

# Application

Medicare Supplement Insurance

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Underwritten by

Aetna Health
Insurance Company

aetnaseniorproducts.com

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# **Application for Medicare Supplement Insurance**

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- If only one applicant, just complete **applicant A** information.
- Mail application and check in the provided business reply envelope.
- Complete all required sections of the application.
   Any incomplete or missing information could result in delay or closure of your application.

	Section	ո 1a. Applicar	nt A information			
Applicant A name (as appear.	s on Medicare card	(*)	Phone			
Residential address			Apt/suit	e number		
City		State	Zip			
Mailing address (if different th	nan residential addi	ress)	Apt/suit ·	e number		
City		State	Zip			
E-mail			Social S	ecurity Num	ıber	
Birth date (mm/dd/yyyy)	Age ·	☐ Male ☐ Female	<b>Height</b> (feet and incl	hes) <b>Weigh</b>	<b>t</b> (pounds)	
Are you a legal resident of t	he United States	?			☐ Yes	□No
Have you used any form of	tobacco in the pa	ast 12 months? (	Including vaping and e	-cigarettes)	☐ Yes	□No
Medicare card number*		Effective da	ate: Medicare Part A	Medio	care Part	В
*Pleas			ber and a copy of card it dicare card yet, leave bla			
	Section	ո 1b. Applican	t B information			
<b>Applicant B name</b> (as appear.	s on Medicare card	*)	Phone ·			
Residential address			Apt/suit ·	e number		
City		State •	Zip			
Mailing address (if different th	nan residential addi	ress)	Apt/suit ·	e number		
City		State	Zip			
E-mail			Social S	ecurity Num	ıber	
Birth date (mm/dd/yyyy) .	Age ·	□ Male □ Female	<b>Height</b> (feet and incl	hes) <b>Weigh</b> •	<b>t</b> (pounds)	
Are you a legal resident of t					☐ Yes	□No
Have you used any form of	tobacco in the pa			-cigarettes)	☐ Yes	□No
Medicare card number*		Effective da	ate: Medicare Part A	Medie	care Part	В

# Section 2a. Household premium discount information

# Household premium discount eligibility information

You may qualify for a household discount with an Aetna Health Insurance Company Medicare Supplement plan.

collection and administrative electronic funds transfer movalue of money advantage to you for choosing an annual	e costs, time value of money considerations and lapse rates. The annual and monthly odes have the same and lowest total yearly premium costs. As a result, there is a time o you for paying monthly versus annually. However, there may be other advantages to payment based on your preferences. Your agent can explain the differences in modes s best for you. You may change your payment mode, among the modes available,
quarterly and monthly elec	everal payment options or modes for paying your premium: annual, semi-annual, tronic funds transfer (EFT). Each payment mode, other than annual and monthly sults in higher total yearly premium costs. Reasons for higher costs include added
Payment modes	
Name	Policy number
*If your spouse/partner curr the following information:	rently has a Medicare Supplement policy with an Aetna company, please provide
Upon verification	of eligibility and approval of your application, you will qualify for the discount.
Applicant(s) meet(s) these	eligibility requirements   Yes   No
	the above requirements, then the discount will be applicable when a policy for each ounted rates will be 7 percent lower than the individual rates and will apply as long as each
(a) your spouse or your civil (b) someone with whom you	union partner; and I have continuously resided for the past 12 months
The Medicare engine additi	must be:
The Medicare eligible adult i	

							- rage 3 of 13
		Section 2b. Plan an	d premiu	ım informatio	n - applicant	Α	
Ap	oplicant A Plan sel	ected	Requeste	ed Medicare Supp	lement effectiv	e date (mm/	dd/yyyy)
<b>M</b>	odal premium	Modal premium with dis	count	Policy fee*	Total initial p	remium col	lected/draft
	<b>itial premium</b> Draft initial premiu	ım upon policy approval	□ Draft ir	nitial premium on	policy effective	date	
Su ·	ıbsequent draft da	ate**	<b>Payment</b> ☐ Annual	<b>mode</b> ly □ Quarterly	☐ Semi-annua	lly □ Mont	hly EFT
	ayment method Check	List bill Billing file identifie	r:				
	If applying for household discount, provide the discounted and non-discounted premium amounts.  *This one-time fee will be refunded, along with your premium, if the policy is not issued or you return it during your 30-day free look.  ** Draft date cannot be on the 29th, 30th or 31st of the month. Requesting to have a draft date more than 15 days greater than the policy's paid to date will draft a month in advance.						
Ξ		: al Di				_	
		Section 2b. Plan an	d premiu	im informatio	n - applicant	В	
Ap	oplicant B Plan sel	ected	Requeste	ed Medicare Supp	lement effectiv	e date (mm/	dd/yyyy)
<b>M</b>	odal premium	Modal premium with dis	count	Policy fee*	Total initial p	oremium col	lected/draft
	<b>itial premium</b> Draft initial premiu	ım upon policy approval	☐ Draft ir	nitial premium on	policy effective	date	
Su ·	ıbsequent draft da	ate**	<b>Payment</b> ☐ Annual	<b>mode</b> ly □ Quarterly	□ Semi-annua	lly □ Mon	thly EFT
	ayment method Check   EFT	☐ List bill Billing file identifi	er:				
		Sectio	n 3. Eligik	oility question	S		
То	the best of you	r knowledge:				Appli A	cant: B
1.	Did you turn age 6	55 in the last 6 months?				□ Yes □ No	☐ Yes ☐ No
	i. Did you enroll in	Medicare Part B in the last 6	5 months?			□ Yes □ No	☐ Yes ☐ No
	ii. If yes, what is the	e effective date? (mm/dd/yyy	y)				
	Applicant A effe	ctive date	Applicant	<b>B</b> effective date			ı
Α	•	В	•				

