

MediO65[®]
Medicare Supplement Insurance

Application for Coverage

QualChoice[®]
HEALTH INSURANCE

Thank you for your interest in the QualChoice MediQ65® for your Medicare Supplement insurance coverage. You must be at least age 65 or qualified for Medicare due to disability, a resident of the State of Arkansas, and have both Medicare Part A and Medicare Part B to apply for these plans.

Please read the information carefully so we can process your application quickly. For faster service apply online at MediQ65.com.

1. Complete this form yourself or with the help of a broker/agent authorized to sell QualChoice MediQ65® plans.
2. Complete all required sections and answer each required question to avoid delays in processing. If certain sections do not apply to you, mark 'NA' for 'not applicable'.
3. If filling out by hand:
 - a. Use dark blue or black ink. No pencil, please.
 - b. Do not use liquid paper, correction tape or 'white out' to fix mistakes. If you make a mistake, mark through the wrong information, initial it and then give the right information.
 - c. Sign and date this application and any attachments.
4. Make a copy of your application and any attachments for your records.
5. Return this **entire** application and any attachments to QualChoice.
6. **DO NOT** send money with this application. You will be billed later by the payment method you choose in Section XI.

Note:

- This application is a legal document. It will become part of your contract if you are approved for coverage. It is important that you provide all requested information and that it is accurate and legible.
- Information in your application will be used and disclosed only as permitted by our *Privacy Policy* available at MediQ65.com.
- In answering the questions in this application:
 - × Do not include any medical history or information about genetic testing, services or counseling.
 - × Do not include any information about a genetic disease that has not manifested itself or has been diagnosed principally on genetic information.

Policy Effective Dates

The policy effective date will be the 1st of the month after your application is approved and processed.

Effective date of coverage cannot be:

- Prior to your Medicare Part A and Part B effective dates.
- Prior to your termination from a Medicare Advantage plan.
- Prior to your application submission date.

Service Area – Arkansas Counties: Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Clark, Columbia, Conway, Crawford, Dallas, Faulkner, Franklin, Garland, Grant, Hempstead, Hot Spring, Howard, Jefferson, Johnson, Lafayette, Little River, Logan, Lonoke, Madison, Marion, Miller, Montgomery, Nevada, Newton, Ouachita, Perry, Pike, Polk, Pope, Pulaski, Saline, Scott, Searcy, Sebastian, Sevier, Union, Van Buren, Washington, Yell

For questions or help, call a MediQ65® Sales Manager at 501.228.7111 or 855.633.4765 Mon. – Fri., 8 a.m – 5 p.m.

For Broker/Agent Only

If application is being made through a broker/agent, the broker must complete the following.

Note: Before this application can be processed, the broker/agent's current health and life license must be on file with QualChoice. The broker/agent must also be appointed with QualChoice as a MediQ65® representative.

I have read and understand the *MediQ65® Application for Coverage*.

I additionally certify that:

- The applicant has Medicare Part A and Part B.
- The policy applied for will not duplicate any health insurance coverage.
- I have requested and received documentation that the policy applied for will not duplicate any coverage.
- The applicant has received: ***Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*** and the ***Outline of Medicare Supplement Coverage*** for the policy applied for.

| | | |
|---|------------------------|--------------------------|
| Agency Federal Tax ID # (If Applicable) | Broker/Agent License # | Print Name Broker/Agent |
| Agency Name | Phone No. | Email Address |
| Signature Broker/Agent X | | Date Signed (MM/DD/YYYY) |

List below all health insurance policies you have issued to this applicant that are still in force and any other health insurance issued in the **past five (5) years** that are no longer in force and submit with this application as required.

| NAME OF POLICY | NAME OF INSURANCE COMPANY | POLICY DATE (MM/DD/YYYY) | |
|----------------|---------------------------|--------------------------|------|
| | | To | From |
| | | | |
| | | | |
| | | | |

Section I. Who Is Applying?

