



Application for
Medicare Supplement Insurance

West Virginia

Agent checklist for completing the Medicare Supplement Application

Please return all pages marked “**RETURN TO COMPANY**” and leave the Outline of Coverage booklet and pages marked “**LEAVE WITH APPLICANT**” with the applicant(s).

Speed up the processing by double checking the following:

- Application’s personal information completed
(DOB, Gender, SSN, Medicare number/dates)
- All dates completed
(Effective dates, signature date)
- Replacement, Investigative Consumer Report Notice/MIB Disclosure Notice,
and Agent Certification forms completed
(Signed & dated and submitted with application)
- Premium and payment information completed
(Modal Premium listed, Bank information complete)
- Prior coverage information completed
(Carrier, plan, start & end dates)

Important Notice:

EFT Premium Payments will be drafted **upon issuance**

PLEASE NOTE — you are also required to provide the applicant(s) with the following items:

- Guide to Health Insurance for People with Medicare
 - Outline of Coverage
-

Mailing Address

Combined Insurance Company of America
PO Box 14207
Clearwater, FL 33766-4207

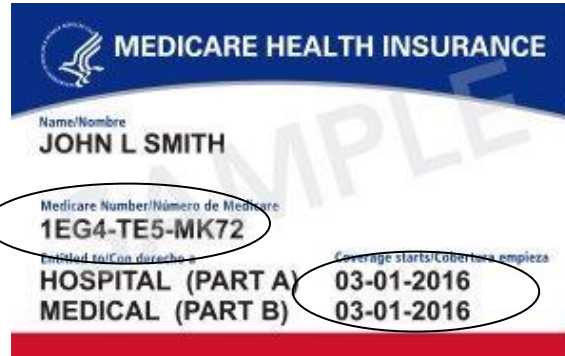
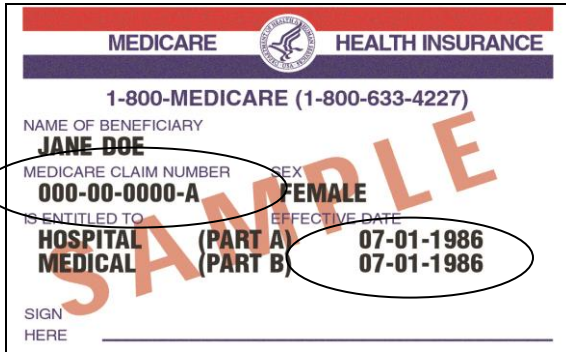
Overnight/Express Address

Combined Insurance Company of America
2650 McCormick Drive, Suite 200T
Clearwater, FL 33759

FAX Number for New Business - ACH Applications 1-866-545-8076

Application For: Medicare Supplement Coverage

| SECTION 2. APPLICANT INFORMATION, CONTINUED – PLEASE ANSWER ALL QUESTIONS COMPLETELY | |
|--|--|
| Current Age _____ Date of Birth ____/____/____ mo / day / yr | Current Age _____ Date of Birth ____/____/____ mo / day / yr |
| <input type="checkbox"/> Male <input type="checkbox"/> Female State of Birth _____ | <input type="checkbox"/> Male <input type="checkbox"/> Female State of Birth _____ |
| Social Security No. _____-_____-_____ | Social Security No. _____-_____-_____ |
| Please reference your Medicare Card to complete this section. | |



| Applicant A | Applicant B | |
|---|--|--|
| Medicare Health Insurance Card Claim Number (if known) | Medicare Health Insurance Card Claim Number (if known) | |
| Medicare Number (if known) | Medicare Number (if known) | |
| E-mail Address | E-mail Address | |
| Height: ____ Ft ____ In Weight: _____ Lbs | Height: ____ Ft ____ In Weight: _____ Lbs | |
| Have you used tobacco in any form in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you used tobacco in any form in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Have you received a copy of the Guide to Health Insurance for People with Medicare, the Outline of Coverage, the West Virginia Life and Health Insurance Guaranty Association Notice and the Notice of Information Practices? | Applicant A <input type="checkbox"/> Yes <input type="checkbox"/> No | Applicant B <input type="checkbox"/> Yes <input type="checkbox"/> No |
| To the Best of your Knowledge: 1. Did you turn age 65 in the last 6 months?..... 2. Did you enroll in Medicare Part B in the last 6 months?... Please complete the following: Medicare Part A Effective Date:..... Medicare Part B Effective Date:..... | <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 ____/____/____ ____/____/____ |
| Are you applying for coverage because you have been diagnosed or treated for End Stage Renal Disease (ESRD) or Kidney Disease requiring dialysis?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Application For: Medicare Supplement Coverage

