APPLICATION BOOKLET FOR

KENTUCKY

This packet contains all required forms for application submission. Please complete each form according to the instructions on each page.

› Application
› Electronic funds transfer agreement
› MIB pre-notice
› HIPAA notices
› Replacement notice
› Anti-Discrimination disclosure

Note: All Applications outside of OE/GI require a Phone Verification (PV) – Reduce delays and make the PV call at the point-of-sale. Call our PV Hotline at 866.825.4822 from 8 a.m. to 6 p.m. Central Time.
APPLICATION FOR MEDICARE SUPPLEMENT INSURANCE
Cigna Health and Life Insurance Company
PO Box 559015, Austin, TX 78755-9015 • (866) 459-4272

Application is for: □ New business  □ Reinstatement
Requested Medicare Supplement effective date* ____________________ Phone verification case # ____________________
*note: if no effective date is requested, we will assign the 1st day of the month following the date of this application

Section I. Applicant Information

<table>
<thead>
<tr>
<th>First name</th>
<th>MI</th>
<th>Last name</th>
<th>Age</th>
<th>Date of birth (MM/DD/YYYY)</th>
<th>State of birth</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Resident street address (no PO Box)

City ____________________ State ____________________ ZIP ____________________

Mailing address (if different from above)

City ____________________ State ____________________ ZIP ____________________

Phone ( ) ____________________ Email address ____________________

Social Security No. (XXX-XX-XXXX) Medicare card no. Sex (M/F) Household discount*

□ Yes □ No

Rate class: □ Preferred □ Standard

*If another member of your household is applying for or currently has a Medicare Supplement plan with Cigna Health and Life Insurance Company or an affiliated company, you may qualify for a household discount; see the Outline of Coverage for details. Please provide the name and Social Security Number (SSN) of the individual(s) living at your current address.

Spouse/household member name

<table>
<thead>
<tr>
<th>First name</th>
<th>MI</th>
<th>Last name</th>
<th>Spouse/household member SSN (XXX-XX-XXXX)</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

Section II. Coverage Applied for

Check plan selected: □ Plan A □ Plan F □ Plan High-Deductible F □ Plan G □ Plan N

Section III. Billing

Method (select one of the following):
□ Bank draft (complete the Electronic Funds Transfer Agreement)
□ Direct bill

Mode (select one of the following):
□ Monthly (not available with Direct bill)
□ Quarterly
□ Semi-annually
□ Annually

Section IV. Billing Totals

Initial premium:
□ Draft bank account □ Check enclosed (payable to Cigna Health and Life Insurance Company)

Modal premium
(if household discount, then multiply modal premium by 0.93) $___________

Total modal premium (with discount(s) if applicable) $___________

Total premium with application $___________
Section V. Open Enrollment / Guaranteed Issue Questions (MUST BE COMPLETED)

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 (mark YES or NO below with an “X”).

To the best of your knowledge:

YES NO

1. a. Did you turn age 65 in the last six (6) months? ................................................................. ☐ ☐
   b. Did you enroll in Medicare Part B in the last six (6) months? ........................................... ☐ ☐
      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.) ☐ ☐
   a. will Medicaid pay your premiums for this Medicare Supplement policy? ........................................... ☐ ☐
   b. do you receive any benefits from Medicaid other than payments toward your Medicare Part B premium? ☐ ☐

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)? ☐ ☐
   a. fill in your START and END dates below (if you are still covered under this plan, leave the END date blank).
      START ____________________ END ____________________
   b. if you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? ☐ ☐
   c. was this your first time in this type of Medicare plan? ☐ ☐
   d. did you drop a Medicare Supplement policy to enroll in the Medicare plan? ☐ ☐

4. a. Do you have another Medicare Supplement policy in force? ☐ ☐
   b. If so, with what company and what type plan do you have? __________________________________________
      _________________________________________________________________________________________
   c. If so, do you intend to replace your current Medicare Supplement policy with this policy? ☐ ☐
      If existing Medicare Supplement coverage is not to be replaced, this policy cannot be issued.

