

Agent checklist for completing the Medicare Supplement Application

This packet contains the following forms needed to complete a 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). Please review the following information carefully and complete all needed forms.

- Application For Medicare Supplement (Form 150000-CT)
 - Medicare Supplement – If the applicant(s) is applying during Open Enrollment or a Guaranteed Issue period, Sections 4 and 5 are not required to be completed.
 - Section 6 should only be completed if the applicant(s) would like his/her payments to be deducted automatically from their checking/savings account. This option applies only if premiums are paid monthly.
- Agent Certification (Form AGTCRT) – This form must be signed by the agent and by the applicant(s).
- Fax Transmittal – Follow the instructions on this form only if the applicant(s) elects to pay premiums using ACH and you would like to fax the underwriting documents instead of mailing them.
- Notice to Applicant Regarding Replacement of Medicare Supplement Insurance or Medicare Advantage (Form RN14905) – This form must be completed if any replacement of an existing Medicare Supplement or Medicare Advantage 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).
- Investigative Consumer Report Notice to Applicant, Medical Information Bureau disclosure Notice, Medicare Supplement Initial Premium Receipt (Form MIB-RECPT-01) – The Initial/Conditional Premium Receipts must be left with the applicant(s) and the full modal premium is required with all applications.

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 (Form 014911)
-

PREMIUMS AND APPLICATION FEE

Utilize the Outline of Coverage 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 requested, this will be your base monthly premium.
- A voided check needs to be submitted with the Application for EFT.

There will be a one-time Medicare Supplement application fee of \$25 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.

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

Combined Insurance Company of America

Administrative Office

PO Box 14207 • Clearwater, FL 33766-4207

Toll-free 855-278-9329 • www.combinedinsurance.com

Writing Agent Name	Writing Agent #
--------------------	-----------------

SECTION 1. PLAN & PREMIUM PAYMENT INFORMATION - TO BE COMPLETED BY PRODUCER

NOTE: If more than 1 applicant, complete Applicant B sections.

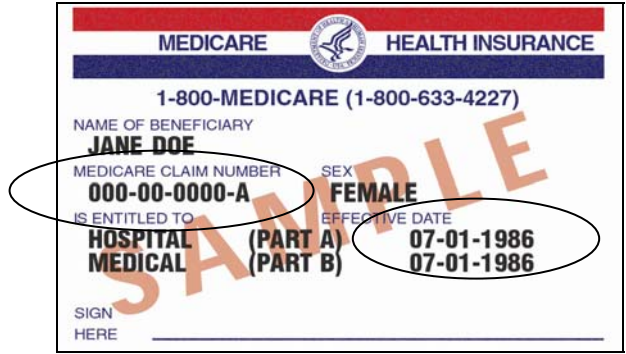
Applicant A	Applicant B
Medicare Supplement Plan Applied for: <input type="checkbox"/> Plan A <input type="checkbox"/> Plan F <input type="checkbox"/> Plan N	Medicare Supplement Plan Applied for: <input type="checkbox"/> Plan A <input type="checkbox"/> Plan F <input type="checkbox"/> Plan N
Requested Effective Date <u> </u> / <u> </u> / <u> </u> mo / day / yr	Requested Effective Date <u> </u> / <u> </u> / <u> </u> mo / day / yr
Mail Policy To: <input type="checkbox"/> Insured <input type="checkbox"/> Agent	Mail Policy To: <input type="checkbox"/> Insured <input type="checkbox"/> Agent
Initial Premium (include policy fee) \$ _____ + \$ _____ = \$ _____	Initial Premium (include policy fee) \$ _____ + \$ _____ = \$ _____
Ongoing Premium \$ _____	Ongoing Premium \$ _____
Select Premium Payment Option: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Automatic Monthly Withdrawal (direct monthly bill not available)	

SECTION 2. APPLICANT INFORMATION – PLEASE ANSWER 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 _____ + _____
Home Phone No. (_____) _____ - _____ (area code)	Home Phone No. (_____) _____ - _____ (area code)
Best Time to Contact:	Best Time to Contact:

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)	
E-mail Address	E-mail Address	
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?	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 ____ / ____ / ____ ____ / ____ / ____

Application For: Medicare Supplement Coverage

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:		
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 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)

<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;">_____ / _____</p> <p style="text-align: center;">Applicant A Applicant B</p> <p>(d) Planned date of termination/disenrollment?</p> <p style="text-align: center;">_____ / _____</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

SECTION 4. 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:

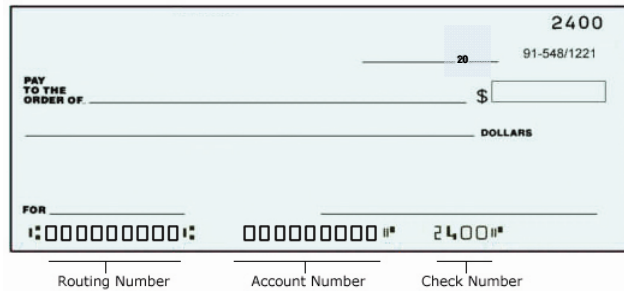
Checking

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.



(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 5. 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

Application For: Medicare Supplement Coverage

SECTION 5. AUTHORIZATION AND ACKNOWLEDGEMENT, CONTINUED

Premium payment information 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.

X _____
(Signature of Licensed Producer)

PRODUCER NUMBER

Date

SECTION 6. FOR ADDITIONAL COMMENTS

Applicant A (please attach a separate sheet if needed)	Applicant B (please attach a separate sheet if needed)

**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"/> 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

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, NJ Only)
- Plan F
- Plan N

APPLICANT B:

Medicare Supplement Standard

- Plan A
- Plan B (PA Only)
- Plan C (MI, NJ Only)
- Plan F
- 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.

