

Application

Medicare Supplement Insurance

Arkansas

Underwritten by

Continental Life Insurance Company of Brentwood, Tennessee

AetnaSeniorProducts.com

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Application for Medicare Supplement Insurance

Page **1** of 13

- 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 1	a. Applicant A inform	ation	
Applicant A name (as appears on Medicare card*)		Phone	
Residential address		Apt/suite num	ber
City	State	Zip ·	
Mailing address (if different than residential address.	5)	Apt/suite num	ber
City	State ·	Zip ·	
E-mail ·		Social Security	y Number
Birth date (mm/dd/yyyy)	Age ·	☐ Male ☐ Female	
Are you a legal resident of the United States?			☐ Yes ☐ No
Medicare card number*	Effective date: Medicare	Part A	Medicare Part B
If applicant has not	Medicare number and a copreceived a Medicare card yet b. Applicant B information	, leave blank.	
•		•	
Residential address .		Apt/suite num .	ber
City	State	Zip ·	
Mailing address (if different than residential address.	5)	Apt/suite num	ber
City	State	Zip ·	
E-mail ·		Social Security	y Number
Birth date (mm/dd/yyyy) .	Age ·	☐ Male ☐ Female	
Are you a legal resident of the United States?			☐ Yes ☐ No
Medicare card number*	Effective date: Medicare	Part A	Medicare Part B

Section 2a. Household premium discount information

Household premium discount eligibility information

You may qualify for a household discount with an Continental Life Insurance Company of Brentwood, Tennessee

time as another Medicare eligible adult. Option Medicare Supplement policy with an Aetna con	ons for eligibility. Option 1) You simply need to apply at the same on 2) The other Medicare eligible adult must currently have a onpany.*
The Medicare eligible adult must be:	
(a) your spouse or your civil union partner; and (b) someone with whom you have continuously	
	nents, then the discount will be applicable when a policy for each e 7 percent lower than the individual rates and will apply as long as
Applicant(s) meet(s) these eligibility require	ments
Upon verification of eligibility and app	proval of your application, you will qualify for the discount.
	re Supplement policy with an Aetna company, please provide
the following information:	
the following information: Name .	Policy number
	Policy number
Name Payment modes You have a choice among several payment op quarterly and monthly electronic funds transfelectronic funds transfer, results in higher total collection and administrative costs, time value electronic funds transfer modes have the same value of money advantage to you for paying moyou for choosing an annual payment based on	Policy number tions or modes for paying your premium: annual, semi-annual, fer (EFT). Each payment mode, other than annual and monthly yearly premium costs. Reasons for higher costs include added of money considerations and lapse rates. The annual and monthly and lowest total yearly premium costs. As a result, there is a time onthly versus annually. However, there may be other advantages to your preferences. Your agent can explain the differences in modes may change your payment mode, among the modes available,

Mail policy(ies) to: □ Applicant(s) □ Agent

		Section 2b. Plan an	d premiu	ım informatio	on - applicant A	—— Page 3 of 13
Ap	oplicant A Plan sel		-		plement effective date (m	m/dd/yyyy)
M (\$	odal premium	Modal premium with disc	count	Policy fee*	Total initial premium (collected/draft
	itial premium Draft initial premi	um upon policy approval	☐ Draft in	iitial premium on	policy effective date	
Su	bsequent draft d	ate**	Payment ☐ Annual		☐ Semi-annually ☐ Mo	onthly EFT
	yment method Check	List bill Billing file identifie	r:			
Ė	If applyi	ng for household discount, pro	avida tha dis	scounted and non	discounted promium amou	unto
Н	π αρριγι	This one-time fee wil			•	IIICS.
Н		policy is not issued of				
		t date cannot be on the 29th ore than 15 days greater than				late
		Coation 2h Dlan an	al	:	un annliaant D	
		Section 2b. Plan an	a premiu	im informatio	on - applicant B	
Ap	pplicant B Plan sel	ected	Requeste ·	d Medicare Sup	plement effective date (m	m/dd/yyyy)
M (odal premium	Modal premium with disc \$	count	Policy fee*	Total initial premium (collected/draft
	itial premium Draft initial premio	um upon policy approval	☐ Draft ir	nitial premium or	policy effective date	
Su	bsequent draft d	ate**	Payment ☐ Annual		☐ Semi-annually ☐ M	onthly EFT
	yment method Check EFT [☐ List bill Billing file identifi	er:			
		Section	n 3. Eligik	oility question	าร	
To	the best of you	r knowlodgo:			An	plicant:
10	the best of you	r knowledge.			Ap A	_
1.	Did you turn age	65 in the last 6 months?			☐ Yes ☐ N	o ☐ Yes ☐ No
i	i. Did you enroll in	Medicare Part B in the last 6	months?		☐ Yes ☐ N	o ☐ Yes ☐ No
i	ii. If yes, what is th	e effective date? (mm/dd/yyy)	/)			
	Applicant A effe			B effective date		1
Α	•	В	•			
^		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 tl	his Medicare Supplement policy?	☐ Yes ☐ No	☐ Yes ☐ No
	ii. Do you receive any benefits from Medica your Medicare Part B premium?	other than payments toward	☐ Yes ☐ No	☐ Yes ☐ No	
3.	If you had coverage from any Medicare p the past 63 days (for example, a Medicare 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		
A	End date	В	End date		
	•		•		
	 i. If you are still covered under the Medicare current coverage with this new Medicare ii. Was this your first time in this type of Me iii. Did you drop a Medicare Supplement po 	pplement policy? are plan?	Yes □ NoYes □ NoYes □ No	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No	
_ 4.	Do you have another Medicare Suppleme	ent	policy in force?	☐ Yes ☐ No	☐ Yes ☐ No
	i. If so for applicant A , with what company				
Α	Company		Plan		
	If so for applicant B , with what company	y, a	nd what plan do you have?		
В	Company •		Plan •		
	ii. If so, do you intend to replace your current with this policy?	ent l	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:				I
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 em	Applicant: A B ☐ Yes ☐ No ☐ Yes ☐ No		
	i. If so for applicant A, with what o	ompany, and what plan do	you have?	
	Company .		Plan .	
Α	ii. What are your start and end dat (If you are still covered under the c			
	Applicant A start date	End date		
	•	•		
	i. If so for applicant B , with what co	ompany, and what plan do y	ou have?	
	Company •		Plan .	
В	ii. What are your start and end date (If you are still covered under the or	es of coverage under the otl		
	Applicant B start date	End date		
	•	•		
		——— For agent use	only ———	
	Check if application is for:			
	Applicant A	•	☐ Guaranteed Issue	
	Applicant B	☐ Open Enrollment	☐ Guaranteed Issue	□Underwritten

