

MEDICARE SUPPLEMENT INSURANCE



Application for Pennsylvania



2017 MEDICARE SUPPLEMENT INSURANCE PLANS

You can rely on Transamerica Premier Life Insurance Company's Medicare Supplement Plans to help pay your Medicare Parts A and B charges Medicare doesn't cover.

What's more, you have:

- Multiple plans from which to select the coverage that best meets your needs.
- Your choice of physicians and specialists for your personalized care.
- The option to use any hospital or medical facility.
- Virtually no claims paperwork to file.

**Put a Transamerica Premier Life Insurance Company
Medicare Supplement Plan on your team today.**

Medicare Supplement insurance is underwritten by:

Transamerica Premier Life Insurance Company
Home Office:
4333 Edgewood Road NE, Cedar Rapids, Iowa 52499

**CHOOSE THE MEDICARE SUPPLEMENT PLAN
THAT'S RIGHT FOR YOU.**

COVERED BENEFITS

MEDICARE PART A HOSPITAL COVERAGE

The Transamerica Premier Standard Plan pays the \$1,316 Part A (inpatient) deductible for plans F, G & N for each benefit period.

First 60-days - After the Part A Deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semi-private room and board, general nursing and miscellaneous hospital services and supplies.

Co-insurance – Transamerica Premier Standard Plans A, F, G & N pay \$329 a day when you are hospitalized from the 61st day through the 90th day. When you are hospitalized from the 91st day through the 150th day, Transamerica Premier Standard Plans pay \$658 a day for each Lifetime Reserve day used.

Extended Hospital Coverage – If you are in the hospital longer than 150 days during a benefit period and you have exhausted your 60 days of Medicare Lifetime Reserve the Transamerica Premier Standard Plans A, F, G & N pay the Part A Medicare eligible expenses for hospitalization, paid at the same rate Medicare would have paid had Medicare Part A hospital days not been exhausted, subject to a lifetime maximum benefit of an additional 365 days.

Benefit for Blood – Medicare has one calendar year deductible for blood that is the cost of the first three pints. Transamerica Premier Standard Plans A, F, G & N pay the deductible.

Skilled Nursing Facility Care – Medicare pays all eligible expenses for the first 20 days. Transamerica Premier Standard Plans F, G & N pay up to \$164.50 from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare certified skilled nursing facility within 30 days of being hospitalized for at least three days.

Hospice Care – Medicare pays all but a very limited Co-insurance/Co-payment for outpatient drugs and inpatient respite care. Transamerica Premier Standard Plans A, F, G & N pay the Co-insurance/Co-payment.

MEDICARE PART B PHYSICIAN SERVICES AND SUPPLIES

Deductible - Transamerica Premier Standard Plan F pays the \$183 calendar-year deductible.

Co-insurance – After the Part B Deductible, Transamerica Premier Standard Plans A, F, G & N generally pay 20% of eligible expenses for physician's services, supplies, physical and speech therapy and diagnostic tests and durable medical equipment.

After the Part B deductible, Plan N pays balance of the eligible expenses for physician's services, supplies, physical and speech therapy, diagnostic tests and durable medical equipment except up to a \$20 co-payment for office visits and up to a \$50 co-payment for emergency room visits.

For hospital outpatient services, the co-payment amount will be paid under a prospective payment system. If this system is not used, then 20% of eligible expenses will be paid.

Excess Benefits – Your bill for Part B services and supplies may exceed the Medicare eligible expense. When that occurs, Transamerica Premier Standard Plans F and G pays 100% up to the charge limitation established by Medicare.

Benefit for Blood – Transamerica Premier Standard Plans A, F, G & N pay expenses for the first three pints of blood.

ADDITIONAL BENEFITS**

Emergency Care received outside the U.S. After you pay a \$250 calendar-year deductible, Transamerica Premier Standard Plans F, G & N pay you 80% of eligible expenses for care which begins during the first 60 days of a trip up to a lifetime maximum of \$50,000. Benefits are payable for health care you need because of a covered injury or illness.

TRANSAMERICA PREMIER LIFE INSURANCE COMPANY

Home Office: 4333 Edgewood Rd. NE, Cedar Rapids, IA 52499

PREMIUM INFORMATION

You cannot be singled out for a rate increase, no matter how many times you receive benefits. Your premium changes when the same premium change is made on all in-force Medicare Supplement policies of the same form issued to persons of your classification in the same geographic area of your state.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your Policy's most important features. The Policy is the insurance contract. You must read the Policy itself to understand all of the rights and duties of both you and Transamerica Premier Life Insurance Company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your Policy, you may return it to Transamerica Premier Life Insurance Company, 4333 Edgewood Road, Cedar Rapids, Iowa 52499.

If you send the Policy back to us within 30 days after you receive it, we will treat the Policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance Policy, do NOT cancel it until you have actually received your new Policy and are sure you want to keep it.

NOTICE

- This Policy may not fully cover all of your medical costs.
- Neither Transamerica Premier Life Insurance Company nor its agents are connected with Medicare.
- This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare and You* for details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new Policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your Policy and refuse to pay any claims if you leave out or falsify important medical information.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE
BENEFIT PLANS A, B, F, G AND N**

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make available Plans A, B and C or F. Some plans may not be available in your state. See Outlines of Coverage sections for details about ALL plans.

Basic Benefits:

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.

Blood: Plans K, L and N require insured's to pay a portion of Part B coinsurance or copayments.

Hospice: First 3 pints of blood each year.

Part A coinsurance.

A	B	C	D	F	F*	G	K	L	M	N
Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance, except up to \$20 co-payment for office visit, and up to \$50 co-payment for ER
		Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	50% Skilled Nursing Facility Co-insurance	75% Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible	Part B Deductible					
				Part B Excess (100%)	Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
							Out-of-pocket limit \$5,120; paid at 100% after limit reached	Out-of-pocket limit \$2,560; paid at 100% after limit reached		

*Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,200 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed \$2,200. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible. Please note: High deductible Plan F is currently not available as part of this program.

Transamerica Premier Life Insurance Company

Administrative Office: 4333 Edgewood Rd. NE Cedar Rapids, Iowa 52499

PREMIUM INFORMATION

We, Transamerica Premier Life Insurance Company, can only raise your premium if we raise the premium for all policies like yours in this state.

However, because the premium rate is based upon your attained age, the premium will increase as you age from age 65 through age 95. This annual change will occur on each Policy Renewal Date.

There will be a one-time enrollment fee of \$25.00 added to the first premium.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your Policy's most important features. The Policy is the insurance contract. You must read the Policy itself to understand all of the rights and duties of both you and Transamerica Premier Life Insurance Company.

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If you send the Policy back to us within 30 days after you receive it, we will treat the Policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance Policy, do NOT cancel it until you have actually received your new Policy and are sure you want to keep it.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new Policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your Policy and refuse to pay any claims if you leave out or falsify important medical information.

NOTICE

- This Policy may not fully cover all of your medical costs.
- Neither Transamerica Premier Life Insurance Company nor its agents are connected with Medicare.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

**PLAN A
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan A Pays	You Pay
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1,316	\$0	\$1,316 (Part A Deductible)
61 st through 90 th day	All but \$329 a day	\$329 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$658 a day	\$658 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0**
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$164.50 a day	\$0	Up to \$164.50 a day
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN A
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

*Once you have been billed \$183 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Medicare Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan A Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$183 of Medicare Approved Amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$183 of Medicare Approved Amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE – MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment			
First \$183 of Medicare Approved Amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

**PLAN B
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan B Pays	You Pay
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1,316	\$1,316 (Part A Deductible)	\$0
61 st through 90 th day	All but \$329 a day	\$329 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$658 a day	\$658 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0 *
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$164.50 a day	\$0	Up to \$164.50 a day
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN B
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

*Once you have been billed \$183 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Medicare Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan B Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$183 of Medicare Approved Amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$183 of Medicare Approved Amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE – MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment			
First \$183 of Medicare Approved Amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

**PLANS F AND G
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan F Pays	You Pay	Plan G Pays	You Pay
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,316	\$1,316 (Part A Deductible)	\$0	\$1,316 (Part A Deductible)	\$0
61 st through 90 th day	All but \$329 a day	\$329 a day	\$0	\$329 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$658 a day	\$658 a day	\$0	\$658 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0**	100% of Medicare Eligible Expenses	\$0**
Beyond the additional 365 days	\$0	\$0	All costs	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital First 20 days					
21 st through 100 th day	All approved amounts	\$0	\$0	\$0	\$0
101 st day and after	All but \$164.50 a day	Up to \$164.50 a day	\$0	Up to \$164.50 a day	\$0
BLOOD First 3 pints	\$0	\$0	All costs	\$0	All costs
Additional amounts	100%	3 pints	\$0	3 pints	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0	Medicare copayment/coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLANS F AND G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

