ACE PROPERTY & CASUALTY INSURANCE COMPANY

Home Office: Philadelphia, Pennsylvania Administration: P.O. Box 10856, Clearwater, Florida 33757-8856

APPLICATION FOR MEDICARE SUPPLEMENT COVERAGE

SECTION A. PROPOSED INSURED INFORM	MATION APPLICATION#		
Applicant Name (exactly as it appears on your N	Medicare card)		
Resident Address	Phone (with area code)		
City State, Zip Code			
Date of Birth	Age		
Male Female	Social Security No		
Medicare Number			
Email Address			
SECTION B. PLAN AND PREMIUM INFORM	MATION		
Plan	Requested Policy Effective Date		
Household Premium Discount No Yes ((please complete the Household Discount Form)		
Premium \$	Policy Fee \$		
Premium Collected \$	Initial Bank Draft: \$		
Payment Mode: Monthly Bank Draft (Bank Draft ONLY)	Annual Semi-Annual Quarterly		
SECTION C. PLEASE ANSWER ALL ELIGIB	BILITY QUESTIONS		
Are you covered under Medicare Part A?	Yes No		
If NO, what is your future Part A effective date?			
If YES, what is your Part A effective date?			
2. Are you covered under Medicare Part B?	Yes No		
If NO, what is your future Part B effective date?			
If YES, what is your Part B effective date?			
Have you enrolled in Medicare Part B more than	once? Yes No		
3. Are you applying during a guaranteed issue perio	od? (If YES please provide proof of eligibility). Yes No		

SECTION D. HEALTH QUESTIONS

If applying during Open Enrollment or a Guaranteed Issue period, the Company shall not discriminate in the pricing of this Medicare Supplement policy because of health status, claims experience, receipt of health care or medical condition. Please go to SECTION F.

If not, PLEASE ANSWER ALL OF THE FOLLOWING QUESTIONS. If you answer YES to any of the following questions 3–17, you are not eligible for coverage.

1.	Height Feet and inches Weight Pounds		
2.	Have you used tobacco in any form, including cigarettes, vapes, nicotine gum or patches, cigars, chewing tobacco, pipes, or eCigarettes in the past twelve (12) months?	Yes	No
3.	Are you currently hospitalized or in a nursing home or assisted living facility; or, are you bedridden or confined to a wheelchair, or require the assistance of motorized mobility aid, or have you had any amputation caused by disease?	Yes	No
4.	Are you currently receiving any occupational, speech, or physical therapy, or are you currently receiving any services from a home healthcare agency?	Yes	No
5.	Have you had, been medically diagnosed with, or treated at any time for Emphysema, Chronic Obstructive Pulmonary Disease (COPD), or any other chronic pulmonary disorders, or any medical condition requiring the use of oxygen?	Yes	No
6.	Have you had, been medically diagnosed with, or treated at any time for Parkinson's Disease, Arthritis that restricts mobility, Systemic Lupus, Myasthenia Gravis, Multiple or Amyotrophic Lateral Sclerosis, Scleroderma, Chronic kidney disease (stage 3-5), Chronic Hepatitis, Cirrhosis of the liver, or renal failure requiring dialysis?	Yes	No
7.	Have you been diagnosed with Alzheimer's Disease, Dementia, Muscular Dystrophy, or any other cognitive disorder?	Yes	No
8.	Have you been diagnosed with or treated for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or human immunodeficiency virus (HIV) infection?	Yes	No
9.	If you have diabetes or take prescription medication to control your blood sugar, have you been medically diagnosed with or treated for any of the following conditions: peripheral vascular disease, peripheral venous thrombotic disease, peripheral artery disease, kidney failure, kidney disease, stroke, transient ischemic attack (TIA), congestive heart failure, or any heart disorder? If you do not have diabetes or do not take prescription medication to control your blood sugar, this question should be answered "NO."	Yes	No
10	If you have diabetes or take prescription medication to control your blood sugar, do you take three (3) or more medications (oral or injections) to control your blood sugar? If you do not have diabetes or do not take prescription medication to control your blood sugar, this question should be answered "NO."	Yes	No
11	If you have diabetes or take prescription medication to control your blood sugar, do you take four (4) or more medications to control your high blood pressure? If you do not have diabetes or do not take prescription medication to control your blood sugar, this question should be answered "NO."	Yes	No
12	Have you ever had a medical professional advise you to take more than 50 units of insulin daily or have you ever required more than 50 units of insulin daily for diabetes or to control your blood sugar?	Yes	No