| | | | | |
|---|----------------------------|------------------------|------------------------|--|
| Legal First Name | | MI | Legal Last Name | |
| Gender <input type="checkbox"/> Male <input type="checkbox"/> Female | Date of Birth (MM/DD/YYYY) | | Social Security Number | |
| Primary Phone Number | | Secondary Phone Number | | Best Time to Call <input type="checkbox"/> AM <input type="checkbox"/> PM |
| Residential Street Address | | City | State | Zip Code |

In what county do you live? *Must live in one of the Arkansas counties listed on page 1.*

| | | | |
|---|------|-------|----------|
| Billing Address (if different from residential address) | City | State | Zip Code |
| Mailing Address (if different from residential address) | City | State | Zip Code |

IMPORTANT DECISION:

By checking **YES** below, I agree that QualChoice can deliver all documents, notices and any other communications with respect to my MediQ65® coverage to my email address below. This includes, but is not limited to, my *Medicare Supplement Policy*, all Explanation of Benefits describing how my claims have been paid, billing invoices, renewal notices, and any other communications.

I understand that I can cancel my decision to have these documents and communications sent to me electronically by calling QualChoice at 800.235.7111 or 501.228.7111. I also understand that I can ask QualChoice at any time to provide me with any of these documents in paper form by regular mail. I agree to contact QualChoice if my email address changes so these important communications will come to my new email address.


Yes No

E -Mail Address _____

Section II. Your Medicare Insurance Information

You must have both Medicare Hospital (Part A) and Medical (Part B) coverage to apply for MediQ65®.

Please FILL IN THE BLANKS below to match your red, white and blue Medicare card.

| | |
|---|--|
| Medicare Claim Number |  <p>The image shows a sample Medicare Health Insurance card. At the top, it says 'MEDICARE HEALTH INSURANCE' with the Medicare logo. Below that is the phone number '1-800-MEDICARE (1-800-633-4227)'. The beneficiary's name is 'JANE DOE'. Her Medicare claim number is '000-00-0000-A' and her sex is 'FEMALE'. She is entitled to 'HOSPITAL (PART A)' coverage effective 07-01-1986 and 'MEDICAL (PART B)' coverage effective 07-01-1986. There is a 'SIGN HERE' line at the bottom.</p> |
| Effective Dates (from your Medicare card) | |
| Hospital Part A (MM/DD/YYYY) | |
| Medical Part B (MM/DD/YYYY) | |

Section III: Eligibility Information

If you lost, or are losing other health insurance coverage, and received a notice from your previous insurer saying you were eligible for Guarantee Issue of a Medicare Supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed accepted in one or more of our Medicare supplement plans.

If this applies to you, please send a copy of the notice from your previous insurer with this application. Your application cannot be processed as a Guarantee Issue without it.

Please check (✓) Yes or No

1. Do you currently have QualChoice health coverage? YES NO

If **YES**, please print your QualChoice ID number: _____

2. Did you turn age 65 or qualify for Medicare due to disability in the last 6 months? YES NO

a. Did you enroll in Medicare Part B in the last 6 months? YES NO

b. If **YES**, what is the effective date? (MM/DD/YYYY) _____

3. Are you covered for medical assistance through the state Medicaid program? YES NO

Note: If you are participating in a Spend-Down Program and have not met your Share of Cost, please answer **NO** to this question.

a. If **YES**, will Medicaid pay your premiums for this Medicare supplement policy? YES NO

b. If **YES**, do you receive any benefits from Medicaid other than payments toward your Medicare Part B premium? YES NO

4. Have you had coverage from a **Medicare Advantage** (HMO, PPO or PFFS) plan within the past 63 days? YES NO

If **NO**, please go to 5.

If **YES**, please fill in your **Start Date** and **End Date** below and answer the questions below.

Start Date (MM/DD/YYYY) _____ **End Date** (MM/DD/YYYY) _____

a. If you are still covered under the other **Medicare Advantage** plan, do you intend to replace your current coverage with this new **Medicare Supplement** policy? YES NO

b. Was this your first time in this type of **Medicare Advantage** plan? YES NO

c. Did you drop a **Medicare Supplement** policy to enroll in the **Medicare Advantage** plan? YES NO

d. Did you move out of the service area of your **Medicare Advantage** plan? YES NO

If YES, please print the name of the insurance company. _____

e. Did your **Medicare Advantage** plan terminate its contract with CMS, cease to provide all services, violate its contract or otherwise notify you that you were losing coverage and therefore eligible for guaranteed issue of a Medicare Supplement policy? YES NO

5. Have you had another **Medicare Supplement** policy in force in the last 63 days? YES NO

If **NO**, please go to 6.