*Once you have been billed \$183 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan F Pays	You Pay	Plan G Pays	You Pay
MEDICAL EXPENSES---IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services physical and speech therapy, diagnostic tests, and durable medical equipment	\$0	\$183 (Part B Deductible)	\$0	\$0	\$183 (Part B Deductible)
First \$183 of Medicare Approved Amounts*	Generally 80%	Generally 20%	\$0	Generally 20%	\$0
Remainder of Medicare Approved Amounts	\$0	100%	\$0	100%	\$0
Part B Excess Charges (above Medicare Approved Amounts)					
BLOOD					
First 3 pints	\$0	All costs	\$0	All costs	\$0
Next \$183 of Medicare Approved Amounts*	\$0	\$183 (Part B Deductible)	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0
CLINICAL LABORATORY SERVICES---TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0	\$0	\$0

PARTS A & B

HOME HEALTH CARE ---MEDICARE APPROVED SERVICES					
Medically necessary skilled care services and medical supplies	100%	\$0	\$0	\$0	\$0
Durable medical equipment					
First \$183 of Medicare Approved Amounts*	\$0	\$183 (Part B Deductible)	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

FOREIGN TRAVEL ---NOT COVERED BY MEDICARE					
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA					
First \$250 each calendar year	\$0	\$0	\$250	\$0	\$250
Remainder of charges	\$0	80% to a lifetime Maximum Benefit of \$50,000	20% and amounts over the \$50,000 lifetime Maximum Benefit	80% to a lifetime Maximum Benefit of \$50,000	20% and amounts over the \$50,000 lifetime Maximum Benefit

**PLAN N
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan N Pays	You Pay
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,316	\$1,316 (Part A Deductible)	\$0
61 st through 90 th days	All but \$329 a day	\$329 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$658 a day	\$658 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0**
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$164.50 a day	Up to \$164.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

*Once you have been billed \$183 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan N Pays	You Pay
MEDICAL EXPENSES--IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$183 of Medicare Approved Amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints	\$0	All costs	\$0
Next \$183 of Medicare Approved Amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES--- TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE--MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment First \$183 of Medicare Approved Amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL---NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0	\$0	\$250 20% and amounts over the \$50,000 lifetime Maximum Benefit
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AGENT CHECKLIST FOR COMPLETING THE MEDICARE SUPPLEMENT APPLICATION

This packet contains the following forms needed to complete a Medicare Supplement application. Please tear out the application and all pages marked "RETURN TO COMPANY" and leave the remaining pages with the applicant(s). Please review the following information carefully and complete all needed forms:

- **Application for Medicare Supplement Insurance**
- **Agent Certification** – This form must be signed by the agent and by the applicant(s)
- **Calculate Your Premium** – This form is used to calculate the correct Medicare Supplement premium. Tobacco rates do not apply during Open Enrollment and Guaranteed Issue Periods.
- **Express Issue Cover Sheet** – Fill out document completely and remit with application paperwork
- **HIPAA Form** – Must be completed only if applying outside Open Enrollment or a Guaranteed Issue period for Medicare Supplement insurance. If a husband and wife are both applying for coverage on the same application then both must sign the form.
- **Notice to Applicant Regarding Replacement of Medicare Supplement Insurance or Medicare Advantage** – This form must be completed if any replacement of an existing Medicare Supplement policy is involved. One signed copy must be returned to the Administrative Office and the other signed copy must be left with the applicant(s)
- **Medical Information Bureau Disclosure Notice, Conditional Receipt** – Must be left with the applicant(s)

Please note, you are also required to provide the applicant(s) with the following items:

- Outline of Coverage
- 2017 Choosing a Medigap Policy booklet, published by the federal government
 - Agents can get this document (and the supplement with the 2017 deductibles and co-pays) through the agent website or from www.medicare.gov

Premiums and Policy Fee

Utilize the Medicare Supplement Rate Sheet to determine Medicare Supplement premiums:

- Determine ZIP code where the client resides and find the correct rate page for that ZIP code
- Determine Plan
- Determine if non-tobacco or tobacco
- Find Age/Gender – Verify that the age and date of birth are the exact age as of the effective date, this will be your base monthly premium
- Use the Calculate Your Premium form to adjust the monthly premium for different modes and to add the policy fee

There will be a one-time Medicare Supplement application fee of \$25.00 that must be collected with each applicant's initial payment. For a husband and wife written on the same application, \$50 in fees must be collected. This will not affect the renewal premiums and the application fee doesn't apply in AR, MN, WA & WV.

Mailing Address

Transamerica Premier Life Insurance Company
4333 Edgewood Road NE
Cedar Rapids, IA 52499

FAX Number for New Business: 1-866-834-0437

CALCULATE YOUR PREMIUM

TRANSAMERICA PREMIER MEDICARE SUPPLEMENT

Medicare Supplement Plan _____

Before you begin: If Applicant is not in the open enrollment or guarantee issue period, please see the height and weight chart on following page to determine eligibility for coverage.

Steps	Example Rate displayed is used for calculation purposes only.	Applicant A's premium	Applicant B's premium
Premium Write in Medicare Supplement Plan's premium from the Outline of Coverage table.	\$128.52		
Risk Class Adjustment Refer to the Height/Weight Chart in order to determine risk class adjustment factor. Multiply rate by applicable factor below: Standard = 1.0 Tier 1 = 1.1 Tier 2 = 1.2	$\$128.52 \times 1.0 = \128.52		
Payment Options To determine other payment schedules, multiply monthly premium by: 3 to pay four times a year (quarterly) 6 to pay twice a year (semi-annually) 12 to pay once a year (annually)	$\$128.52$ Monthly payment $\$385.56$ Quarterly payment $\$771.12$ Semi-annual payment $\$1,542.24$ Annual payment		
Enrollment/Policy fee There is a one-time application fee of \$25.00 (Not Applicable in AR, MN, WA & WV)	$\$128.52 + \$25.00 = \$153.52$		
This will be collected with initial payment and will NOT affect renewal premium.	Example shows initial payment (monthly schedule)		

HEIGHT AND WEIGHT CHART

Eligibility (If Applicant is not in open enrollment or guarantee issue period)

To determine whether Applicant is eligible to purchase coverage, locate height, then weight in the chart below. If weight is in the Decline column, Applicant is not eligible for coverage at this time. If an applicant's weight is in the decline column our guideline is that they would need to lose weight and have their weight stabilize for a period of 6 months to 1 year before we could reconsider them.

Rate Adjustment:

The column heading above weight will indicate appropriate rate adjustment, if any (risk class).

Height	Decline Weight	Tier 1 (10%) Weight	Standard Weight	Tier 1 (10%) Weight	Tier 2 (20%) Weight	Decline Weight	Diabetes Maximum Weight
4' 5"	<66	66-70	71-158	159-163	164-168	169+	124
4' 6"	<69	69-73	74-164	165-169	170-174	175+	129
4' 7"	<72	72-76	77-170	171-175	176-180	181+	133
4' 8"	<75	75-79	80-176	177-181	182-186	187+	138
4' 9"	<77	77-81	82-184	185-189	190-194	195+	143
4' 10"	<80	80-84	85-190	191-195	196-200	201+	148
4' 11"	<83	83-87	88-196	197-201	202-206	207+	154
5' 0"	<86	86-90	91-202	203-207	208-212	213+	159
5' 1"	<88	88-92	93-208	209-213	214-218	219+	164
5' 2"	<91	91-95	96-217	218-222	223-227	228+	170
5' 3"	<94	94-98	99-224	225-229	230-234	235+	175
5' 4"	<96	96-100	101-231	232-236	237-241	242+	181
5' 5"	<99	99-103	104-238	239-243	244-248	249+	186
5' 6"	<101	101-105	106-246	247-251	252-256	257+	192
5' 7"	<103	103-107	108-253	254-258	259-263	264+	198
5' 8"	<106	106-110	111-262	263-267	268-272	273+	204
5' 9"	<109	109-113	114-270	271-275	276-280	281+	210
5' 10"	<112	112-116	117-279	280-284	285-289	290+	216
5' 11"	<115	115-119	120-286	287-291	292-296	297+	222
6' 0"	<118	118-122	123-294	295-299	300-304	305+	229
6' 1"	<121	121-125	126-302	303-307	308-312	313+	235
6' 2"	<124	124-128	129-313	314-318	319-323	324+	241
6' 3"	<128	128-132	133-321	322-326	327-331	332+	248
6' 4"	<131	131-135	136-329	330-334	335-339	340+	255
6' 5"	<134	134-138	139-338	339-343	344-348	349+	261
6' 6"	<137	137-141	142-347	348-352	353-357	358+	268
6' 7"	<142	142-146	147-355	356-360	361-365	366+	275
6' 8"	<145	145-149	150-365	366-370	371-375	376+	282
6' 9"	<148	148-152	153-375	376-380	381-385	386+	289
6' 10"	<151	151-155	156-385	386-390	391-395	396+	297
6' 11"	<154	154-158	159-393	394-398	399-403	404+	304
7' 0"	<158	158-162	163-403	404-408	409-413	414+	311

