

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 INFORMATION		APPLICATION#
Applicant Name <i>(exactly as it appears on your Medicare card)</i>		
Resident Address	Phone <i>(with area code)</i>	
City	State, Zip Code	
Date of Birth	Age	
Male Female	Social Security No	
Medicare Number		
Email Address		
Height <i>Feet and inches</i>		Weight <i>Pounds</i>

SECTION B. PLAN AND PREMIUM INFORMATION	
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 Annual Semi-Annual Quarterly Bank Draft (Bank Draft ONLY)	

SECTION C. PLEASE ANSWER ALL ELIGIBILITY QUESTIONS	
1. 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
2. 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? _____	
3. 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
4. Are you applying during a guaranteed issue period? (If YES please provide proof of eligibility).	Yes No
5. Are you eligible for Medicare due to Disability or End Stage Renal Disease (ESRD)?	Yes No
(If YES please check the box that applies. Disability End Stage Renal Disease (ESRD)	

SECTION D. HEALTH QUESTIONS

If applying during Open Enrollment or a Guaranteed Issue period, go to **SECTION F**.

If not, PLEASE ANSWER ALL OF THE FOLLOWING QUESTIONS. If you answer YES to any of the following questions 1–15, you are not eligible for coverage.

- | | | |
|---|-----|----|
| 1. 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 |
| 2. Are you currently receiving any occupational, speech, or physical therapy, or are you currently receiving any services from a home healthcare agency? | Yes | No |
| 3. 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 |
| 4. 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 |
| 5. Have you been diagnosed with Alzheimer's Disease, Dementia, Muscular Dystrophy, or any other cognitive disorder? | Yes | No |
| 6. 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 |
| 7. 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 |
| 8. 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 |
| 9. 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 |
| 10. 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)

- | | | |
|--|-----|----|
| 11. 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 disease, alcoholism or drug abuse, or have you been advised to have a joint replacement? | Yes | No |
| 12. 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 pacemaker, bypass surgery, stent placement or replacement, vascular angioplasty, endarterectomy, stroke or transient ischemic attack (TIA)? | Yes | No |
| 13. 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 performed? | Yes | No |
| 14. Have you been hospital confined three (3) or more times in the last two (2) years? | Yes | No |
| 15. 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 transplants) or had a cardiac defibrillator implanted? | Yes | No |

If you answer YES to any of the following health questions 16-19, you may be eligible for coverage.

- | | | |
|--|-----|----|
| 16. 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 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? | Yes | No |
| 17. Within the past two (2) years have you been treated for degenerative bone disease, rheumatoid arthritis, or spinal stenosis? | Yes | No |
| 18. 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 psychiatrist? | Yes | No |
| 19. Are you currently receiving, or have you been advised to receive injections in a physician's office? | Yes | No |

(Please explain any yes answers to questions 16 – 19 below)

SECTION E. MEDICATION HISTORY

Are you taking or have you taken any prescription or over-the-counter medications within the past 12 months?

Yes No

If YES, please list the drug(s) and the condition(s) below. Attach a separate sheet if needed.

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. Please mark Yes or No below with an "X."**

To 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?
(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.)
If YES, answer (a) – (b) below. | Yes | No |
| (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. Have 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.)
If YES, answer (a) – (d) below. | Yes | No |
| (a) Name of Company _____
Plan Type & Policy/Certificate No _____
Company Telephone Number _____
Coverage Dates: _____ START DATE _____
(if you are still covered under this plan, leave end date blank) _____ 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 the Medicare plan? | Yes | No |
-
- | | | |
|---|-----|----|
| 4. Do you have another Medicare supplement or Medicare select insurance policy in force?
If YES, answer (a) – (b) below. | Yes | No |
| (a) Name of Company _____
Plan Type & Policy/Certificate No _____
Company Telephone Number _____
Issue Date _____ | | |
| (b) 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.)
If YES, answer below. | Yes | No |
| Name of Company _____
Plan Type & Policy/Certificate No _____
Company Telephone Number _____
Coverage Dates: _____ START DATE _____
(if you are still covered under this plan, leave end date blank) _____ END DATE _____ | | |

SECTION G: OPEN ENROLLMENT/GUARANTEED ISSUE PERIOD INFORMATION

Open Enrollment: You are eligible for Open Enrollment and will not need to answer Sections D and E on pages 2 through 4 of this application if (a) you are within six months of purchasing Medicare Part B coverage for the first time; or (b) you were eligible for early Medicare and you are within six months of turning age 65.

Guaranteed Issue For Eligible Persons: The following are definitions of the categories of individuals who are eligible for Guaranteed Issue:

- a. Enrolled under an employee welfare benefit plan that either: (1) supplements Medicare, and the plan terminates, or the plan ceases to provide all such supplemental health benefits; or (2) is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to the individual because the individual leaves the plan; or
- b. Enrolled in a Medicare Advantage plan, Program of All-Inclusive Care for the Elderly (PACE), or any similar organization operating under demonstration project authority 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 for all individuals within a residence area, the organization substantially violated a material policy provision, a material misrepresentation was made to the individual, the organization, or agent, or other entity acting on the organizations behalf materially misrepresented the plan's provisions in marketing the plan to the individual, or the individual meets other exceptional conditions as the Secretary may provide; or
- c. 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 for all individuals within a residence area, the organization, or agent, or other entity acting on the organization's behalf substantially violated a material policy provision, or a material misrepresentation was made to the individual; or
- d. Enrolled in a Medicare Supplement policy and coverage discontinues due to insolvency, bankruptcy or other involuntary termination of coverage or enrollment under the policy, substantial violation of a material policy provision, or material misrepresentation; or
- e. 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; or
- f. Upon first becoming enrolled for benefits under Part B at age 65 or older, enrolled in a Medicare Advantage plan under part C or Medicare, or with a PACE provider under Section 1894 of the Social Security Act, and then disenrolls from the plan or program by or not later than twelve (12) months after the effective date of enrollment; or
- g. The individual enrolls in a Medicare Part D plan during the initial enrollment period and, at the time of enrollment in Part D, was enrolled under a Medicare supplement policy that covers outpatient prescription drugs and the individual terminates enrollment in the Medicare supplement policy and submits evidence of enrollment in Medicare Part D along with the application for a policy; or
- h. Lost eligibility for health benefits under Medicaid; or
- i. Enrolled in both the federal Medicare program and the Texas Health Insurance Pool on December 31, 2013 and the individual's Pool coverage terminated on or after December 31, 2013.