If **YES**, please fill in the name of the company and name of plan and answer the questions below.

Company _____ Plan _____ Dates of Coverage _____

a. Did you move out of the service area of your **Medicare Supplement** plan? YES NO

b. Did your **Medicare Supplement** plan become insolvent, go bankrupt, violate a material provision of your policy, misrepresent the policy's provisions in its marketing to you, or otherwise notify you that you were losing coverage and therefore eligible for guaranteed issue of a Medicare Supplement policy? YES NO

c. Do you plan to replace your current **Medicare Supplement** policy with this **MediQ65[®] Supplement** policy? If yes, the **Notice of Replacement Questionnaire** must be included with your application (form available at *QualChoice.com*). YES NO

6. Have you had coverage under any other health insurance plan within the past 63 days? YES NO
(For example, an employer, union, or individual plan?)

a. If YES, print the name of the insurance company/employer: _____
Type of Policy: _____

b. If YES, what are the dates of coverage under the other policy? _____

Start Date (MM/DD/YYYY) _____ End Date (MM/DD/YYYY) _____

Section IV. Choose Your Plan. Check (✓) only one.

65 before 1/1/2020: Plan A Plan F Plan G (Legacy)* Plan K Plan N* Plan F-HD

65 on or after 1/1/2020: Plan A Plan G (New) Plan K Plan N*

Under 65, Disabled Plan A

*Non-Guaranteed Issue Plan

Guaranteed Issue Documentation can be sent to MEDIQ65@qualchioce.com.

Important Information

Please read carefully before continuing.

Medigap Open Enrollment Period

If you are applying during your Medigap Open Enrollment Period, or you have a guaranteed issue right and selected a guaranteed issue plan, you do not need to answer the medical questions in Sections V-VIII. Please continue your application at Section IX.

If you are NOT applying during your Medigap Open Enrollment Period, or you do not have a guaranteed issue right, you must answer all the medical questions in Sections V-VIII. Acceptance of your application is based on your enrollment in Medicare Hospital (Part A) and Medical (Part B) coverage, Arkansas residency, and our review of your answers to the medical questions. Your application cannot be processed unless all questions are answered.

Section V. Primary Care Physician Information

| Complete Name and Address of Physician | Date of Last Visit | Reason for Visit |
|--|--------------------|------------------|
| | | |
| | | |
| | | |

Section VI. Medical Questions *Please complete if this section applies to you.*

1. What is your height? _____ ft. _____ in.

2. What is your weight? _____ lbs.

3. Are you Medicare disabled? If YES: please describe disability condition(s) below. YES NO

4. Have you ever been declined or rejected for the issuance of life, accident, health or long term care insurance? YES NO

If YES: Name of Carrier _____ Year _____

Reason _____

5. Have you used any form of tobacco in the past 12 months? YES NO

If YES: type of tobacco _____ Amount of Use _____

6. In the **last 5 years** have you:

a. Had home health care services for any reason? If **YES**: please explain below. YES NO

b. Required the assistance of any other individual for performance of any activities of daily living? If **YES**: check all that apply below. YES NO

Bathing Dressing Transferring Eating Toileting Continence

c. Used any addictive or non-addictive drug or substance except as provided by a physician? If **YES**: please explain below. YES NO

d. Used alcohol in amounts greater than 3 drinks per day? YES NO

7. Have you:

a. Ever had inpatient or outpatient cardiac surgery or other cardiac procedures? YES NO
If **YES**: when and what type? _____

b. Ever been diagnosed and/or treated for cancer (other than skin cancer)? YES NO
If **YES**: when and what type? _____

c. Been hospitalized since turning age 65? If **YES**: YES NO
When: _____ No. of Total Days: _____

Reason for Stay: _____

Each condition below must have at least **one** box checked. If **none** of the conditions apply, you must check 'None of the above'. Give full details in **Section VII: Additional Medical Information** for each condition checked. Do not include any medical history or information linked to genetic testing, services or counseling. Also, do not include any information about a genetic disease that has not manifested itself or has been diagnosed principally on genetic information.