# **Section 3. Eligibility questions** *continued*

	NOTE: If you are participating in a "Spe not met your "share of cost," please			Appl A	icant:   B
2.	Are you covered for medical assistance t	thro	ough the state Medicaid program?	☐ Yes ☐ No	☐ Yes ☐ No
	i. If yes, will Medicaid pay your premiums fo	or th	nis Medicare Supplement policy?	☐ Yes ☐ No	☐ Yes ☐ No
	ii. Do you receive any benefits from Medicaid other than payments toward your Medicare Part B premium?				☐ Yes ☐ No
3.	If you had coverage from any Medicare p the past 63 days (for example, a Medicar or PPO), fill in your start and end dates b plan, leave "End date" blank.	re A	dvantage plan, or a Medicare HMO		
	Applicant A start date		Applicant B start date		
	•		•		
Α	End date	В	End date		
	•		•		
	i If you are still sovered under the Medicar	co nl	an de vou intend te replace vous		
	<ul> <li>i. If you are still covered under the Medicare current coverage with this new Medicare</li> </ul>			☐ Yes ☐ No	☐ Yes ☐ No
ii. Was this your first time in this type of Medicare plan?			☐ Yes ☐ No	☐ Yes ☐ No	
	iii. Did you drop a Medicare Supplement po	olicy	to enroll in the Medicare plan?	☐ Yes ☐ No	☐ Yes ☐ No
4.	Do you have another Medicare Supplem	ent	policy in force?	☐ Yes ☐ No	☐ Yes ☐ No
	i. If so for applicant A, with what company	ıy, aı	nd what plan do you have?		
Α	Company •		Plan •		
	If so for <b>applicant B</b> , with what company				
В	Company .		Plan •		
	ii. If so, do you intend to replace your curre with this policy?	ent N	Medicare Supplement policy	□ Yes □ No	☐ Yes ☐ No
	iii. Are you replacing an Aetna company Me	edic	are Supplement policy?	☐ Yes ☐ No	☐ Yes ☐ No
	If yes, list policy number:				
Α	Applicant A ·	В	Applicant B		

# **Section 3. Eligibility questions** *continued*

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 that you had certain rights to buy such a policy, 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.

	Have you had coverage under any past 63 days? (For example, an en			Applicant: A B  ☐ Yes ☐ No ☐ Yes ☐ No
	i. If so for applicant A, with what o	company, and what plan do	you have?	
	Company .		Plan •	
Α	ii. What are your start and end da (If you are still covered under the			
	Applicant A start date	End date		
	•	•		
	i. If so for <b>applicant B</b> , with what c	company, and what plan do y	ou have?	
	Company •		Plan .	
В	<b>ii.</b> What are your start and end dat (If you are still covered under the c	es of coverage under the oth		
	Applicant B start date	End date		
	•	•		
		For agent use o	only	
	Check if application is for		-	
	Applicant A		☐ Guaranteed Issue	□Underwritten
	Applicant B	·	☐ Guaranteed Issue	

# **Section 4. Health questions**

Answer these questions **only if you're applying for underwritten coverage**. Do not answer these questions for an Open Enrollment or Guaranteed Issue application. If any health questions are answered "yes" in section 4, the applicant(s) will not qualify for this insurance with us.

