

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		

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: Bank Draft	Monthly (Bank Draft ONLY) Annual Semi-Annual Quarterly

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**.

MEDICAL QUESTIONS ARE NOT TO BE ANSWERED BY APPLICANTS WHO QUALIFY FOR OPEN ENROLLMENT OR GUARANTEED ISSUE – SEE SECTION G FOR A DETAILED DEFINITION

If not, PLEASE ANSWER ALL OF THE FOLLOWING QUESTIONS. If you answer YES to any of the following questions 2–16, you are not eligible for coverage.

- | | | | |
|---|----------------------------|----|--|
| 1. Height <i>Feet and inches</i> _____ | Weight <i>Pounds</i> _____ | | |
| 2. 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 | |
| 3. Are you currently receiving any occupational, speech, or physical therapy, or are you currently receiving any services from a home healthcare agency? | Yes | No | |
| 4. Have you been medically diagnosed with, or treated by a licensed physician 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 | |
| 5. Have you been medically diagnosed with, or treated by a licensed physician 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 | |
| 6. Have you been diagnosed by a licensed physician with Alzheimer's Disease, Dementia, Muscular Dystrophy, or any other cognitive disorder? | Yes | No | |
| 7. Have you ever tested positive for exposure to the human immunodeficiency virus (HIV) or been diagnosed or treated by a licensed physician as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) caused by the HIV infection or other sickness or condition derived from such infection? | Yes | No | |
| 8. If you have diabetes or take prescription medication to control your blood sugar, have you been medically diagnosed with or treated by a licensed physician 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 | |
| 9. 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 | |
| 10. 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 | |
| 11. Have you ever had a licensed 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)

- | | | |
|---|-----|----|
| 12. Within the past two (2) years have you been treated for or been advised by a licensed physician to have treatment for internal cancer (examples include 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 |
| 13. Within the past two (2) years have you been treated for or been advised by a licensed 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 |
| 14. Have you been advised by a licensed physician to have surgery (including cataract or joint replacement surgery), medical tests, infusions, treatment or therapy that has not been performed? | Yes | No |
| 15. Have you been hospital confined three (3) or more times in the last two (2) years? | Yes | No |
| 16. Have you been medically diagnosed with, or treated at any time for an organ transplant, been advised by a licensed 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 17-20, you may be eligible for coverage.

- | | | |
|--|-----|----|
| 17. Within the past two (2) years have you been treated for or been advised by a licensed 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 |
| 18. Within the past two (2) years have you been treated by a licensed physician for degenerative bone disease, rheumatoid arthritis, or spinal stenosis? | Yes | No |
| 19. Within the past two (2) years have you been treated for or been advised by a licensed physician to have treatment for a mental or nervous disorder requiring treatment by a psychiatrist? | Yes | No |
| 20. Are you currently receiving, or have you been advised by a licensed physician to receive injections in a physician's office? | Yes | No |

(Please explain any yes answers to questions 17 – 20 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.**

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, indicate your 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 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.)	Yes	No
If YES, answer (a) – (g) 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) 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

SECTION F. REPLACEMENT QUESTIONS (continued)

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.) Yes No

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.

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 _____

MEDICARE SUPPLEMENT 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 you are both (a) 65 years of age or older, or under 65 years of age and eligible for Medicare by reason of disability or end stage renal disease; and (b) are applying during the six month period beginning with the first month in which you have attained 65 years of age or older and are enrolled in Medicare Part B, or are eligible for Medicare by reason of a disability or end stage renal disease and are enrolled in Medicare Part B.

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

- a. The individual is enrolled under an employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare, which the plan terminates or ceases to provide at least the minimum benefits as provided under a Medicare supplement plan "A" as defined in subsection 69O-156.0085 (1), F.A.C., of the supplemental health benefits to the individual; or
- b. Enrolled in a Medicare Advantage plan or Program of All-Inclusive Care for the Elderly (PACE) 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 within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual; 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 within a residence area, the organization 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, 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 the insured person terminates coverage within 12 months of enrollment; or
- f. Upon first becoming eligible for benefits under Part A of Medicare at age 65, if eligible, you enrolled in a Medicare Advantage or PACE provider and then disenrolled within 12 months.

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.

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	Agent Writing Number	Signature of Agent	Signature Date
Printed Name of Agent		FL License ID Number	

Policy Mailing Preference: Mail to Insured Mail to Licensed Agent

AUTHORIZATION AND CERTIFICATION

Statements made in this application are representations and not warranties. 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.

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 injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

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 the following criteria below. Both boxes must be checked in order to qualify.</p> <p style="text-align: center;">I am currently married and residing with my legal spouse named below; or I have been residing with the person named below for at least the last 12 months.</p> <p style="text-align: center;">AND</p> <p style="text-align: center;">My legal spouse or additional resident has an existing Medicare supplement policy, or is applying for such a policy, with ACE Property & Casualty Insurance Company.</p> <p>The Household discount will be removed if the other Medicare supplement policyholder chooses to terminate their Medicare supplement policy or if they no longer reside with you.</p>			
Legal 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:		Existing Medicare Supplement Policy Number (if applicable):	
<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="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 70%;"> <p>_____ Agent Signature</p> <p>_____ Applicant Signature</p> </div> <div style="width: 25%;"> <p>_____ Date</p> <p>_____ Date</p> </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.

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.

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) _____

State law provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. ACE Property & Casualty Insurance Company will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy for similar benefits to the extent such time was spent under the original policy.

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