

Application for Medicare Supplement Insurance

Illinois

01/20 IL 121219

Liberty Bankers Life Insurance Company

Speed up the processing by double checking the following:

- Applicant's personal information completed (DOB, Gender, SSN, Medicare number/dates)
- All dates completed
 (Effective dates, signature dates)
- Replacement form completed
 (Termination reason marked, signed & dated)
- 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

Liberty Bankers Life Insurance Company Administrative Office

PO Box 15357 • Clearwater, FL 33766-5357

Fax 1-855-493-9242 • Toll-free telephone 844-770-2400 • www.libertybankerslife.com

Applicant acknowledges and agrees that if there is more than one applicant on this application, all information provided may be viewed or shared with the other applicant. Use Section 8 if additional space is needed.

, , , , , , , , , , , , , , , , , , , ,	'
SECTION 1. PLAN & PREMIUM PAYMENT INFORMATION	- TO BE COMPLETED BY PRODUCER
NOTE: If more than 1 applicant, complete Applicant B section	S.
Applicant A	Applicant B
Medicare Supplement Plan Applied for: ☐ Plan A ☐ Plan F ☐ Plan G ☐ Plan N	Medicare Supplement Plan Applied for: ☐ Plan A ☐ Plan F ☐ Plan G ☐ Plan N
Requested Effective Date	Requested Effective Date/
Mail Policy To: ☐ Insured ☐ Agent	Mail Policy To: ☐ Insured ☐ Agent
Calculated Premium (include app fee) \$ + \$ = \$ premium app fee total	Calculated Premium (include app fee) \$ + \$ = \$ premium app fee total
Select Premium Payment Option:	Select Premium Payment Option:
□ ACH Annual □ Annual direct	□ ACH Annual □ Annual direct
☐ ACH Semi-annual ☐ Semi-annual direct	□ ACH Semi-annual □ Semi-annual direct
☐ ACH Quarterly ☐ Quarterly direct	□ ACH Quarterly □ Quarterly direct
☐ ACH Monthly (direct monthly is not available)	☐ ACH Monthly (direct monthly is not available)
SECTION 2. APPLICANT INFORMATION – PLEASE ANSW	ER ALL QUESTIONS COMPLETELY
Applicant A	Applicant B
Name (First/Middle/Last) should match Medicare health ins. card.	Name (First/Middle/Last) should match Medicare health ins. card.
Physical Address	Physical Address
City	City
State ZIP+	State ZIP+
Mailing Address (if different from physical address)	Mailing Address (if different from physical address)
City	City
State ZIP+	State ZIP+

SECTION 2. APPLICANT INFORMATION, CONTINUED – PLEASE ANSWER ALL QUESTIONS COMPLETELY		
Applicant A	Applicant B	
Secondary Residence Zip:+	Secondary Residence Zip:+	
Home Phone No. ()(area code)	Home Phone No. () (area code)	
Best Time to Contact:	Best Time to Contact:	
E-mail Address	E-mail Address	
Current Age Date of Birth/	Current Age Date of Birth	
☐ Male ☐ Female State of Birth	☐ Male ☐ Female State of Birth	
Height: feet inches Weight: pounds	Height: feet inches Weight: pounds	
In the past 12 months, have you used tobacco in any form, or used nicotine products including a patch, gum, or electronic cigarettes? ☐ Yes ☐ No	In the past 12 months, have you used tobacco in any form, or used nicotine products including a patch, gum, or electronic cigarettes? ☐ Yes ☐ No	
Social Security No	Social Security No	
Have you received a copy of the Guide to Health Insurance for People with Medicare and the Outline of Coverage and the Notice of Information Practices? Yes No	Have you received a copy of the Guide to Health Insurance for People with Medicare and the Outline of Coverage and the Notice of Information Practices? Yes No	
Please reference your Medicare Card to complete the following questions.	MEDICARE	
Medicare Health Insurance Card Claim Number (if known)	Medicare Health Insurance Card Claim Number (if known)	
To the Best of your Knowledge:	To the Best of your Knowledge:	
1. Did you turn age 65 in the last 6 months? ☐ Yes ☐ No	1. Did you turn age 65 in the last 6 months? ☐ Yes ☐ No	
2. Did you enroll in Medicare Part B in the last 6 months?	2. Did you enroll in Medicare Part B in the last 6 months?	
□ Yes □ No	□ Yes □ No	
Please complete the following:	Please complete the following:	
Medicare Part A Effective Date:/	Medicare Part A Effective Date:/	
Medicare Part B Effective Date:/	Medicare Part B Effective Date:/	