	Appli A	cant: B
1. Are you dependent on a wheelchair or any motorized mobility device?	] Yes □ No	☐ Yes ☐ No
2. Do any of the following apply to you?		
Currently hospitalized, confined to a bed, in a nursing facility or assisted living facility, receiving home health care or physical therapy	] Yes □ No	☐ Yes ☐ No
3. At any time, have you been medically diagnosed, treated, or had surgery for any of the following?		
A. congestive heart failure, unoperated aneurysm, defibrillator	] Yes □ No	☐ Yes ☐ No
<b>B.</b> leukemia, lymphoma, multiple myeloma, cirrhosis	] Yes □ No	☐ Yes ☐ No
C. Parkinson's Disease, Lou Gehrig's Disease, Alzheimer's Disease, dementia multiple sclerosis, muscular dystrophy, cerebral palsy	] Yes □ No	☐ Yes ☐ No
<b>D.</b> chronic kidney disease, kidney failure, kidney disease requiring dialysis, renal insufficiency, Addison's Disease	] Yes □ No	☐ Yes ☐ No
<b>E.</b> any condition requiring a bone marrow transplant or stem cell transplant, any condition requiring an organ transplant	] Yes □ No	☐ Yes ☐ No
<b>F.</b> Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), tested positive for the Human Immunodeficiency Virus (HIV)	] Yes □ No	☐ Yes ☐ No
4. Have you been medically diagnosed or treated by a member of the medical profession for diabetes?		
A. that requires use of insulin	] Yes □ No	☐ Yes ☐ No
<b>B.</b> with complications including retinopathy, neuropathy, peripheral vascular or arterial disease or heart artery blockage	] Yes □ No	☐ Yes ☐ No
C. with history of heart attack or stroke (at any time)	] Yes □ No	☐ Yes ☐ No
<ul><li>D. treated with medication that has been changed or adjusted in the past 12 months because of uncontrolled blood sugar</li></ul>	] Yes □ No	☐ Yes ☐ No
5. Within the past 36 months, have you been medically diagnosed, treated, or had surgery for any of the following?		
A. alcoholism, drug abuse	] Yes □ No	☐ Yes ☐ No
<b>B.</b> cardiomyopathy, atrial fibrillation, anemia requiring repeated blood transfusions, any other blood disorder	] Yes □ No	☐ Yes ☐ No
	] Yes □ No ] Yes □ No	☐ Yes ☐ No ☐ Yes ☐ No

# **Section 4. Health questions** *continued*

	Appli	cant:
6. Within the past 24 months, have you been medically diagnosed, treated, or had surgery for any of the following?	Α	В
A. enlarged heart, transient ischemic attack (TIA), stroke, peripheral vascular or arterial disease, neuropathy, amputation caused by disease	☐ Yes ☐ No	☐ Yes ☐ No
B. myasthenia gravis, systemic lupus or connective tissue disorder	☐ Yes ☐ No	☐ Yes ☐ No
C. osteoporosis with fractures, Paget's Disease, arthritis that restricts mobility or the activities of daily living	☐ Yes ☐ No	☐ Yes ☐ No
D. any lung or respiratory disorder requiring the use of a nebulizer or oxygen, or 3 or more medications for lung or respiratory disorder	☐ Yes ☐ No	☐ Yes ☐ No
E. any lung or respiratory disorder and currently use tobacco products	☐ Yes ☐ No	☐ Yes ☐ No
7. Within the past 12 months, have you been advised by a medical professional		
to have treatment, further evaluation, diagnostic testing, or surgery that has not been performed or do you have pending test results?	☐ Yes ☐ No	☐ Yes ☐ No
8. Within the past 12 months, have you been medically diagnosed or, treated, or had surgery for a heart attack, artery blockage, or heart valve disorder?	□ Yes □ No	☐ Yes ☐ No
9. Within the past 12 months, have you been medically diagnosed with wet macular degeneration and have taken or are currently receiving injections?	☐ Yes ☐ No	☐ Yes ☐ No
10. Within the past 12 months, do any of the following apply to you?		
A. had a pacemaker implanted	☐ Yes ☐ No	☐ Yes ☐ No
<b>B.</b> had a PSA blood test greater than 4.5, under age 70, with no history of prostate cancer	☐ Yes ☐ No	☐ Yes ☐ No
C. had a PSA blood test greater than 6.5, age 70 or older, with no history of prostate cancer	☐ Yes ☐ No	☐ Yes ☐ No
<b>D.</b> had a seizure	☐ Yes ☐ No	☐ Yes ☐ No
11. Was your last blood pressure reading higher than 175 systolic or higher than 100 diastolic?	□ Yes □ No	☐ Yes ☐ No

Systolic is the upper number and diastolic is the bottom number of a blood pressure reading.

