Medicaid is a state-run health care program that helps with medical costs for people with low or limited income. It is not the federal Medicare program.) Note to applicant: If you are participating in a "Spend-down Program" and have not met your "Share of Cost", answer NO to this question.

Yes No

If YES, you must answer Questions 7E and 7F.

7E. Will Medicaid pay your premiums for this Medicare supplement policy?

Yes No

7F. Do you receive any benefits from Medicaid other than payments toward your Medicare Part B premium?

Yes No

Answer these questions about Medicare Advantage plans (sometimes called Medicare Part C)

7G. Have you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, a Medicare HMO, or PPO)?

Yes No

If YES, you must answer Questions 7H through 7K.

7H. Fill in the start and end dates of your Medicare plan. If you are still covered under this plan, leave the end date blank.

Start Date
_____/01/_____
Month Day Year

End Date
_____/_____/_____
Month Day Year

First Name

Last Name

7 Tell us about your past and current coverage (continued)

7I. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement policy?
(When you receive confirmation that this Medicare Supplement plan has been issued, you will need to cancel your Medicare Advantage Plan. Please contact your Medicare Advantage insurer for instructions on how to cancel, using the customer service number on the back of your ID card.)

Yes No

If YES, please enclose a copy of the Replacement Notice.

7J. Was this your first time in this type of Medicare plan?

Yes No

7K. Did you drop a Medicare supplement policy to enroll in the Medicare plan?

Yes No

Answer these questions about Medicare supplement plans

7L. Do you have another Medicare supplement policy in force?
If so, what company and what plan do you have?

Yes No

Company: _____

Policy: _____

If YES, you must answer 7M.

7M. Do you intend to replace your current Medicare supplement policy with this policy?
If YES, please enclose a copy of the Replacement Notice.

Yes No

Answer these questions about any other type of health insurance coverage

7N. Have you had coverage under any other health insurance within the past 63 days (for example, an employer, union, or individual plan)?

Yes No

If YES, you must answer 7O through 7Q.

7O. If so, with what company and what kind of policy?

Company: _____

Policy:
 HMO/PPO
 Major Medical
 Employer Plan
 Union Plan
 Other _____

7P. What are your dates of coverage under the other policy? Leave the end date blank if you are still covered under the policy.

Start Date
____ / ____ / ____
Month Day Year
End Date
____ / ____ / ____
Month Day Year

7Q. Are you replacing this health insurance?

Yes No



Your Signature – 1 (required)

Today's Date (required)
____ / ____ / ____
Month Day Year

8 Authorization and Verification of Application Information

Read carefully, and sign and date in the signature box below.

- My signature indicates I have read and understand the contents of this application form.
- I declare the answers on this application form are complete and true to the best of my knowledge and belief and are the basis for issuing coverage. I understand that this application form becomes a part of the insurance contract and that if the answers are incomplete, incorrect or untrue, UnitedHealthcare Insurance Company may have the right to rescind my coverage, adjust my premium, or reduce my benefits.
- Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act when determined by a court of competent jurisdiction, and as such may be subject to criminal and civil penalties.
- I understand the agent or broker cannot grant approval. This application and payment of the initial premium does not guarantee coverage will be provided. I understand coverage, if provided, will not take effect until issued by UnitedHealthcare Insurance Company, and actual rates are not determined until coverage is issued.
- I understand the agent or broker may not change or waive any terms or requirements related to this application and its contents, underwriting, premium, or coverage.
- I understand the person discussing plan options with me is either employed by or contracted with UnitedHealthcare Insurance Company. This person may be compensated based on my enrollment in a plan.
- If you are enrolling in a Medicare Select Plan: I acknowledge that I have received an Outline of Coverage, Grievance Procedure, Provider Directory and a Medicare Select Disclosure Statement covering Provider Restrictions, Right to Replace Your Medicare Supplement Plan and Quality Assurance Program. I affirm that I understand the benefits, restrictions, limitations and other provisions of the Medicare Select Plan for which I am applying.
- I acknowledge receipt of the **Guide to Health Insurance for People with Medicare** and the Outline of Coverage.