SECTION 3. HOUSEHOLD PREMIUM DISCOUNT INFORMATION

| | | |
|--|--|--|
| <p>This policy may be eligible for a 6% Household Discount if the applicant answers "Yes" to the following question.</p> <p>1. Do you currently have a household resident (at least one, no more than 3) with whom you have continuously resided for the last 12 months and who is age 50 or older, or who is your legal spouse, including validly recognized civil union and domestic partners?</p> <p>If "Yes", please fill out the following information about the household residents except if both applicants are applying for coverage on this application.</p> | <p>Applicant A</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> | <p>Applicant B</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> |
|--|--|--|

| |
|--------------------------|
| Name (First/Middle/Last) |
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| Street Address |
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| City/State/Zip |
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| Street Address |
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| City/State/Zip |
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Application For: Medicare Supplement Coverage

SECTION 4. 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. Please mark "YES" or "NO" with an "X" to the questions below.

| | Applicant A | Applicant B |
|---|--|--|
| To the Best of Your Knowledge: | | |
| 1. Are you applying during a guaranteed issue period? (NOTE: If the answer above is "YES," please attach proof of eligibility.) | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Do you have another Medicare Supplement or Medicare Select insurance policy or certificate in force? (a) If "YES," with what company, and what plan do you have? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Applicant A | Applicant B | |
| Name of Company | Name of Company | |
| Plan | Plan | |
| Effective Date ____/____/____ | Effective Date ____/____/____ | |
| (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 | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (c) If "YES," indicate termination date..... | ____/____/____ | ____/____/____ |
| (d) If "YES," have you received a copy of the replacement notice? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (e) NOT INCLUDING Medicare Supplement, have you had before or do you now have any other Medicare plan coverage as referenced below? If you answer "NO" skip to question #4 below. If you answer "YES," please complete questions 3 (a-g) below. | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. 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. If you are still covered under this plan, leave "END" blank..... | Start ____/____/____ End ____/____/____ | Start ____/____/____ End ____/____/____ |
| (a) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (b) If "YES," have you received a copy of the replacement notice?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (c) Reason for termination/disenrollment? _____ | Applicant A | Applicant B |
| (d) Planned date of termination/disenrollment? _____ | ____/____/____ Applicant A | ____/____/____ Applicant B |

Application For: Medicare Supplement Coverage

SECTION 4. FOR YOUR PROTECTION, the National Association of Insurance Commissioners requests that we ask the following questions about insurance policies or certificates you may have. (CONTINUED)

| | | | |
|---|--|--|----------------------------|
| <p>(e) Was this your first time in this type of Medicare supplement plan?</p> <p>(f) Did you drop a Medicare Supplement or Medicare select policy/certificate to enroll in this Medicare plan? If "YES,"</p> <p>(g) Is your former Medicare Supplement plan or Medicare select policy/certificate still available?.....</p> <p>4. Have you had coverage under any other health insurance within the past 63 days?</p> <p>(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>Applicant A</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> | <p>Applicant B</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</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 | Kind of Policy/Certificate | Name of Company | 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>(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>5. Are you covered for medical assistance through the state Medicaid program?.....</p> <p>(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",</p> <p>(a) Will Medicaid pay your premiums for this Medicare Supplement policy?.....</p> <p>(b) Do you receive any benefits from Medicaid OTHER THAN payment toward your Medicare Part B premium?.....</p> <p>6. Producers shall list any other health insurance policies/certificates they have sold to the applicant.</p> <p>(a) List policies/certificates sold which are still in force.</p> | <p>Applicant A</p> <p>Start ____/____/____</p> <p>End ____/____/____</p> <p>____/____/____</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> | <p>Applicant B</p> <p>Start ____/____/____</p> <p>End ____/____/____</p> <p>____/____/____</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</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 | |
| Description of Benefits | | Description of Benefits | |
| Effective Date of Coverage / / | | Effective Date of Coverage / / | |
| (b) List policies/certificates sold in the past five (5) years which are no longer in force. | | | |
| Applicant A | | Applicant B | |
| | | | |
| | | | |
| | | | |

Application For: Medicare Supplement Coverage

Are you applying during Open Enrollment or a Guaranteed Issue period? If yes, SKIP SECTIONS 5 and 6; GO TO SECTION 7.