5. Have you had coverage under any other health insurance within the past 63 days (for example, an employer, union, or individual plan)? ☐ ☐
   a. If so, with what company and what kind of policy? _________________________________________________
      _________________________________________________________________________________________
   b. What are your dates of coverage under the other policy? (If you are still covered under the other policy, leave the END date blank.) START ____________________ END ____________________

Section VI. Medicare

YES NO

1. Do you now have Medicare Parts A and B? ................................................................. ☐ ☐
   If YES, give effective date of Part B ____________________

2. If Medicare Parts A and B are to be effective at a future date, provide the date both Medicare Parts A and B will be effective ____________________
   NOTE: Medicare effective date is always the 1st day of the month. You must have both Medicare Parts A and B on the effective date of the policy. If not, coverage cannot be issued.
Section VII. Medical Questions

IF YOU ARE ELIGIBLE FOR OPEN ENROLLMENT OR GUARANTEED ISSUE (BASED ON YOUR ANSWERS IN SECTION(S) V & VI), DO NOT ANSWER THE QUESTIONS IN THIS SECTION.

It is important that you provide truthful and accurate answers to the questions in this section as your answers form the basis of our determination of your eligibility for this coverage. Failure to provide complete and accurate information, if it is determined to be material to our assessment, may result in future denial of benefits and/or rescission of this coverage.

PART A. MEDICAL QUESTIONS – If the answer to any question in Part A is YES, you are not eligible for coverage. If you answered NO to all questions in this Section, please continue to Part B.

1. Are you currently confined, scheduled for admission, or in the last two (2) years have you been confined to a nursing facility or assisted living facility? YES ☐ NO ☐

2. Do you currently receive home health care services or, in the last two (2) years, have you received home health care services for more than three (3) separate periods of care? YES ☐ NO ☐

3. Do you currently have a terminal illness or are you currently in the hospital, pending hospital admission, or have you been hospitalized more than two (2) times in the last two (2) years? YES ☐ NO ☐

4. Do you currently receive assistance bathing, transferring, toileting, eating, dressing, or are you bedridden; or have you been advised by a medical professional to use the assistance of a wheelchair, walker, or motorized mobility aid? YES ☐ NO ☐

5. Do you have now or in the last two (2) years have you been treated for (including surgery) or advised by a medical professional to have treatment or surgery for the following conditions:
   a. internal cancer, leukemia, malignant melanoma, Hodgkin's disease, or lymphoma? YES ☐ NO ☐
   b. angina, atherosclerosis, arteriosclerosis, peripheral vascular disease, heart attack, irregular heartbeat, atrial fi brillation, cardiomyopathy, congestive heart failure, angioplasty, stent placement, carotid artery disease, coronary artery disease (CAD), heart valve surgery, coronary bypass, cardiac pacemaker, implantable or subcutaneous defi brillator? (You should answer NO if your only treatment is with maintenance medication.) YES ☐ NO ☐
   c. Parkinson's disease, myasthenia gravis, cerebral palsy, muscular dystrophy, multiple sclerosis or amyotrophic lateral sclerosis (Lou Gehrig's disease)? YES ☐ NO ☐
   d. Paget's disease, rheumatoid arthritis, disabling arthritis, systemic lupus, osteoporosis with fractures, or paralysis? YES ☐ NO ☐
   e. chronic kidney disease, Addison's disease, renal insufficiency, renal failure, any kidney disease requiring dialysis, pancreatitis, or any condition requiring an organ transplant? YES ☐ NO ☐
   f. diabetes with hypertension requiring three (3) or more hypertension medications to control or diabetes requiring more than 50 units of insulin daily to control? YES ☐ NO ☐
   g. diabetes with: neuropathy, retinopathy, vascular disease, or tobacco use? YES ☐ NO ☐
   h. chronic obstructive pulmonary disease (COPD), chronic obstructive lung disease (COLD), emphysema, chronic bronchitis, or any other chronic lung or respiratory disorder requiring the use of oxygen? YES ☐ NO ☐
   i. major depression, bipolar disorder, schizophrenia, or a paranoid disorder? YES ☐ NO ☐
   j. dementia, senility, Alzheimer's disease, or organic brain disorder? YES ☐ NO ☐
   k. unrepaired aneurysm, hemophilia, anemia requiring repeated blood transfusions, or any other blood disorder? YES ☐ NO ☐
   l. hepatitis (other than hepatitis A), alcohol or drug abuse, cirrhosis of the liver, or other liver disease? YES ☐ NO ☐
   m. stroke or transient ischemic attack (TIA)? YES ☐ NO ☐

6. Do you have now or at any time have you been treated for or advised by a medical professional to have treatment for amputation caused by disease or organ transplant other than corneas? YES ☐ NO ☐

7. Have medical tests, treatment, therapy, or surgery been advised but not performed or is any surgery anticipated? (This excludes mammograms, pap tests, colonoscopies, or PSA tests which were advised for routine screening purposes only.) YES ☐ NO ☐

8. Have you ever been diagnosed with or received medical treatment from a physician or an appropriately-licensed clinical professional acting within his/her scope for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) infection? YES ☐ NO ☐
PART B. TOBACCO USE, HEIGHT/WEIGHT AND MEDICATIONS – The answers to questions in Part B are subject to the Company’s Underwriting review. Please provide complete details as requested.