8. Have you ever been diagnosed or treated for

- | | |
|---|---|
| <input type="checkbox"/> Heart Bypass Surgery | <input type="checkbox"/> Melanoma |
| <input type="checkbox"/> Hodgkin's Disease | <input type="checkbox"/> Non-Hodgkin's Lymphoma |
| <input type="checkbox"/> Internal Defibrillator | <input type="checkbox"/> Pacemaker |
| <input type="checkbox"/> Leukemia | <input type="checkbox"/> Stents |
| <input type="checkbox"/> Lymphoma | <input type="checkbox"/> None of the above |
| <input type="checkbox"/> Malignancy, Current | |
-

9. In the last ten (10) years have you been treated for (includes medication) or been told by your physician that you had:

- | | |
|--|--|
| <input type="checkbox"/> Breast Cancer | <input type="checkbox"/> Uterine Cancer |
| <input type="checkbox"/> Prostate Cancer | <input type="checkbox"/> None of the above |

In the **last three (3) years** have you been treated for (includes medication), or been told by your physician, you had any of the following:

10. Brain or Nervous System Condition

- | | |
|--|--|
| <input type="checkbox"/> Alzheimer's disease or Senile Dementia | <input type="checkbox"/> Neuritis or Polyneuritis |
| <input type="checkbox"/> Amyotrophic Lateral Sclerosis (ALS – Lou Gehrig's disease) | <input type="checkbox"/> Paralysis or Cerebral Palsy |
| <input type="checkbox"/> Convulsion, Epilepsy or seizures | <input type="checkbox"/> Parkinson's disease |
| <input type="checkbox"/> Meningitis | <input type="checkbox"/> Vertigo, fainting or dizziness |
| <input type="checkbox"/> Multiple Sclerosis, Muscular Dystrophy or Myasthenia Gravis | <input type="checkbox"/> Any other disorder of the brain or nervous system |
| | <input type="checkbox"/> None of the above |

11. Respiratory Condition

- | | |
|---|---|
| <input type="checkbox"/> Asthma | <input type="checkbox"/> Obstructive or Reactive Airway Disorder |
| <input type="checkbox"/> Chronic Obstructive Pulmonary Disease (COPD) | <input type="checkbox"/> Any other disorder of the lungs, bronchial tubes or respiratory system |
| <input type="checkbox"/> Cystic Fibrosis | <input type="checkbox"/> None of the above |
| <input type="checkbox"/> Home oxygen therapy | |
| <input type="checkbox"/> Lung Transplant | |

12. Digestive Condition

- | | |
|--|---|
| <input type="checkbox"/> Cirrhosis, Hepatitis | <input type="checkbox"/> Gastric or Duodenal Ulcer |
| <input type="checkbox"/> Crohn's Disease or Ulcerative Colitis | <input type="checkbox"/> Irritable Bowel Syndrome |
| <input type="checkbox"/> Diverticulitis | <input type="checkbox"/> Pancreatitis |
| <input type="checkbox"/> Gastric bypass surgery or other weight loss procedure | <input type="checkbox"/> Any other disorder or surgery of the stomach, intestines, liver, gallbladder or rectum |
| <input type="checkbox"/> Gastric Esophageal Reflux Disorder (GERD) | <input type="checkbox"/> None of the above |

13. Ears/Eyes/Nose/Throat Condition

- | | |
|--|--|
| <input type="checkbox"/> Cataracts or Glaucoma | <input type="checkbox"/> None of the above |
| <input type="checkbox"/> Any other disorder of the eyes, ears, nose, throat or esophagus | |