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. 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
D. chronic kidney disease, kidney failure, kidney disease requiring dialysis, renal insufficiency, Addison's Disease	☐ Yes ☐ No	☐ Yes ☐ No
E. any condition requiring a bone marrow transplant or stem cell transplant, any condition requiring an organ transplant	☐ Yes ☐ No	☐ Yes ☐ No
F. 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. 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
D. treated with medication that has been changed or adjusted in the past 12 months because of uncontrolled blood sugar	☐ 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. cardiomyopathy, atrial fibrillation, anemia requiring repeated blood transfusions, any other blood disorder	☐ Yes ☐ No	☐ Yes ☐ No
C. internal cancer, melanoma, Hodgkin's DiseaseD. hepatitis, disorder of the pancreas	☐ Yes ☐ No ☐ Yes ☐ No	☐ Yes ☐ No ☐ Yes ☐ No

Section 4. Health questions *continued*

	Appli	cant:
	Α	В
6. Within the past 24 months, have you been medically diagnosed, treated, or had surgery for any of the following?		
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. 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
D. 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.		
12. Have you used any form of tobacco in the past 12 months? (Including vaping and e-cigarettes)	☐ Yes ☐ No	☐ Yes ☐ No
Answering "yes" to question 12 will not disqualify you for this insurance.		
13. Applicant A Height (feet and inches) Weight (pounds) Height (feet and in	ches) Weight (pour	nds)

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**.

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 Continental Life Insurance Company of Brentwood, Tennessee 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 and agree that this application will not be approved until 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, Continental Life Insurance Company of Brentwood, Tennessee has the right to adjust my premium, or cancel this policy.

Applicant A signature	Date signed
X	
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

	re requesting elections clude a voided chec		ds transfer (EFT) for premium payment. application.
Applicant A name	Acc ·	ount own	er name (if different than proposed insured's)
Account owner relationship to propose	d insured		
☐ Business owned by proposed insured☐ Power of Attorney	☐ Living trust ☐ Conservator/g	uardian	☐ Employer ☐ Family member; please specify:
Financial institution name	Acc	ount type	
	□С	hecking	□Savings
Routing number	Acc •	ount num	ber
Section	10. Account in	formatio	on - applicant B
Applicant B name	Acc ·	ount own	er name (if different than proposed insured's)
Account owner relationship to propose	d insured		
☐ Business owned by proposed insured ☐ Power of Attorney	☐ Living trust☐ Conservator/g	uardian	☐ Employer ☐ Family member; please specify:
Financial institution name		ount type	
		hecking	□Savings
Routing number		ount num	
Section 11. El	ectronic funds	transfe	r (EFT) authorization
I understand and accept these terms and We are authorized to withdraw funds pe your account to pay insurance premiums	riodically from for the insured.	entry or provide	ation as to each EFT charge will be provided by a your account statement or by any other means d by your financial institution. You will not receive a notices from us.
If your financial institution does not hon request, we will NOT consider your prem			ant to cancel or change this authorization, you ontact us at least three business days before a

- If your financial institution does not honor an EFT request, we may make a second attempt within five 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.
- scheduled withdrawal.
- Any refund of unearned premium will be made to the policy owner or the policy owner's estate.

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

	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 name (printed) Agent signature

•	X
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 Continental Life Insurance Company of Brentwood, Tennessee (CLI), the agents listed below have agreed to split the commissions earned on the policy.

- Both agents must be properly licensed and appointed with CLI 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 CLI commission schedule.

Writing agent name (printed) Percentage

Writing agent signature

Х

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.



Applicant receipt

Continental Life Insurance Company of Brentwood, Tennessee

Thank you!

800-264-4000

AetnaSeniorProducts.com

- Payment will be refunded for any coverage not issued.
- All premium payments must be made payable to Continental Life Insurance Company of Brentwood, Tennessee.
- **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 Tennessee Medicare Supplement insurance po	for an Continental Life Insurance Company of Brentwood, licy.
Agent name (printed)	Agent signature
•	X
Phone	Email
•	•

Medicare Supplement Insurance - A. If this payment equals the full, initial premium for the mode of premium payment selected by the applicant(s); and B. if the answers are true and correct in the application and if Continental Life Insurance Company of Brentwood, Tennessee issues a Medicare Supplement policy according to its rules, limits, and standards for the plan and amount applied for by the applicant(s); then this payment shall be applied to the payment of the first premium of the issued Medicare Supplement policy. No Medicare Supplement policy shall be effective until it has actually been issued by Continental Life Insurance Company of Brentwood, Tennessee.

Thank you for choosing Continental Life Insurance Company of Brentwood, Tennessee!