9. Have you used tobacco within the last 12 months? □ YES □ NO

10. Height (ft.-in.) ____________ Weight (lbs.) __________

11. Please list any prescription medications taken or prescribed in the past two (2) years.

<table>
<thead>
<tr>
<th>Medication</th>
<th>Dates taken</th>
<th>Condition taken for</th>
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<tbody>
<tr>
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</tbody>
</table>
• 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 policy.
• If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement 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 reinstated 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 reinstated policy will not have outpatient prescription drug coverage but will otherwise be substantially equivalent to your coverage before the date of the suspension.

• Counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance 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).

I hereby apply to Cigna Health and Life Insurance Company for coverage to be issued based upon the truth and completeness of the answers to the above questions, and understand and agree that: (1) no agent has the authority to waive the answer to any questions on the application; (2) no insurance will be effective until (a) a policy has been issued by the Company and (b) the initial premium has been paid; and (3) I have received the Outline of Medicare Supplement Coverage for the policy applied for, the required Guide to Health Insurance for People with Medicare, and the MIB Notice.

CAUTION: Please review your answers to the questions on the application. It is important to the issuance of this policy that all questions are answered correctly and truthfully.

WARNING: 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.

A recorded telephone interview may be used as part of the underwriting on your application for insurance.

Telephone number (               ) __________________________________________ Best time to call __________________________________________

I understand that the Medicare Supplement policy applied for will not cover loss due to Pre-Existing Condition(s) unless the expense for that loss is incurred more than six (6) months after the effective date of coverage. This provision does not apply if, as of the date of application, you had a Continuous Period of Creditable Coverage which did not expire more than 63 days ago and such coverage, while in force, lasted for at least six (6) months. If, as of the date of application, you had less than six (6) months prior Creditable Coverage, the Pre-Existing Conditions limitation will be reduced by the aggregate amount of Creditable Coverage. If this policy is replacing another Medicare Supplement policy, credit will be given for any portion of the waiting period that has been satisfied. This provision does not apply if you are applying for and are issued this policy under Guaranteed Issue status.

Applicant’s printed name ___________________________________________________________

Signature of Applicant ___________________________________________ Date _____________________________
Agent(s) shall list any health insurance policies they have sold to the Applicant.

1. List policies sold which are still in force *(if this does not apply, state “NONE”).*

2. List policies sold in the past five (5) years which are no longer in force *(if this does not apply, state “NONE”).*

3. Have you reviewed the application for correctness and omissions?  

4. I certify that I have provided the Applicant with the following documents:
   a. Application packet *(phone sales only)*
   b. Guide to Health Insurance for People with Medicare
   c. Outline of Medicare Supplement Coverage
   d. MIB Notice
   e. other ____________________________________________________________________________

   I further certify that I have delivered the documents to the Applicant *(check all that apply; must select at least one)*:
   □ In person ____________________________ □ Mail ____________________________
   □ Email ____________________________ □ Fax ____________________________
   □ other (explain) ____________________________ ____________________________

5. Was the application completed by you in the Applicant’s physical presence?  

6. Was the application completed by you over the phone?  

7. Do you have knowledge or reason to believe the replacement of existing insurance may be involved?  
   If YES, give name of Company, reason, and termination date

   ____________________________________________________________________________
   ____________________________________________________________________________
   ____________________________________________________________________________

I certify that I have interviewed the Applicant, asked all of the questions as written on the application, and I have truly and accurately recorded on the application the information supplied to me by the Applicant.

<table>
<thead>
<tr>
<th>Printed name of licensed Agent</th>
<th>Signature of licensed Agent</th>
<th>Writing number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Printed name of 2nd licensed Agent</td>
<td>Signature of 2nd licensed Agent</td>
<td>Writing number</td>
<td>Percentage</td>
</tr>
</tbody>
</table>
# Kentucky Medicare Supplement Comparison Statement

<table>
<thead>
<tr>
<th>Current Insurance</th>
<th>Annual Premium $</th>
<th>Proposed Insurance</th>
<th>Annual Premium $</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