SECTION D. HEALTH QUESTIONS (continued)

13. Within the past two (2) years have you had or been treated for or been advised by a physician to have treatment for internal cancer (examples include but are not limited to liver, breast or lung cancer, etc.), malignant melanoma, lymphoma, leukemia, Hodgkin's Yes No disease, alcoholism or drug abuse, or have you been advised to have a joint replacement? 14. Within the past two (2) years have you had or been treated for or been advised by a physician to have treatment for heart attack, cardiac angioplasty, implantation of a Yes No pacemaker, bypass surgery, stent placement or replacement, vascular angioplasty, endarterectomy, stroke or transient ischemic attack (TIA)? 15. Have you been advised by a physician to have surgery (including cataract or joint replacement surgery), medical tests, infusions, treatment or therapy that has not been Yes No performed? 16. Have you been hospital confined three (3) or more times in the last two (2) years? Yes No 17. Have you had, been medically diagnosed with, or treated at any time for an organ transplant, been advised by a physician to have an organ transplant (excluding cornea Yes No transplants) or had a cardiac defibrillator implanted? If you answer YES to any of the following health questions 18-21, you may be eligible for coverage. 18. Within the past two (2) years have you had or been treated for or been advised by a physician to have treatment for angina, heart attack, heart disease, heart valve disease, coronary artery disease, aortic or cardiac aneurysm, cardiomyopathy, carotid artery Yes No disease (not including high blood pressure), congestive heart failure, atrial fibrillation, peripheral vascular disease, peripheral venous thrombotic disease, enlarged heart, or other heart rhythm disorder? 19. Within the past two (2) years have you been treated for degenerative bone disease, Yes No rheumatoid arthritis, or spinal stenosis? 20. Within the past two (2) years have you had or been treated for or been advised by a physician to have treatment for a mental or nervous disorder requiring treatment by a Yes No psychiatrist? 21. Are you currently receiving, or have you been advised to receive injections in a

(Please explain any yes answers to questions 18 – 21 below)

Yes

No

physician's office?

SECTION E. MEDICATION HISTORY		
Are you taking or have you taken any prescription or over-the-counter medicat the past 12 months? If YES, please list the drug(s) and the condition(s) below. Attach a separate sheet if need	Yes	No
Medication Name (copy off pharmacy label)		
Date Originally Prescribed		
Date prescription last filled		
Dosage and Frequency		
Diagnosis/Condition		
Medication Name (copy off pharmacy label)		
Date Originally Prescribed		
Date prescription last filled		
Dosage and Frequency		
Diagnosis/Condition		
Medication Name (copy off pharmacy label)		
Date Originally Prescribed		
Date prescription last filled		
Dosage and Frequency		
Diagnosis/Condition		
Medication Name (copy off pharmacy label)		
Date Originally Prescribed		
Date prescription last filled		
Dosage and Frequency		
Diagnosis/Condition		
Medication Name (copy off pharmacy label)		
Date Originally Prescribed		
Date prescription last filled		
Dosage and Frequency		
Diagnosis/Condition		
Medication Name (copy off pharmacy label)		
Date Originally Prescribed		
Date prescription last filled		
Dosage and Frequency		
Diagnosis/Condition		

SECTION F. REPLACEMENT 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 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. **PLEASE ANSWER ALL QUESTIONS.**

То	the Best of Your Knowledge:		
1.	(a) Did you turn age 65 in the last six months?	Yes	No
	(b) Did you enroll in Medicare Part B in the last six months?	Yes	No
	(c) If YES, what is the effective date.		
2.	Are you covered for medical assistance through the state Medicaid 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 the above question.)		
	If YES, answer (a) – (b) below.		
	(a) Will Medicaid pay your premiums for this Medicare supplement policy?	Yes	No
	(b) Do you receive any benefits from Medicaid OTHER THAN payments toward your Medicare Part B premium?	Yes	No
3.	(a) If you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave "END DATE" blank.		
	START DATE END DATE		
	(b) If you are still covered under the 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 policy to enroll in this Medicare plan?	Yes	No
4.	(a) Do you have another Medicare Supplement policy in force?	Yes	No
	(b) If so, with what company, and what plan do you have?		
	(c) If so, do you intend to replace your current Medicare Supplement policy with this policy?	Yes	No
5.	Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union, or individual plan.)	Yes	No
	(a) If so, with what company, and what kind of policy?		
	(b) What are your dates of coverage under the other policy?		
	START DATE END DATE		
	(if you are still covered under this other policy, leave "END DATE" blank)		

