



ManhattanLife[™]

Standing By You. Since 1850.

ManhattanLife Insurance and Annuity Company

A ManhattanLife Company

Administrative Office: P.O. Box 925568, Houston, TX 77292-5568

APPLICATION FOR MEDICARE SUPPLEMENT INSURANCE PLAN

1. To be considered for coverage, you must have Medicare Part A and B.
2. If submitting a paper application, please complete it in ink. Be sure to sign and date this application.

PLAN SELECTION Check one box to apply for a Medicare Supplement insurance plan.

- ☐ Plan A ☐ Plan G
☐ Plan F* ☐ Plan N

* Plan F is only available if you are eligible for Medicare before January 1, 2020

Requested Policy
Effective Date

Month

Day

Year

SPECIAL REQUESTS SECTION:

APPLICANT INFORMATION

Send Policy to: ☐ Insured ☐ Agent

Name (First)		(Middle)		(Last)	
Home Address (No P.O. Boxes)			City	State	Zip Code
Correspondence/Billing Address (If different than home address)			City	State	Zip Code
Primary Phone No. ()	Secondary Phone No. ()	Age	Date of Birth (Month/Day/Year)		
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security Number (SSN)		Email Address		

MEDICARE BENEFICIARY IDENTIFIER NO. (MBI)

(This number must be provided to us to complete your application process)

Medicare Part A Effective Date:

Medicare Part B Effective Date:

If you are not covered under Medicare Part A, what is your eligibility date: _____

If you are not covered under Medicare Part B, indicate the date you plan to enroll: _____

Are You Applying for Household Discount? ☐ Yes ☐ No

Are you married and residing with your spouse, or have you been residing, for at least the past 12 months, with someone who is at least 60 years old? ☐ Yes ☐ No

Household Resident Information

Name (First)		(Middle)		(Last)	
Resident's Date of Birth (Month/Day/Year)			Resident's SSN		

SELECT YOUR PREMIUM PERIOD (choose one) This is the frequency in which you want to pay your premiums.

☐ **Premium to be billed by mail (Direct Billing)** (not available for monthly billing)

I will pay my premium:

☐ **Bank Draft (EFT)** ☐ **Monthly** ☐ **Quarterly** ☐ **Semi-Annually** ☐ **Annually**

PREMIUM PAYMENT OPTIONS – Only one month's premiums shall be submitted with the application. Thereafter, the total amount you will pay will be based on the Premium Period frequency selected from above.

Monthly Premium Rate	\$	_____	
Quarterly Billing Rate	\$	_____	(Monthly Billing Rate multiplied by 3)
Semi-Annual Billing Rate	\$	_____	(Monthly Billing Rate multiplied by 6)
Annual Billing Rate	\$	_____	(Monthly Billing Rate multiplied by 12)
Household Discount	\$	_____	
Policy Fee	\$	25.00	
TOTAL PREMIUM	\$	_____	

If paying by check, please make your checks payable to **ManhattanLife Insurance and Annuity Company**.

ELIGIBILITY QUESTIONS

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 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. **PLEASE ANSWER ALL QUESTIONS TO THE BEST OF YOUR KNOWLEDGE.**