## Medicare (Part A): Hospital Insurance – Covered Services Per Benefit Period (1)

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit</th>
<th>Medicare Pays*</th>
<th>You Pay*</th>
<th>Current Insurance Pays Plan ____**</th>
<th>Proposed Insurance Pays Plan ____</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HOSPITALIZATION</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Semiprivate room and board, general nursing, and miscellaneous hospital services and supplies</td>
<td>First 60 days</td>
<td>All but $1,340</td>
<td>$1,340</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61st to 90th day</td>
<td>All but $335 a day</td>
<td>$335 a day</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>91st to 150th day***</td>
<td>All but $670 a day</td>
<td>$670 a day</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Beyond 150 days</td>
<td>Nothing</td>
<td>All costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>POSTHOSPITAL SKILLED NURSING FACILITY CARE</strong></td>
<td>First 20 days</td>
<td>100% of approved amount</td>
<td>Nothing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In a facility approved by Medicare, you must have been in a hospital for at least 3 days and enter the facility within 30 days after hospital discharge (2)</td>
<td>Additional 80 days</td>
<td>All but $167.50 a day</td>
<td>$167.50 a day</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Beyond 100 days</td>
<td>Nothing</td>
<td>All costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HOME HEALTH CARE</strong></td>
<td>Visits limited to medically-necessary skilled care</td>
<td>Full cost of services; 80% of approved amount for durable medical equipment</td>
<td>Nothing for services; 20% of approved amount for durable medical equipment</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HOSPICE CARE</strong></td>
<td>Up to 210 days if doctor certifies need</td>
<td>All but limited costs for outpatient drugs and inpatient respite care</td>
<td>Limited cost sharing for outpatient drugs and inpatient respite care</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>BLOOD</strong></td>
<td>Blood</td>
<td>All but first 3 pints</td>
<td>For first 3 pints****</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FOREIGN TRAVEL</strong></td>
<td>Medically-necessary emergency care in a foreign country</td>
<td>Emergency hospital services in qualified Mexican or Canadian hospitals*****</td>
<td>All costs not covered by Medicare</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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* These figures are for year 2018 and are subject to change each year.

** If the policy being replaced is not a standardized policy, insert “N/A” after “Plan” and complete this column.

*** 60 reserve days may be used only once; days used are not renewable.

**** To the extent the blood deductible is met under one part of Medicare during the calendar year, it does not have to be met under the other part.

***** Please refer to your Medicare Handbook for more information.

(1) Benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital or skilled nursing facility for 60 days in a row.

(2) Medicare and private Medicare Supplement insurance will not pay for most nursing home care. You pay for custodial care and most care in a nursing home.
<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit</th>
<th>Medicare Pays</th>
<th>You Pay</th>
<th>Current Insurance Pays Plan</th>
<th>Proposed Insurance Pays Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEDICAL EXPENSE</td>
<td>Medicare pays for medical services in or out of the hospital</td>
<td>80% of approved amount (after $183 deductible)</td>
<td>$183 deductible** plus 20% of balance of approved amount (plus up to 15% above approved charge)**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOME HEALTH CARE</td>
<td>Visits limited to medically-necessary skilled care</td>
<td>Full cost of services; 80% of approved amount for durable medical equipment (after $183 deductible)</td>
<td>Nothing for services; 20% of approved amount for durable medical equipment (after $183 deductible)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AT-HOME RECOVERY BENEFIT</td>
<td>Short-term at-home assistance with activities of daily living****</td>
<td>Nothing</td>
<td>All costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OUTPATIENT HOSPITAL TREATMENT</td>
<td>Unlimited if medically necessary</td>
<td>80% of approved amount (after $183 deductible)</td>
<td>Subject to deductible plus 20% of approved amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BLOOD</td>
<td>Blood</td>
<td>80% of approved amount (after $183 deductible and starting with 4th pint)</td>
<td>First 3 pints plus 20% of approved amount (after $183 deductible)****</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PREVENTIVE CARE – PATIENT EDUCATION</td>
<td>Annual physical exam, preventive testing, influenza vaccines</td>
<td>Screening pap smears once every 24 months; screening mammograms every 12 months</td>
<td>All cost not covered by Medicare</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OUTPATIENT PRESCRIPTION DRUGS</td>
<td>Outpatient prescription drugs</td>
<td>Nothing</td>
<td>All costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FOREIGN TRAVEL</td>
<td>Medically-necessary emergency care in a foreign country</td>
<td>Doctor and ambulance service in Canada and Mexico if in connection with covered inpatient</td>
<td>All costs not covered by Medicare</td>
<td></td>
<td></td>
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<tr>
<td>OTHER******</td>
<td></td>
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</table>

* If the policy being replaced is not a standardized policy, insert “N/A”.
** Once you have had $183 of expense for covered services in year 2018, the Part B deductible does not apply to any further covered services you receive for the rest of the year.
*** YOU PAY FOR charges higher than the amount approved by Medicare unless the doctor or supplier agrees to accept Medicare’s approved amount as the total charge for services rendered.
**** At-home recovery benefits must be received in conjunction with Medicare-approved home health care benefits.
***** To the extent the blood deductible is met under one part of Medicare during the calendar year, it does not have to be met under the other part.
****** Use this area to compare pre-standardization and/or innovative benefits.

