Medico® Insurance Company
A Wellabe® Company
601 Sixth Ave., Des Moines, IA 50309
P.O. Box 10386, Des Moines, IA 50306
www.wellabe.com
Phone (toll-free): 800-228-6080

Application for Individual Fixed Indemnity Insurance Policy

Application for: ❒ New coverage ❒ Reinstatement ❒ Benefit increase

Medico policy number for reinstatement or benefit increase: _____

Requested effective date of new policy (optional)

_____
MM/DD/YYYY

Requested effective date must be after the application date. If no effective date is requested, the effective date will be the day the application is approved by the company.

Policy delivery options

Upon approval of this application, the policy will be delivered to the applicant by mail.

Part A: General information (please print)

Applicant information

Full name of applicant: *first, middle, last, suffix* | Date of birth (MM/DD/YYYY) | Age | Gender

Social Security number | Phone number | Email address

Residence address *(include Apt/Bldg/Unit Nbr if applicable)* | City | State | ZIP code

Mailing address *(if different than residence address)* | City | State | ZIP code

Beneficiary information

Full name of beneficiary: *first, middle, last, suffix* | Relationship to applicant

Address *(include Apt/Bldg/Unit Nbr if applicable)* | City | State | ZIP code

Replacement questions

1. **Statements**
   a. You normally do not require more than one of the same type of policy.
   b. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
   c. You may be eligible for benefits under Medicaid or Medicare and may not need an accident and sickness policy. If you are eligible for Medicare, you may want to purchase a Medicare supplement insurance policy.
   d. If you are eligible for Medicare due to age or disability, counseling services are available in Colorado to provide advice concerning your purchase of Medicare supplement insurance and concerning medical assistance through the state Medicaid program, Health First Colorado.
2. **Questions**
   To the best of your knowledge:
   a. Do you have another accident and sickness insurance policy in force? ❒ Yes ❒ No
      (1) If so, with which company? _____
      _____
      (2) If so, do you intend to replace your current accident and sickness insurance policy with this policy? ❒ Yes ❒ No

Part A: General information (continued)

b. Do you have any other accident and sickness insurance that provides benefits similar to this accident and sickness policy? ❒ Yes ❒ No

(1) If so, with which company? _____

_____

(2) What kind of policy? _____

c. Are you covered for medical assistance through the state Medicaid program, Health First Colorado?

(1) As a Specified Low Income Medicare Beneficiary (SLMB)? ❒ Yes ❒ No

(2) As a Qualified Medicare Beneficiary (QMB)? ❒ Yes ❒ No

(3) For other Medicaid medical benefits? ❒ Yes ❒ No

Part B: Medical information

Note: If you are between the ages of 60 and 79 on the date the application is signed, skip to Part C.

Qualifying information

If any answer to questions 1 through 9 is "YES," you are not eligible for coverage.

I agree to answer the following questions truthfully and to the best of my knowledge.