1. Did you turn age 65 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? _____
2. Are you applying during guarantee issue period? ☐ Yes ☐ No
3. Are you covered for medical assistance through the state Medi-Cal program? ☐ Yes ☐ No
 NOTE TO APPLICANT: If you are participating in a "Spend-Down" program and have not met your "Share of Cost," please answer "No" to this question and proceed to Question 4.
 If "Yes,"
 a) Will Medi-Cal pay your premiums for this Medicare Supplement policy? ☐ Yes ☐ No
 b) Do you receive any benefits from Medi-Cal OTHER THAN payment toward your Medicare Part B premium? ☐ Yes ☐ No
4. a) Have you had coverage from any Medicare plan other than original Medicare within the last 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO)? ☐ Yes ☐ No
 If "Yes," fill in your start and end dates.
 START DATE: ____ / ____ / ____ END DATE: ____ / ____ / ____
 b) If you are still covered under a Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? ☐ Yes ☐ No
 c) Was this your first time in this type of Medicare plan? ☐ Yes ☐ No
 d) Did you drop a Medicare Supplement plan to enroll in the Medicare plan? ☐ Yes ☐ No
5. a) Do you have another Medicare Supplement policy in force? ☐ Yes ☐ No
 b) If "Yes," with which Company: _____
 with which plan: _____
 and what paid-to-date do you have? _____
 c) If so, do you intend to replace your current Medicare Supplement policy with this policy? ☐ Yes ☐ No
6. Have you had any other health insurance coverage within the past 63 days (for example, an employer welfare benefit plan, union, or individual plan)? ☐ Yes ☐ No
 a) If "Yes," was the plan primary or secondary to Medicare? _____
 b) Please list the plan name and reason for termination. _____
 c) Please list the plan dates of coverage.
 START DATE: ____ / ____ / ____ END DATE: ____ / ____ / ____
 d) Do you intend to replace the above-mentioned plan with this policy? ☐ Yes ☐ No

STATEMENT OF HEALTH QUESTIONS (Please answer the following questions to the best of your knowledge.) You are not required to answer health questions 2-22 if you are in open enrollment or a guaranteed issue period. Please provide details for any "not sure" responses. Please note, a telephone interview will be required for any "not sure" response.	
1. UNDERWRITING RISK CLASSIFICATION QUESTION: Have you used any form of tobacco, an electronic cigarette (e-cig), or other nicotine products in the past 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
2. Within the last 12 months, have you had a seizure?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
3. Are you bedridden, confined to a wheelchair, or require the assistance of a motorized mobility device?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
4. Are you currently hospitalized, in a nursing home or assisted living facility, or have you been hospitalized three or more times in the past two years for the same or similar condition?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
5. Are you currently using the services of a home healthcare agency?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
6. Have you been advised by a physician to have treatment, follow-up visits, further diagnostic evaluation, diagnostic testing or therapy?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
7. Is surgery, including cataracts, anticipated in the next twelve months?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
8. At any time, have you been medically diagnosed with, treated for, or had any surgery for any of the following? a. Parkinson's disease, dementia, Alzheimer's disease, multiple or amyotrophic lateral sclerosis (Lou Gehrig's disease), Huntington's disease, or cerebral palsy? b. Acquired immune deficiency syndrome (AIDS), or AIDS related complex (ARC)? California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage. c. Diabetes that has required more than 50 units of insulin daily, or more than 2 oral medications? d. Chronic kidney disease, kidney failure, or kidney disease requiring dialysis? e. Emphysema, chronic obstructive pulmonary disease (COPD), any other chronic pulmonary condition, or any other cardio-pulmonary disorder requiring oxygen? f. Systemic lupus, scleroderma, or myasthenia gravis?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
9. Do you have an implanted cardiac defibrillator?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
10. Have you had or been advised to have an organ or stem cell transplant (excluding cornea implants)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
11. Within the past two years, have you been medically diagnosed with, treated for, or had surgery for: a. Osteoporosis with fractures? b. Degenerative bone disease, spinal stenosis, rheumatoid arthritis, psoriatic arthritis, arthritis that restricts mobility or have you been advised to have a joint replacement?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
12. Within the past two years, have you been medically diagnosed with, treated for, or had surgery for any lung or respiratory disorder requiring the use of a nebulizer or oxygen, or 3 or more medications for lung or respiratory disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
13. Within the past two years, have you been treated for, or been advised by a physician to have treatment for: a. Coronary artery disease, angina, heart attack, cardiac angioplasty, bypass surgery, or stent replacement? b. Atrial fibrillation, any heart or heart valve disorder or implantation of a pacemaker? c. A stroke or transient ischemic attack (TIA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure

STATEMENT OF HEALTH QUESTIONS (CONTINUED)

14. Within the past five years, have you been treated for, or been advised by a physician to have treatment for cardiomyopathy, congestive heart failure, aortic or cardiac aneurysm, peripheral artery disease, peripheral venous thrombotic disease, vascular angioplasty, endarterectomy, carotid artery disease? ☐ Yes ☐ No
☐ Not Sure