Medicare Supplement insurance is underwritten by Transamerica Premier Life Insurance Company. Home office: Cedar Rapids, IA

A Transamerica company

Medicare Supplement Insurance Application

A. Please answer all questions completely. ONLY complete the Applicant B information if a second individual is applying for coverage.	
APPLICANT A	APPLICANT B
1. Name (First,MI,Last)	1. Name (First,MI,Last)
2. Residence Address (Cannot be a P.O. Box)	2. Residence Address (Cannot be a P.O. Box)
3. City	3. City
4. State Zip	4. State Zip
5. Mailing Address (If different from residence address)	5. Mailing Address (If different from residence address)
6. City	6. City
7. State Zip	7. State Zip
8. Phone Number ()	8. Phone Number ()
9. Best time to call for a Personal History Interview _____ a.m. _____ p.m.	9. Best time to call for a Personal History Interview _____ a.m. _____ p.m.
10. Current Age Date of Birth (MM/DD/YYYY)	10. Current Age Date of Birth (MM/DD/YYYY)
11. <input type="checkbox"/> Male U.S. State/Country of Birth <input type="checkbox"/> Female	11. <input type="checkbox"/> Male U.S. State/Country of Birth <input type="checkbox"/> Female
12. Social Security Number	12. Social Security Number
13. Medicare Health Insurance Card Number	13. Medicare Health Insurance Card Number
14. Occupation	14. Occupation
15. E-mail Address	15. E-mail Address
16. Secondary Addressee: A secondary addressee may be named who will receive copies of premium notices and letters regarding possible lapse in coverage. Name (First, MI, Last)	16. Secondary Addressee: A secondary addressee may be named who will receive copies of premium notices and letters regarding possible lapse in coverage. Name (First, MI, Last)
Address	Address
City, State, Zip	City, State, Zip
Phone Number	Phone Number

B. Plan Information (to be completed by Agent)	
APPLICANT A	APPLICANT B
1. Medicare Supplement Plan _____	1. Medicare Supplement Plan _____
2. Requested Effective Date	2. Requested Effective Date
3. Mail Policy To: <input type="checkbox"/> Owner <input type="checkbox"/> Agent	3. Mail Policy To: <input type="checkbox"/> Owner <input type="checkbox"/> Agent
4. Have you ever been declined or denied reinstatement for Medicare Supplement? <input type="checkbox"/> Yes <input type="checkbox"/> No If "YES," when and why?	4. Have you ever been declined or denied reinstatement for Medicare Supplement? <input type="checkbox"/> Yes <input type="checkbox"/> No If "YES," when and why?

C. Premium & Payment Method (must be completed)	
1. Medicare Supplement Premium \$ _____	1. Medicare Supplement Premium \$ _____
2. Medicare Supplement One-Time Application Fee \$ _____ 25.00	2. Medicare Supplement One-Time Application Fee \$ _____ 25.00
3. Total Initial Premium \$ _____	3. Total Initial Premium \$ _____
4. Mode of Payment: <input type="checkbox"/> EFT <input type="checkbox"/> Direct Bill <input type="checkbox"/> Annual <input type="checkbox"/> Semiannual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (EFT Only)	4. Mode of Payment: <input type="checkbox"/> EFT <input type="checkbox"/> Direct Bill <input type="checkbox"/> Annual <input type="checkbox"/> Semiannual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (EFT Only)

D. Please answer all of the following questions.		
1. Have you received a copy of the Guide to Health Insurance for People with Medicare and the Outline of Coverage ?	APPLICANT A <input type="checkbox"/> Yes <input type="checkbox"/> No	APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you eligible for Medicare due to disability? If "YES," are you disabled due to End Stage Renal Disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
To the Best of Your Knowledge:		
3. Are you covered under Medicare Part A? If "YES," what is your Part A effective date? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant A _____ Applicant B _____		
If "NO," what is your eligibility date? _____		
Applicant A _____ Applicant B _____		
4. Are you covered under Medicare Part B? If "YES," what is your Part B effective date? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant A _____ Applicant B _____		
If "NO," indicate date you plan to enroll. _____		
Applicant A _____ Applicant B _____		
5. Are you applying during a guaranteed issue or open enrollment period? (NOTE: If the answer above is "YES," please attach proof of eligibility and DO NOT complete section F.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

E. FOR YOUR PROTECTION, the National Association of Insurance Commissioners requests that we ask the following questions about insurance policies or certificates you may have.

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 certificate, or that you had certain rights to buy such a policy or certificate, 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 BELOW. Please mark "YES" or "NO" with an "X" to the questions below.**

To the Best of Your Knowledge:	APPLICANT A	APPLICANT B
1. Did you turn age 65 in the last six months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Did you enroll in Medicare Part B in the last six months? If "YES," indicate your effective date. _____ / _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant A _____ Applicant B _____		
3. Are you covered for medical assistance through the state Medicaid program? (NOTE TO APPLICANT: If you are participating in a "Spend-Down Program" and have not met your "Share of Cost," please answer "NO" to this question.) If "YES,"	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Will Medicaid pay your premiums for this Medicare supplement policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Do you receive any benefits from Medicaid OTHER THAN payment toward your Medicare Part B premium?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

<p>If you have had any other Medicare plan coverage as referenced below, not to include Medicare supplement, please complete questions (a-g) below. If not, skip to question #5.</p> <p>4. If you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave "END" blank.</p> <p>START _____ END _____ / START _____ END _____</p> <p style="text-align: center;">Applicant A Applicant B</p> <p>a. If you are still covered under the Medicare plan, do you intend to replace your existing coverage with this new Medicare supplement policy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. If "YES," have you received a copy of the replacement notice? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Reason for termination/disenrollment? _____ / _____</p> <p style="text-align: center;">Applicant A Applicant B</p> <p>d. Planned date of termination/disenrollment? _____ / _____</p> <p style="text-align: center;">Applicant A Applicant B</p> <p>e. Was this your first time in this type of Medicare plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Did you drop a Medicare Supplement or Medicare Select policy/certificate to enroll in this Medicare plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>g. Is your former Medicare Supplement or Medicare Select policy/certificate still available? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5. Do you have another Medicare Supplement or Medicare Select policy/certificate in force? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>a. If "YES," with what company, and what plan do you have?</p>	<p>APPLICANT A</p>	<p>APPLICANT B</p>
	<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

APPLICANT A	APPLICANT B
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Plan	Plan
Issue Date (MM/DD/YYYY)	Issue Date (MM/DD/YYYY)

<p>b. If "YES," do you intend to replace your current Medicare Supplement policy/certificate with this policy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. If "YES," indicate termination date. _____ / _____</p> <p style="text-align: center;">Applicant A Applicant B</p> <p>d. If "YES," have you received a copy of the replacement notice? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>APPLICANT A</p>	<p>APPLICANT B</p>
<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p>		
<p>6. Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union or individual non-Medicare Supplement plan)</p> <p>a. If "YES," with what company and what kind of policy/certificate? (List below)</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

APPLICANT A	APPLICANT B
Name of Company	Name of Company
Kind of Policy/Certificate	Kind of Policy/Certificate
<p>b. What are your dates of coverage under the other policy/certificate? (If you are still covered under this plan, leave "END" blank.)</p> <p>START _____ END _____ / START _____ END _____</p> <p style="text-align: center;">Applicant A Applicant B</p> <p>c. Reason for termination/disenrollment? _____ / _____</p> <p style="text-align: center;">Applicant A Applicant B</p> <p>d. Planned date of termination/disenrollment? _____ / _____</p> <p style="text-align: center;">Applicant A Applicant B</p>	

7. Agents shall list any other health insurance policies/certificates they have sold to the Applicant.
 a. List policies/certificates sold which are still in force.

APPLICANT A	APPLICANT B
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Description of Benefits	Description of Benefits
Effective Date of Coverage (MM/DD/YYYY)	Effective Date of Coverage (MM/DD/YYYY)

b. List policies/certificates sold in the past five (5) years which are no longer in force.

APPLICANT A	APPLICANT B
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Description of Benefits	Description of Benefits
Effective Date of Coverage (MM/DD/YYYY)	Effective Date of Coverage (MM/DD/YYYY)

F. Personal History Questions - Complete this section only if you are NOT applying during an open enrollment and/or a guaranteed issue period.