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

This section to be completed only by an agent, if applicable.

Agents shall list any other health insurance policies 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 and that there are no consequences if consent is withdrawn.

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.

Applicant's Signature

AGENT CERTIFICATION

I, the authorized agent, have on the date of application recorded the information as given to me by the Applicant, and certify that during an interview with the proposed applicant, I have truly and accurately recorded in the application the information supplied by the applicant.

Signed at:

State

Writing Number

Signature of Agent

Signature Date

Policy Mailing Preference:

Mail to Insured

Mail to Licensed 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 makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

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:

State

Applicant's Signature

Signature Date

ACE Medicare Supplement

Medicare Supplement Administration
PO Box 10858
Clearwater, FL 33757-8858

Office: 1-800-601-3372
Fax: 1-727-373-4563
Online: www.acemedicaresupplement.com

ELECTRONIC PAYMENT AUTHORIZATION FORM

Insured Name: _____ Insurance Policy Number: _____

Sign and date this authorization below

As a convenience to me, I hereby request and authorize you to pay and charge to my bank account checks drawn by and payable to the order of ACE Property & Casualty Insurance Company, provided there are sufficient collected funds in said account to pay the same upon presentation. It will not be necessary for any officer or employee of ACE Property & Casualty Insurance Company to sign such checks. I agree that your rights in respect to each such check shall be the same as if it were a check drawn by 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. I further agree that if any such check be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

Please indicate below when you would like your account drafted. Many of our customers have requested the option to pay their premiums on the same day they receive Social Security or SSI payments. The options below allow you to select the date that best fits your needs. You may select any option regardless of whether or not you receive Social Security.

Section 1 – Select one of the following date options.

Initial Premium Payment:
(choose one)

Same as subsequent payment date selected below, on or after
the requested Effective Date

On the Policy Issue Date

Paid by enclosed check

Subsequent Premium Payments:
(choose one)

1st day of the Month

2nd Wednesday of the Month

3rd day of the Month

3rd Wednesday of the Month

4th Wednesday of the Month

NOTE: If one of the above dates falls on a weekend or holiday, deduction will be on **prior** business day.

Other, please specify a day of the month from 1 to 28 _____ (if this date falls on a weekend or holiday, deduction will be on **next** business day)

Section 2 – Select one of the payment options.

Checking (Attach voided check)

Savings

Branch/Bank Name: _____

Routing Number: _____ Account Number: _____

Section 3 – Complete name and address as shown on account.

Accountholder Name: _____

Address/City/State/Zip: _____

Section 4 – Please sign and date.

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:		Applicant Social Security Number:	
<p>To qualify for the Household discount, the applicant must meet one of the following criteria below. Please select the box which applies:</p> <p style="margin-left: 40px;">I am currently married and residing with my spouse named below.</p> <p style="margin-left: 40px;">I have been residing with the person named below who is age 50 or older for at least the last 12 months.</p>			
Spouse or Additional Resident Name:			
Address:	City:	State:	Zip Code:
Last Four Digits of Social Security Number:		Date of Birth (mm/dd/yyyy):	
Relationship to Applicant:			
<p>If the spouse/additional resident named above currently has an ACE Property & Casualty Insurance Company Medicare Supplement policy (Policy # _____) the discount will be applied to both policies.</p> <p>Agent/Applicant Signature:</p> <p>By signing this form I certify that I qualify for the household discount by meeting the criteria listed above.</p> <div style="margin-top: 20px;"> <div style="border-top: 1px solid black; width: 100%;"></div> <div style="display: flex; justify-content: space-between;"> Agent Signature Date </div> <div style="margin-top: 20px;"> <div style="border-top: 1px solid black; width: 100%;"></div> <div style="display: flex; justify-content: space-between;"> Applicant Signature Date </div> </div> </div>			

**NOTICE TO APPLICANT REGARDING REPLACEMENT
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. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. Terminate your present policy or Medicare Advantage coverage only if, after due consideration and acceptance by the replacing insurer, you find that purchase of this Medicare supplement coverage is a wise decision. You should evaluate the need for other accident and sickness coverage you have that may duplicate the benefits provided under this policy.

STATEMENT TO APPLICANT BY AGENT:

I have reviewed your current medical or health 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 reasons:

Additional benefits.

Same benefits but lower premiums.

Fewer benefits and lower premiums.

My plan has outpatient prescription drug coverage and I am enrolling in Part D.

Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment.

Other (please specify) _____

I call to your attention the following items for your consideration:

- (1) 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 the policy had never been in force. After the application has been completed and before you sign it, read and review it carefully to be certain that all information has been properly recorded.
- (2) Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

Signature of Agent or Other Representative

Typed Name and Address of Issuer or Agent

Applicant's Signature

Date