15. Within the past 3 years, have you been treated for, or been advised by a physician to have treatment for any mental or nervous disorder requiring treatment (including hospital confinement) by a psychiatrist, psychologist, counselor, or therapist? ☐ Yes ☐ No
☐ Not Sure

16. Within the past two years, have you been treated for, or been advised by a physician to have treatment for Alcoholism or drug abuse? ☐ Yes ☐ No
☐ Not Sure

17. Within the past 3 years, have you been treated for, or been advised by a physician to have treatment for internal cancer (examples include but are not limited to breast, lung or liver cancer, etc.), leukemia, melanoma, Hodgkin's disease, or lymphoma? ☐ Yes ☐ No
☐ Not Sure

18. Within the past 3 years, have you been medically diagnosed with, treated for, or had surgery for chronic hepatitis or cirrhosis? ☐ Yes ☐ No
☐ Not Sure

19. Are you currently being treated for, been diagnosed with or do you have diabetes with complications including retinopathy, neuropathy, peripheral artery disease, peripheral venous thrombotic disease, stroke, transient ischemic attack (TIA), any heart disorder or any kidney disease? ☐ Yes ☐ No
☐ Not Sure

20. Do you have diabetes with high blood pressure? If "Yes," have you:

a. Taken more than two medications for either condition (insulin dependent or oral medications?) ☐ Yes ☐ No
☐ Not Sure
b. Had any changes in your medications within the last two years? ☐ Yes ☐ No
☐ Not Sure

21. HEIGHT: Feet: _____ Inches _____

WEIGHT: Pounds _____

22. Have you taken any prescription medications within the last 24 months? If "Yes," please list all medication(s) you have taken or are currently taking. Attach an additional sheet if necessary. *Please **DO NOT** list water pill, water retention, fluid retention or blood thinner as these are not medical conditions and will require a telephone interview. (Attach an additional sheet if necessary.) ☐ Yes ☐ No

Prescribed Medication	Date Prescribed	Frequency and Dosage	*Diagnosis/Onset Date

GUARANTEE ISSUE AND OPEN ENROLLMENT ELIGIBILITY. *If You are eligible for Guaranteed Issue or Open Enrollment, you will not need to answer Health Questions 2-22 on Pages 3 and 4 of this application.*

Guaranteed Issue For Eligible Persons Under the Balanced Budget Act of 1997: The following are definitions of the categories of individuals who are eligible for Guaranteed Issue under the Balanced Budget Act of 1997:

- Enrolled under an employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare; and the plan terminates, or the plan ceases to provide all such supplemental health benefits or the Medicare Part B 20% coinsurance for services to the individual (eligible for Plans A, G or N); or
- Enrolled in a Medicare Advantage plan or Program of All-Inclusive Care for the Elderly (PACE) and the organization's certification or plan is terminated, or specific circumstances permit discontinuance including, but not limited to, a change in residence of the individual, the plan is terminated within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual (eligible for Plans A, G or N); or
- Enrolled in a Medicare Advantage plan or Program of All-Inclusive Care for the Elderly (PACE) and premiums or copayments increase by 15% or more, benefits are reduced, or the provider contract is terminated with the medical provider treating the individual (eligible for Plans A, G or N); or
- Enrolled in a Medicare risk contract, health care prepayment plan, cost contract or Medicare Select plan, or similar organization, and the organization's certification or plan is terminated or specific circumstances permit discontinuance including, but not limited to, a change in residence of the individual, the plan is terminated within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual (eligible for Plans A, G or N); or
- Enrolled in a Medicare Supplement policy and coverage discontinues due to insolvency, substantial violation of a material policy provision, or material misrepresentation (eligible for Plans A, G or N); or
- Enrolled under a Medicare Supplement policy, terminates and enrolls for the first time in a Medicare Advantage, a risk or cost contract, or a Medicare Select plan, a PACE provider, and then terminates coverage within 12 months of enrollment (eligible for the same Plan you terminated with us, or, if that Plan is no longer available, Plans A, G or N); or
- Upon first becoming eligible for benefits under Part A at age 65, enrolls in a Medicare Advantage or PACE provider and then disenrolls within 12 months (eligible for all plans available from us); or
- Enrolled in a Medicare Part D Plan during the initial Part D enrollment period while enrolled under a Medicare Supplement policy that covers outpatient prescription drugs and terminate the Medicare Supplement policy (eligible for Plans A, G or N).