Authorization for the Release of Medical Information

I authorize any health care provider, licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical facility, health care clearinghouse, pharmacy benefit manager, insurance company, or other organization, institution, or person to give UnitedHealthcare Insurance Company and its affiliates ("The Company") any data or records about me or my mental or physical health. I understand the purpose of this disclosure and use of my information is to allow The Company to determine my eligibility for coverage and rate. I understand this authorization is voluntary and I may refuse to sign the authorization. My refusal may, however, affect my eligibility to enroll in the health plan or to receive benefits, if permitted by law. I understand the information I authorize The Company to obtain and use may be re-disclosed to a third party only as permitted under applicable law, and once re-disclosed, the information may no longer be protected by Federal privacy laws. I understand I may end this authorization if I notify The Company, in writing, prior to the issuance of coverage. After coverage is issued, this authorization is not revocable. If not revoked, this authorization is valid for 24 months from the date of my signature.

Please see "Your Guide" to determine if the following pre-existing condition waiting period applies to you.

I understand the plan will not pay benefits for stays beginning or medical expenses incurred during the first 3 months of coverage if they are due to conditions for which medical advice was given or treatment recommended by or received from a physician within 3 months prior to the insurance effective date.

I have read all information and have answered all questions to the best of my ability.



Your Signature – 2 (required)

Today's Date (required)
Month Day Year

Note: If you are signing as the legal representative for the applicant, please enclose a copy of the appropriate legal documentation.

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First Name

Last Name

9 For Agent Use Only

Agent must complete the following information and include the notice of replacement coverage, if appropriate, with this application. All information must be complete or the application will be returned.

1. List any other health insurance policies issued to the applicant:

2. List policies issued which are still in force:

3. List policies issued in the past 5 years which are no longer in force:

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Agent Name (PLEASE PRINT)	<u>Donald</u>	<u>E</u>	<u>Klippenes</u>
	First Name	MI	Last Name
X	_____	_____	_____/_____/_____ Today's Date (required) Month Day Year
	Agent Signature (required)	Agent ID (required)	
	<u>don@hisnorthwest.com</u>	<u>541-388-2000</u>	
	Agent Email Address	Agent Phone Number	

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AARP membership offers so much for so little.



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What Each Member Receives:	Price
Membership - For individual member (12 months)	\$16
Membership - For member's spouse or partner (at any age)	Included
Discounts (nationwide) - Vision: exams, frames, lenses - Pharmacy: prescriptions and over-the-counter items - Plus, look to AARPdiscounts.com for easy access to savings on trusted brands, all in one place. Enjoy one-stop deals from shopping and dining to rental cars, hotels and cruises – and so much more!	Included
Trusted Information - <i>AARP The Magazine</i> : the largest magazine circulation in the world - <i>AARP Bulletin Newspaper</i> (10 issues per year)	Included
Access to Health Products - AARP-endorsed supplemental insurance - AARP-endorsed dental insurance	Included
Advocacy - Representation of your interests in Washington and your state - Confronting age discrimination by employers - Strengthening Social Security - Protecting pension and retirement benefits - Fighting predatory home loan lending	Included
Access to Financial Programs - AARP-endorsed auto, homeowners, life, mobile home and motorcycle insurance - Earn rewards with a no-annual-fee AARP-endorsed credit card	Included
Local Opportunities - Safe driving courses (also available online) - Over 2,200 local AARP chapters - Social activities, volunteer opportunities, classes and workshops	Included

BA25233 (07-14)

Yes, I'd like to join AARP today!
It's simple ... just follow these instructions.
If you're already a member, give this to someone you know or complete it to renew your membership.

Choose from 3 easy ways to join:

- 1.) Log on to www.AGNTU.aarpenrollment.com
- 2.) Call toll-free: 1-866-331-1964
- 3.) Send completed form in the envelope provided

My Name (please print: Mr./Mrs./Ms./Dr./First, Middle Initial, Last)

Address Apt.