1. Have you been prescribed or taken any prescription medications within the past 12 months? If "YES," please indicate below. If "NO," indicate "None." Agent - This is to assist in preparing the Applicant to answer questions in sections 5 through 7.

APPLICANT A Name of Medication, Date Prescribed and Condition (Example: Vytorin, 10/2009, High Cholesterol)	APPLICANT B Name of Medication, Date Prescribed and Condition (Example: Vytorin, 10/2009, High Cholesterol)

2. Height Ft. _____ In. _____ Weight Lbs. _____

	APPLICANT A	APPLICANT B
3. Have you used tobacco in any form in the past 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Have you ever been diagnosed with diabetes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you ever:		
a. been advised by a physician to have or are you currently waiting for an organ transplant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. been diagnosed with, treated, or advised to receive treatment for Alzheimer's Disease, dementia, mental incapacity, organic brain disease or any other cognitive disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. been diagnosed with, treated or advised to receive treatment for Lou Gehrig's disease (ALS), Huntington's disease or any terminal medical condition?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. been diagnosed with, treated or advised by a licensed member of the medical profession to receive treatment for Systemic Lupus, Osteoporosis with Fractures, or kidney disease or failure requiring dialysis?	<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. used insulin to treat or control diabetes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. had any type of Diabetes with Complications including retinopathy, neuropathy, nephropathy, peripheral vascular disease, heart disease, stroke, transient ischemic attack (TIA), high blood pressure, or skin ulcers?	<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
g. been in a diabetic coma or had or been advised to have an amputation due to disease or disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. been diagnosed with, treated or advised to receive treatment for Cirrhosis, Emphysema, Chronic Obstructive Pulmonary Disease (COPD) or other chronic pulmonary disorders?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. tested positive for the antibodies to the AIDS (HIV) virus or been diagnosed with, treated, or advised to receive treatment for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

j. been diagnosed, treated or advised to receive treatment for any neurological disease or disorder such as Myasthenia Gravis, Multiple or Lateral Sclerosis, or Parkinson's disease?	APPLICANT A <input type="checkbox"/> Yes <input type="checkbox"/> No	APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No
6. Within the past 2 years have you:		
a. been advised to or do you currently use a wheelchair?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. been advised to enter or do you reside in a nursing home, assisted living facility, long term care facility, received hospice, attended an adult day care facility, required home health care, or been bedridden?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. been admitted to a hospital 3 or more times or are you currently admitted to a hospital?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. been diagnosed, treated or advised to receive treatment for cancer (other than basal cell carcinoma)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. been diagnosed, treated or advised to receive treatment for alcoholism or drug abuse, mental or nervous disorder requiring psychiatric care?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. been diagnosed, treated or advised to receive treatment for heart attack, coronary or carotid artery disease (not including high blood pressure), peripheral vascular disease, congestive heart failure or enlarged heart, stroke, transient ischemic attacks (TIA) or heart rhythm disorders?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. been diagnosed, treated or advised to receive treatment for degenerative bone disease impacting multiple joints, crippling/disabling or rheumatoid arthritis or been advised to have a joint replacement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. been advised to have surgery, medical tests, treatment or therapy that has not yet been performed or undergone testing by a medical professional for which the results have not yet been received?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Have you been advised by a physician that surgery may be required within the next 12 months for cataracts or have you used or been advised to use oxygen equipment, respirator or a catheter?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If any question in 5, 6 and 7 is answered "YES," please STOP. The Applicant is NOT eligible for underwritten Medicare Supplement.

G. Billing Information

I would like my monthly direct payment to come from my account below (check one) on the ____ day of the month (1st-28th):
 Checking Please attach a voided check Savings Please ask your financial institution to verify that this EFT will be accepted and that the information below is correct.

Financial Institution Name:	Phone Number:
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Financial Institution Address:

Transit Routing Number:	Account Number:
-------------------------	-----------------

I hereby request and authorize Transamerica Premier Life Insurance Company to initiate a charge to my account at the named Financial Institution to pay the premium(s) due, after that first premium has been paid, on any policy issued in connection with this application. The term "charge" shall include items initiated by electronic means, checks, drafts or any other order. I have the right to stop payment of a charge by giving notice to Transamerica Premier Life Insurance Company or the Financial Institution in such time as to afford a reasonable opportunity to act prior to charging my account. I agree that Transamerica Premier Life Insurance Company's rights in respect to each charge shall be the same as if it were a check made payable to Transamerica Premier Life Insurance Company and personally signed by me. If any charge is dishonored for any reason, Transamerica Premier Life Insurance Company shall not be under any liability even though such dishonor results in the forfeiture of insurance.

_____ Signature as it appears on financial institution records	_____ Print name of account owner (if other than Applicant)
_____ Date	

**If the EFT premium payment method is chosen, please tape a voided check in this box.
NO 3rd PARTY CHECKS PLEASE**

H. Please Read and Sign Below

IMPORTANT STATEMENTS TO BE READ BY 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 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 with 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 the 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 the suspension.
- 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).

I understand the Company may obtain an investigative consumer report on me and a telephone interview may be necessary to verify or supplement information given to the Company on this application. I understand my right to request to be interviewed and that I may request a copy of the report if no personal interview is conducted. A photocopy of this form will be as valid as the original; this Authorization and Acknowledgement will be valid for 24 months after it is signed. I acknowledge and agree that this application and any amendments shall be the basis for any insurance issued and that the agent does not have the authority to waive any question on this application.

If I am applying for a Medicare supplement insurance policy, I represent that my answers and statements on this application are true and complete. I understand that, (a) upon acceptance of the completed application, each Applicant will receive a separate policy; (b) my policy benefits can start no earlier than my Medicare effective date, my first month's premium has been received and/or processed and my application has been approved by Transamerica Premier Life Insurance Company.

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, which is a crime and subjects such person to criminal and civil penalties.

Dated at _____, on _____, _____
City State Month Day Year Applicant A's Signature

Dated at _____, on _____, _____
City State Month Day Year Applicant B's Signature (if applying)

Premium Must Accompany Application

I/We certify that during an interview with the proposed Applicant, I/we have truly and accurately recorded in the application the information supplied by the Applicant.

(Signature of Licensed Agent)

(Print Agent Name)

Agent Number / (Stamp)

Supplemental Information for Life or Health Insurance

Proposed Primary Insured Name: _____ Social Security Number: _____

ADDITIONAL INFORMATION

Question Number	Name of Proposed Insured	Details to General and Medical Questions (Diagnosis, Dates, Durations, and Medications, Dosages, Frequency) Medical Facilities & Physicians Names, Addresses, Phone Numbers

ADDITIONAL INFORMATION

Dated at _____ this _____ day of _____, _____
City State Month Year

Signature of Proposed Insured

Signature of Proposed Owner (if other than Proposed Insured)

Signature of Parent or Legal Guardian (if Proposed Insured is Under 18 years of age)

Signature of Additional Insured

Signature of Agent/Registered Rep/Witness/Vendor Rep



Transamerica Premier Life Insurance Company
Home Office: Cedar Rapids, IA 52499
Administrative Office:
4333 Edgewood Rd NE
Cedar Rapids, IA 52499
(800) 322-7164

ADDENDUM TO APPLICATION

PRE-EXISTING CONDITION LIMITATION

I hereby apply for Individual Medicare Supplement coverage issued by Transamerica Premier Life Insurance Company.

Subject to the Creditable Coverage and Eligible Persons sections below, no benefits will be payable for your Pre-Existing Conditions. They are defined as an Injury sustained or a Sickness for which you were medically treated or advised by a Physician within the 6 months immediately prior to your Effective Date of coverage under this Medicare Supplement Policy.

Expenses for these conditions will not be eligible for consideration unless incurred after you have been insured for 6 consecutive months from your Effective Date of coverage. If the policy lapses and is reinstated within 6 months from your Effective Date of coverage, the pre-existing condition limitation will apply to a total 6 month period consisting of the time the policy was in-force prior to termination plus the time the policy is in-force following reinstatement.

Creditable Coverage

Creditable Coverage means a group health plan; health insurance coverage; Part A or B of Title XVIII of the Social Security Act; Title XIX of the Social Security Act, other than coverage consisting solely of benefits under §1928 of that Act; Chapter 55 of Title 10 United States Code (TRICARE); a medical care program of the Indian Health Service or of a tribal organization; a state health benefits risk pool; a health plan offered under Chapter 89 of Title 5 United States Code (Federal Employees Health Benefits Program); a public health plan as defined in federal regulation; or a health benefit plan under Section 5(e) of the Peace Corps Act. Creditable coverage does not include coverage consisting solely of excepted benefits as defined in the Health Insurance Portability and Accountability Act of 1996.