Documentation of these events must be submitted with this Application. You must apply within 63 days of the date of termination of previous coverage in order to qualify as an eligible person.

The following are requirements for individuals who are eligible for open enrollment:

- A policy or certificate that is submitted prior to or during the six-month period beginning with the first day of the first month in which an individual is both 65 years of age or older and is enrolled for benefits under Medicare Part B. Each Medicare supplement policy and certificate currently available from an issuer shall be made available to all applicants who qualify under this subdivision and who are 65 years of age or older.
- An issuer shall make available Medicare supplement benefit plans A, B, D and G if currently available to an applicant who qualifies under this subdivision who is 64 years of age or younger and who does not have end-stage renal disease. An issuer shall also make available to those applicants Medicare supplement benefit plan K or L, if currently available, or Medicare supplement benefit plan M or N, if currently available. The selection between Medicare supplement plan K or L and the selection between Medicare supplement benefit plan M or N shall be made at the issuer's discretion.
- An individual enrolled in Medicare by reason of disability shall be entitled to open enrollment for six months after the date of enrollment in Medicare Part B, or if notified retroactively of eligibility for Medicare, for six months following notice of eligibility.
- An individual enrolled in Medicare Part B is entitled to open enrollment for six months following receipt of a notice of termination or, if no notice is received, the effective date of termination from any employer sponsored health plan including an employer-sponsored retiree health plan, receipt of a notice of loss of eligibility due to the divorce or death of a spouse or, if no notice is received, the effective date of loss of eligibility due to the divorce or death of a spouse, from any employer-sponsored health plan including an employer-sponsored retiree health plan, or termination of health care services for a military retiree or the retiree's Medicare eligible spouse or dependent as a result of a military base closure or loss of access to health care services because the base no longer offers services or because the individual relocates.

GUARANTEE ISSUE AND OPEN ENROLLMENT ELIGIBILITY (CONTINUED)

- An individual enrolled in Medicare Part B is entitled to open enrollment if the individual was covered under a policy, certificate, or contract providing Medicare supplement coverage but that coverage terminated because the individual established residence at a location not served by the plan.
- An individual whose coverage was terminated by a Medicare Advantage plan shall be entitled to an additional 60-day open enrollment period to be added on to and run consecutively after any open enrollment period authorized by federal law or regulation, for any Medicare supplement coverage provided by a Medicare supplement issuers and available on a guaranteed basis under state and federal law or regulation for persons terminated by their Medicare Advantage plan.
- An individual shall be entitled to an annual open enrollment period lasting 60 days or more, commencing with the individual's birthday, during which time that person may purchase any Medicare supplement policy, that offers benefits equal to or lesser than those provided by the previous coverage.
- An individual enrolled in Medicare Part B is entitled to open enrollment upon being notified that, because of an increase in the individual's income or assets, they meet one of the following requirements: (1) they are no longer eligible for Medi-Cal benefits or (2) they are only eligible for Medi-Cal benefits with a share of cost and certifies at the time of application that they have not met the share of cost.

IMPORTANT STATEMENTS TO BE READ AND SIGNED BY THE APPLICANT.

1. You do not need more than one Medicare Supplement Insurance Policy.
2. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need more than one type of coverage in addition to your Medicare benefits.
3. You may be eligible for benefits under Medi-Cal (California's Medicaid program is known as "Medi-Cal") and may not need a Medicare Supplement Insurance Policy.
4. If, after purchasing this policy, you become eligible for Medi-Cal, the benefits and premiums under your Medicare Supplement Insurance Policy can be suspended, if requested, during your entitlement to benefits under Medi-Cal for 24 months. You must request this suspension within 90 days of becoming eligible for Medi-Cal. If you are no longer entitled to Medi-Cal, 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 Medi-Cal 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 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 a Medicare Supplement Insurance policy and concerning medical assistance through the state Medi-Cal program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB). Free unbiased insurance counseling is offered in California through HICAP at (800) 434-0222.