TO APPLICANT: Do not sign this form unless it has been explained to you.

NOTICE TO AGENT/INSURER: This form is to be retained by the replacing insurer and attached to the replacement policy.
KENTUCKY MEDICARE SUPPLEMENT COMPARISON STATEMENT

<table>
<thead>
<tr>
<th>Current Insurance</th>
<th>Annual Premium $</th>
<th>Proposed Insurance</th>
<th>Annual Premium $</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Insurer Name)</td>
<td></td>
<td>(Insurer Name)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MEDICARE (PART A): HOSPITAL INSURANCE – COVERED SERVICES PER BENEFIT PERIOD (1)</th>
<th>PRIVATE INSURANCE CHECKLIST</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Service</strong></td>
<td><strong>Benefit</strong></td>
</tr>
<tr>
<td>-------------</td>
<td>-------------</td>
</tr>
<tr>
<td>HOSPITALIZATION</td>
<td>Semiprivate room and board, general nursing, and miscellaneous hospital services and supplies</td>
</tr>
<tr>
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</tr>
<tr>
<td>POSTHOSPITAL SKILLED NURSING FACILITY CARE</td>
<td>In a facility approved by Medicare, you must have been in a hospital for at least 3 days and enter the facility within 30 days after hospital discharge (2)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>HOME HEALTH CARE</td>
<td>Visits limited to medically-necessary skilled care</td>
</tr>
<tr>
<td>BLOOD</td>
<td>Blood</td>
</tr>
<tr>
<td>FOREIGN TRAVEL</td>
<td>Medically-necessary emergency care in a foreign country</td>
</tr>
</tbody>
</table>

* These figures are for year 2018 and are subject to change each year.
** If the policy being replaced is not a standardized policy, insert “N/A” after “Plan” and complete this column.
*** 60 reserve days may be used only once; days used are not renewable.
**** To the extent the blood deductible is met under one part of Medicare during the calendar year, it does not have to be met under the other part.
***** Please refer to your Medicare Handbook for more information.
(1) benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital or skilled nursing facility for 60 days in a row.
(2) Medicare and private Medicare Supplement insurance will not pay for most nursing home care. You pay for custodial care and most care in a nursing home.
<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit</th>
<th>Medicare Pays</th>
<th>You Pay</th>
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</thead>
<tbody>
<tr>
<td>MEDICAL EXPENSE</td>
<td>Medicare pays for medical services in or out of the hospital</td>
<td>80% of approved amount (after $183 deductible)</td>
<td>$183 deductible** plus 20% of balance of approved amount (plus up to 15% above approved charge)***</td>
</tr>
<tr>
<td>HOME HEALTH CARE</td>
<td>Visits limited to medically-necessary skilled care</td>
<td>Full cost of services; 80% of approved amount for durable medical equipment (after $183 deductible)</td>
<td>Nothing for services; 20% of approved amount for durable medical equipment (after $183 deductible)</td>
</tr>
<tr>
<td>AT-HOME RECOVERY BENEFIT</td>
<td>Short-term at-home assistance with activities of daily living****</td>
<td>Nothing</td>
<td>All costs</td>
</tr>
<tr>
<td>OUTPATIENT HOSPITAL TREATMENT</td>
<td>Unlimited if medically necessary</td>
<td>80% of approved amount (after $183 deductible)</td>
<td>Subject to deductible plus 20% of approved amount</td>
</tr>
<tr>
<td>BLOOD</td>
<td>Blood</td>
<td>80% of approved amount (after $183 deductible and starting with 4th pint)</td>
<td>First 3 pints plus 20% of approved amount (after $183 deductible)*****</td>
</tr>
<tr>
<td>PREVENTIVE CARE – PATIENT EDUCATION</td>
<td>Annual physical exam, preventive testing, influenza vaccines</td>
<td>Screening pap smears once every 24 months; screening mammograms every 12 months</td>
<td>All cost not covered by Medicare</td>
</tr>
<tr>
<td>OUTPATIENT PRESCRIPTION DRUGS</td>
<td>Outpatient prescription drugs</td>
<td>Nothing</td>
<td>All costs</td>
</tr>
<tr>
<td>FOREIGN TRAVEL</td>
<td>Medically-necessary emergency care in a foreign country</td>
<td>Doctor and ambulance service in Canada and Mexico if in connection with covered inpatient</td>
<td>All costs not covered by Medicare</td>
</tr>
<tr>
<td>OTHER******</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* If the policy being replaced is not a standardized policy, insert “N/A”.
** Once you have had $183 of expense for covered services in year 2018, the Part B deductible does not apply to any further covered services you receive for the rest of the year.
*** YOU PAY FOR charges higher than the amount approved by Medicare unless the doctor or supplier agrees to accept Medicare’s approved amount as the total charge for services rendered.
**** At-home recovery benefits must be received in conjunction with Medicare-approved home health care benefits.
***** To the extent the blood deductible is met under one part of Medicare during the calendar year, it does not have to be met under the other part.
****** Use this area to compare pre-standardization and/or innovative benefits.