As of the date of application, if you have had a continuous period of Creditable Coverage of at least 6 months, we will not exclude benefits based on a Pre-Existing Condition. If you have had a continuous period of Creditable Coverage of less than 6 months, we shall reduce the period of any Pre-Existing Condition exclusion by the aggregate of the period of Creditable Coverage applicable to you as of the enrollment date.

If you made application prior to or during the 6 month period beginning with the first day of the month in which you are both 65 years of age or older and enrolled for benefits under Medicare Part B or applied for supplemental health benefits and has had a continuous period of Creditable Coverage of at least 6 months, or were under age 65 and Medicare eligible by reason of disability or end-stage renal disease (ESRD) and enrolled in Part B, we will not exclude benefits based on a Pre-Existing Condition.

If this Policy replaces Creditable Coverage, such as, in force Medicare Supplement or primary Hospital and medical reimbursement insurance coverage that has been in force within the past 63 days, then this Pre-Existing Condition Limitation will be waived to the extent it was satisfied for similar benefits under the prior Creditable Coverage. A period of Creditable Coverage shall not be counted, with respect to enrollment under a group health plan, if, after the period and before the enrollment date, there was a 63 day period during all of which you were not covered under any Creditable Coverage.

Eligible Persons

The Pre-Existing Condition Limitation will not apply if you qualify as an Eligible Person. You are an Eligible Person if you meet any of the following conditions:

1. You are enrolled under an employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare; a plan terminates, or the plan ceases to provide all supplemental Medicare health benefits; or you are enrolled under an employee welfare benefit plan that is primary to Medicare and the plan terminates, or the plan ceases to provide health benefits because you terminate the plan.
2. You are enrolled with a Medicare Advantage organization under a Medicare Advantage plan under Part C of Medicare, and any of the following circumstances apply, or you are 65 years of age or older and are enrolled with a Program of All-Inclusive Care of the Elderly (PACE) provider and there are circumstances as follows that would permit discontinuance of your enrollment with the provider if you were enrolled in a Medicare Advantage plan:
 - a. The certification of the organization or plan has been terminated; or
 - b. The organization has terminated or otherwise discontinued providing the plan in the area in which you reside; or
 - c. You are no longer eligible to elect the plan because of a change in your place of residence or other change in circumstances specified by the HHS Secretary, but not including termination of the individual's enrollment on the basis described in section 1851(g)(3)(B) of the Social Security Act (42 U.S.C.A. § 1395W-21(g)(3)(B)) (when the you have not paid premiums on a timely basis or has engaged in disruptive behavior as specified in standards under section 1856 of the Social Security Act (42 U.S.C.A. § 1395W-26), or the plan is terminated for all individuals in your residence area); or
 - d. In accordance with the HHS Secretary guidelines one of the following applies:
 - i. The organization offering the plan substantially violated a material provision of the organization's contract under this part in relation to the individual, including the failure to provide you on a timely basis medically necessary care for which benefits are available under the plan or failure to provide the covered care in accordance with applicable quality standards; or
 - ii. The organization, or producer or other entity acting on the organization's behalf, materially misrepresented the plan's provisions in marketing the plan.
 - e. You meet other exceptional conditions the HHS Secretary may provide.
3. Your enrollment ceases under the same circumstances that would permit discontinuance of an individual's election of coverage due to the organization or plans termination, the organization has discontinued providing the plan in the area in which you reside, you are no longer eligible to elect the plan because of a change in your residency, or there is a change in circumstances specified by the HHS Secretary and you are enrolled with one of the following:
 - a. An eligible organization under a contract under section 1876 of the Social Security Act (42 U.S.C.A. § 1395MM) (Medicare costs); or
 - b. An organization under an agreement under section 1833(a)(1)(A) of the Social Security Act (42 U.S.C.A. § 1395(a)(1)(A)) (health care prepayment plan); or
 - c. An organization under a Medicare Select policy.
4. You are enrolled under a Medicare supplement policy and the enrollment ceases because one of the following applies:
 - a. The insolvency of the issuer or bankruptcy of the non-issuer organization or of other involuntary termination of coverage or enrollment under the policy; or
 - b. The issuer of the policy substantially violated a material provision of the policy; or
 - c. The issuer, or a producer or other entity acting on the issuer's behalf, materially misrepresented the policy's provisions in marketing the policy to the individual.

5. You were enrolled under a Medicare supplement policy and terminate enrollment and subsequently enroll, for the first time, with any Medicare Advantage organization under a Medicare Advantage plan under Part C of Medicare, any eligible organization under a contract under section 1876 of the Social Security Act (Medicare cost) (42 U.S.C.A.) § 1395MM), any similar organization operating under demonstration project authority, and PACE provider under section 1894 of the Social Security Act, or any Medicare Select policy and subsequent enrollment under this paragraph is terminated by the enrollee during the first 12 months of subsequent enrollment (during which the enrollee is permitted to terminate the subsequent enrollment under section 1851(e) of the Social Security Act).
6. When you first become eligible for benefits under Part A and enrolled in Part B, if eligible, of Medicare, enrolls in a Medicare Advantage plan under Part C of Medicare, or with a PACE provider under section 1894 of the Social Security Act, and disenrolls from a plan or program within 12 months after the effective date of enrollment.
7. You enroll in a Medicare Part D plan during the initial period and, at the time of enrollment in Part D, were enrolled under a Medicare supplement policy that covers outpatient prescription drugs and the individual terminates enrollment in the Medicare supplement policy and submits evidence of enrollment in Medicare Part D along with the application for a Medicare Benefit Plan Part A, B, C, F, K or L that is offered and is available by the same issuer to new enrollees.

A copy of this Addendum, identical to the form filed, will be printed and made part of your application.

I represent that the statements in this Addendum are true, complete and correctly recorded. It is agreed that information in this Addendum shall be used as the basis for any policy issued.

Dated at _____, on _____, _____
 City State Month Day Year Applicant A's Signature

Dated at _____, on _____, _____
 City State Month Day Year Applicant B's Signature (if applying)

 Signature of Licensed Agent Date _____

CONDITIONAL RECEIPT

No coverage will be effective prior to delivery of the policy applied for unless and until all the following conditions are met:

Conditions of Coverage

1. On the Effective date indicated below, the state of health and all factors affecting insurability of each person proposed for coverage must be stated in the application required by the Company and the application must not contain a material misrepresentation;
2. An amount equal to the first full premium required is paid during the lifetime of all persons proposed for coverage and any check, money order, or Authorization for Electronic Funds Transfer (EFT) given in payment is honored when first presented; and,
3. For Life Insurance – Each person proposed for coverage is on the Effective Date insurable and acceptable to the Company under all applicable Company underwriting standards for the plan and for the amount applied for, without modification of plan, premium of rates, or amount of coverage; or

For Medicare Supplement Insurance – The person applying for coverage has had his/her application accepted by the Company under its underwriting standards and applicable Company rules for the Medicare Supplement Plan applied for.

Effective Date

For Life Insurance – If all of the above conditions are met, insurance in the amount applied for or \$25,000, whichever is lower, will become effective on the date the application is completed. If any of the above conditions are not met, or if the proposed insured dies by suicide, this receipt provides no coverage, and the liability of the Company is the return of the amount remitted with this receipt. Coverage which takes effect through this receipt will terminate at the EARLIEST of the following: (a) the effective date of the policy; (b) thirty (30) days after the date of the application; (c) three (3) days after the date the Company sends written notice that the receipt is terminated.

For Medicare Supplement Insurance – If all of the applicable conditions here are met, the Medicare Supplement Plan applied for will become effective on the date stated on the Policy Schedule Page. If any of these conditions are not met, coverage will not take effect and the liability of the Company is the return of any amount paid by the applicant.

MIB DISCLOSURE NOTIFICATION

Information regarding your insurability will be treated as confidential. Transamerica Premier Life Insurance Company or its reinsurers may, however, make a brief report thereon to MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734.

Transamerica Premier Life Insurance Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

OPEN ENROLLMENT AND GUARANTEED ISSUE WORKSHEET

If any of the following situations apply, applicant is in an open enrollment or guaranteed issue period:

(Situations may vary by state and coverage may be limited. Please refer to the Underwriting Guide for more information.)

ELIGIBILITY FOR OPEN ENROLLMENT

Applicant is:

- at least 64½ years of age (in most states) and within six months before or after his/her effective date for Medicare Part B, or
- covered under Medicare Part B prior to age 65 (eligible for a six-month open enrollment period upon reaching age 65)

Note: Coverage cannot be effective until your Medicare coverage is effective.

ELIGIBILITY FOR GUARANTEED ISSUE

Evidence of eligibility is required for the following situations.