1. To the best of your knowledge, are you pregnant or undergoing infertility treatment? ❒ Yes ❒ No
2. In the past 3 months have you received home health care, been bedridden, been confined to a wheelchair, or been confined to a nursing home or a hospital as an inpatient (other than for childbirth)? ❒ Yes ❒ No
3. In the past 12 months have you had, been treated for, or diagnosed by a member of the medical profession with:
   a. Chronic obstructive lung disease, COPD, emphysema, chronic bronchitis, or required the use of oxygen? ❒ Yes ❒ No
   b. Chronic liver disease including but not limited to hepatitis C or cirrhosis? ❒ Yes ❒ No
   c. Neuromuscular disorders, including, but not limited to, Parkinson's disease, multiple sclerosis, or myasthenia gravis? ❒ Yes ❒ No
   d. Memory disorders such as Alzheimer's disease or dementia? ❒ Yes ❒ No
4. In the past 12 months have you been advised by a member of the medical profession to have surgery that has not yet been completed? ❒ Yes ❒ No
5. In the past 12 months have you had, been treated for, or diagnosed by a member of the medical profession with diabetes:
   a. Requiring more than 50 units insulin per day; ❒ Yes ❒ No
   b. Requiring more than two diabetic medications; ❒ Yes ❒ No
   c. That involved any complication, including, but not limited to, peripheral neuropathy, nephropathy, peripheral vascular disease, or diabetic retinopathy? ❒ Yes ❒ No
6. In the past 12 months have you had, been treated for, or diagnosed by a member of the medical profession with:
   a. A heart attack, stroke, transient ischemic attack (TIA), heart surgery/bypass and/or stent placement, or congestive heart failure? ❒ Yes ❒ No
   b. Kidney failure or required dialysis? ❒ Yes ❒ No
   c. Autoimmune disorders, including, but not limited to, ulcerative colitis, lupus, or rheumatoid arthritis? ❒ Yes ❒ No
   d. Cancer (excluding basal cell or squamous cell skin cancer), malignancy, leukemia, melanoma, or Hodgkin's disease? ❒ Yes ❒ No
7. In the past 12 months have you received advice, treatment or counseling by a member of the medical profession relating to schizophrenia, psychotic disorder, bipolar/manic depression, alcohol or substance abuse? ❒ Yes ❒ No

Part B: Medical information (continued)

8. Within the last 12 months:
   a. Have you been advised or recommended by a member of the medical profession to have treatment, testing or examinations which have not yet been completed, results have not been received, and/or follow-up or treatment has not been completed? ❒ Yes ❒ No
   b. Have you experienced any of the following, for which medical advice, diagnosis or treatment has not yet been obtained: coughing blood; vomiting blood; passing blood through either the bowels or urine; breast discharge; fatigue; unexplained weight loss; a lump, growth or tumor in a breast or elsewhere; or a change in a mole or a bleeding mole? ❒ Yes ❒ No
   c. Have you had abnormal laboratory or diagnostic test results that were not later confirmed normal through follow-up? ❒ Yes ❒ No
9. Have you been treated or diagnosed by a member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or Human Immunodeficiency Virus (HIV) Infection? ❒ Yes ❒ No

Part C: Benefit options

Base policy options

	Benefit
Fixed Indemnity insurance policy	
Benefit options:	
Hospital confinement daily benefit amount:	
$100 to $600 (in $25 increments)	$ _____ per day
Maximum days per hospital confinement period:	
(3, 6, 7, 8, 9, 10, 21, or 31 days)	_____ days

Optional riders. Choose any optional rider(s).

	Benefit
❒ Ambulance Services Indemnity benefit rider	
❒ Urgent Care Center Indemnity benefit rider	
❒ Lump Sum Cancer benefit rider (rider not available age 80 or over)	
Benefit options:	
Lump Sum Cancer benefit amount: $1,000, $2,500, $5,000, $7,500, $10,000	$ _____
❒ Lump Sum Hospital Confinement benefit rider	
Benefit options:	
Lump Sum benefit amount: $250, $500, $750	$ _____
Maximum Lump Sum payments per calendar year: 1, 2, or 3	_____
❒ Outpatient Therapy and Chiropractic Services Indemnity benefit rider	
Benefit options:	
Outpatient Therapy calendar year maximum: 15 or 30 days	_____ days
❒ Skilled Nursing Facility Indemnity benefit rider	
Benefit options:	
Skilled Nursing daily benefit amount: $100, $150, $200	$ _____ per day
❒ Outpatient Surgery Indemnity benefit rider	
Benefit options:	
Outpatient Surgery benefit amount: $250, $500, $750, $1,000	$ _____ per day

Part D: Payment options

Household discount

Household discount: When the applicant lives in the same household with another person over 18 years of age, regardless of whether both sign up for coverage with Medico Insurance Company, a discount is applied to the premium rates.