Initials of Proposed Insured: _____ Date: _____

AUTHORIZATION - ELECTRONIC FUNDS TRANSFER (EFT)

IN FAVOR OF: ManhattanLife Insurance and Annuity Company	
Administrative Office: P.O. Box 925568, Houston, TX 77292-5568	
Name of Bank Customer: _____	Requested Draft Date:
Insured's Name: _____	(Must be 1st-28th only)
Account Number: _____	<input type="checkbox"/> Checking
Routing Number: _____	<input type="checkbox"/> Savings
To (Name of Bank): _____	
Address of Bank: _____	
<p>You are hereby authorized, as a convenience to me, to honor and charge my account for checks, drafts and other orders, including without limitation any order initiated by electronic means, drawn by ManhattanLife Insurance and Annuity Company (Company), on my account by and payable to the order of the Company for the payment of premiums provided there are sufficient collected funds in such account to pay the same upon presentation. I agree that your rights in respect to each such check or other order drawn by the Company shall be the same as if it were a check drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice I agree that you shall be fully protected in honoring any such check or other orders drawn by the Company. I further agree that if any such checks or other orders drawn by the Company be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor may result in forfeiture of insurance subject to the policy's grace period.</p>	
_____ Date	_____ Signature of Depositor
I am aware that if my application is approved, my initial premium will be drafted upon approval.	
To: The Bank above	
<p>In consideration of your compliance with the individual authorization of your depositors to pay checks, drafts or orders, drawn and signed by us to our order, we agree:</p> <ul style="list-style-type: none">• To indemnify you and hold you harmless from any loss you may suffer as a consequence of your actions resulting from or in connection with the execution and issuance of any check, draft or order, whether or not genuine, purporting to be executed and received by you in the regular course of business for the purpose of payment of such insurance premiums including any costs or expenses reasonably incurred in connection therewith.• In the event that any such check, draft or order shall be dishonored, whether with or without cause, and whether intentionally or inadvertently, to indemnify you for such loss even though dishonor may result in forfeiture of the insurance.• To defend at our own cost and expense any action which might be brought by any depositor or any other persons because of your actions taken pursuant to said authorization and direction or in any manner arising by reason of your participation in this plan of premium collection.	

AUTHORITY TO HONOR PREMIUM CHECKS

AUTHORIZATION AND CERTIFICATION

I hereby authorize any licensed physician, medical practitioner, hospital, clinic, laboratory, pharmacy, pharmacy benefit manager or other medical facility, insurance or reinsurance company, MIB, Inc. (MIB), consumer reporting agency, Division of Motor Vehicles, the Veterans Administration or other medical or medically-related facility, insurance company or other organization, institution or person including Medicare, that has any records or knowledge of me or my health or having any non-medical information concerning me to give to ManhattanLife Insurance and Annuity Company, or its reinsurers, any such information. All information used or disclosed pursuant to authorization may be subject to redisclosure by the recipient and may no longer be protected. I understand that I am authorizing ManhattanLife Insurance and Annuity Company to receive my health information, prescription drug usage history and my non-medical information. These medical conditions will be confirmed by a telephone interview prior to being used in the underwriting process. The released information received by ManhattanLife Insurance and Annuity Company will remain protected by federal and/or state regulations as long as it is maintained by the health plan. Medical information will not be used to decline coverage if you are applying during an open enrollment or guaranteed issue period.