City State Zip

_____/_____/_____
 Date of Birth: Month / Day / Year

Spouse's/Partner's Name (for **FREE** membership – at any age)

E-mail Address V7FYUHG

I agree to pay for the term I select:

- 1 year/\$16** **3 years/\$43** **5 years/\$63**
- Check or money order enclosed, payable to AARP. **Do not send cash.**
- Please keep in touch by e-mail about AARP activities, events and member benefits:

Please allow up to six weeks for delivery of your Membership Kit. Dues are not deductible for income tax purposes. One membership includes spouse/partner or 2nd household member. Annual dues include \$4.03 for a subscription to *AARP The Magazine* and \$3.09 for the *AARP Bulletin*. We may steward your resources by converting your check into an electronic deposit. When you join or rejoin, AARP shares your membership information with the companies we have selected to provide AARP member benefits, companies that support AARP operations, and select non-profit organizations. If you do not want us to share your information with providers of AARP member benefits or non-profit organizations, please let us know by calling 1-800-516-1993 or e-mailing us at AARPmember@aarp.org. AARP member benefits are provided by third parties, not by AARP or its affiliates. Providers pay a royalty fee to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Some provider offers are subject to change and may have restrictions. Please contact the provider directly for details.

AA25001 (07-14)

AGT

BENEFITS & SERVICES

Explore the possibilities of AARP membership with:

Travel Discounts

Using AARP's exclusive travel savings just once could pay for your membership several times over!

- Savings on hotels, motels and resorts worldwide
- Discounted rates on airfares, cruises and auto rentals
- Special pricing on vacation packages

Health-Related Benefits

With today's high health care costs, AARP membership is more valuable than ever.

- Supplemental health plans and dental insurance for AARP members
- Vision, hearing and prescription discounts nationwide

Local Opportunities

AARP offers many ways to get active in your community.

- Over 2,200 local AARP chapters
- Social activities
- Volunteer opportunities
- Safe driving courses
- Classes and workshops



Protection of Your Rights

Your job. Your health. Your future. AARP will stand up for you by ...

- Representing your interests in Washington and your state
- Confronting age discrimination by employers
- Strengthening Social Security
- Protecting pension and retirement benefits
- Fighting predatory home loan lending

Dependable Financial Programs

Designed specifically for AARP members. With the high level of service you expect.

- Earn rewards with a no-annual-fee credit card
- Auto, homeowners and life insurance



Valuable Information

Accurate and authoritative, direct from your reliable source – AARP.

- AARP The Magazine
- AARP Bulletin
- FREE financial and health guides
- Our web site, www.aarp.org

Specially Priced Products & Services

AARP helps you save in ways and places you never imagined.

- Discounts on groceries, home security, restaurants and more!
- Reduced-fee legal services*
- Roadside assistance and emergency towing

NOTE: The benefits listed are only a partial list. Your Membership Kit will supply you with a full list of approved service providers that offer exclusive services and discounts to AARP members only.

* Legal Services Network reduced-fee benefits are not available in HI, NV and OH.

Value our members appreciate.

Members often tell us their AARP membership paid for itself with the first service they used. They're surprised at how many ways and places their membership proves valuable. And it's an even better value because **your spouse/partner is included free (at any age)!**



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Save \$24 a year with the Electronic Funds Transfer (EFT) service

The Easiest Way to Pay

More than 2.5 million AARP® members nationwide enjoy the convenience of the EFT option. With EFT, your monthly payment will automatically be deducted from your checking or savings account. Also, you'll save \$2.00 off the total monthly premium for your household.

In addition to saving up to \$24 a year:

- You'll save on the cost of checks and rising postal rates.
- You don't have to take time to write a check each month.
- You don't have to worry about mailing a payment if you travel or become ill, because your payment is always deducted on or about the fifth day of each month.

Signing Up is Easy

Complete the Automatic Payment Authorization Form on the reverse side. Return it with the application and be sure to keep a copy for your records. Please be sure the information is clear, as it is required for processing your request for EFT. You do not need to include a voided check.

Your EFT Effective Date

If you are submitting this EFT form with your enrollment application, your automatic payment start date will be the same as your plan effective date. A letter will be sent to confirm this and will include the amount of your withdrawal. Please note that if your coverage is effective in the future or your account is paid in advance, EFT withdrawals will begin for the next payment due. If your account is effective in the past or is past due, a letter will be sent that explains how to make the payment that is due.

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Complete Form on Reverse ►

This side for your information only, return not required.

AUTOMATIC PAYMENT AUTHORIZATION FORM

I allow UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents), hereafter named UnitedHealthcare, to take monthly withdrawals for the then-current monthly rate from the account named on this form. I also allow the named banking facility (BANK) to charge such withdrawals to this account.