Do you live in the same household with another person who is age 18 or older? ❒ Yes ❒ No

Full name: *first, middle, last, suffix*

Part D: Payment options (continued)

Method and frequency of payment

Method of payment:	Frequency of payment:			
❒ Automatic bank withdrawal	❒ Monthly	❒ Quarterly	❒ Semi-annually	❒ Annually
❒ Credit/Debit card	❒ Monthly	❒ Quarterly	❒ Semi-annually	❒ Annually

Part E: Application agreement

Applicant certification

I hereby apply to Medico Insurance Company (the Company) for a **Fixed Indemnity Insurance Policy** to be issued solely and entirely in reliance on my answers to the questions on this application. This application will become a part of any policy to which this form is attached.

I have read and agree:

- **No insurance exists unless and until coverage is approved by the Company, the first premium is paid and a policy is issued.**
- I have read or had read to me the completed application and understand all statements and answers and certify they are complete, true and correctly recorded.
- If requested, I will complete a recorded telephone call with a Company representative as part of the underwriting process.
- I must tell the Company if my health changes in a way that could affect my answers to the above health questions between the time I signed the application and the time the policy becomes effective.
- The policy, if issued, will cover injuries that occur and sicknesses, the symptoms of which manifest after the date the policy is issued, subject to the Pre-Existing Condition Limitation within the policy.
- No portion of the premium will be paid, during the period the policy is in force, by or on behalf of a third party (not to include an immediate family member), either directly, or through wage adjustments or other means of reimbursement.
- No agent or other representative of the Company has required, permitted, or encouraged me to answer any question inaccurately or has waived any conditions of this application.

I have received the Outline of Coverage for the policy (in states where required by law).

CAUTION: If your answers on this application are incorrect or untrue, the Company may have the right to deny benefits or rescind your policy for fraud or misrepresentation of material fact on your application, subject to the Time Limit on Certain Defenses provision in the policy.

This policy does not cover Pre-Existing Conditions during the first six months starting from the date your policy is effective. After the policy is effective, if a rider is added to this policy, or benefits are increased under the policy or any attached Rider, we will not pay the increased benefits for any loss for Pre-Existing Conditions during the first six months after the date the increased benefits become effective.

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.

The policy provides limited benefits. Review your policy carefully.

I acknowledge that in states where it is required, the producer made the necessary inquiries concerning my insurance needs and proposed a program of insurance which is suitable for my needs. I am applying for this Fixed Indemnity Insurance Policy with limited benefits.

X _____

Applicant's signature Date (MM/DD/YYYY)

Part E: Application agreement (continued)

Producer's certification

Have you personally sold any other health insurance policies to the proposed insured that are still in force OR sold any policies no longer in force in the past 5 years? ❒ Yes ❒ No

List policies sold which are still in force (name and address)?

List policies sold in the past five (5) years which are no longer in force (name and address)?

I certify the information in this application was provided by the applicant and correctly recorded. I have no information to add that could affect the acceptance or rejection of the risk. Any intention to replace coverage is reflected in the application. If the applicant is Medicare eligible, I have provided the applicant a link to the Medicare Supplement Buyers Guide at wellabe.com/products.

Producer's printed name | Producer's number

X

Producer's signature | Date (MM/DD/YYYY)

Part F: Fraud warnings

NOTICE: Any person who knowingly and with intent to defraud or damage, files a claim containing false, incomplete or misleading information, may be in violation of state law. Use of the mail to defraud is a violation of federal law.

Alabama: Any person who knowingly presents false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Arkansas, Louisiana, and West Virginia: 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 fines and confinement in prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete or misleading information is guilty of a felony of the third degree.

Kansas: Any person who knowingly and with intent to defraud or damage, files a claim containing false, incomplete or misleading information, may be guilty of insurance fraud as determined by a court of law. Use of the mail to defraud is a violation of federal law.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

Maine, Tennessee, Virginia, and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines or denial of insurance benefits.

New Mexico: 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.

Ohio: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: Any person who knowingly, and with intent to injure, defraud or deceive, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon: Any person who knowingly and with intent to defraud or damage, files a claim containing false, incomplete or misleading information, may be in violation of state law. Use of the mail to defraud may be a violation of federal law.

Pennsylvania: 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.