This section to be completed only by an agent, if applicable. Agents shall list any other health insurance policies they have sold to the applicant.
(1) List policies sold which are still in force.
Name of Company
Policy/Certificate Number
Description of Benefits
Effective Date of Coverage
Name of Company
Policy/Certificate Number
Description of Benefits
Effective Date of Coverage
Name of Company
Policy/Certificate Number
Description of Benefits
Effective Date of Coverage
(2) List policies sold in the past five (5) years which are no longer in force.
Name of Company
Policy/Certificate Number
Description of Benefits
Effective Date of Coverage
Name of Company
Policy/Certificate Number
Description of Benefits
Effective Date of Coverage
Name of Company
Policy/Certificate Number
Description of Benefits
Effective Date of Coverage

IMPORTANT STATEMENTS TO BE READ BY APPLICANT

- You do not need more than one Medicare supplement policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- You may be eligible for benefits under Medicaid and may not need a Medicare Supplement Insurance Policy.
- If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement Insurance 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 suspension.
- 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.
- 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 Medicaid
 program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income
 Medicare Beneficiary (SLMB).

ELECTRONIC INSTRUCTIONS

Authorization is requested by ACE Property & Casualty Insurance Company to act on electronic instructions from the applicant, and to electronically deliver statements and other documents to the applicant. Proper identification must be provided. The Company will be held harmless for any claim, liability, loss or cost, when it has used reasonable procedures to confirm these transactions are authorized and genuine, and these procedures have been followed.

(Check One)

I authorize ACE Property & Casualty Insurance Company to act on electronic instructions, and to electronically deliver statements and other documents for the purposes of accepting electronic delivery of the documents and a means by which I can provide a current Internet email address. I acknowledge that should I desire to revoke this written authorization, I will inform the Company in writing, of such revocation.

I DO NOT authorize ACE Property & Casualty Insurance Company to act on electronic instructions, and to electronically deliver statements and other documents.

Note: I acknowledge that I am responsible for notifying ACE Property & Casualty Insurance Company in the event that the email address should change and that I have the option to receive written communication in paper form.

		AGE	NT CERT	IFICATION		
Applicant, an		ng an intervie	w with th	e propose	d applicant, I have	s given to me by the truly and accurately
	State	Writing N	umber	Signati	ure of Agent	Signature Date
	Policy Mailing F	Preference:	Mail to	Insured	Mail to Licensed	d Agent

AUTHORIZATION AND CERTIFICATION

It is very important that you review your application carefully. Misstatements or omissions could cause an otherwise valid claim to be denied. I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, medical facility, or other health care provider that has provided payment, treatment or services to me or on my behalf within the past 10 years ("my providers") to disclose my entire medical record, prescription history, medications prescribed and any other health information concerning me ("protected health information") to the Company. I also authorize any insurance company or agent from which I have applied for or obtained insurance, any consumer reporting agency such as MIB, LLC, and any other entity or person having protected health information about me, to disclose it to the Company. Protected health information includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. Protected health information also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

Further, protected health information includes genetic information and genetic test results, and I specifically authorize my providers to disclose such information and results to the Company, subject to the terms and conditions of this authorization.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct my providers and other entities or persons referred to above to release and disclose my entire medical record without restriction.

I further authorize the disclosure of protected health information by the Company to its affiliates, service providers, reinsurers, agents and representatives, and to any consumer reporting agency such as MIB, LLC.

I understand that this protected health information is to be used or disclosed under this authorization so that the Company may: 1) underwrite my application for insurance, make eligibility, risk rating, and policy issuance determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with the Company.

This authorization shall remain in force for 24 months following the date of my signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this Authorization in writing, at any time, by sending a written request for revocation to Company at their Medicare Supplement Administrative Office: P.O. Box 10856, Clearwater, Florida 33757-8856. I understand that a revocation is not effective to the extent that any person or entity has already relied on this authorization to disclose or use information about me or to the extent that the Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that if any of my protected health information is re-disclosed, it may no longer be protected by federal rules governing privacy and confidentiality of health information.

I understand that my providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this Authorization to release my complete medical record, the Company may not be able to process my application, or if coverage has been issued, may not be able to make any benefit payments. I understand and acknowledge that I or any authorized representative will receive or have received a copy of this authorization. A photocopy of this authorization will be treated in the same manner as the original.

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 civil fines and criminal penalties.

