United National Life Insurance Company of America
1275 Milwaukee Avenue
Glenview, Illinois 60025
(800) 207-8050

# Dental Shield 2.0
## Application for: Limited Benefit Policy Providing Dental Coverage

**DELIVER DOCUMENTS TO: ○ AGENT ○ INSURED**

Application for: ○ New Coverage ○ Increase of Benefits

If an Increase of Benefits is requested, please list UNL policy/certificate number(s) affected:_____

**Applicant 1**

First Name _____ M.I. _____ Last Name _____

Soc. Security # _____ Age _____ Date of Birth _____/_____/_____ ○ Male ○ Female

Phone (___) _____ ○ Mobile E-mail Address_____

**Applicant 2 /Spouse**

First Name _____ M.I. _____ Last Name _____

Soc. Security # _____ Age _____ Date of Birth _____/_____/_____ ○ Male ○ Female

Phone (___) _____ ○ Mobile E-mail Address_____

**Child 1**

First Name _____ M.I. _____ Last Name _____

Soc. Security # _____ Age _____ Date of Birth _____/_____/_____ ○ Male ○ Female

(For additional dependents, please attach a separate piece of paper, signed by the Applicant 1, including the above information for each dependent).

**Address**

Home Address _____ City _____ State_____ Zip_____

## Benefit Option Selection

| | Applicant 1 | Applicant 2 |
|---|---|---|
| Choose an Annual Maximum Benefit Amount: | ○ $1,000 ○ $2,000 ○ $3,000 | ○ $1,000 ○ $2,000 ○ $3,000 |
| **Optional Riders** | | |
| Child Rider *(Benefit level will be the same as Applicant 1)* | ○ | |
| Premium Payment Mode | ○ Annual ○ Semi Annual ○ Quarterly ○ Monthly Bank Draft | |
| Modal Premium *(Includes an Annual $20 Policy Fee)* | Applicant 1 Total Premium $_____ | Applicant 2 Total Premium $_____ |

**Requested Effective Date:** ____/____/_____

Requested Effective Date cannot be prior to the Application Date. If no Effective Date is requested, the policy will be effective on the date approved by underwriting.

**Requested Draft Date:** ____/____/_____

**Please Choose a Billing Option:**

Select Billing Day

**Billing Day:** 1st-28th_____

**OR:** ○ 2nd Wednesday ○ 3rd Wednesday ○ 4th Wednesday

## Replacement of Coverage

| | Applicant 1 | Applicant 2 |
|---|---|---|
| Will this policy replace any existing insurance with any company? If Yes, please list company and type of insurance below and submit a Replacement Form if required in your state. | O Yes O No | O Yes O No |

If "Yes", with which company and what type of insurance? (Applicant 1) _____

If "Yes", with which company and what type of insurance? (Applicant 2) _____

## Acknowledgement & Authorization

**THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.**

**APPLICANT ACKNOWLEDGEMENTS**

I hereby apply to United National Life Insurance Company of America ('UNL') for a policy to be issued in reliance on my answers to the questions in this application for insurance coverage ("Application"). I have read or had read to me the completed Application and I represent that all statements made in this Application and all answers to the questions contained in the Application are full, complete and true, to the best of my knowledge and belief. I understand that innocent, negligent or fraudulent (i) omissions, (ii) misrepresentations or (iii) misstatements could result in a reduction of benefits or denial of an otherwise valid claim, or rescission of the insurance coverage. I understand that any changes in my health conditions, from the date of this Application until insurance becomes effective, may result in the declination of my coverage. No agent or other representative of UNL has required, permitted, or encouraged me to answer any question inaccurately or waived any conditions of this Application. I acknowledge I have received or will receive the following in conjunction with my Application: (1) the Outline of Coverage, (2) Notice of Privacy Practices, (3) the Pre-Notice which describes how information is obtained and used by UNL, and (3) A Guide to Health Insurance for People with Medicare and the Medicare Duplication of Benefits Disclosure, if eligible for Medicare.

**Electronic Transactions, Electronic Signatures, Policy Fulfillment and Communications**

This Application may be completed by electronic device or telephonic means. I acknowledge UNL or the agent has verified my identity in accordance with any applicable federal or state law and that if this Application is completed by electronic means, I have provided my consent and authorization to complete an electronic transaction to apply for this coverage. My electronic signature is legally binding, and has the same effect as if I had physically signed this Application. If this Application is completed by telephonic means, I authorize UNL or the agent to accept my voice signature response as having the same effect as if I had physically signed this Application. I agree that I may receive my Policy and other UNL communications electronically. I also acknowledge receipt of the Electronic Delivery and Communications Disclosure, which describes the requirements for Electronic Policy Fulfillment and Communications, as well as my right to opt-out of Electronic Policy Fulfillment and Communications and receive a paper copy of my Policy free of charge.

