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 INFORMA	ATION	APPLICATION#		
Applicant Name (exactly as it appears on your Me	edicare card)		
Resident Address	Phor	ne (with area code)		
City	State	e, Zip Code		
Date of Birth	Age			
Male Female	Soci	al Security No		
Medicare Number	i			
Email Address				
Height Feet and inches	Wei	ght <i>Pound</i> s		
SECTION B. PLAN AND PREMIUM INFORMA	TION			
Plan I	Requested	Policy Effective Date		
Household Premium Discount No Yes (pl	ease comp	lete the Household Discount	Form)	
1	Premium \$ Policy Fee \$ Policy fee is refundable if the policy is not issued, taken or is returned during the free look period.			
Premium Collected \$	Initial Bank \$			
Payment Mode: Monthly Bank Draft (Bank Draft ONLY)	Annual	Semi-Annual C	Quarterly	
SECTION C. PLEASE ANSWER ALL ELIGIBI	LITY QUES	STIONS		
Have you used tobacco in any form, including c cigars, chewing tobacco, pipes, or eCigarettes in the company of the compa			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 or	nce?		Yes No	
4. Are you applying during a guaranteed issue period	? (If YES ple	ease provide proof of eligibility).	Yes No	
5. Are you eligible for Medicare due to Disability or Er	nd Stage Rer	nal Disease (ESRD)?	Yes No	
(If YES please check the box that applies.	Disability	End Stage Renal Dis	ease (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 Yes No aid, or have you had any amputation caused by disease? 2. Are you currently receiving any occupational, speech, or physical therapy, or are you Yes No currently receiving any services from a home healthcare agency? 3. Within the past five (5) years, have you had, been medically diagnosed with, or treated at any time for Emphysema, Chronic Obstructive Pulmonary Disease (COPD), or any Yes Nο other chronic pulmonary disorders, or any medical condition requiring the use of oxygen? 4. Within the past five (5) years, 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 Yes No kidney disease (stage 3-5), Chronic Hepatitis, Cirrhosis of the liver, or renal failure requiring dialysis? 5. Within the past five (5) years, have you been diagnosed with Alzheimer's Disease, Yes No Dementia, Muscular Dystrophy, or any other cognitive disorder? 6. Have you been diagnosed with or treated for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or human immunodeficiency virus (HIV) Yes No infection? 7. If you have diabetes or take prescription medication to control your blood sugar, have vou, within the past five (5) years, 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 Yes No 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." 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 Yes No you do not have diabetes or do not take prescription medication to control your blood sugar, this guestion should be answered "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 Yes No have diabetes or do not take prescription medication to control your blood sugar, this question should be answered "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 Yes Nο to control your blood sugar?

SECTION D. HEALTH QUESTIONS (continued)

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. Within the past five (5) years, 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. Within the past five (5) years, 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 fo	covera	ge.
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? 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.**

Q C	JESTIONS.		
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, indicate your 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 the above question.) If YES, answer (a) – (b) below. (a) Will Medicaid pay your premiums for this Medicare supplement policy?	Yes Yes	No No
	(b) Do you receive any benefits from Medicaid OTHER THAN payment 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) – (g) 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
	If YES, have you received a copy of the replacement notice?	Yes	No
	(c) Reason for termination/disenrollment?		
	(d) Planned date of termination/disenrollment?		
	(e) Was this your first time in this type of Medicare plan?	Yes	No
	(f) Did you drop a Medicare supplement or Medicare select policy/certificate to enroll in this Medicare plan?	Yes	No
	(g) Is your former Medicare supplement or Medicare select policy/certificate still available?	Yes	No
4.	Do you have another Medicare supplement or Medicare select insurance policy in force?	Yes	No
	If YES, answer (a) – (d) below.		
	(a) Name of Company		
	Plan Type & Policy/Certificate No		
	Company Telephone Number		
	Issue Date		
	(b) Do you intend to replace your current Medicare supplement or Medicare select policy/certificate with this policy?	Yes	No
	(c) Indicate termination date.		
	(d) Have you received a copy of the replacement notice?	Yes	No

SE	SECTION F. REPLACEMENT QUESTIONS (continued)				
5.	5. Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union, or individual non-Medicare supplement plan.) If YES, answer (a) – (c) below.				
	(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) Reason for termination/disenrollment?				
	(c) Planned date of termination/disenrollment?				
	This section to be completed only by an agent, if applicable.				

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
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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.

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 Num	ber	Signatu	re of Agent	Signature Date
	Policy Mailing	g Preference:	Mail to Ir	nsured	Mail to License	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 and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil 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:			
	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

To qualify for the Household discount, the boxes below must be checked in order to qualify		meet the follo	owing criteria below. Both	
I am currently married and residing we the person named below for at least 12 n		amed below;	or I have been residing with	
	AND			
My spouse or additional resident hat for such a policy with Ace Property &				
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:		l		
If the spouse/additional resident named ab Company Medicare Supplement policy (Poto both policies.			perty & Casualty Insurance the discount will be applied	
Agent/Applicant Signature:				
By signing this form I certify that I qualify above.	for the househo	ld 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. Fewer benefits and lower premiums. Change in benefits. (Gaining additional benefit(s) but losing some existing benefit(s)). My plan has outpatient drug coverage and I am enrolling in Part D. Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment. Other (please specify) 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. 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, Broker or Other Representative Name and Address of Agent The above "Notice to Applicant" was delivered to me on: Applicant's Signature Date 15032RN