SECTION 5. HEALTH QUESTIONS

- **If either Applicant A or Applicant B answer “YES” to any of the following questions 1-13, that person is not eligible for Medicare Supplement Coverage.**

| | Applicant A | Applicant B |
|--|--|--|
| 1. Are you currently hospitalized, confined to a nursing facility, receiving hospice or home health care; or, are you bedridden or confined to a wheelchair?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Have you been diagnosed with 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 |
| 3. Have you been diagnosed with Parkinson’s Disease, Systemic Lupus, Myasthenia Gravis, Multiple or Lateral Sclerosis, Osteoporosis with fractures, Cirrhosis or kidney disease requiring dialysis?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Have you been diagnosed with Alzheimer’s Disease, Senile Dementia, or any other cognitive disorder?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Have you been diagnosed with or treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or the Human Immunodeficiency Virus (HIV)?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Within the past two years have you been treated for or been advised by a physician to have treatment for internal cancer, alcoholism or drug abuse, mental or nervous disorder requiring psychiatric care or have you had any amputation caused by disease?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Within the past two years have you been treated for or been advised by a physician to have treatment for heart attack, heart, 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 |
| 8. Within the past two years have you been treated for degenerative bone disease, crippling/disabling or rheumatoid arthritis or have you been advised to have a joint replacement? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Have you been advised by a physician that surgery may be required within the next 12 months for cataracts?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. Have you been advised by a physician to have surgery, medical tests, treatment or therapy that has not been performed?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. Have you been hospital confined three or more times in the last two years?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 12. Have you had an organ transplant or been advised by a physician to have an organ transplant?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 13. Do you have diabetes that requires insulin?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 14. Do you have diabetes that is treated by medication or by diet? If yes, as a result of your diabetes do you have; | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| A. Numbness in your hands, feet or legs? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| B. Eye disorder? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| C. Kidney problems? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| D. Circulatory or peripheral vascular disease? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E. Skin ulcers? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| F. Amputation(s)? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (If applicant answers “YES” to any of questions A-F then applicant is not eligible for coverage.) | | |

Application For: Medicare Supplement Coverage

SECTION 5. HEALTH QUESTIONS, CONTINUED

To the best of your knowledge, within the past two (2) years have you had any medical advice, including referrals to other physicians for diagnostic test(s) and surgery or treatment from a member of the medical profession, for any other condition not listed in section 5?

| Applicant A <input type="checkbox"/> Yes <input type="checkbox"/> No (please attach a separate sheet if needed) | | Applicant B <input type="checkbox"/> Yes <input type="checkbox"/> No (please attach a separate sheet if needed) |
|---|--------------------|---|
| | Specific Condition | |
| | Type of Treatment | |
| Begin: ____/____/____ End: ____/____/____ (leave blank if current) | Dates of Diagnosis | Begin: ____/____/____ End: ____/____/____ (leave blank if current) |
| | Specific Condition | |
| | Type of Treatment | |
| Begin: ____/____/____ End: ____/____/____ (leave blank if current) | Dates of Diagnosis | Begin: ____/____/____ End: ____/____/____ (leave blank if current) |
| | Specific Condition | |
| | Type of Treatment | |
| Begin: ____/____/____ End: ____/____/____ (leave blank if current) | Dates of Diagnosis | Begin: ____/____/____ End: ____/____/____ (leave blank if current) |
| | Specific Condition | |
| | Type of Treatment | |
| Begin: ____/____/____ End: ____/____/____ (leave blank if current) | Dates of Diagnosis | Begin: ____/____/____ End: ____/____/____ (leave blank if current) |
| | Specific Condition | |
| | Type of Treatment | |
| Begin: ____/____/____ End: ____/____/____ (leave blank if current) | Dates of Diagnosis | Begin: ____/____/____ End: ____/____/____ (leave blank if current) |