**Fraud Notice: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.**

**Applicant 1 Signature:** _____ Date: _____

Signed at: City and State: _____

**Applicant 2 Signature:** _____ Date: _____

Signed at: City and State: _____

## Agent's Statement

I certify that I have accurately recorded the information supplied by the Applicant(s). I am not aware of any additional information which may have a bearing on the insurability of anyone proposed for insurance on this application and any supplement to it. I have advised the applicant not to withhold any information relative to this application and its questions. I have advised the applicant to review the application for completeness and accuracy and that no coverage is in effect until they are notified in writing by United National Life Insurance Company of America.

Agent's Name (Printed) | E-mail Address | Agent Code

Agent's Signature | Date

## Monthly Pre-Authorization Premium Payment Plan

Authorization to Honor Withdrawals to be drawn by United National Life Insurance Company of America.

TO _____

Name of my Bank | My Bank's Address | City | State | Zip Code

As a convenience to me, I request and authorize you to charge the account shown below for premiums drawn by and payable to the order of United National Life Insurance Company, Glenview, Illinois, provided there are sufficient funds in my account to pay the same upon presentation.

Bank Routing #: _____ Account #: _____

Account Type
- ○ Checking Account (Attach a Voided "Sample" check)
- ○ Savings Account (Attach a Voided "Sample" check if applicable, or a Deposit slip)

I agree that my rights in respect to each payment shall be the same as if it were drawn by me and signed personally by me. This authority is to remain in effect until revoked by me in writing and until you receive notice for which you agree you will be fully protected in honoring such requests. I further agree that if any such payment is not honored, whether with or without cause and whether intentionally, or inadvertently, you shall be under no liability at all although such action could result in the forfeiture of insurance.

_____ _____

Printed name of insured if different from premium payer | Premium payer's signature, as it appears on bank records

---------- *Detach the below Notice to Applicant and Receipt and leave with applicant*----------

**NOTICE TO APPLICANT – PARTS 1 AND 2**

**Part 1: Fair Credit Reporting Act and Privacy Act Pre-Notification**
The application you completed for insurance with us, in most cases, gives us all the information we need. In certain cases, we may need more information.

If we need more information, we may get it by talking to other persons you know including, but not limited to, your agent or other insurance companies you have applied to. We may ask an independent "consumer reporting agency" to help us verify facts or get additional facts.

We may collect information concerning your health, job and financial situation, as well as your character, general reputation and mode of living. We will not collect information relating to your sexual orientation.

The personal information we obtain about you is treated as confidential and will not be discussed to other persons or organizations without your written authorization except to the extent necessary as permitted by law, for the conduct of our business. But any information collected by a "consumer reporting agency" may be shared by the agency with others who use such information, but only to the extent which the Fair Credit Reporting Act Permits. You have a right of access, and right of correction, concerning recorded personal information obtained in our file. In order to exercise these rights, you must contact us in writing requesting access or correction.

You have no access right to privileged information. If we used a "consumer reporting agency," you have the right to: (1 ask to talk with them and (2) ask them about their report. You may write us for the name and address of the agency. This paragraph is not intended as a complete description of your right of access and correction. If you would like a more complete description of our insurance information and Privacy Protection Practices, please write: United National Life Insurance Company of America, 1275 Milwaukee Avenue Glenview, IL 60025.

**Part 2: Notification Regarding MIB, Inc.**
Information regarding your insurability will be treated as confidential. United National Life Insurance Company of America or its reinsurers may, however, make a brief report thereon to MIB, Inc., a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, Inc., upon request, will supply such company with the information in its file. Upon receipt of a request from you, MIB, Inc., will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in MIB, Inc.'s file, you may contact MIB, Inc., and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address to the MIB, Inc. information office is 50 Braintree Hill Park, Suite 400, Braintree Massachusetts 02184-8734, telephone number (866) 692-6901, e-mail address infoline@mib.com. United National Life Insurance Company of America or its reinsurers may also release information in its file to its reinsurer(s) and to other life insurance companies to whom you may also apply for life or health insurance, or to whom a claim for benefits may be submitted.

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RECEIPT DATE _____

Received of _____ the sum of $ _____ and application for insurance to United National Life Insurance Company. If for any reason the application is declined this payment will be refunded. No liability is created or assumed by the Company, except for refund of this payment, until the insurance applied for has been issued.

_____

Agent's Signature

If you do not receive your policy within 60 days from the date of your application, please write to:
United National Life Insurance Company, 1275 Milwaukee Avenue, Glenview, IL 60025

MAKE CHECK PAYABLE TO:
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA