

## MEDICARE SUPPLEMENT COVERAGE APPLICATION

### SECTION I – Proposed Insured information

**APPLICANT NAME** (exactly as it appears on your Medicare Health Insurance card)

<b>First name</b>	<b>Middle initial</b>	<b>Last name</b>
<b>Date of birth (MM/DD/YYYY)</b>	<b>Age (at Effective Date)</b>	<b>Social Security Number</b>
<b>Gender (select one)</b>	<b>Phone number(s) (with area code)</b>	
<input type="checkbox"/> Male <input type="checkbox"/> Female	<i>Mobile:</i>	<i>Home:</i>

**Resident address**

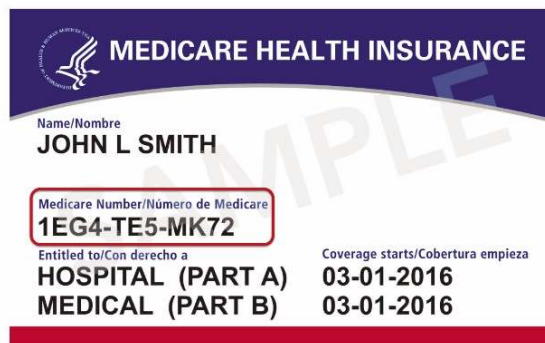
<b>City</b>	<b>State</b>	<b>ZIP code</b>
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**Mailing address (if different from Resident address)**

<b>City</b>	<b>State</b>	<b>ZIP code</b>
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**Medicare Number** (exactly as it appears on your Medicare Health Insurance card; see below sample)

**Medicare Health Insurance card sample:**



**ALL PAGES OF THE APPLICATION MUST BE SUBMITTED**

**SECTION II – Plan and payment information**

<b>Plan</b>	<b>Requested policy effective date</b>

**Household premium discount**

Yes (please complete the Household Discount form)       No

<b>Modal Premium</b>	<b>Policy fee</b>	<b>Premium collected</b>
\$	\$	\$

<b>Payment method (select one):</b>	<b>Payment mode (select one):</b>		
<input type="checkbox"/> Billed (select one):	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Semi-annual	<input type="checkbox"/> Annual
<input type="checkbox"/> Bank draft (select one):	<input type="checkbox"/> Monthly (bank draft only)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Semi-annual <input type="checkbox"/> Annual

**SECTION III – Eligibility questions (please answer all questions)**

<b>1. Are you covered under Medicare Part A?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If NO, what is your future Part A eligibility date? (MM/DD/YYYY)		
If YES, what is your Part A effective date? (See "Coverage starts" on your Medicare Health Insurance card. MM/DD/YYYY)		
<b>2. Are you covered under Medicare Part B?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If NO, what is your future Part B eligibility date? (MM/DD/YYYY)		
If YES, what is your Part B effective date? (See "Coverage starts" on your Medicare Health Insurance card. MM/DD/YYYY)		
<b>3. Have you enrolled in Medicare Part B more than once?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>4. Are you applying during a guaranteed issue period?</b> (If YES, you must attach your proof of eligibility to this application.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you are applying during an *Open Enrollment* or a *Guaranteed Issue* period, **go to SECTION VII – Replacement questions.**

If not, please proceed to **SECTION IV – Health questions.**

## SECTION IV – Health questions

Please answer ALL of the following questions.

If you answer YES to any questions from 3 to 10 in this section, you are not eligible for coverage.