Monthly withdrawal amounts will be for the total household payment due each month. This will include premiums for a spouse or other member(s) of the household on the same membership account. This authority is active until UnitedHealthcare and the BANK receive notice from me to end withdrawals in enough time to give UnitedHealthcare and the BANK a reasonable opportunity to act on it. I have the right to stop payment of a withdrawal by giving notice to the BANK in such time as to give the BANK a reasonable opportunity to act upon it. I understand such action may make the health care insurance coverage past due and subject to cancellation.

Member Name _____ AARP Member Number _____

Member Address _____

Street Address

Member Address _____

City State Zip Code

Bank Name _____

Bank Routing No. _____
(9 digit number)

Account Type: Checking
 Savings (statement savings only)

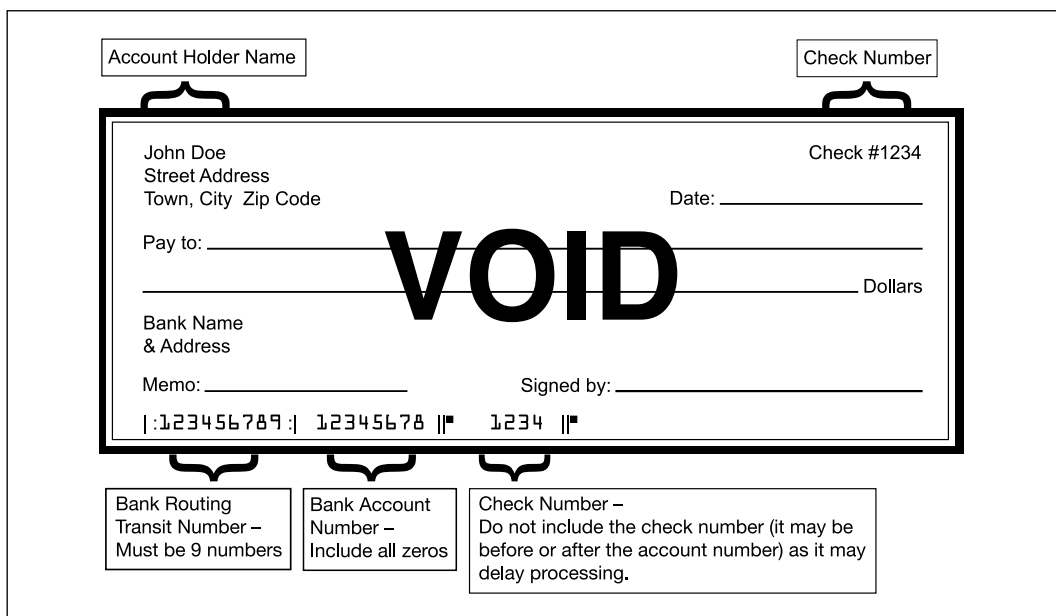
Bank Account No. _____

Bank Account Holder's Name if other than Member _____

Bank Account Holder's Signature _____

IMPORTANT

Please refer to the diagram below to obtain your bank routing information.



We look forward to continuing to serve you.

**NOTICE TO APPLICANT REGARDING REPLACEMENT OF
MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE
UNITEDHEALTHCARE INSURANCE COMPANY**

Horsham, Pennsylvania

Save this notice! It may be important to you in the future

According to the information you furnished, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a policy to be issued by UnitedHealthcare Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare supplement coverage is a wise decision, you should terminate your present Medicare supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

Statement To Applicant By Issuer, Agent, Broker Or Other Representative:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement policy or leave your Medicare Advantage plan. The replacement policy is being purchased for one of the following reasons (check one):

- | | |
|--|---|
| <input type="checkbox"/> Additional benefits. | <input type="checkbox"/> Disenrollment from a Medicare Advantage plan. Please explain reason for Disenrollment. |
| <input type="checkbox"/> No change in benefits, but lower premiums. | <input type="checkbox"/> Other (Please Specify) _____ |
| <input type="checkbox"/> Fewer benefits and lower premiums | _____ |
| <input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D. | _____ |

- Health conditions which you may presently have (Pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
- State law provides that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods, or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
- If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

(Signature of Agent, Broker or Other Representative)

(Date)

(Applicant's Signature)

(Date)

(Applicant's Printed Name & Address)

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