SECTION 3. 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:	I I	rr ····
 Are you applying during a guaranteed issue period?	☐ Yes ☐ No	☐ Yes ☐ No
2. Do you have another Medicare Supplement or Medicare Select insurance policy or certificate in force?	□ Yes □ No	□ Yes □ No
Applicant A	Appli	cant B
Name of Company	Name of Company	
Plan	Plan	
Effective Date/	Effective Date/	/
	Applicant A	Applicant B
(b) If "YES," do you intend to replace your current Medicare Supplement policy/certificate with this policy?	□ Yes □ No	☐ Yes ☐ No
(c) If "YES," indicate termination date	/	/
(d) If "YES," have you received a copy of the replacement notice?	□ Yes □ No	□ Yes □ No
(e) NOT INCLUDING Medicare Supplement, have you had before or do you now have any other Medicare plan coverage as referenced below?	□ Yes □ No	□ Yes □ 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?	□ Yes □ No	□ Yes □ No
(b) If "YES," have you received a copy of the replacement notice?	□ Yes □ No	□ Yes □ No
(c) Reason for termination/disenrollment?		
(d) Planned date of termination/disenrollment? Approximation/disenrollment?	olicant A	Applicant B
Apr	olicant A	Applicant B

Liberty Bankers Life Insurance Company · Administrative Office · PO Box 15357 · Clearwater, FL 33766-5357

SECTION 3. 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 Applicant A Applicant B (e) Was this your first time in this type of Medicare plan? ☐ Yes ☐ No ☐ Yes ☐ No (f) Did you drop a Medicare Supplement or Medicare select ☐ Yes ☐ No ☐ Yes ☐ No policy/certificate to enroll in this Medicare plan? If "YES," (g) Is your former Medicare Supplement plan or Medicare select policy/certificate still available?..... ☐ Yes ☐ No ☐ Yes ☐ No 4. Have you had coverage under any other health insurance ☐ Yes ☐ No ☐ Yes ☐ No within the past 63 days? (For example, an employer, union, or individual non-Medicare Supplement plan) (a) If "YES," with what company and what kind of policy/certificate? (List below.) Applicant A Applicant B Name of Company Kind of Policy/Certificate Name of Company Kind of Policy/Certificate Applicant A Applicant B Start Start (b) What are your dates of coverage under the other policy/ certificate? If you are still covered under this plan, leave End End "END" blank. (c) Reason for termination/disenrollment? Applicant A Applicant B (d) Planned date of termination/disenrollment? 5. Are you covered for medical assistance through the state Medicaid program?..... ☐ Yes ☐ No ☐ Yes ☐ No (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", (a) Will Medicaid pay your premiums for this Medicare Supplement policy?..... ☐ Yes □ No ☐ Yes □ No (b) Do you receive any benefits from Medicaid OTHER THAN payment toward your Medicare Part B premium?..... ☐ Yes ☐ No ☐ Yes ☐ No 6. Producers 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 B** Applicant A 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**