14. Glandular Condition

- | | |
|--|---|
| <input type="checkbox"/> Adrenal disorders | <input type="checkbox"/> Thyroid disorder |
| <input type="checkbox"/> Diabetes, abnormal glucose | <input type="checkbox"/> Any other disorder of the pancreas, pituitary, adrenal or other glands |
| • Do you take insulin? <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> None of the above |
| • Amount of medications by mouth? <input type="checkbox"/> 0-2 <input type="checkbox"/> 3+ | |
| • Blood sugar reading _____ | |
| • Date of blood sugar reading _____ | |

15. Circulatory Condition

- | | |
|--|---|
| <input type="checkbox"/> Angina | <input type="checkbox"/> Hemophilia, Factor 8 or 9 Disease |
| <input type="checkbox"/> Cerebrovascular accident (stroke) including Transient Ischemic Attack (TIA) | <input type="checkbox"/> High blood pressure |
| <input type="checkbox"/> Chest pain, shortness of breath | <input type="checkbox"/> Palpitation of the heart <ul style="list-style-type: none">• Do you take medication for palpitation of the heart? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Heart Attack, Myocardial Infarction, Arteriosclerosis, Coronary Artery Disease, Stent placement and/or Angioplasty | <input type="checkbox"/> Any other condition of the heart, blood, blood vessels or circulatory system |
| <input type="checkbox"/> Heart Murmur <ul style="list-style-type: none">• Do you take medication for your heart murmur? <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> None of the above |

16. Cancer, Lymphatic System, Blood, Or Skin Condition

- | | |
|--|---|
| <input type="checkbox"/> Anemia | <input type="checkbox"/> Any other disorder of the lymphatic system |
| <input type="checkbox"/> Neoplasm or tumor | <input type="checkbox"/> Any other disorder of the skin |
| <input type="checkbox"/> Any other cancer | <input type="checkbox"/> None of the above |

17. Musculoskeletal Condition

- | | |
|---|---|
| <input type="checkbox"/> Chronic fatigue | <input type="checkbox"/> Psoriatic arthritis |
| <input type="checkbox"/> Connective tissue disorder | <input type="checkbox"/> Rheumatoid Arthritis |
| <input type="checkbox"/> Fibromyalgia | <input type="checkbox"/> Any other arthritis |
| <input type="checkbox"/> Fracture(s) or broken bone(s) <ul style="list-style-type: none">• Was the bone exposed? <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> Any other disorder of the muscles, bones or joints |
| <input type="checkbox"/> Lupus, systemic | <input type="checkbox"/> None of the above |

18. Kidney, Urinary, Reproductive Condition

- | | |
|---|--|
| <input type="checkbox"/> Abnormal Pap Smear | <input type="checkbox"/> Sexually transmitted disease |
| <input type="checkbox"/> Bladder or renal stones | <input type="checkbox"/> Sugar, blood or protein in urine |
| <input type="checkbox"/> Dialysis | <input type="checkbox"/> Any other disorder of the reproductive organs, including prostate, ovaries or breasts |
| <input type="checkbox"/> Nephritis | <input type="checkbox"/> None of the above |
| <input type="checkbox"/> Nephrotic syndrome, Renal disease or failure | |

19. Mental, Emotional Condition or Substance Abuse

- | | |
|--|--|
| <input type="checkbox"/> Anxiety, depression, emotional problems or nervous disorder | <input type="checkbox"/> Psychiatric/psychological treatment |
| <input type="checkbox"/> Drug overdose | <input type="checkbox"/> Any other mental, emotional disorder or situation |
| <input type="checkbox"/> Eating disorder | <input type="checkbox"/> None of the above |
-

20. Other Condition

- Acquired immune deficiency syndrome (AIDS), or AIDS-related complex or immune deficiency disorder, or HIV
- Current patient in a hospital or nursing home
- Sarcoidosis
- Surgery, procedure, or test advised by physician but not completed
- Transplant recipient
- Unexplained or unintentional weight loss of 10 pounds or more
- Any other implant(s), prosthetic device(s) internal fixation device(s) or retained hardware (i.e., pins, wires, screws, shunts, stents)
- Any injury deformity, incapacitation, disease or condition not listed elsewhere
- Long-term opioids (over 90 days)
- None of the above