# Section 5. Health history - applicant A

If this is an **Open Enrollment** or **Guaranteed Issue** application, **do not answer questions in this section**.

Applicant A
Within the past 24 months if you have been medically diagnosed, treated, or had surgery for any brain, mental or nervous disorder, provide reason and diagnosis:
Within the past five years if you have been hospitalized, treated at an outpatient facility, or emergency room, provide reason and diagnosis:
List the name of any medications you are taking and the reason why, if known.
Use an additional sheet of paper if needed for explanation.
Section 5. Health history - applicant B
Applicant B Within the past 24 months if you have been medically diagnosed, treated, or had surgery for any brain, mental or nervous disorder, provide reason and diagnosis:
Within the past five years if you have been hospitalized, treated at an outpatient facility, or emergency room, provide reason and diagnosis:
List the name of any medications you are taking and the reason why, if known.

# Section 6. Physician information - applicant A

If this is an **Open Enrollment** or **Guaranteed Issue** application, **do not answer questions in this section**.

Applicant A primary physician	Phone .
Physician's office name	
City	State
Specialist seen in the past 24 months	Specialty
Reason for seeing (diagnosis) .	
Specialist seen in the past 24 months	Specialty ·
Reason for seeing (diagnosis)	
Specialist seen in the past 24 months	Specialty
Reason for seeing (diagnosis) .	
Have you seen any additional physicians other than those listed above in the past 24 months?	□ Yes □ No
Section 6. Physician information - a	pplicant B
Applicant B primary physician	Phone .
Physician's office name	
City	State
Specialist seen in the past 24 months	Specialty
Reason for seeing (diagnosis) .	
Specialist seen in the past 24 months	Specialty
Reason for seeing (diagnosis)	
Specialist seen in the past 24 months	Specialty
Reason for seeing (diagnosis) .	
Have you seen any additional physicians other than those listed above in the past 24 months?	☐ Yes ☐ No

#### **Section 7. Important statements**

- **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 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.
- **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 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 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).

## Section 8. Producer compensation

When you purchase insurance from us, we pay compensation to the licensed agent. Intermediaries through whom the licensed agent works may also receive compensation.

The agent or intermediary represents us by simply taking your insurance application, collecting your initial premiums and delivering your policy.

Agent compensation may vary depending on the type of insurance plan you purchase or the specific options included with your policy. The agent can receive compensation by:

- Commissions when a policy is purchased or renewed
- Fees for marketing and administrative services
- Educational opportunities

Some agents and/or their intermediaries may also receive discounts on their own policy premiums and bonuses. We may also offer incentive trips or prizes associated with sales contests based on sales criteria. Types of sales criteria include overall sales volume of an agent or intermediary with our companies or percentage of completed sales.

Intermediaries may also pay compensation directly to the licensed agent. If the licensed insurance agent can sell insurance policies from other insurance carriers, those carriers may pay compensation that differs from ours.

#### Section 9. Applicant(s) agreement

This agreement is to acknowledge that I am applying for an insurance policy from Aetna Health Insurance Company that will be issued based on my answers to the questions on this application. I have read, or had read to me, and understand all statements and answers and acknowledge that to the best of my knowledge and belief, they are all accurate, complete and correctly documented. I understand that I will receive a copy of the signed application. I acknowledge that I have received an outline of coverage for the policy that I applied for, along with a copy of Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.

I acknowledge and agree that if there is more than one applicant on this application, all information provided may be reviewed or shared with the other applicant. I understand that upon acceptance of the completed application, each applicant will receive a separate policy with a copy of this application attached.

I understand and agree that this application and any policy issued will be the entire contract of insurance. The Company will not be bound by any statements, promises, or information made or given by any agent or other person at any time unless it is in writing, submitted to the Company's home office, and made a part of the contract of insurance. An Officer of the Company is the only one who can make, modify or discharge contracts or waive any of the Company's rights or requirements; and any modifications must be documented in writing.

I also understand that I do not have coverage until this application is approved, the first premium is paid, there has been no change in my health as stated in the application, and a policy has been issued by the Company.

I understand and agree that, if I choose to pay my premium by electronic funds transfer (EFT) from my checking or savings account, I am accepting the terms and conditions of the EFT authorization attached to this application.

I understand that if any answers on this application are incorrect, incomplete or untrue, Aetna Health Insurance Company has the right to adjust my premium, or cancel this policy.