If you are applying during Open Enrollment or Guaranteed Issue period, SKIP SECTIONS 4 and 5 and GO TO SECTION 6 SECTION 4. HEALTH QUESTIONS - If either Applicant A or Applicant B answer "Yes" to any of the following questions 1-15, or to any of 16 B, C, D, or E that person is not eligible for Medicare Supplement Coverage. Applicant A Applicant B 1. Have you been advised by a physician to have surgery, medical tests, treatment or therapy that has not been performed? ☐ Yes □ No ☐ Yes □ No 2. Have you been advised by a physician that surgery may be required within ☐ Yes ☐ No ☐ Yes ☐ No the next 12 months for cataract(s)? 3. Have you been hospitalized two or more times within the last two years? ☐ Yes □ No ☐ Yes ☐ No 4. Are you currently hospitalized, bedridden, living in a nursing facility, receiving hospice or home health care, using a wheelchair or a motorized ☐ Yes ☐ No Yes No mobility aid? 5. Have you had an organ transplant or amputation caused by disease? ☐ Yes □ No ☐ Yes □ No 6. Have you been diagnosed with emphysema or chronic pulmonary disorder other than asthma, or have you been treated with supplemental ☐ Yes ☐ No ☐ Yes ☐ No oxygen or a nebulizer for a pulmonary disorder? 7. Have you been diagnosed with Parkinson's disease, multiple sclerosis. ALS (amyotrophic lateral sclerosis), systemic lupus, or myasthenia ☐ Yes ☐ No ☐ Yes ☐ No gravis? 8. Have you been diagnosed with, Alzheimer's disease, senile dementia or ☐ Yes ☐ No ☐ Yes ☐ No any other cognitive disorder? Have you been diagnosed by a licensed medical professional with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex ☐ Yes ☐ No ☐ Yes ☐ No (ARC.) or Human Immunodeficiency Virus (HIV) infection? 10. Within the past two years, have you been treated or been advised by a ☐ Yes ☐ No ☐ Yes ☐ No physician to have treatment for internal cancer or melanoma? 11. Within the past two years, have you been treated or been advised by a physician to have treatment for chronic kidney disease, cirrhosis, or ☐ Yes ☐ No ☐ Yes ☐ No chronic hepatitis? 12. Within the past two years, have you been treated or been advised by a physician to have treatment for alcoholism, drug abuse, mental or nervous ☐ Yes ☐ No ☐ Yes ☐ No disorder requiring psychiatric hospitalization? 13. Within the past two years, have you been treated or been advised by a physician to have treatment for heart attack, coronary artery disease, ☐ Yes ☐ No ☐ Yes ☐ No congestive heart failure, enlarged heart, heart valve surgery, or heart rhythm disorders including use of pacemaker or defibrillator? 14. Within the past two years, have you been treated or been advised by a physician to have treatment for stroke, transient ischemic attack (TIA), ☐ Yes ☐ No ☐ Yes ☐ No carotid artery disease, or peripheral vascular disease? 15. Within the past two years, have you been treated or been advised by a physician to have treatment for osteoporosis with a fracture or fractures, ☐ Yes ☐ No ☐ Yes ☐ No rheumatoid arthritis, or crippling or disabling arthritis? 16. A. Have you been diagnosed with diabetes? ☐ Yes □ No ☐ Yes ☐ No If yes, have you also been: B. advised by a medical professional to take more than 50 units of insulin daily or three or more medications (insulin and oral)? ☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No C. diagnosed with retinopathy or neuropathy? ☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No D. diagnosed with heart disease? ☐ Yes ☐ No ☐ Yes ☐ No E. treated for high blood pressure with three or more medications?

Liberty Bankers Life Insurance Company · Administrative Office · PO Box 15357 · Clearwater, FL 33766-5357

SECTION 5. MEDICATION INFORMATION		
Are you taking or have you taken any pres If "YES," please provide the details in the feetings.		
Applicant A ☐ Yes ☐ No (please attach a separate sheet if needed)		Applicant B ☐ Yes ☐ No (please attach a separate sheet if needed)
	Medication Name (as shown on label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition/Reason	
	Medication Name (as shown on label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition/Reason	
	Medication Name (as shown on label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition/Reason	
	Medication Name (as shown on label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition/Reason	
	Medication Name (as shown on label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition/Reason	