Section VII. Additional Medical Information

1. Give full details below to conditions checked in Section VI, Questions 8-20.
2. Include all treatments provided or planned that apply in the **Type of Treatment** section. Example treatments are:
 - Surgery Hospitalization
 - Emergency room visit
 - Chiropractic treatments
 - Nursing Home confinement
 - Doctor visits
 - Rehabilitation therapy (speech, physical, occupational)
3. Please make sure to include all treatments that apply.

| Question No. | Condition/Illness Type of Treatment | First diagnosis YR | Most recent visit | | Total # of Visits | Recovery | Complete Name and Address of Physician |
|--------------|---|--------------------|-------------------|-------|-------------------|--|---|
| | | | MO | YR | | | |
| 15 | Condition/Illness: <u>Arthritis</u> Type of Treatment: <u>Doctor Visit</u> | 2016 | 01/16 | MO/YR | 2 | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | Jane Smith, MD 123 Any Street Any Place, AR |
| | Condition/Illness: _____ Type of Treatment: _____ | | ___/___ | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | Condition/Illness: _____ Type of Treatment: _____ | | ___/___ | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | Condition/Illness: _____ Type of Treatment: _____ | | ___/___ | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | Condition/Illness: _____ Type of Treatment: _____ | | ___/___ | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | Condition/Illness: _____ Type of Treatment: _____ | | ___/___ | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |

Section VIII. Prescription Questionnaire

1. Are you currently taking blood thinners? YES NO
2. Are you currently taking any prescription medication, or have you taken prescription medication in the **last three (3) years**? YES NO
3. If you answered YES, please provide full details below. A print-out from the pharmacy is not acceptable.

| Name of Medication | Dosage | Specific Condition or Illness | Start Date (MO/YR) | Stop Date (MO/YR) | Degree of Recovery | Complete Name and Address of Physician |
|--------------------|---------|-------------------------------|--------------------|-------------------|--|---|
| Tylenol | 1000 mg | Osteoarthritis | 06/15 | Current | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | Jane Smith, MD 123 Any Street Any Place, AR |
| | | | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | | | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | | | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | | | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | | | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | | | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | | | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | | | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |
| | | | | | <input type="checkbox"/> None <input type="checkbox"/> Partial <input type="checkbox"/> Full | |

Section IX: Important Information for Applicant. Please read carefully.

Send no money with this application. You will be billed by the payment method you choose in Section XI.

1. You do not need more than one Medicare supplement policy.
2. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
3. You may be eligible for benefits under Medicaid and may not need a Medicare supplement policy.
4. If, after purchasing this policy you become eligible for Medicaid, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare supplement policy (or if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medicaid eligibility. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.
5. 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.
6. 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).
7. I understand that if I am not in my Medigap Open Enrollment Period, or do not have a Guarantee Issue right, that the policy I am applying for will not pay any benefits during the first six (6) months for: any disease or condition for which I received medical advice or for which treatment was recommended or performed by a doctor within six (6) months before this policy is issued. If I have prior creditable coverage through another Medicare Supplement policy that ends within 63 days of the date of this application, credit for the creditable coverage will be applied to the pre-existing period.

This application cannot be processed without your signature.

In signing below, I represent and acknowledge:

1. I should not cancel any coverage I currently have until I am notified of QualChoice's decision.
2. An agent/broker involved in this insurance transaction may receive compensation from QualChoice for services related to the placement of this insurance. Any such compensation is included in the insurance premium paid by the insured. For more information on the compensation involved in this transaction, please direct your inquiry to the broker/agent.
3. If my application is accepted relying on my representations on this document, any coverage which maybe issued to me shall be invalid if based on false information.
4. I agree any provider of medical services or supplies is authorized and directed to furnish QualChoice all records or copies thereof, relating to such services or supplies.
5. I authorize and release to QualChoice, Title XVIII Medicare claims information needed to coordinate benefits with this policy at any time I am eligible for Medicare benefits.
6. QualChoice may call me for additional information that may help with the timely processing of my application.
7. The statements and answers given in this application and any signed and dated addenda to this application (both front and back) are true, complete and correctly recorded.
8. I have read and understand the **Important Information for Applicant** (Sect. IX).
9. I acknowledge and understand that consistent with the requirements of the Genetic Information Nondiscrimination Act of 2008, QualChoice does not use genetic information for underwriting purposes or any other purpose prohibited by applicable law. QualChoice has requested that in answering the questions in this application that I do not include any family medical history or information related to genetic testing, genetic services or genetic counseling. QualChoice has also requested that I do not include information regarding a genetic disease that has not manifested itself or has been diagnosed principally on genetic information. I further acknowledge that QualChoice has directed me to omit or remove from this application any genetic information.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