Application For: Medicare Supplement Coverage

SECTION 6. MEDICATION INFORMATION

1. Are you taking or have you taken any prescription or over-the-counter medications within the past 12 months?
If "YES," please list the drug and the condition in the following table.

| Applicant A <input type="checkbox"/> Yes <input type="checkbox"/> No (please attach a separate sheet if needed) | | Applicant B <input type="checkbox"/> Yes <input type="checkbox"/> No (please attach a separate sheet if needed) |
|---|--|---|
| | Medication Name (as shown on label) | |
| ___/___/___ | Date Originally Prescribed | ___/___/___ |
| | Frequency and Dosage | |
| | Diagnosis/Condition | |
| | Medication Name (as shown on label) | |
| ___/___/___ | Date Originally Prescribed | ___/___/___ |
| | Frequency and Dosage | |
| | Diagnosis/Condition | |
| | Medication Name (as shown on label) | |
| ___/___/___ | Date Originally Prescribed | ___/___/___ |
| | Frequency and Dosage | |
| | Diagnosis/Condition | |
| | Medication Name (as shown on label) | |
| ___/___/___ | Date Originally Prescribed | ___/___/___ |
| | Frequency and Dosage | |
| | Diagnosis/Condition | |

Application For: Medicare Supplement Coverage

SECTION 7. METHOD OF PAYMENT – PLEASE COMPLETE ALL QUESTIONS

IMPORTANT: When choosing to pay initial premium by Automated Bank Account Withdrawal,
THE FIRST PREMIUM WILL BE WITHDRAWN FROM YOUR ACCOUNT IMMEDIATELY
WHEN YOUR POLICY IS ISSUED.

The first withdrawal date may be different from the monthly date selected for renewal premiums. Subsequent premiums will be withdrawn approximately thirty (30) days from the effective date of coverage or on the date specified on this application.

I authorize Combined Insurance Company of America to withdraw funds from my account for my initial and/or monthly renewal premiums and understand that the amounts may differ. Premium shortages may result from a variety of causes I authorize you, my financial institution, to pay from my account to “Combined Insurance Company of America” any preauthorized electronic fund transfers. Your rights with each charge will be the same as if personally paid by me. The authorization will be effective until I give you at least three business days’ notice to cancel. If notice is given verbally, you may require written confirmation from me within 14 days after my verbal notice.

I would like my automatic monthly withdrawal to come from my (check one below) on the _____ day (must be between the 1st and 28th) of the month:

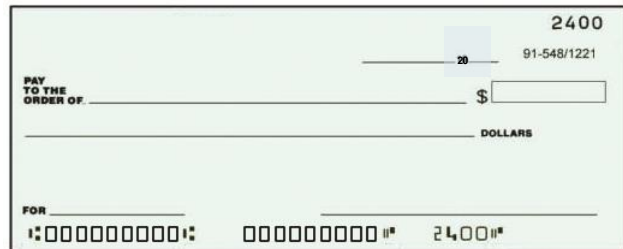
Checking

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.

- Payments cannot be postponed from the date selected.
- Payment from a third party, including any foundation, will not be accepted.
- All refunds will be made to the applicant in the event of rejection, incomplete submission, overpayment, cancellation, etc.



Routing Number Account Number Check Number
 (9 digits)

Financial Institution Name:

Phone #:

Financial Institution Address:

Transit Routing # (from left side of check)

Account # (from right side of check)