SECTION 6. 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

application.	e effective date of coverage of on the date specified on this
renewal premiums and understand that the amounts may cauthorize you, my financial institution, to pay from my preauthorized electronic fund transfers. Your rights with e	withdraw funds from my account for my initial and/or monthly differ. Premium shortages may result from a variety of causes I account to "Liberty Bankers Life Insurance Company" any each charge will be the same as if personally paid by me. The business days' notice to cancel. If notice is given verbally, you ter my verbal notice.
I would like my automatic monthly withdrawal to come from be between the 1st and 28th) of the month:	my (check one below) on the day (must
Checking Please attach a voided check Savings Please ask your financial institution to verify that this correct.	s EFT will be accepted and that the information below is
 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. 	1936 BAY TO THE STATE OCCURRENT 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)
XAuthorized Signature as Shown on Account//Date	XAuthorized Signature as Shown on Account//

Liberty Bankers Life Insurance Company · Administrative Office · PO Box 15357 · Clearwater, FL 33766-5357

SECTION 7. 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 reinstituted, 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 reinstituted 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 reinstituted, 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 reinstituted 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 hereby authorize any medical practitioner, physician, hospital, clinic, pharmacy benefit manager, or other medical related facility, insurance company, insurance support organization, business partner, pharmacy, government agency, group policy holder, employer, benefit plan administrator, the Department of Motor Vehicle Registration, and paramedical facility to provide to LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL) or its reinsurers information concerning advice, care, or treatment sought by or provided to me and/or any other applicant for coverage, including information relating to medical history, medical conditions, treatment, hospitalizations or confinements, ailments, pharmacy prescription drugs, and/or drug, alcohol or tobacco usage of the applicant(s). I also authorize all said sources to give such records or knowledge to any agent, attorney, consumer reporting agency or independent administrator, including medical record retrieval services or pharmaceutical services, acting on behalf of LBL. It is understood that LBL's underwriters, claim examiners, reinsurers, attorneys, or the medical director may disclose such health information to the aforementioned parties for purposes of underwriting, compliance, record clarification or explanation, or in response to litigation, summons, or subpoenas. I understand that after this information is disclosed, the recipient may re-disclose it resulting in loss of protection by federal regulations. I authorize MIB, Inc. to provide any medical or personal information that it has about me to LBL or any MIB-authorized third-party administrator performing underwriting services on LBL's behalf. I also authorize LBL, its reinsurer or authorized third-party administrator, to make a brief report of my protected health information to the MIB, Inc.

I understand that:

- such information will be used by LBL for underwriting and insurability determinations;
- I may refuse to sign this authorization and that my refusal to sign will affect my ability to obtain Medicare Supplement insurance coverage;
- a picture copy or photocopy of this authorization shall be as valid as the original; and
- any authorized representative of the proposed insured is entitled to receive a copy of this authorization upon request.

This authorization is valid from the date signed for a duration of 24 months. I understand I may revoke the authorization at any time, except to the extent that action has been taken in reliance on this authorization, by sending written notice to the Underwriting Department of LBL, PO Box 15357, Clearwater, FL 33766-5357. I may inspect or copy any information used or disclosed under this authorization, if signed.

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 LBL.

Dated at		, on <i>J</i>	
City	State	mo / day / yr	Applicant A's Signature
Dated at		, on	
City	State	mo / day / yr	Applicant B's Signature

SECTION 7. AUTHORIZATION AND ACKNOWLEDGEMENT, CONTINUED Premium payment information must accompany application. I 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 Producer)	Date

SECTION 8. FOR ADDITIONAL COMMENTS	
Applicant A (please attach a separate sheet if needed)	Applicant B (please attach a separate sheet if needed)

 $\label{linear} {\it Liberty Bankers Life Insurance Company \cdot Administrative Office \cdot PO Box 15357 \cdot Clearwater, FL 33766-5357} \\ {\it LBL-MS-APP-0416-IL} \\ {\it pg. 9 of 9}$

LIBERTY BANKERS LIFE INSURANCE COMPANY Medicare Supplement Administrative Office: PO Box 15357, Clearwater, FL 33766-5357

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 Liberty Bankers Life Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy.