I understand that the information requested is necessary for the evaluation and the underwriting of my application for the Medicare Supplement Insurance Policy for which I have applied; to determine eligibility for insurance, risk rating or policy issue determinations; obtain reinsurance; administer claims and determine or fulfill responsibility for coverage and provision of benefits; and to conduct other legally permissible activities that relate to any coverage I have, or have applied for, with ManhattanLife Insurance and Annuity Company. I understand that telephone interviews may be a part of the application process and that any information obtained from such telephone interviews may be used to decline my application for coverage. I understand that failure to provide the authorization to ManhattanLife Insurance and Annuity Company will result in the rejection of the Medicare Supplement Insurance Policy coverage. I understand that I may revoke this authorization at any time by notifying ManhattanLife Insurance and Annuity Company in writing at their Medicare Supplement Administrative Office: P.O. Box 925568, Houston, Texas 77292-5568. I understand that such revocation will not have any effect on actions ManhattanLife Insurance and Annuity Company took prior to their receiving the revocation notice. I understand that this authorization will be valid for twenty-four (24) months from the date signed if used in connection with an application for an insurance policy, reinstatement of an insurance policy, change in policy benefits; or for the duration of a claim if used for the purpose of collecting information with a claim for benefits under a policy. A photocopy of this authorization will be treated in the same manner as the original.

To the best of my knowledge and belief, all of the answers to the questions contained in this application are true and complete and I understand and agree that: (a) the insurance shall not take effect unless and until the application has been accepted and approved by the Company, the full first premium has been paid, and the policy has been delivered to the applicant; and (b) oral statements between the agent and myself are not binding on the Company unless accepted by the Company in writing. The undersigned applicant certifies that the applicant has read, or had read to him/her, the completed application and that he/she realizes that any false statements or misrepresentations therein material to the risk may result in loss of coverage under the policy to which this application is a part.

Important Notice: A rate guide is available that compares the policies sold by different insurers. You can obtain a copy of this rate guide by calling the Department of Insurance's consumer toll-free telephone number (1-800-927-HELP), by calling the Health Insurance Counseling and Advocacy Program (HICAP) toll-free telephone number (1-800-434-0222), or by accessing the Department of Insurance's Internet Web site (www.insurance.ca.gov).

For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

I acknowledge receiving: (a) an Outline of Coverage for the policy applied for, and (b) a "Guide to Health Insurance for People with Medicare."

Signed At: _____
(City/State)

Dated: _____
(Month/Day/Year)

Applicant's (or Authorized Representative's) Signature: _____

AGENT'S CERTIFICATION – To be completed by the agent (Attach separate sheet, if necessary)

1. List any other health insurance policies or coverages sold to the Applicant which are still in force.

2. List any other health insurance policies or coverages sold to the Applicant in the past five (5) years which are no longer in force.

I certify that:

1. To the best of my knowledge, the information on the application is complete and accurate.
2. I have explained to the Applicant, in easy-to-understand language, the risk to the Applicant of providing inaccurate information and that the Applicant understood the explanation.
3. I have given an outline of coverage for the policy applied for and a Guide To Health Insurance for People With Medicare to the Applicant.

Notice: A declarant who willfully states as true any material fact he or she knows to be false, that person shall, in addition to any applicable penalties or remedies available under current law, be subject to a civil penalty of up to ten thousand dollars (\$10,000). Any public prosecutor may bring a civil action to impose that civil penalty. These penalties shall be paid to the Insurance Fund.

Agency Name: _____

Signature of Agent

Printed Agent's Name

Agent Phone No.

Agent No.

% Credit

%

State

Agency Name: _____

Signature of Agent

Printed Agent's Name

Agent Phone No.

Agent No.

% Credit

%

State

EMAIL CONSENT AUTHORIZATION

☐ I give my written consent to allow ManhattanLife Insurance and Annuity Company (Company) to communicate with me by email to the address(es) listed below. I confirm that I have authorization to provide consent for email to the email address(es) that I provide below and further agree to indemnify and hold harmless the Company for any action or loss arising from any incorrect or false email address(es) provided below. I acknowledge that, should I desire to revoke this written authorization, I will inform the Company, in writing, of such revocation.

☐ I decline to give consent to the Company to communicate with me by email. (Do not provide email address below).

Email Address

☐ Check *only* if the email address is the same as the email address that is provided on page 1

Signature

Date

Note: The applicant electing to allow for notices and communications to be sent to the electronic mail address provided by the policyholder should be aware that the insurer rightfully considers this election to be consent by the applicant that all notices may be sent electronically, including notice of non-renewal and notice of cancellation. Therefore, the applicant should be diligent in updating the electronic mail address provided to the insurer in the event that the address should change.