Applicant:

- is in the original Medicare plan, has an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays, and that coverage is ending
 - is in the original Medicare plan, has a Medicare Select policy, and moves out of the Select plan's service area
 - loses coverage due to their Medicare supplement insurance company's insolvency or at no fault of the applicant
 - the applicant leaves their Medicare supplement plan because the company has not followed rules, or has misled the applicant
- Applicant has the right to buy Medicare supplement Plan A, B, C, F, K or L that is sold in the applicant's state by any insurance company.*

Applicant was enrolled in a Medicare Advantage (MA) plan, and:

- the plan is leaving the Medicare program or stops service in the applicant's area, or the applicant moves out of the plan's service area (applicant must switch back to original Medicare)
 - the applicant leaves the plan because the company has not followed rules, or has misled the applicant
- Applicant has the right to buy Medicare supplement Plan A, B, C, F, K or L that is sold in the applicant's state by any insurance company.*

- the applicant decided to switch to original Medicare within the first year of joining a MA plan when first eligible for Medicare Part A at age 65
- Applicant has the right to buy Medicare supplement plan that is sold in the applicant's state by any insurance company.*

- after dropping their Medicare supplement policy to join a MA plan for the first time, has been on the MA plan less than one year and wants to switch back
- Applicant has the right to buy Medicare supplement policy back if that carrier still sells it or, if not available, buy any Medicare supplement Plan A, B, C, F, K or L that is sold in the applicant's state by any insurance company.*

Acceptable Evidence of Eligibility:

- a. Copy of the applicant's MA plan's termination notice
- b. Copy of the letter the applicant sent to his/her MA plan requesting disenrollment
- c. Signed statement that the applicant has requested to be disenrolled from his/her MA plan
- d. Certification of group coverage
- e. Copy of the termination letter from employer or group carrier
- f. Image of insurance ID card (ONLY allowed if your MA plan is being terminated)

This authorization complies with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

Name of Primary Proposed Insured/Patient	Date of birth	Last four digits of SSN
_____	_____	_____
Name of Secondary Proposed Insured/Patient	Date of birth	Last four digits of SSN
_____	_____	_____
Name(s) of Unemancipated Minors	Date(s) of birth	Last four digits of SSN(s)
_____	_____	_____

I hereby authorize the use or disclosure of health information, as described below, about me or my above-named unemancipated minor children and revoke any previous restrictions concerning access to such information:

- Person(s) or group(s) of persons authorized to use and/or disclose the information:** Any health plan, physician, health care professional, hospital, clinic, long-term care facility, medical or medically-related facility, laboratory, pharmacy, pharmacy benefit manager, insurance company [including the Companies noted above (the "Companies")], insurance support organization such as MIB Group, Inc., or other medical practitioner or health care provider that has provided payment, treatment or services to me or on my behalf or to or on behalf of my unemancipated minor children.
- Person(s) or group(s) of persons authorized to collect or otherwise receive and use the information:** The Companies, their affiliates and reinsurers, and their agents, employees, or other representatives. I further authorize the Companies and their affiliates and reinsurers to redisclose the information to MIB Group, Inc., which operates an information exchange on behalf of life and health insurance companies.
- Description of the information that may be used or disclosed:** This authorization specifically includes the release of all information related to my health or that of my unemancipated minor children and my or my unemancipated minor children's insurance policies and claims, including, but not limited to, information on the diagnoses, prognoses, treatments, prescription drug information, and information regarding diagnosis, prognosis and treatment of mental illness, communicable or infectious conditions, such as HIV or AIDS, and use of alcohol, drugs and tobacco. **This Authorization excludes psychotherapy notes that are separated from the rest of my medical records.**
- The information will be used or disclosed only for the following purpose(s):** For the purpose of underwriting my insurance application with the Companies, to support the operations of our business, and, if a policy is issued, for evaluating contestability and eligibility for benefits, for the continuation or replacement of the policy, for reinstatement of the policy or to contest a claim under the policy.

STATEMENTS OF UNDERSTANDING & ACKNOWLEDGMENT:

- I understand that health information about me provided to the Companies may be protected by state and federal privacy regulations including the HIPAA Privacy Rule and that the Companies will only use and disclose such information as permitted by applicable regulations and as described in their privacy notices. However, I also understand that any information disclosed under this authorization may be subject to redisclosure by the recipient and may no longer be protected by federal regulations such as the HIPAA Privacy Rule governing privacy and confidentiality of health information.
- I understand that if I refuse to sign this authorization to release my health information or that of my unemancipated minor children, the Companies may not be able to process my application, or if coverage is issued may not be able to make any benefit payments.
- I understand that I may revoke this authorization in writing at any time, except to the extent that action has already been taken in reliance on it, or to the extent that other law provides the Companies with the right to contest a claim under the policy or the policy itself, by sending a written revocation to the Companies' Privacy Official at the address at the top of this form. I also understand that the revocation of this authorization will not affect uses and disclosures of my health information for purposes of treatment, payment and business operations, including agent commission statements.
- This authorization shall remain in force for 24 months (12 months in Kansas) from the date signed, regardless of my condition and whether living or deceased.
- I acknowledge I have received a copy of this authorization.

Signature of Primary Proposed Insured/Patient or Personal Representative

Date

Signature of Secondary Proposed Insured/Patient or Personal Representative

Date

If signed by an individual's personal representative or the parent or guardian of an unemancipated minor, describe authority to sign on behalf of the individual:

Parent Legal guardian Power of Attorney Other (please describe): _____

(NOTE: If more than one individual is named above, please specify the individual(s) to which the personal representative applies.)

Policy or contract number (if known): _____

A copy of this authorization will be considered as valid as the original.

This authorization complies with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

Name of Primary Proposed Insured/Patient	Date of birth	Last four digits of SSN
_____	_____	_____
Name of Secondary Proposed Insured/Patient	Date of birth	Last four digits of SSN
_____	_____	_____
Name(s) of Unemancipated Minors	Date(s) of birth	Last four digits of SSN(s)
_____	_____	_____

I hereby authorize the use or disclosure of health information, as described below, about me or my above-named unemancipated minor children and revoke any previous restrictions concerning access to such information:

- Person(s) or group(s) of persons authorized to use and/or disclose the information:** Any health plan, physician, health care professional, hospital, clinic, long-term care facility, medical or medically-related facility, laboratory, pharmacy, pharmacy benefit manager, insurance company [including the Companies noted above (the "Companies")], insurance support organization such as MIB Group, Inc., or other medical practitioner or health care provider that has provided payment, treatment or services to me or on my behalf or to or on behalf of my unemancipated minor children.
- Person(s) or group(s) of persons authorized to collect or otherwise receive and use the information:** The Companies, their affiliates and reinsurers, and their agents, employees, or other representatives. I further authorize the Companies and their affiliates and reinsurers to redisclose the information to MIB Group, Inc., which operates an information exchange on behalf of life and health insurance companies.
- Description of the information that may be used or disclosed:** This authorization specifically includes the release of all information related to my health or that of my unemancipated minor children and my or my unemancipated minor children's insurance policies and claims, including, but not limited to, information on the diagnoses, prognoses, treatments, prescription drug information, and information regarding diagnosis, prognosis and treatment of mental illness, communicable or infectious conditions, such as HIV or AIDS, and use of alcohol, drugs and tobacco. **This Authorization excludes psychotherapy notes that are separated from the rest of my medical records.**
- The information will be used or disclosed only for the following purpose(s):** For the purpose of underwriting my insurance application with the Companies, to support the operations of our business, and, if a policy is issued, for evaluating contestability and eligibility for benefits, for the continuation or replacement of the policy, for reinstatement of the policy or to contest a claim under the policy.

STATEMENTS OF UNDERSTANDING & ACKNOWLEDGMENT:

- I understand that health information about me provided to the Companies may be protected by state and federal privacy regulations including the HIPAA Privacy Rule and that the Companies will only use and disclose such information as permitted by applicable regulations and as described in their privacy notices. However, I also understand that any information disclosed under this authorization may be subject to redisclosure by the recipient and may no longer be protected by federal regulations such as the HIPAA Privacy Rule governing privacy and confidentiality of health information.
- I understand that if I refuse to sign this authorization to release my health information or that of my unemancipated minor children, the Companies may not be able to process my application, or if coverage is issued may not be able to make any benefit payments.
- I understand that I may revoke this authorization in writing at any time, except to the extent that action has already been taken in reliance on it, or to the extent that other law provides the Companies with the right to contest a claim under the policy or the policy itself, by sending a written revocation to the Companies' Privacy Official at the address at the top of this form. I also understand that the revocation of this authorization will not affect uses and disclosures of my health information for purposes of treatment, payment and business operations, including agent commission statements.
- This authorization shall remain in force for 24 months (12 months in Kansas) from the date signed, regardless of my condition and whether living or deceased.
- I acknowledge I have received a copy of this authorization.