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

STATEMENT TO APPLICANT BY AGENT: I have reviewed your current medical or health insurance

existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to

coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your

terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one): Additional benefits. ■ No change in benefits, but lower premiums ☐ Fewer benefits and lower premiums. ☐ Change in benefits (Gaining additional benefit(s), but losing some existing benefit(s)). ☐ My plan has outpatient drug coverage and I am enrolling in Part D. ☐ Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment. ☐ Other (please specify) If, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded. Do not cancel your present policy until you have received your new policy and are sure that you want to keep it. Signature of Agent, Broker or Other Representative Agent's Printed Name and Address The above "Notice to Applicant" was delivered to me on:

Date

LIBERTY BANKERS LIFE INSURANCE COMPANY Medicare Supplement Administrative Office: PO Box 15357, Clearwater, FL 33766-5357

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 Liberty Bankers Life Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy.

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

STATEMENT TO APPLICANT BY AGENT: I have reviewed your current medical or health insurance

existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to

coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your

terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one): Additional benefits. ■ No change in benefits, but lower premiums ☐ Fewer benefits and lower premiums. ☐ Change in benefits (Gaining additional benefit(s), but losing some existing benefit(s)). ☐ My plan has outpatient drug coverage and I am enrolling in Part D. ☐ Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment. ☐ Other (please specify) If, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded. Do not cancel your present policy until you have received your new policy and are sure that you want to keep it. Signature of Agent, Broker or Other Representative Agent's Printed Name and Address The above "Notice to Applicant" was delivered to me on:

Date

LIBERTY BANKERS LIFE INSURANCE COMPANY Medicare Supplement Administrative Office: PO Box 15357, Clearwater, FL 33766-5357

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 Liberty Bankers Life Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy.

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

STATEMENT TO APPLICANT BY AGENT: I have reviewed your current medical or health insurance

existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to

coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your

terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one): Additional benefits. ■ No change in benefits, but lower premiums ☐ Fewer benefits and lower premiums. ☐ Change in benefits (Gaining additional benefit(s), but losing some existing benefit(s)). ☐ My plan has outpatient drug coverage and I am enrolling in Part D. ☐ Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment. ☐ Other (please specify) If, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded. Do not cancel your present policy until you have received your new policy and are sure that you want to keep it. Signature of Agent, Broker or Other Representative Agent's Printed Name and Address The above "Notice to Applicant" was delivered to me on:

Date

LIBERTY BANKERS LIFE INSURANCE COMPANY Medicare Supplement Administrative Office: PO Box 15357, Clearwater, FL 33766-5357

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 Liberty Bankers Life Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy.

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

STATEMENT TO APPLICANT BY AGENT: I have reviewed your current medical or health insurance

existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to

coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your

terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one): Additional benefits. ■ No change in benefits, but lower premiums ☐ Fewer benefits and lower premiums. ☐ Change in benefits (Gaining additional benefit(s), but losing some existing benefit(s)). ☐ My plan has outpatient drug coverage and I am enrolling in Part D. ☐ Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment. ☐ Other (please specify) If, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded. Do not cancel your present policy until you have received your new policy and are sure that you want to keep it. Signature of Agent, Broker or Other Representative Agent's Printed Name and Address The above "Notice to Applicant" was delivered to me on:

Date



Administrative Office: P.O. Box 15357 Clearwater, FL 33766-5357

PRODUCER CERTIFICATION

I the undersigned insurance producer certify:

· · · · · · · · · · · · · · · · · · ·	
THAT I have taken an application for:	
Applicant: Medicare Supplement Plan A Plan F Plan G Plan N	Applicant B: Medicare Supplement ☐ Plan A ☐ Plan F ☐ Plan G ☐ Plan N
Offered by Liberty Bankers Life Insurance Company	y,
to	
(Applicant(s)),	
THAT I have explained the provisions of the policy be exceptions and limitations of the plan.	eing applied for, including specifically, all the different benefits,
THAT I have clearly explained any benefits of this pla entitled to receive from the Medicare Program of the Fe	an are a supplement to any benefits that the applicant may be ederal Government.
	licant that there is any endorsement whatsoever by the Social nd Medicaid Services in connection with this insurance policy
Date	Signature of Producer
I, the undersigned applicant, understand that I will receive a copy of this form when my policy is issued and delivered to me.	Name of Agency
Signature of Applicant	Address of Producer or Agency
Signature of Applicant B, if applying	Phone Number