X _____
 Authorized Signature as Shown on Account
 _____/_____/_____
 Date

X _____
 Authorized Signature as Shown on Account
 _____/_____/_____
 Date

Application For: Medicare Supplement Coverage

SECTION 8. AUTHORIZATION AND ACKNOWLEDGEMENT

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 the policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated, if requested, within 90 days of losing Medicaid eligibility. 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 authorize Combined Insurance Company of America or its reinsurers for the purpose of evaluating this application for insurance to acquire, review, research the release of information from any of the following: Hospital; Physician; Medical Practitioner; Clinic; Pharmacy; Pharmacy Benefits Manager or other pharmacy-related services organization; Health Plan; other medical or medically related facilities; Government Agency; (MIB) Inc.; Consumer Reporting Agency; Combined Insurance's own records; and I authorize any of the foregoing parties that have any records or knowledge of me or my protected health information to give to Combined Insurance or its reinsurers, any such information. Combined Insurance Company of America will acquire through a personal phone interview or another means from the above any needed information on the Insured, his/her dependents including but not limited to copies of records, concerning advice, care or treatment, on past or present health, the use of drugs or alcohol, and information relating to mental illness. I also authorize Combined Insurance Company of America or its reinsurers to disclose all such information to any doctor, the MIB, Inc. or any other insurance company in order to evaluate a claim or an application for insurance. I authorize Combined Insurance Company of America, or its reinsurers to make a brief report of my protected health information to MIB Inc. Federal and state laws protect the information disclosed pursuant to this authorization. I understand that any disclosure of information carries with it the potential for any unauthorized re-disclosure and the information may not be protected by the federal confidentiality rules. I understand this consent may be revoked in writing at any time, with the exception to the extent that disclosure of information has already occurred prior to the receipt of revocation by the above named provider. If written revocation is not received, authorization will be considered valid for a period of two years from the date of signing. A photocopy of this authorization will be as valid as the original. A copy of the authorization is available to you or your representative upon request to the Company. Failure to sign this authorization may impair the ability of Combined Insurance to evaluate or process this application and may be a basis for denying this application.

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.

To the best of my knowledge and belief, I wish to apply 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 Combined Insurance Company of America.

Dated at _____, on _____ / _____ / _____
City State mo / day / yr **Applicant A's Signature**

Dated at _____, on _____ / _____ / _____
City State mo / day / yr **Applicant B's Signature**

**NOTICE TO APPLICANT REGARDING REPLACEMENT
OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE:
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 a policy to be issued by Combined Insurance Company of America. Your new policy will provide thirty (30) days within which you may decide, without cost, whether you desire to keep the policy. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance available to you under the new policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration and acceptance by the replacing insurer, you find that the 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

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):

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

1. State laws provide that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.

2. If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for any company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

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

Signature of Agent, Broker, or other Representative

PRINTED Name and Address of Issuer, Agent, or Broker

Applicant's Signature

Signature of Applicant B, if applying

Date

Date

**NOTICE TO APPLICANT REGARDING REPLACEMENT
OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE:
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 a policy to be issued by Combined Insurance Company of America. Your new policy will provide thirty (30) days within which you may decide, without cost, whether you desire to keep the policy. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance available to you under the new policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration and acceptance by the replacing insurer, you find that the 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

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):

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

1. State laws provide that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.

2. If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for any company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

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

Signature of Agent, Broker, or other Representative

PRINTED Name and Address of Issuer, Agent, or Broker

Applicant's Signature

Signature of Applicant B, if applying

Date

Date

Combined Insurance Company of America

Administrative Office • PO Box 14207, Clearwater, FL 33766-4207

INVESTIGATIVE CONSUMER REPORT NOTICE TO APPLICANT

Federal law requires that notice of investigation be given to persons applying for insurance. In making this application for insurance to Combined Insurance (the Company), it is understood that an investigative consumer report may be prepared whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living (the term "mode of living" does not relate directly or indirectly to the sexual orientation of any proposed insured). You may request to be interviewed for the consumer report. You may, upon written request, be informed whether or not the report was ordered, and if so, the name and address of the consumer reporting agency which made the report. Upon proper identification, you have the right to inspect and/or receive a copy of the report from the consumer reporting agency. You have the right to make a written request to the Company within a reasonable period of time to receive additional detailed information about the nature and scope of the investigation. Write to: Underwriting Department, Combined Insurance, PO Box 14207, Clearwater, Florida, 33766-4207.

MEDICAL INFORMATION BUREAU DISCLOSURE NOTICE

Information regarding your insurability will be treated as confidential. Combined Insurance (the Company) or its reinsurer(s) may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, 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 about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the 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, Massachusetts 02184-8734. The Company or its reinsurer(s) may also release information from 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.