I wish to apply for a Medicare supplement insurance policy. I acknowledge that I have received or been given access to review or print: (a) an Outline of Coverage for the policy applied for, and (b) a "Guide to Health Insurance for People with Medicare."

Signed at:			
J	State	Applicant's Signature	Signature Date



Sign and date this authorization below

PO Box 10858 Clearwater, FL 33757-8858 Office: 1-800-601-3372 Fax: 1-727-373-4563

Insurance Policy Number:

Online: www.acemedicaresupplement.com

ELECTRONIC PAYMENT AUTHORIZATION FORM

As a convenience to me, I hereby request and authorize you to pay and charge to my bank account checks drawn by

Insured Name:

in said account to pay the same u & Casualty Insurance Company to same as if it were a check drawn I by me in writing, and until you actu check. I further agree that if any	pon presentation. It will not be need sign such checks. I agree that you by you and signed personally by me ally receive such notice I agree that such check be dishonored, whethe	pany, provided there are sufficient collected funds essary for any officer or employee of ACE Property ir rights in respect to each such check shall be the e. This authority is to remain in effect until revoked tyou shall be fully protected in honoring any such r with or without cause and whether intentionally though such dishonor results in the forfeiture of
pay their premiums on the same	day they receive Social Security of	ny of our customers have requested the option to r SSI payments. The options below allow you to n regardless of whether or not you receive Social
Section 1 - Select one of t	the following date options.	
Initial Premium Payment: (choose one)	Same as subsequent payment date the requested Effective Date	e selected below, on or after
	On the Policy Issue Date	
	Paid by enclosed check	
Subsequent Premium Payments: (choose one)	1 st day of the Month	2 nd Wednesday of the Month
,	3 rd day of the Month	3 rd Wednesday of the Month
		4 th Wednesday of the Month
NOTE: If one of the above da	tes falls on a weekend or holiday, de	eduction will be on <i>prior</i> business day.
deduction will be on <i>n</i>	ext business day)	(if this date falls on a weekend or holiday,
	the payment options.	
Checking	g (Attach voided check)	Savings
Branch/Bank Name:		
Routing Number:	Account N	lumber:
-		
Coation 2 Complete nom		- cooperat
Section 3 – Complete nam	ne and address as shown on	account.
Accountholder Name:		
Address/City/State/Zip:		
Section 4 - Please sign ar	nd date.	
<u>.</u>		D .
Signature:		Date:

ACE PROPERTY & CASUALTY INSURANCE COMPANY

Home Office: Philadelphia, Pennsylvania Administration: P.O. Box 10856 Clearwater, Florida 33757-8856

Medicare Supplement Household Discount Form

Applicant Name:	plicant Name:			mber:
To qualify for the Household die Please select the box which app		applicant must ı	meet one of t	he following criteria below.
I am currently married and I have been residing with 12 months.	•	• •		or older for at least the last
Spouse or Additional Resident N	lame:			
Address:	City:		State:	Zip Code:
Last Four Digits of Social Securi	ty Number:		Date of Birth (mm/dd/yyyy):	
Relationship to Applicant:				_
If the spouse/additional resident Company Medicare Supplement to both policies.				operty & Casualty Insurance the discount will be applied
Agent/Applicant Signature:				
By signing this form I certify the above.	at I qualify f	or the househol	d discount by	meeting the criteria listed
Agent Signature				Date
Applicant Signature				Date

OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

Application#

ACE PROPERTY & CASUALTY INSURANCE COMPANY Home Office: Philadelphia, Pennsylvania Medicare Supplement Administrative Office: P. O. Box 10856, Clearwater, Florida 33757-8856 SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE

According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a policy to be issued by ACE Property & Casualty Insurance Company. 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 have that may duplicate this policy.

STATEMENT TO APPLICANT BY AGENT:

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.	
ewer benefits and lower premiums.	
My plan has outpatient prescription drug cover	rage and I am enrolling in Part D.
Disenrollment from a Medicare Advantage pla	n. Please explain reason for disenrollment.

If, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any 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 certain that all information has been properly recorded.

Date

NOTICE: If you are in an open enrollment period or otherwise qualify for a guaranteed issue policy, the above paragraph does not apply to you. The Company shall not discriminate in the pricing of this Medicare Supplement policy because of health status, claims experience, receipt of health care or medical condition.

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

Signature of Agent, Broker or Other Representative

Name and Address of Agent

The above "Notice to Applicant" was delivered to me on:

Applicant's Signature