Applicant A signature	Date signed
X	•
Annlicant Bisignaturo	Date signed
Applicant B signature	Date signed
X	•

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

### Section 10. Account information - applicant A

	e requesting ele		nds transfer (EFT) for premium payment. application.	
Applicant A name	Ac	count own	er name (if different than proposed insured's)	
Account owner relationship to proposed	dinsured			
☐ Business owned by proposed insured	☐ Living trust		☐ Employer	
☐ Power of Attorney	☐ Conservator/	guardian	☐ Family member; please specify:	
Financial institution name	Ac	count type	2	
		Checking	□ Savings	
Routing number		count num	nber	
Section	10. Account i	nformati	on - applicant B	
Applicant B name	Ac	count own	er name (if different than proposed insured's)	
Account owner relationship to proposed	d insured			
☐ Business owned by proposed insured	☐ Living trust		☐ Employer	
☐ Power of Attorney	☐ Conservator/	'guardian	☐ Family member; please specify:	
Financial institution name	Ac	count type	2	
•		Checking	□ Savings	
Routing number	Ac	count num	nber	
Soction 11 El	octronic fund	s transfo	r (EFT) authorization	
Section 11. En	ectronic runa	s transie	(EFI) autilorization	
understand and accept these terms and	conditions:		ation as to each EFT charge will be provided by	
We are authorized to withdraw funds periodically from your account to pay insurance premiums for the insured.				
lf your financial institution does not hond request, we will NOT consider your prem		<ul> <li>If you want to cancel or change this authorization, you must contact us at least three business days before a</li> </ul>		
If your financial institution does not hone		scheduled withdrawal.		
request, we may make a second attempt within five		<ul> <li>Any refund of unearned premium will be made to the</li> </ul>		

- business days.
- We have the right to end EFT payments at any time and bill you directly either quarterly or less frequently for premiums due.
- policy owner or the policy owner's estate.

**Signature only required if** the account owner is different than the proposed insured.

Account owner signature - applicant A	Date signed
x	
Account owner signature - applicant B	Date signed
x	

#### **Section 12. Agent information**

Please list any other medical or health insurance policies sold to **applicant A.** 

#### 1) List policies sold which are still in force

#### 2) List policies sold in the past 5 years which are no longer in force

Please list any other medical or health insurance policies sold to applicant B.

#### 1) List policies sold which are still in force

#### 2) List policies sold in the past 5 years which are no longer in force

#### I certify that:

- 1. I have truly and accurately recorded the information supplied by the applicant(s).
- 2. The application was provided to the applicant(s) to review and the applicant(s) has been advised that any false statement or misrepresentation in the application may result in an adjustment of premium, reduction of benefits or rescission of the policy(ies).

3. I have provided an outline of coverage for the policy(ies) applied for and A Guide to Health Insurance for People with Medicare to applicant(s) prior to completing the application.

**All information must be completed.** The writing number reflects where commissions will be paid.

**Agent signature** 

#### **Agent name** (printed)

Writing number (agent or company)
State license ID number (for FL only)
Phone
Email

# Section 13. Agent request to split commissions

If this application results in an issued policy through Aetna Health Insurance Company (AHIC), the agents listed below have agreed to split the commissions earned on the policy.

- Both agents must be properly licensed and appointed with AHIC in the policy's state of issue.
- Split commissions are calculated as a percentage of commissionable premium and will apply while the policy remains in force.
- The percentage of the premium split can be for any amount but must be stated in whole numbers and total 100%. (For example, the percentage for the premium split can be from 1% to 99% but cannot be 0% or 100%.)
- Calculation of each agent's commissions are based on their respective AHIC commission schedule.

#### Writing agent name (printed)

#### Percentage

%

#### Writing agent signature

Χ

Secondary agent	Writing number	Percenta	ıge
•	•	•	%

This section must be completed with this application in order to split commissions. By signing this form, the writing agent agrees to split his/her commission with the secondary agent as indicated above.



Aetna Health Insurance Company

#### 800-264-4000

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# Applicant receipt Thank you!

- Payment will be refunded for any coverage not issued.
- All premium payments must be made payable to Aetna Health Insurance Company .
- **DO NOT** make any check payable to the agent and **DO NOT** leave the payee blank on the check.
- A recorded interview may be required as part of the underwriting on your application for insurance.

Applicant A name (printed) .	Date of application
Initial payment collected (if applicable)	Payment type
\$	☐ Check ☐ Money order
EFT draft amount	EFT draft date
\$	•
Applicant B name (printed)	Date of application
•	•
Initial payment collected (if applicable)	Payment type
\$	☐ Check ☐ Money order
EFT draft amount	EFT draft date
\$	•
This acknowledges receipt of your application insurance policy.	for an Aetna Health Insurance Company Medicare Supplement
Agent name (printed)	Agent signature
•	X
Phone	Email
•	•

Thank you for choosing Aetna Health Insurance Company!