Signature of Primary Proposed Insured/Patient or Personal Representative

Date

Signature of Secondary Proposed Insured/Patient or Personal Representative

Date

If signed by an individual's personal representative or the parent or guardian of an unemancipated minor, describe authority to sign on behalf of the individual:

Parent Legal guardian Power of Attorney Other (please describe): _____

(NOTE: If more than one individual is named above, please specify the individual(s) to which the personal representative applies.)

Policy or contract number (if known): _____

A copy of this authorization will be considered as valid as the original.

**Notice To Applicant Regarding Replacement
of Medicare Supplement Insurance
or Medicare Advantage**

Transamerica Premier Life Insurance Company

Home Office: Cedar Rapids, IA 52499

Administrative Office: 4333 Edgewood Rd. NE, Cedar Rapids, Iowa 52499

SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with the enclosed Medicare Supplement coverage issued by Transamerica Premier 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 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 coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason(s) (*check one*):

- Additional benefits.
- No change in benefits, but lower premiums.
- Fewer benefits and lower premiums.
- My plan has outpatient prescription drug coverage and I am enrolling in Part D.
- Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment _____
- Other (*please specify*) _____

1. Health conditions which you may presently have may not be immediately or fully covered under the new Medicare Supplement coverage. 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 coverage.

2. State law provides that your replacement coverage may not contain new waiting periods, elimination periods or probationary periods. We will waive any time periods applicable to waiting periods, elimination periods or probationary periods in your new coverage for similar benefits to the extent such time was spent under your original coverage.
3. 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, if any. 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 you want to keep it.

(Signature of Agent, Broker or Other Representative)

(Applicant's Signature)

(Date)

**Notice To Applicant Regarding Replacement
of Medicare Supplement Insurance
or Medicare Advantage**

Transamerica Premier Life Insurance Company

Home Office: Cedar Rapids, IA 52499

Administrative Office: 4333 Edgewood Rd. NE, Cedar Rapids, Iowa 52499

SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with the enclosed Medicare Supplement coverage issued by Transamerica Premier 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 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 coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason(s) (*check one*):

- Additional benefits.
- No change in benefits, but lower premiums.
- Fewer benefits and lower premiums.
- My plan has outpatient prescription drug coverage and I am enrolling in Part D.
- Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment _____
- Other (*please specify*) _____

1. Health conditions which you may presently have may not be immediately or fully covered under the new Medicare Supplement coverage. 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 coverage.

2. State law provides that your replacement coverage may not contain new waiting periods, elimination periods or probationary periods. We will waive any time periods applicable to waiting periods, elimination periods or probationary periods in your new coverage for similar benefits to the extent such time was spent under your original coverage.
3. 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, if any. 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 you want to keep it.

(Signature of Agent, Broker or Other Representative)

(Applicant's Signature)

(Date)

Transamerica Premier Life Insurance Company

Home Office: 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499

AGENT CERTIFICATION

I the undersigned insurance agent certify;

THAT, I have taken an application for:

Primary Insured:

Medicare Supplement Standard

- Plan A
- Plan F
- Plan G
- Plan N
- Other _____

Applicant B:

Medicare Supplement Standard

- Plan A
- Plan F
- Plan G
- Plan N
- Other _____

Offered by **Transamerica Premier Life Insurance Company**,

to _____
(Applicant(s)),

THAT, I have explained the provisions of the policy being applied for, including specifically, all the different benefits, exceptions and limitations of the plan.

THAT, I am a licensed agent of this insurance company and have given a company receipt for an initial premium in the amount of \$ _____ which has been paid to me by Check EFT (Check appropriate method of payment)

THAT, I have clearly explained any benefits of this plan are a supplement to any benefits that the applicant may be entitled to receive from the Medicare Program of the Federal Government.

THAT, I have not made any representation to the applicant that there is any endorsement whatsoever by the Social Security Administration or the Centers for Medicare and Medicaid Services in connection with this insurance policy being applied for.

Date

Signature of Agent

I, the undersigned applicant, understand that I will receive a copy of this form when my policy is issued and delivered to me.

Agent Number / Office ID

Signature of Applicant

Address of Agent

Signature of Spouse, if Applying

Agent Phone Number



EXPRESS ISSUE COVER SHEET

(Please submit completed sheet with every application)

Agent Information		
Agent Name (Print)	Agent Email	Agent Phone ()
Agent ID	Office ID	Agent Fax ()
Proposed Insured(s) Information		
Insured's name(s) (Print)	Last 4 digits of Insured's social security #	
<p>Required Forms with Application:</p> <p style="padding-left: 20px;"><input type="checkbox"/> HIPAA Authorization Form</p> <p>Other Disclosures (if applicable):</p> <p style="padding-left: 20px;"><input type="checkbox"/> Replacement Form(s) <input type="checkbox"/> Agent Certification (Medicare Supplement Sale Only)</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other State Disclosures</p>		
<p>How are you paying the Initial Premium?</p> <p><input type="checkbox"/> By Check: Available with all methods, but must be used if subsequent payments are quarterly, semi-annual or annual</p> <p><input type="checkbox"/> Draft initial premium and applicable app fees upon receipt</p> <p>We will draft the initial premium plus any applicable app fees upon receipt of the application. Future payments will be taken on the specified date found in the Billing Information Section of the Application.</p>		
<p>Submitting Application to Transamerica Premier: (<i>Faxing is the preferred method</i>)</p> <p>If faxing, fax to 1-866-834-0437 and enter date faxed _____. Do not mail originals if faxing.</p> <p>If mailing the application and/or check for initial premium please send with cover sheet to:</p> <p>Transamerica Premier Life, 4333 Edgewood Road NE, Cedar Rapids, IA 52499</p>		

THANK YOU FOR APPLYING FOR A TRANSAMERICA PREMIER MEDICARE SUPPLEMENT INSURANCE PLAN

For your records:

Applicant A Applicant B

- You selected Plan _____
- Based on the information you provided, your monthly premium for the plan you selected is \$_____ \$_____
- You will be notified when review of your application has been completed

WHAT'S NEXT

Once your Application is approved, you will receive:

- Your insured member identification card(s)
- A Welcome Kit, including your certificate of insurance and coverage details
- Help and answers to any questions you may have from courteous Customer Service Representatives



HIPAA NOTICE OF HEALTH INFORMATION PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This Privacy Notice is provided to you in connection with your health plan from one of the following affiliated insurance companies (referred to as “we”, “our” or “us”):

Transamerica Financial Life Insurance Company
Transamerica Life Insurance Company
Transamerica Premier Life Insurance Company

This notice is effective September 23, 2013 and applies to certain Health Plans such as : Dental, Extended Hospital Expense Rider, Limited Benefit Medical Expense (Retiree Medical), Long Term Care, Medicare Supplement, Prescription Drug Coverage, Student Health, Supplemental Medical Expense and TRICARE.

Our Commitment to Your Privacy

We are committed to maintaining the privacy of your protected health information. This notice will tell you about the ways in which we may use and disclose your protected health information for payment, health care operations, and other circumstances as either required or permitted by law. **Except as outlined below, we will not use or disclose your protected health information without your written authorization, which you may revoke as described in the “Your Privacy Rights” section below.** For example, use or disclosure of your protected health information for marketing, or any disclosure that would constitute a sale of your protected health information, would require your authorization.

We are required by law to: safeguard your protected health information; give you this notice of our duties and privacy practices; notify you in the event of a breach of your unsecured protected health information; and abide by the terms of the Notice of Privacy Practices currently in effect. **The laws of your state may provide additional privacy rights.**

We reserve the right to change any of our privacy practices and the terms of this notice, and to make the new notice effective for all protected health information maintained by us. In the event of a material change, a revised notice will be sent to all of our policyholders.

USES AND DISCLOSURES OF YOUR PROTECTED HEALTH INFORMATION

- 1. Treatment.** We do not make treatment decisions, but we may disclose your information to those who do. For example, we may disclose information regarding your benefits to doctors, hospitals, long term care facilities, and other health care providers involved in your care.
- 2. Payment.** We may use and disclose your protected health information as necessary for benefit verification and claims processing purposes. For instance, we may use information

regarding health care services you receive from service providers such as physicians, hospitals, pharmacies, nursing homes, assisted living facilities, and home health care agencies to process and pay claims, to determine whether services are medically necessary or to otherwise pre-authorize or certify services as covered under your health plan. We may also forward such information to another health plan, which may also have an obligation to process and pay claims on your behalf. Examples of our payment related purposes also include our collection of premiums, coordinating reinsurance, and care coordination activities.

