



Notice to Applicant Regarding Replacement of Medicare Supplement Coverage or Medicare Advantage Insurance

Please save this notice — it may be important to you in the future.

According to your application, you plan to terminate your existing Medicare Supplement or Medicare Advantage insurance and replace it with a policy to be issued by QualChoice. 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 may have that may duplicate this policy.

Statement to Applicant by Issuer or Agent/Broker

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 (check (✓) one):

- Additional benefits
- No change in benefits, but lower premiums
- Fewer benefits and lower premiums
- My plan has outpatient prescription drug coverage and I am enrolling in Part D.
- Moved out of Medicare Supplement service area
- Disenrollment from a Medicare Advantage Plan. Reason for disenrollment: _____
- Other (please specify): _____

Notes

1. If the issuer of the Medicare supplement policy being applied for does not impose, or is otherwise prohibited from imposing pre-existing condition limitations, skip to statement 2 below. Pre-existing health conditions may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. State law provides that your replacement policy or certificate may not contain new pre-existing conditions, waiting 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.
3. If you wish to terminate your present policy and replace it with new coverage, be sure to truthfully and completely answer all questions on the application about your medical history. Failure to include all material medical information on an application may provide a basis for the company to deny 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 sure that all information has been properly recorded.

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

Name of Agent/Broker or Other Representative	Signature of Agent/Broker or Other Representative X
License Number/Tax ID Number	Date Signed
Print Applicant's Name	Signature of Applicant X
Applicant's Social Security Number	Date Signed