<b>1.</b> Height ( <i>feet and inches</i> ):	<b>Weight (<i>pounds</i>):</b>		
<b>2.</b> Within the past twelve (12) months, have you used any tobacco or nicotine products, including: - cigarettes                      - cigars                      - pipes - vapes                              - chewing tobacco - nicotine gum/patches        - eCigarettes		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>3.</b> - Are you bedridden or confined to a wheelchair, - do you require the assistance of a motorized mobility device, or - have you had any amputation caused by disease?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>4.</b> Are you: - currently hospitalized, - in a nursing home or assisted living facility, - or have you been hospitalized three or more times in the past two years?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>5.</b> Are you currently receiving any: - occupational, speech, or physical therapy, or - services from a home healthcare agency?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>6.</b> Have you been advised by a physician to have any of the following that have not been performed: - surgery (including cataract or joint replacement surgery), - medical tests (excluding HIV/AIDS), infusions, or therapy?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>7.</b> Have you had, been medically diagnosed with, or treated at any time for any of the following:			
<b>a)</b> Cognitive or nervous system disorders: i) Parkinson's disease                      ii) Dementia iii) Multiple or amyotrophic lateral sclerosis                      iv) Muscular Dystrophy v) Alzheimer's disease                      vi) Any other cognitive disorder?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b)</b> - Acquired immune deficiency syndrome (AIDS), - AIDS related complex (ARC), or - human immunodeficiency virus (HIV) infection?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>c)</b> - Chronic kidney disease stage 3-5, - kidney insufficiency, or - renal failure requiring dialysis?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>d)</b> - Emphysema, - chronic obstructive pulmonary disease (COPD), - any other chronic pulmonary condition, or - any medical condition requiring the use of oxygen?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>e)</b> - Systemic lupus,        - scleroderma, or        - myasthenia gravis?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>f)</b> An organ transplant or been advised to have an organ transplant (excluding cornea transplants)?		<input type="checkbox"/> Yes	<input type="checkbox"/> No

**SECTION IV – Health questions (continued)**

<b>g)</b> Chronic hepatitis or cirrhosis of the liver?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>h)</b> Cardiac defibrillator implantation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>8.</b> Have you had any of the following in the last two (2) years:		
<b>a)</b> - Heart attack, - cardiac angioplasty, or - bypass surgery, - stent placement or replacement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b)</b> Vascular angioplasty - endarterectomy, or - implantation of a pacemaker?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>c)</b> A stroke or transient ischemic attack (TIA)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>9.</b> Have you had, been treated for, or been advised by a physician within the last two (2) years to have treatment for:		
<b>a)</b> Alcoholism or drug abuse?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b)</b> - Internal cancer (examples include but are not limited to breast, lung or liver cancer, etc.), - leukemia, - Hodgkin's disease, or - melanoma, - lymphoma?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>c)</b> Arthritis that restricts mobility?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>10.</b> Do you have diabetes or take medication to control your blood sugar? If YES, please answer each of the following questions (a to d). If NO, please answer each question (a to d) with 'NO'.		
<b>a)</b> Have you ever required or been advised to take more than fifty (50) units of insulin daily?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b)</b> Do you take three (3) or more medications (oral or injections) to control your blood sugar?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>c)</b> Do you take four (4) or more medications to control your high blood pressure?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>d)</b> Have you been diagnosed with or treated for any of the following conditions: - peripheral vascular disease, - peripheral venous thrombotic disease, - peripheral artery disease, - kidney disease, - kidney failure, - stroke, - transient ischemic attack (TIA), - congestive heart failure, or - any heart disorder?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## SECTION V – Consideration health questions

If you answer **YES** to any of the following health questions, your application will be submitted to underwriting for further review.

<b>11.</b> Are you currently receiving, or have you been advised to receive injections in a physician's office?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>12.</b> Have you had or been treated for or been advised by a physician to have treatment within the last two (2) years for:		
<b>a)</b> - Coronary artery disease, - angina, - aortic or cardiac aneurysm, - cardiomyopathy, or	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b)</b> - Peripheral artery disease, - peripheral vascular disease, or	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>c)</b> - Degenerative bone disease, - spinal stenosis?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>d)</b> Any mental or nervous disorder requiring treatment by a psychiatrist?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you answered **YES** to any of the questions in this section (V), please provide dates and details regarding your treatment below.

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**SECTION VI – Medication history**

Are you taking or have you taken any prescription or over-the-counter medications within the past twelve (12) months?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If you answered *YES* to the above question, please list the drug(s) and the condition(s) below. Attach a separate sheet if needed.