- 3. Health Care Operations.** We will use and disclose your protected health information as necessary, and as permitted by law to operate our business including performing quality improvement and assurance, conducting cost-management and business planning, enrollment, underwriting, reinsurance, compliance, auditing, rating, customer service, fraud prevention and reporting, research purposes, specialized government functions, payment of agent commissions, and other functions related to your health plan. With the exception of long-term care insurance underwriting, we are prohibited from using or disclosing your protected health information that is genetic information for underwriting purposes. If our long-term care insurance underwriting uses genetic information it will only be used in a manner allowed by law.
- 4. Family and Friends Involved in Your Care.** We may disclose your protected health information to certain family, friends, and others who are involved in your care or in the payment for your care in order to not hinder that person’s involvement. If you are unavailable, incapacitated, or facing an emergency medical situation, or if we have determined, based on our professional judgment and review of the circumstances, that you would not object and that a limited disclosure may be in your best interest, we may share limited protected health information without your approval. If you have designated a person to help prevent the unintentional lapse of your coverage, we will inform that person prior to terminating the policy for nonpayment of premium. We may also disclose limited protected health information to a public or private entity that is authorized to assist in disaster relief efforts in order for that entity to locate a family member or other persons that may be involved in some aspect of caring for you. You have the right to stop or limit these disclosures by contacting us at the address shown at the end of this notice.
- 5. Business Associates.** Certain services are performed through contracts with outside persons or organizations, such as auditing, accreditation, actuarial services, legal services, claims investigation and adjudication, underwriting support services, care coordination services, etc. We may disclose your protected health information to one or more of these outside persons or organizations that assist us with our health care operations. We obligate business associates to appropriately safeguard the privacy of your protected health information.

6. Collection of Information. To properly underwrite, rate, and administer your health plan, we may collect health and non-health personal information such as your age, occupation, physical condition, and health history, including drug and alcohol usage. You are our most important source of information; however, with your authorization, we may also collect or verify information by contacting information sources such as: insurance support organizations (like Medical Information Bureau, Inc.); insurance companies to which you have applied for coverage; and medical professionals and facilities which have provided services to you.

7. Agents. Your agent is our business associate. For customer service purposes, your agent may be notified of certain coverage-related matters and information necessary to assist in servicing your coverage. For example, your agent may be notified if we: decline your application, offer you coverage at a higher than standard rate, or offer to accept the application with modifications to the benefits you requested. We may also notify your agent when there is a change in premium paying status, when we receive notice of a claim, or notice of the cancellation or replacement of your policy. Your agent may be notified on their commission statement that your policy remains in force for as long as you continue to pay your premium.

8. Plan Sponsors. We may also use or disclose protected health information to the plan sponsor of a group health plan, if applicable, provided that any such plan sponsor certifies that the information provided will be maintained in a confidential manner and not used for employment related decisions or for other employee benefit determinations or in any other manner not permitted by law.

9. Health-Related Benefits and Services. We or our business associates may contact you regarding health-related benefits and services that may be of interest to you.

10. Mergers and Acquisitions. Your protected health information may also be disclosed as a part of a potential sale, merger or acquisition involving our business.

USE AND DISCLOSURE OF YOUR PROTECTED HEALTH INFORMATION IN CERTAIN SPECIAL CIRCUMSTANCES

Your protected health information may be used or disclosed as applicable without your authorization in the following circumstances:

- for any purpose when required by law;
- for public health and/or law enforcement activities consistent with law if we suspect child abuse, elder abuse, or neglect or believe you to be a victim of abuse, neglect, domestic violence, or other crimes;
- as required by law for governmental oversight agency conducting audits, investigations (such as investigations in to consumer complaints), or civil or criminal proceedings;
- if required by a court or an administrative ordered subpoena or discovery request;

- as required by law for certain law enforcement purposes; about deceased persons to coroners, health examiners, and funeral directors consistent with law;
- if necessary for organ and tissue donation or transplant;
- for certain government-approved research purposes;
- upon reasonable belief to avert a serious threat to health or safety;
- for specialized government functions (such as military personnel and inmates in correctional facilities);
- for national security or intelligence activities;
- to workers' compensation agencies if necessary to make a benefit determination;
- to Non-affiliated organizations or persons, such as other insurance institutions, agents, insurance support organizations (such as Medical Information Bureau, Inc.), or law enforcement and governmental authority as necessary to prevent or investigate criminal activity, fraud, material misrepresentation or material non-disclosure in connection with your coverage or application for coverage;
- to our parent company and affiliates in conjunction with health care operation purposes.

Your Privacy Rights

Your rights are explained below. ***Any written requests to exercise those rights should be directed to the address provided at the end of this notice.***

- 1. Restrictions.** You have the right to request restrictions on certain of our uses and disclosures of your protected health information for treatment, payment, or health care operations by notifying us in writing. Your request must describe in detail the restriction you are requesting. We will evaluate all requests; however, we are not required to agree to the restriction and we retain the right to terminate a restriction if we believe such termination is appropriate. In the event of a termination by us, you will be notified. You also have the right to terminate a restriction, in writing. You may obtain a Request for Restriction form by contacting us at the phone number listed at the end of this notice.
- 2. Confidential Communications.** You may request that we send communications of health information to you by alternative means or to alternative locations, if all or part of that information could endanger you. For example, you may ask that we contact you at work, rather than at home. We will try to accommodate reasonable requests. You may obtain a Request for Confidential Communication form by contacting us at the phone number listed at the end of this notice.
- 3. Access.** You have a right to access much of the protected health information that we retain on your behalf. All requests must be made in writing and signed by you or your representative. We may charge a reasonable fee for copies, postage, labor and supplies and, in certain cases, may deny your request. You may obtain a Request for Access form by contacting us at the phone number listed at the end of this notice.
- 4. Amendment.** You have the right to request that protected health information we maintain about you be amended or corrected. We will give each request consideration; however we are not obligated to make requested amendments. All

amendment requests must be in writing, signed by you or your representative and state the reason(s) for the request. If an amendment or correction is made by us, we may also notify others who work with us and have copies of the uncorrected record if we believe that such notification is necessary. You may obtain a Request for Amendment form by contacting us at the phone number listed at the end of this notice.

5. **Accounting.** You have the right to receive an accounting of certain disclosures made by us of your protected health information within the six (6) calendar years immediately preceding such a request. Requests must be made in writing and signed by you or your representative. The first accounting in any 12-month period is free; but we may charge you for additional accountings within the same 12-month period. You will be notified in advance of any fee. You may obtain a Request for Accounting of Disclosure form by contacting us at the phone number listed at the end of this notice.
6. **Revocation of Authorization.** If you have signed an authorization for uses and disclosures not related to payment or health care operations, you have the right to revoke that authorization in writing at any time, except to the extent that we have taken action in reliance on such authorization, or if other law provides us with the right to contest a claim under the policy or the policy itself. Note: your revocation will not prevent us from using collected information in conjunction with our fraud prevention program.
7. **Paper Copy of this Notice.** You have the right to a paper copy of this notice. You may ask us to give you a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy upon request.

NOTE: The rights granted to you do not extend to information about you relating to or in anticipation of a claim or civil or criminal proceeding.

Complaints

If you believe your privacy rights have been violated, you can file a complaint with us by sending your written complaint to our Consumer Affairs Department at the address given below. You may also file a written complaint with the Secretary of the U.S. Department of Health and Human Services in Washington D.C. within 180 days of a violation of your rights. We will not retaliate against you for filing a complaint.

Contacting Us

To file a complaint or to make a request as described in the section entitled "Your Privacy Rights," please send your written request to the company at: 4333 Edgewood Road NE, Cedar Rapids, IA 52499. Requests should be directed to our Customer Service Department and Complaints should be sent to the attention of our Consumer Affairs Department. Please be sure to include the following information:

- Your full name
- Address
- Date of Birth
- Last four digits of your Social Security Number
- Policy number
- The nature of your request or complaint

FOR FURTHER INFORMATION regarding our HIPAA Notice of Health Information Privacy Practices or our general privacy practices, please write to us at the address shown above or call 1-866-512-7495.

THIS NOTICE IS REQUIRED BY FEDERAL LAW. WE MAKE IT AVAILABLE TO THE GENERAL PUBLIC, APPLICANTS AND POLICYHOLDERS. YOUR RECEIPT OF THIS NOTICE IS NOT EVIDENCE OF COVERAGE.

Medicare Supplement Insurance policies issued by Transamerica Premier Life Insurance Company. Policy Form Nos. MSH1A, MSH1F, MSH1G, MSH1N. This Medicare Supplement Insurance plan is not connected with or endorsed by the U.S. Government or Federal Medicare Program.