TO APPLICANT: Do not sign this form unless it has been explained to you.

Applicant  Date  Agent  Date

NOTICE TO AGENT/INSURER: This form is to be retained by the replacing insurer and attached to the replacement policy.

LEAVE WITH APPLICANT

CHLIC-HIPMC-MS-KY 2 01/18
<table>
<thead>
<tr>
<th>Proposed Insured’s name</th>
<th>Policy number (if available)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial institution name and telephone number</td>
<td></td>
</tr>
<tr>
<td>Financial institution address</td>
<td></td>
</tr>
<tr>
<td>9-digit routing number</td>
<td>Account number</td>
</tr>
</tbody>
</table>

Withdraw payment:  
- [ ] Monthly  
- [ ] Quarterly  
- [ ] Semi-annually  
- [ ] Annually

Type of account:  
- [ ] Personal checking account  
- [ ] Personal savings account  
- [ ] Corporate/business checking

Name of employer group ______________________________________________________________________________________

Purpose for submitting this Authorization (check appropriate box(es)):  
- [ ] New authorization  
- [ ] Change in checking/savings account  
- [ ] Change in financial institution  
- [ ] Change in existing coverage

For checking account:  
Please tape a VOIED check in this box.

For savings account:  
Please attach a letter from the bank stating the account and routing number of your savings account.

**APPLICANT INFORMATION FOR FINANCIAL INSTITUTIONS:** As a convenience to me, I hereby request and authorize you to pay and charge to my account, drafts drawn on my account by and payable to Cigna Health and Life Insurance Company provided there are sufficient funds in said account to pay the same on presentation. Such drafts will bear my printed name. I also authorize Cigna Health and Life Insurance Company and any financial institution it uses to initiate credit entries to my account or to provide refund of premium or association fees (if applicable). I authorize you to accept and to credit these entries to my account. In the event Cigna Health and Life Insurance Company mistakenly deposits funds into my account, I authorize Cigna Health and Life Insurance to debit my account for an amount not to exceed the original amount of credit. This authorization shall 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 draft. I agree that your rights in respect to any such draft shall be the same as if it were a check signed personally by me. I further agree that if any such draft is dishonored, whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

**APPLICANT INFORMATION FOR CIGNA HEALTH AND LIFE INSURANCE COMPANY:** It is understood that the initial draft will occur when the policy is issued. All subsequent drafts will be drawn on or about the requested date each month. The presentation of such drafts to the above Financial Institution shall constitute notice of premiums being due upon the contract and association fees (if applicable), and no other notice of premiums or association fees (if applicable) due will be given. No premium or association fee (if applicable) shall be deemed to have been paid unless and until actual payment of the draft drawn for such premium or association fee (if applicable) payment has been received by Cigna Health and Life Insurance Company. The cancelled draft will constitute receipt of premium or association fee (if applicable) payment. The privilege of paying premiums and association fees (if applicable) under this Plan may be revoked by Cigna Health and Life Insurance Company if any draft is not paid upon presentation. The payment of premiums and association fees (if applicable) under this Plan may be terminated by the Contract Owner, Financial Institution Depositor if other than Contract Owner, or by Cigna Health and Life Insurance Company upon 30 days written notice.

**Name of Payor (if other than Insured)  Payor’s address**

<table>
<thead>
<tr>
<th>Print name of Depositor (as it appears on account)</th>
<th>Signature of Depositor</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHLIC-EFT.v2 RETURN TO COMPANY 03/18</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Information regarding your insurability will be treated as confidential. Cigna Health and Life Insurance Company or its reinsurers may, however, make a brief report thereon to MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901. If you question the accuracy of information in MIB’s file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB’s information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734.