Medication name <i>(copy off pharmacy label)</i> :	
Date <b>originally</b> prescribed <i>(MM/DD/YYYY)</i> :	
Date prescription <b>last filled</b> <i>(MM/DD/YYYY)</i> :	
Dosage and frequency:	
Diagnosis/condition:	

Medication name <i>(copy off pharmacy label)</i> :	
Date <b>originally</b> prescribed <i>(MM/DD/YYYY)</i> :	
Date prescription <b>last filled</b> <i>(MM/DD/YYYY)</i> :	
Dosage and frequency:	
Diagnosis/condition:	

Medication name <i>(copy off pharmacy label)</i> :	
Date <b>originally</b> prescribed <i>(MM/DD/YYYY)</i> :	
Date prescription <b>last filled</b> <i>(MM/DD/YYYY)</i> :	
Dosage and frequency:	
Diagnosis/condition:	

**ATTACH A SEPARATE SHEET IF NEEDED**

## SECTION VII – Replacement questions

You may be guaranteed acceptance in one or more of our Medicare supplement plans, **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.
- You had certain rights to buy such a policy.

Please include a copy of the notice from your prior insurer with your application.

**PLEASE ANSWER ALL QUESTIONS** to the best of your knowledge.

1. a) Did you turn age 65 in the last six months?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b) Did you enroll in Medicare Part B in the last six months?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If YES, what is the effective date? (From Medicare Health Insurance card, MM/DD/YYYY).		
2. Are you covered for medical assistance through the state Medicaid program? <i>NOTE: If you are participating in a "Spend-Down Program" and have not met your "Share of Cost", please answer NO to this question.</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If YES, please answer questions a) and b) below.		
a) Will Medicaid pay your premiums for this Medicare supplement policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b) Do you receive any benefits from Medicaid <i>OTHER THAN</i> payment toward your Medicare Part B premium?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Have you had coverage from any Medicare plan other than original Medicare within the past sixty three (63) days? (For example, a Medicare Advantage plan, or a Medicare HMO or PPO.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If YES, please answer questions a) to d) below.		
a) Name of company:		
Plan type & policy/certificate no.:		
Company telephone number:		
Coverage dates (MM/DD/YYYY):	Start date:	End date: <i>If you are still covered under this plan, leave end date blank.</i>
b) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c) Was this your first time in this type of Medicare plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d) Did you drop a Medicare supplement policy to enroll in the Medicare plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**SECTION VII – Replacement questions (continued)**

<b>4.</b> Do you have another Medicare supplement policy in force?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If YES, please answer questions a) and b) below.

<b>a)</b> Name of company:	
Plan type & policy/certificate no.:	
Company telephone number:	
Issue date (MM/DD/YYYY):	

<b>b)</b> Do you intend to replace your current Medicare supplement policy with this policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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<b>5.</b> Have you had coverage under any other health insurance within the past sixty three (63) days? (For example, an employer, union, or individual plan.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If YES, please answer below.

Name of company	
Plan type & policy/certificate no.	
Company telephone number	
Coverage dates (MM/DD/YYYY)	<i>Start date:</i> _____ <i>End date:</i> _____ If you are still covered under this plan, leave end date blank.



**SECTION VIII – Agent certification**

**THIS SECTION IS FOR AGENTS ONLY** – agents will list any other health insurance policies they have sold to the applicant.

**1. List policies sold which are still in force.**

Name of company:	
Policy/certificate number:	
Description of benefits:	
Effective date of coverage:	
Name of company:	
Policy/certificate number:	
Description of benefits:	
Effective date of coverage:	

**2. List policies sold in the past five (5) years which are no longer in force.**

Name of company:	
Policy/certificate number:	
Description of benefits:	
Effective date of coverage:	
Name of company:	
Policy/certificate number:	
Description of benefits:	
Effective date of coverage:	

**SECTION VIII – Agent certification (continued)**

Name of company:	
Policy/certificate number:	
Description of benefits:	
Effective date of coverage:	
Name of company:	
Policy/certificate number:	
Description of benefits:	
Effective date of coverage:	
Name of company:	
Policy/certificate number:	
Description of benefits:	
Effective date of coverage:	
Name of company:	
Policy/certificate number:	
Description of benefits:	
Effective date of coverage:	

## SECTION IX – Important statements to be read by the applicant

- You do not need more than one Medicare Supplement policy.
- If you purchase this 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 Insurance Policy.
- If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement Insurance 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. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.