MEDICARE SUPPLEMENT INITIAL PREMIUM RECEIPT

MAKE CHECK PAYABLE TO: COMBINED INSURANCE

Receive from _____ (Proposed Insured) an application for a Medicare Supplement Policy with Combined Insurance (the Company), and \$ _____ for the initial premium. In the event the application is not accepted by the Company, the above amount will be refunded. No obligation is incurred by the Company unless said application is approved by the Company at its Administrative Office and a policy issued.

Agent's Name (please print)

Agent's Signature

Date

LEAVE WITH APPLICANT

Agent Certification



COMBINED INSURANCE

Administrative Office • PO Box 14207, Clearwater, FL 33766-4207
1-855-278-9329

I, the undersigned insurance agent, certify:

THAT I have taken an application for:

PRIMARY INSURED:

Medicare Supplement Standard

- Plan A
- Plan B (PA Only)
- Plan C (MI Only)
- Plan F
- Plan G
- Plan N

APPLICANT B:

Medicare Supplement Standard

- Plan A
- Plan B (PA Only)
- Plan C (MI Only)
- Plan F
- Plan G
- Plan N

Offered by COMBINED INSURANCE,

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
- ACH (*Check appropriate method of payment*)

THAT I have clearly explained that 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

Name of agency

Signature of applicant A

Address of agent/agency

Signature of applicant B, if applying

Phone number

RETURN TO COMPANY

Combined Insurance Company of America

Consumers choosing to have initial premiums paid through ACH (Automated Clearing House) for Medicare Supplement Applications may have their initial premium automatically deducted from their checking or savings account through the Electronic Funds Transfer (EFT) process. When they do, you may fax the application and required forms instead of mailing them.

Follow these easy steps to submit Medicare Supplement applications using ACH for the initial premium:

STEP 1 – COMPLETE THE AUTHORIZATION FOR ELECTRONIC FUNDS TRANSFER SECTION ON THE APPLICATION.

Applicants wishing to pay electronically will need to complete the appropriate Medicare Supplement Authorization for Electronic Funds Transfer section on the application and include a voided check.

STEP 2 – FAX THE FOLLOWING ITEMS TO THE DEDICATED LINE FOR ACH PAYMENTS AT 1-866-545-8076

- 1) ACH fax transmittal cover sheet on the back of this form
- 2) Medicare Supplement Application and other required forms including authorization for EFT
- 3) Voided check for EFT

If you fax the application, do not mail it, as processing errors occur and additional charges could result from the duplication.

For producer use only. Not for use with the general public.

COMBINED INSURANCE COMPANY OF AMERICA

111 East Wacker Drive • Suite 700
Chicago, Illinois 60601

SUMMARY OF THE WEST VIRGINIA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT AND NOTICE CONCERNING COVERAGE LIMITATIONS AND EXCLUSIONS

Residents of West Virginia who purchase life insurance, annuities or health insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the West Virginia Life and Health Insurance Guaranty Association. The purpose of this association is to assure that policyholders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of insured persons who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by these insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting companies that are well-managed and financially stable.

The West Virginia Life and Health Insurance Guaranty Association may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in West Virginia. You should not rely on coverage by the West Virginia Life and Health Insurance Guaranty Association in selecting an insurance company or in selecting an insurance policy. For a complete description of coverage, consult Article 26A, Chapter 33 of the West Virginia Code.

COVERAGE IS NOT PROVIDED FOR ANY PORTION OF YOUR CONTRACT THAT IS NOT GUARANTEED BY THE INSURER OR FOR WHICH YOU HAVE ASSUMED THE RISK.

Insurance companies or their agents are required by law to give or send you this notice. However, insurance companies and their agents are prohibited by law from using the existence of the guaranty association to induce you to purchase any kind of insurance policy.