Home Office: 1605 LBJ Freeway, Suite 710, Dallas, Texas, 75234 Administrative Office: PO Box 15357, Clearwater, FL 33766-5357

expiration Date	of Existing Insurance:				
SERVICE	BENEFIT	MEDICARE PAYS	EXISTING COVERAGE	SUPPLEMENT PAYS	YOU PAY
Hospital Inpatient	First 60 Days 61st to 90th Day	All But \$1,408 All But \$352			
	91st to 150th Day (Lifetime Reserve)	All But \$704			
	Beyond 150 Days	Nothing			
Skilled Nursing	First 20 Days	100% of Cost			
Home Care	Additional 80 Days	All But \$176			
	Beyond 100 Days	Nothing			
Medical Expense	Physician's Services in Hospital, office or home; inpatient and outpatient medical services and supplies at a hospital; physical and speech therapy and ambulance	80% of Medicare Determined Allowable Charges After \$198 Deductible			
Prescription Drugs		Inpatient Prescription Drugs. 80% of allowable charges for immunosuppressive drugs during the first year following a covered transplant.			



Home Office: 1605 LBJ Freeway, Suite 710, Dallas, Texas, 75234 Administrative Office: PO Box 15357, Clearwater, FL 33766-5357

J	·				
expiration Date	e of Existing Insurance:		-		
SERVICE	BENEFIT	MEDICARE PAYS	EXISTING COVERAGE	SUPPLEMENT PAYS	YOU PAY
Hospital	First 60 Days	All But \$1,408			
Inpatient	61st to 90th Day	All But \$352			
	91st to 150th Day (Lifetime Reserve)	All But \$704			
	Beyond 150 Days	Nothing			
Skilled	First 20 Days	100% of Cost			
Nursing Home Care	Additional 80 Days	All But \$176			
	Beyond 100 Days	Nothing			
Medical Expense	Physician's Services in Hospital, office or home; inpatient and outpatient medical services and supplies at a hospital; physical and speech therapy and ambulance	80% of Medicare Determined Allowable Charges After \$198 Deductible			
Prescription Drugs		Inpatient Prescription Drugs. 80% of allowable charges for immunosuppressive drugs during the first year following a covered transplant.			
This policy doe	es comply with the minim	drugs during the first year following a	n Section 363 of th	ne Illinois Insurance C	ode.
. ,	. 3				

Liberty Bankers Life Insurance Company

P.O. Box 15357 Clearwater, Florida 33766-5357



Phone: **844-770-2400**Fax: **855-493-9242**

Notification regarding the Medical Information Bureau

Information regarding your insurability will be treated as confidential. Liberty Bankers Life 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 life 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.

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, Massachusetts 02184-8734. Liberty Bankers, 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.

FAIR CREDIT REPORTING ACT NOTICE

With regard to your application, We may request a consumer report or an investigative consumer report. These reports contain information about your character, general reputation, mode of living and health. No adverse underwriting decision will be made based on your sexual orientation. The information may have been obtained through interviews with you, your neighbors, friends and others who know you. Upon request, We will give you the name and address of the consumer reporting agency so that you may request a copy of the report.

Liberty Bankers Life Insurance Company

FAX TRANSMITTAL

FOR USE WITH EFT PREMIUM APPLICATIONS ONLY

1-855-493-9242

Use this fax number only for applications and new business documents. Applications faxed to any other number can cause delays in processing your business.

Please complete the following information:
Total number of pages being faxed including this cover sheet
Producer Name:
Producer Number or NPN:
Producer Phone Number:
Producer Fax Number:
Comments:

This communication and any attachments transmitted with it are confidential and are solely for the use of the addressee. It may contain material that is legally privileged, proprietary or subject to copyright belonging to Liberty Bankers Life Insurance Company and its affiliates. It may be subject to protection under federal or state law. If you are not the intended recipient, you are notified that any use of this material is strictly prohibited. If you received this transmission in error, please contact the sender immediately by telephone, at 1-844-770-2400. We will arrange for you to return the original material to us via the US Postal Service and if requested, we will reimburse you for such expense.