- 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. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.

- Counseling services may be available in your state to provide advice concerning your purchase of a Medicare Supplement Insurance policy 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).

## SECTION X – Electronic and/or telephonic instructions

In order to process your signature, the Company requests your authorization to act on electronic and/or telephonic instructions from the applicant. Proper identification must be provided. The Company will be held harmless for any claim, liability, loss, or cost, when it has used reasonable procedures to confirm these transactions are authorized and genuine and these procedures have been followed (check one).

I authorize the Company to act on electronic and/or telephonic instructions.

I DO NOT authorize the Company to act on electronic and/or telephonic instructions.

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The company also requests your authorization to deliver statements and other documents electronically, **such as by email or Internet.** (check one).

I authorize the Company to electronically deliver statements and other documents. I do have access to the Internet for the purposes of accepting electronic delivery of the documents and a means by which I can provide a current Internet email address.

I DO NOT authorize the Company to electronically deliver statements and other documents.

**SECTION XI – Signature and final acknowledgments**

To the best of my knowledge and belief, all of the answers to the questions contained in this application are true and complete and I understand and agree that:

- (a) the insurance shall not take effect until my Medicare coverage is effective, the application has been accepted and approved by the Company, the first premium has been paid, and the policy has been delivered to the applicant.
- (b) oral statements between the agent and myself are not binding on the Company unless accepted by the Company in writing. The undersigned applicant certifies that the applicant has read, or had read to him, the completed application and that he realizes that any false statements or misrepresentations therein material to the risk may result in loss of coverage under the policy to which this application is a part. I understand that any change in my health history prior to delivery of this policy may be used in the underwriting evaluation process.

**Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.**

I wish to apply for a Medicare supplement insurance policy. I acknowledge that I have received or been given access to review or print: (a) an Outline of Coverage for the policy applied for, and (b) a “Guide to Health Insurance for People with Medicare.”

Signed at:

\_\_\_\_\_ State

\_\_\_\_\_ Applicant's signature

\_\_\_\_\_ Date

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Agent writing number

\_\_\_\_\_ Agent's signature

\_\_\_\_\_ Date

**Policy mailing preference:**

Mail to Agent

Mail to Applicant

## MEDICARE SUPPLEMENT HOUSEHOLD DISCOUNT FORM

**APPLICANT**

<b>Applicant name:</b>	<b>Applicant Social Security Number:</b>

To qualify for the Household Discount, the applicant must meet the following criteria below. Both boxes below must be checked in order to qualify:

I am currently married and residing with my legal spouse named below; or I have been residing with the person named below for at least the last 12 months.

**AND**

My legal spouse or additional resident has an existing Medicare Supplement policy, or is applying for such a policy, with Elips Life Insurance Company or Lumico Life Insurance Company.

The Household Discount will be removed if the other Medicare Supplement policyholder chooses to terminate his or her Medicare Supplement policy or he or she no longer resides with you.

**LEGAL SPOUSE OR ADDITIONAL RESIDENT**

<b>Legal Spouse or Additional Resident name:</b>	<b>Date of Birth (MM/DD/YYYY)</b>

**Address**

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<b>City</b>	<b>State</b>	<b>ZIP code</b>

<b>Relationship to Applicant:</b>	<b>Existing Medicare Supplement Policy Number (if applicable):</b>

**Agent/Applicant Signature**

By signing this form I certify that I qualify for the Household Discount by meeting the criteria listed above.