Cigna Health and Life Insurance Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.
I hereby authorize the disclosure of protected health information about me as described below.

1. The Company, as used in this authorization, shall mean Cigna Health and Life Insurance Company.

2. I authorize any licensed physician, medical practitioner, hospital, clinic, Pharmacy Benefit Manager, or other medical or medically-related facility, the U. S. Veterans Administration and Selective Service System, insurance company, MIB, Inc., or any other organization, institution, or person that has any records or information available as to the diagnosis, treatment, and prognosis with respect to any physical or mental condition and/or treatment relating to me or my family to disclose to the Company’s underwriting, new business, claims, sales agents, and premium accounting representatives any such records or information. However, MIB, Inc., information will only be shared with the Company’s underwriting staff and Medical Director.

3. I authorize the Company to make a brief report of my protected health information to MIB, Inc.

4. The protected health information described above will be disclosed to the Company to determine my or my family’s eligibility to obtain coverage under the policy for which I/we have applied, and to determine the rates and terms which apply to the policy.

5. I understand that I may revoke this authorization in writing at any time, except to the extent that action has been taken by the Company in reliance on this authorization, by sending a written revocation to the Company’s Privacy Office at PO Box 26580, Austin, Texas 78755-0580.

6. I understand that the information which will be provided under this authorization is necessary for the Company to determine my eligibility for coverage under the policy and that the Company will condition its approval and issuance of the policy on my providing this authorization, and my application may be denied if I refuse to provide this authorization.

7. I understand that if the person or entity that receives my protected health information is not a health care provider or health plan covered by the federal privacy regulations, the information may be re-disclosed by such person or entity and will likely no longer be protected by the federal privacy regulations.

8. I understand that a photocopy, facsimile copy, or other electronic copy of this authorization shall be considered as effective and valid as the original. I also understand that I or my personal representative am entitled to receive a copy of this authorization upon request. This authorization will expire twenty-four (24) months from the date it is signed.

9. If you are the representative of an Applicant, describe the scope of your authority to act on the Applicant’s behalf:

________________________________________________________________________________________________________

Applicant’s name  Name of Applicant’s personal representative, if applicable

Applicant’s Social Security Number  Relationship of personal representative to the Applicant

Signature of Applicant  Date  Signature of personal representative  Date

Signature of Company’s Agent  Date

A signed copy of this form will be provided with the policy if issued and any other time upon request.
AUTHORIZATION FORM FOR DISCLOSURE OF A CONSUMER’S PROTECTED HEALTH INFORMATION FOR MARKETING PURPOSES (“Authorization”)

1. I hereby authorize the use and disclosure of all my health information, including but not limited to my personal and medical information contained in the Company’s records ("Protected Health Information") to American Retirement Life Insurance Company, Loyal American Life Insurance Company®, Cigna Health and Life Insurance Company, and their affiliates ("Company") as described below.

2. I authorize the Company to use the Protected Health Information contained in the Company’s records, including its underwriting and claim records, to help determine whether I might be interested in or can benefit from other non-health-related insurance products offered by the Company.

3. I understand that the Company will disclose the Protected Health Information to its underwriting staff, new business staff, sales agents, or marketing management for the purpose of marketing non-health-related products to me.

4. I understand that I may revoke this Authorization at any time, except to the extent that action has been taken by the Company in reliance on this Authorization, by sending a written revocation to the Company’s Privacy Steward at PO Box 26580, Austin, Texas 78755-0580.

5. I understand that the Protected Health Information which the Company will use and disclose under this Authorization is not necessary for the Company to determine my eligibility for coverage under the policy and that the Company will not condition its approval and issuance of the policy on my providing this Authorization.

6. I understand that if the person or entity that receives my Protected Health Information is not a health care provider or health plan covered by the federal privacy regulations, the information may be redisclosed by such person or entity and will likely no longer be protected by the federal privacy regulations.

7. I understand that a photocopy, facsimile copy, or other electronic copy of this Authorization is as effective and valid as the original. I also understand that I or my personal representative am entitled to receive a copy of this Authorization. This Authorization will expire twenty-four (24) months from the date it is signed.