The Guaranty Association or the West Virginia Insurance Commission will respond to questions you may have which are not answered by this document. Policyholders with additional questions may contact:

**West Virginia Life and Health Insurance Guaranty Association
P.O. Box 816 Huntington, West Virginia 25712**

**West Virginia Insurance Commissioner
Consumer Services Division
1124 Smith Street, Rm 309
P.O. Box 50540**

**Charleston, West Virginia 25305-0540
(304) 558-3386
Toll Free 1-888-879-9842
TDD 1-800-435-7381**

The state law that provides for this safety-net coverage is called the West Virginia Life and Health Insurance Guaranty Association Act. On the back of this page is a brief summary of this law's coverages, exclusions and limits. This summary does not cover all provisions of the law nor does it in any way change anyone's rights or obligations under the act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the West Virginia Life and Health Insurance Guaranty Association if they live in West Virginia and hold a life or health insurance contract, annuity contract, unallocated annuity contract, or if they are insured under a group life, health or annuity insurance contract, issued by a member insurer. Member insurer also includes non-profit service corporations (W. Va. Code §33-24) and health care corporations (W. Va. Code §33-25). The beneficiaries, payees or assignees of insured persons are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons holding such policies are not protected by this association if:

- they are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- the insurer was not authorized to do business in this state;
- the policy was issued at a time when the insurer was not licensed or authorized to do business in the state;
- their policy was issued by an HMO, a fraternal benefit society, mandatory state pooling plan, a mutual protective association or similar plan in which the policyholder is subject to future assessments, an insurance exchange, or any entity similar to the above.

The association also does not provide coverage for:

- any policy or portion of a policy which is not guaranteed by the insurer or for which the individual or contractholder has assumed the risk;
- any policy of reinsurance (unless an assumption certificate was issued);
- interest rate yields that exceed an average rate;
- dividends;
- credits given in connection with the administration of a policy by a group contractholder;
- employer or association plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them) or uninsured, including:
 - i. multiple employer welfare arrangement;
 - ii. minimum premium group insurance plan;
 - iii. stop loss group insurance plan; or
 - iv. administrative services only contract.
- any unallocated annuity contract issued to an employee benefit plan protected under the federal pension guaranty corporation;
- any portion of any unallocated contract which is not issued to or in connection with a specific employee, union or association's benefit plan or a governmental lottery.
- any policy or contract providing any hospital, medical, prescription drug or other health care benefits pursuant to Medicare Part C and D;
- an obligation that does not arise under the written terms of the policy, including claims based on marketing materials; claims based on side letters or riders not approved by the Commissioner; misrepresentations regarding policy benefits; extracontractual claims or claims for penalties or consequential or incidental damages; or
- a contractual agreement that establishes the member insurer's obligation to provide a book value guaranty for defined contribution benefit plan participants by reference to a portfolio of assets that is owned by the benefit plan or trustee, which is not an affiliate of the insurer.

LIMITS ON AMOUNT OF COVERAGE:

The act also limits the amount the association is obligated to pay out: The association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, regardless of the number of policies or contracts, the association will only pay:

- \$300,000 in life insurance benefits, but no more than \$100,000 in net cash surrender and net cash withdrawal values;

- \$300,000 for disability insurance;
- \$300,000 for long term care insurance;
- \$250,000 in the present value annuity benefits, including net cash surrender and net cash withdrawal values;
- \$500,000 for basic major hospital medical and surgical insurance or major medical insurance, and;
- \$100,000 for all other types of accident and sickness insurance than those listed above (disability, long term care, and major medical)

Also for any one insured life, the association will only pay a maximum of \$300,000 – no matter how many policies and contracts there were with the same company for all policies or contracts other than major medical insurance, in which case the aggregate limit shall not exceed \$500,000 with respect to any one individual.

Note to benefit plan trustees or other holders of unallocated annuities (GIC's, DAC's, etc.) covered by the act: for unallocated annuities that fund governmental retirement plans under §401(k), 403(b) or 457 of the Internal Revenue Code, the limit is \$250,000 in present value of annuity benefits including net cash surrender and net cash withdrawal per participating individual. In no event shall the association be liable to spend more than \$300,000 in the aggregate per individual; for covered unallocated annuities that fund other plans, a special limit of \$5,000,000 applies to each contractholder, regardless of the number of contracts held with the same company or number of persons covered. In all cases, of course, the contract limits also apply.