Agent Signature	Date
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Applicant Signature	Date
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## NOTICE TO APPLICANT

### Replacement of Medicare Supplement insurance or Medicare Advantage

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

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According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a policy to be issued by Elips Life 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 agent:

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 coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one):

- Additional benefits.
- No change in benefits, but lower premiums.
- Fewer benefits and lower premiums.
- My plan has outpatient drug coverage and I am enrolling in Part D.
- Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment:  

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- Other (please specify): \_\_\_\_\_

1. **Note:** If the issuer of the Medicare supplement policy being applied for does not, or is otherwise prohibited from imposing pre-existing condition limitations, please skip to statement 2 below. Health conditions which you may presently have (preexisting 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.

2. State law provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to preexisting 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.
3. If, you still wish to terminate your present policy and replace it with new coverage from Elips Life Insurance Company, 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.**

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Signature of Agent, Broker or Other Representative

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Name and Address of Agent

The above "Notice to Applicant" was delivered to me on:

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Date

---

Applicant's Signature

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Date

## NOTICE TO APPLICANT

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---

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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 agent:

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 coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one):

- Additional benefits.
- No change in benefits, but lower premiums.
- Fewer benefits and lower premiums.
- My plan has outpatient drug coverage and I am enrolling in Part D.
- Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment:  

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- Other (please specify): \_\_\_\_\_

1. **Note:** If the issuer of the Medicare supplement policy being applied for does not, or is otherwise prohibited from imposing pre-existing condition limitations, please skip to statement 2 below. Health conditions which you may presently have (preexisting 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.



2. State law provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to preexisting 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.
3. If, you still wish to terminate your present policy and replace it with new coverage from Elips Life Insurance Company, 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

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Name and Address of Agent

The above "Notice to Applicant" was delivered to me on:

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Date

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Applicant's Signature

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Date

If your client is eligible for guaranteed issue based on one of the criteria shown below, **you must submit the acceptable proof of eligibility with the application.**

Ohio Guaranteed Issue Checklist	Plans Available for Policy Effective dates on or after 1/1/2020 (if offered)
<p><input type="checkbox"/> Enrolled under an employee welfare benefit plan that is <b><u>primary</u></b> to Medicare and the plan terminates or the plan ceases to provide some or all health benefits to the individual because the individual leaves the plan.</p> <p><b><u>Acceptable Proof:</u></b> A copy of the personalized Certificate of Creditable Coverage or letter from the employer indicating the coverage was <b><u>primary</u></b> to Medicare for all individuals covered.</p> <p><input type="checkbox"/> Enrolled under an employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare and the plan terminates or the plan ceases to provide all such supplemental health benefits to the individual. <b><i>**Voluntarily terminating employer group coverage is <u>not</u> a Guaranteed Issue trigger.</i></b></p> <p><b><u>Acceptable Proof:</u></b> A letter from the employer reflecting the date of the loss of some or all benefits <b><u>and</u></b> the reason for the loss of benefits/coverage for all individuals covered. <b><i>(Please note: a Certificate of Creditable Coverage does <u>not</u> typically indicate the reason for the loss of coverage.)</i></b></p>	
<p><input type="checkbox"/> Enrolled in a Medicare Advantage plan or Program of All-Inclusive Care for the Elderly (PACE), a Medicare risk contract, health care prepayment plan, cost contract or Medicare Select plan, or similar organization, and the organization's certification or plan is terminated or discontinues including, but not limited to, a change in residence of the individual, the plan is terminated within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual.</p> <p><b><u>Acceptable Proof:</u></b> A copy of the personalized letter from the Medicare Advantage Company indicating they are leaving the Medicare program or the plan will no longer service the area/region, or the person has moved outside of the coverage area. A copy of the report from the state's Department of Insurance documenting a violation or misrepresentation.</p>	<p>A, B, D, G, High Ded. G, K or L (if 'Newly Eligible')</p> <p>A, B, C, F, High Ded F, K or L (if <b><u>NOT</u></b> 'Newly Eligible')</p>
<p><input type="checkbox"/> Enrolled in a Medicare Supplement policy and coverage discontinues due to insolvency, substantial violation of a material policy provision, or material marketing misrepresentation.</p> <p><b><u>Acceptable Proof:</u></b> A copy of the report from the state's Department of Insurance documenting the violation or misrepresentation.</p>	
<p><input type="checkbox"/> Enrolled under a Medicare Supplement policy, terminates and enrolls for the first time in a Medicare Advantage, a risk or cost contract, a Medicare Select plan, or a PACE provider, and then the insured person terminates coverage within 12 months of enrollment.</p> <p><b><u>Please note: the client must go back to their previous Medicare Supplement carrier as guaranteed issue, if the plan is still available. If the previous carrier no longer issues coverage, the applicant is GI with any carrier.</u></b></p> <p><b><u>Acceptable proof:</u></b> A copy of the Policy Schedule Page or ID Card, or other documentation for the previous Medicare Supplement provider that includes the effective date, plan and termination date <b><u>and</u></b> a copy of the personalized disenrollment letter from the Medicare Advantage provider. (If the disenrollment letter doesn't include the effective date, please provide a copy of the ID card.)</p>	