If you are the representative of a Consumer, describe the scope of your authority to act on the Consumer’s behalf:

____________________________________________________________________________________________________________

____________________________________________________  ____________________________________________________  
Consumer’s Name  Name of Consumer’s Personal Representative, if applicable

Signature of Consumer  Date  Relationship of Personal Representative to the Consumer

Signature of Company’s Agent  Date  Signature of Personal Representative  Date

A signed copy of this form will be provided to you.
NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE
CIGNA HEALTH AND LIFE INSURANCE COMPANY
PO Box 559015, Austin, Texas 78755-9015 • 866-459-4272
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 Cigna Health and Life 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 the 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 ISSUER, AGENT, OR BROKER
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 coverage is being purchased for the following reason (check one):

☐ additional benefits  ☐ my plan has outpatient drug coverage and I am enrolling in Part D

☐ no change in benefits, but lower premiums  ☐ disenrollment from a Medicare Advantage Plan – please explain reason for disenrollment ______________________

☐ fewer benefits and lower premiums  ☐ other (please specify) ______________________________

NOTE:
1. If the Issuer of the Medicare Supplement policy being applied for does not or is otherwise prohibited from imposing pre-existing condition limitations, please skip to note 2 below. Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.

2. State law provides that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods, or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new policy for similar benefits to the extent such time was spent (depleted) under the original policy.

3. 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 premiums 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 YOU WANT TO KEEP IT.

_____________________________________________  __________________________________________
Agent’s signature  Applicant’s signature

________________________  _________________________
Type or print name and address of Agent/Broker  Date

Instructions to Agent: This form is provided for the purpose of compliance with regulations regarding the replacement of Medicare Supplement insurance. When the replacement question on the application is answered “Yes,” this form must be dated, signed by the Applicant and by the Agent, and submitted to the Cigna Health and Life Insurance Company (CHLIC) with the application.

A copy of this form must also be left with the Applicant.
NOTICE TO APPLICANT REGARDING REPLACEMENT OF
MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE
CIGNA HEALTH AND LIFE INSURANCE COMPANY
PO Box 559015, Austin, Texas 78755-9015 • 866-459-4272
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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 Cigna Health and Life 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 the 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.

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☐ my plan has outpatient drug coverage and I am enrolling in Part D

☐ no change in benefits, but lower premiums
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☐ fewer benefits and lower premiums
☐ other (please specify) ______________________________

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DO NOT CANCEL YOUR PRESENT POLICY UNTIL YOU HAVE RECEIVED YOUR NEW POLICY AND ARE SURE YOU WANT TO KEEP IT.

_____________________________________________ ____________________________________________
Agent’s signature  Applicant’s signature

______________________________  _______________________
Type or print name and address of Agent/Broker  Date
Cigna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Cigna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact customer service at the toll-free number shown on your ID card or call 1.866.459.4272 (TTY: Dial 711), and ask a Customer Service Associate for assistance.

If you believe that Cigna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by sending an email to ADA Grievance@Cigna.com or by writing to the following address:

Cigna
Nondiscrimination Complaint Coordinator
PO Box 188016
Chattanooga, TN 37422

If you need assistance filing a written grievance, please call 1.866.459.4272 (TTY: Dial 711), or send an email to ADA Grievance@Cigna.com. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, DC 20201
1.800.868.1019, 800.537.7697 (TDD)
Proficiency of Language Assistance Services

English - ATTENTION: Language assistance services, free of charge, are available to you. For current Cigna customers, call the number on the back of your ID card. Otherwise, call 1.866.459.4272 (TTY: Dial 711).

Spanish - ATENCIÓN: Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Si es un cliente actual de Cigna, llame al número que figura en el reverso de su tarjeta de identificación. Si no lo es, llame al 1.866.459.4272 (los usuarios de TTY deben llamar al 711).

Chinese - 注意：我們可為您免費提供語言協助服務。對於 Cigna 的現有客戶，請致電您的 ID 卡背面的號碼。其他客戶請致電 1.866.459.4272 （聽障專線：請撥 711）。


Polish – UWAGA: w celu skorzystania z dostępnej, bezpłatnej pomocy językowej, obecni klienci firmy Cigna mogą dzwonić pod numer podany na odwrocie karty identyfikacyjnej. Wszystkie inne osoby prosimy o skorzystanie z numeru 1.866.459.4272 (TTY: wybierz 711).

Japanese - 注意事項：日本語を話される場合、無料の言語支援サービスをご利用いただけます。現在のCignaのお客様は、IDカード裏面の電話番号まで、お電話にてご連絡ください。その他の方は、1.866.459.4272（TTY: 711）まで、お電話にてご連絡ください。


Persian (Farsi) – توجه: خدمات کمک زبانی، به صورت رایگان به شما ارائه می‌شود. برای مشتریان فعلی، شماره 1.866.459.4272 (شماره 711 را تلفن و یا یادداشت‌نویسان شماره 711 را شماره‌گیری کنید).