- I, the applicant, certify that I signed this application in the state of Arkansas.
- I, the applicant, or my authorized representative, acknowledge receipt of the following:
 - Choosing A Medigap Policy: A Guide to Health Insurance for People with Medicare** (at Medicare.gov) and **Outline of Medicare Supplement Coverage** from QualChoice.

Signature of Applicant

X

Date Signed (MM/DD/YYYY)

This application cannot be processed without your signature.

Section X: Authorization to Disclose Protected Health Information (PHI)

1. I authorize any medical professional, medical care institution, other provider of health care services or supplies, the Medical Information Bureau (MIB), reinsurer, health plan, prior insurance carrier, consumer reporting agency, other third party medical and/or pharmaceutical databases or other organization, institution or person, that has any records on me or my health to provide QualChoice, any third party retained by QualChoice, or its reinsurers, information with respect to any physical or mental condition, treatment or any non-medical information on me.
2. I understand that information obtained as a result of this authorization will be used for the purpose of underwriting and determining eligibility for coverage.
3. This information shall also be used by QualChoice in investigating and paying claims for benefits.
4. I understand that in the course of their business operations, QualChoice may disclose this information to others as required or permitted by law and as set out in the QualChoice *Privacy Notice*.
5. I understand that information provided under this authorization if re-disclosed will no longer be protected. However, QualChoice and its associates are protected by federal and state privacy laws and regulations.
6. I specifically authorize QualChoice to release necessary information obtained by QualChoice about me to my broker/agent.
7. This authorization permits release of information related to substance use or abuse, but does not provide for the disclosure of psychotherapy notes as defined in 45 CFR § 164.501.
8. I acknowledge that signing this authorization is a condition of my enrollment for health coverage by QualChoice.
9. I understand that I may terminate this authorization by sending a written revocation to QualChoice, Attn: MediQ65®, P.O. Box 25626, Little Rock, AR 72221-5626. However, if I revoke this authorization before I am enrolled in the MediQ65® policy, my application for coverage will be denied.
10. Unless I revoke this authorization, it shall be valid for 30 months from the date of my signature for information collected in connection with review of this application; it is valid for the duration of the coverage for information collected in connection with investigation of claims.
11. A copy of this authorization is as valid as the original.
12. Both the federal government and the State of Arkansas have enacted electronic signature laws, which allow the use of electronic signatures in all areas of commerce. See the Electronic Signature in Global and National Commerce Act 15 USC §§ 7001 et seq., the Arkansas Electronic Records and Signature Act A.C.A §§25-31-101 et seq. and the Uniform Electronic Transaction Act, A.C.A. §§25-31-101 et seq. Electronic signatures are specifically authorized in the business of insurance. See 15 USC §§ 7001(i)
13. QualChoice may release any information it obtains about me to MIB or any member company for purposes described in QualChoice's *Privacy Notice*.

| | | |
|--------------------------------------|--|---------------------------------|
| Print Legal Name of Applicant | Signature of Applicant X | Date Signed (MM/DD/YYYY) |
|--------------------------------------|--|---------------------------------|

This application cannot be processed without your signature.