<input type="checkbox"/> Upon first becoming eligible for benefits under Part A at age 65, enrolls in a Medicare Advantage or PACE provider and then disenrolls within 12 months of enrollment. <b><u>Acceptable Proof:</u></b> A copy of the personalized disenrollment letter from the Medicare Advantage Company <b><u>and</u></b> a copy of the ID Card or other personalized document showing the effective date of the plan.	Any plan sold by the company in the applicant's residence state (Newly Eligible applicants may not be sold Plans C, F or High Ded F)
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**Definition of Newly Eligible:**

An applicant is deemed Newly Eligible if they meet BOTH of the following conditions:

- (a) Applicant was born ***on or after*** 1/1/1955 **AND**
- (b) Applicant first enrolled in Medicare Part A on or after 1/1/2020  
\*\*Exception - If an applicant was born on 1/1/1955 and has a Part A effective date of 12/1/2019 – the applicant is deemed Newly Eligible.

## ELECTRONIC PAYMENT AUTHORIZATION FORM

Insured Name: \_\_\_\_\_ Insurance Policy Number: \_\_\_\_\_

### Sign and date this authorization below

As a convenience to me, I hereby request and authorize you to pay and charge to my bank account checks drawn by and payable to the order of Elips Life Insurance Company provided there are sufficient collected funds in said account to pay the same upon presentation. It will not be necessary for any officer or employee of Elips Life Insurance Company to sign such checks. I agree that your rights in respect to each such check shall be the same as if it were a check drawn by you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice I agree that you shall be fully protected in honoring any such check. I further agree that if any such check be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

Please indicate below when you would like your account drafted. Many of our customers have requested the option to pay their premiums on the same day they receive Social Security or SSI payments. The options below allow you to select the date that best fits your needs. You may select any option regardless of whether or not you receive Social Security.

### SECTION I – Payment date options

#### Initial Premium Payment: (choose one)

- Same as Subsequent Premium Payments date below, on or after the requested Effective Date
- On the Policy Issue Date
- Paid by enclosed check

#### Subsequent Premium Payments: (choose one)

- 1<sup>st</sup> day of the month
- 2<sup>nd</sup> day of the month
- 2<sup>nd</sup> Wednesday of the month
- 3<sup>rd</sup> Wednesday of the month
- 4<sup>th</sup> Wednesday of the month

(If the selection above falls on a weekend or holiday, deductions are scheduled for the **prior business** day.)

- Other – please specify a day of the month between the 1<sup>st</sup> and 28<sup>th</sup>: \_\_\_\_\_

(If this date falls on a weekend or holiday, deduction will be on the **next business** day.)

### SECTION II – Payment options and account information

Account type:     Checking     Savings

Accountholder signature \_\_\_\_\_

Date \_\_\_\_\_

### ATTACH VOID CHECK HERE

or complete information below

Accountholders Name: \_\_\_\_\_

Branch/Bank Name: \_\_\_\_\_

Routing Number: \_\_\_\_\_

Account Number: \_\_\_\_\_