Section XI. Payment Authorization Form - Select one of the four payment methods below.

| | |
|----------|---|
| 1 | <input type="checkbox"/> MONTHLY: I authorize QualChoice to bill my MediQ65® premium on a monthly basis. <hr style="border-top: 1px dashed black;"/> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Paper bill (\$2.00 monthly fee applies.) Your monthly invoice will be mailed to your Billing Address listed in Section I. </div> <div style="width: 45%;"> <input type="checkbox"/> Bank draft* <input type="checkbox"/> 24th of preceding month <input type="checkbox"/> 5th of current month </div> </div> |
| 2 | <input type="checkbox"/> QUARTERLY: I authorize QualChoice to bill my MediQ65® premium on a quarterly basis. Note: Rates may change during the year. You may receive a credit or have to pay the rate difference at the end of the quarter. <hr style="border-top: 1px dashed black;"/> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Paper bill Your quarterly invoice will be mailed to the Billing Address listed in Section I. </div> <div style="width: 45%;"> <input type="checkbox"/> Bank draft* <input type="checkbox"/> 24th of preceding month <input type="checkbox"/> 5th of current month </div> </div> |
| 3 | <input type="checkbox"/> ANNUAL: I authorize QualChoice to bill my MediQ65® premium on an annual basis. NOTE: Rates may change during the year. You may receive a credit or have to pay the rate difference at year-end. <hr style="border-top: 1px dashed black;"/> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Paper bill Your annual invoice will be mailed to the Billing Address listed in Section I. </div> <div style="width: 45%;"> <input type="checkbox"/> Bank draft* <input type="checkbox"/> 24th of preceding month <input type="checkbox"/> 5th of current month </div> </div> |

*Bank Draft – I authorize QualChoice to draft the checking/savings account listed below for payment of my MediQ65® premium. This authorization is valid until I give written notice of cancellation to QualChoice. If I cancel my bank draft after agreeing to it, I will also be terminating my coverage, unless I send written notice to QualChoice of my desire to continue coverage at least 20 days before the bank draft withdrawal date. If my bank draft is rejected due to insufficient funds, QualChoice may charge me a \$20 fee. If my bank draft is rejected, with or without cause, whether intentionally or inadvertently, QualChoice will have no liability even though such may result in the cancellation of my coverage. Your first month’s premium will be drafted upon initial acceptance of coverage.

| | | | | |
|---------------------------------------|-----------------|---|-------|-----|
| Name of Bank or Financial Institution | | Account Type (<i>Check One</i>) <input type="checkbox"/> Checking <input type="checkbox"/> Savings | | |
| Bank Account Number | | 9 Digit Bank Routing Number | | |
| Account Holder Name | Billing Address | City | State | Zip |
| Account Holder Signature X | | Date Signed MM/DD/YYYY | | |

Authorized Signature: By signing below, I agree to all the terms and conditions stated in the payment method checked above. This payment method is valid until QualChoice gets written notice of my wish to change my payment method 20 days before my next premium due payment. I understand that not properly following what has been authorized on this form may cause my MediQ65® policy to be cancelled at QualChoice’s discretion.

| | | |
|-------------------------------|------------------------------------|------------------------------------|
| Print Legal Name of Applicant | Signature of Applicant X | Date Signed (MM/DD/YYYY) |
| Social Sec. # or Member ID # | | Broker/Agency Name (if applicable) |

| Changes in billing methods must mailed or faxed to: | For questions, call: |
|--|--|
| QualChoice Attn: Finance P.O. Box 25610 Little Rock AR 72221 Fax 501.707.6728 | 501.228.7111 or 800.235.7111, ext. 7023 |

For More Information

MediQ65® Medicare Supplement Insurance Plan

1001 Technology Drive, Suite 401
 Little Rock, AR 72223

P.O. Box 25626
 Little Rock, AR 72221

Weekdays 8 a.m. to 5 p.m. Central Time
 Toll Free 855.MEDIQ65 (855.633.4765)
www.MediQ65.com

Senior Health Insurance Information Program (SHIIP – State of Arkansas)

Provides free one-on-one counseling, education, and information to individuals with Medicare of all ages.
 Toll Free 800.224.6330 or 501.371.2782
www.insurance.arkansas.gov

Medicare

24 hours a day, 7 days a week
 Toll free 800.633.4227 (800.MEDICARE) | TTY/TDD users call 877.486.2048
Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare
www.medicare.gov/publications

MediQ65® Medicare Supplement plans are not connected with or endorsed by the U.S. government or the federal Medicare program.



P.O. Box 25626 | Little Rock AR 72221-5626 | 855.633.4765 | Fax 501.707.6765 | MediQ65.com