

Enrollment Application



Follow these easy steps to apply for a Humana Medicare Supplement insurance policy.

1 Have Your Medicare Card Ready

Please print legibly and complete the entire form. You will need to fill in the information exactly as it appears on your Medicare card. Each person must complete a separate application.

2 Read and Complete Other Coverage Information

Be sure you read and understand the information before completing this section. If you intend to replace your current Medicare Supplement policy or Medicare Advantage plan with this policy, be sure to complete the enclosed form titled Notice to Applicant Regarding Replacement of Medicare Supplement Insurance or Medicare Advantage.

Please note: If you are under the age of 65 and have been diagnosed with End Stage Renal Disease (ESRD) you are not eligible to apply for coverage.

3 Complete Guaranteed Issue

Please fill out this section if you are eligible for guaranteed issue. If you are submitting a Notice of Replacement, please provide the criteria qualifying you for guaranteed acceptance on the form. For example, if you qualify for guaranteed acceptance due to a Medicare Advantage plan exit, please check “Disenrollment from a Medicare Advantage plan” and indicate that your plan is exiting the market and no longer available.

4 Read and Complete Medical Questions

5 Determine Your Premium

6 Be Sure to Include Your Initial Premium Payment

Your first month’s premium payment must be included. This is necessary even if you choose our Automatic Bank Withdrawal or Auto Credit Card Charge options for future premium payments.

7 Sign and Date the Enrollment Application

Humana®

Marking Instructions

- Please print clearly and press hard.
- Use blue or black ink only.
- Completely fill the ovals.

Correct Mark



Incorrect Marks



- Print legible numbers and capital block letters in the boxes.

Correct Numbers and Letters

1 2 3 A B C

- Print only one character per box.
- If you make a mistake, correct it by crossing out the box and writing the letter/number above or below the box as shown. Be sure to initial any and all corrections made.

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- When filling out dates, such as effective dates or birth dates, be sure dates appear in the MMDDYYYY format. No dashes or spaces are necessary.

0 3 2 4 2 0 1 0

Required Fields Must Be Completed

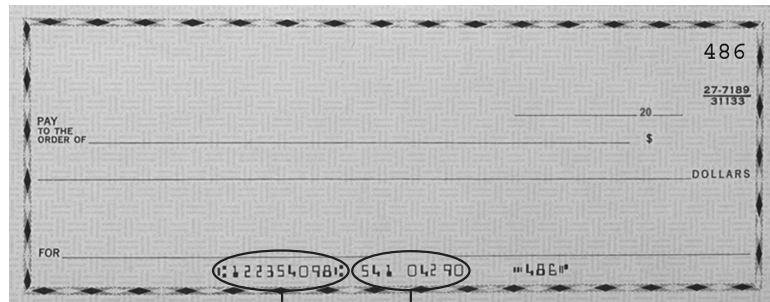


Optional Fields



Sample Check

(If you are choosing the auto bank withdrawal.)



Routing Number Account Number

STAMP DATE

MU001

Humana Insurance Company
2432 Fortune Drive, Lexington, KY 40509

1

LAST NAME

FIRST NAME

MI

ADDRESS

APT OR STE#

ADDRESS (continued)

COUNTY

CITY

STATE

ZIP CODE

TELEPHONE

DATE OF BIRTH

GENDER ☐ M ☐ F

MAILING ADDRESS (only if different from above street ADDRESS)

APT OR STE#

CITY

STATE

ZIP CODE

E-MAIL ADDRESS (optional)

(E-mail address, if available, will be used as a means to communicate only coverage information.)

Select the policy you are
applying for:

- ☐ Plan A ☐ Plan K
☐ Plan B ☐ Plan L
☐ Plan C ☐ Plan N
☐ Plan F
☐ High Deductible Plan F

PROPOSED EFFECTIVE DATE

Please complete the information below as it appears on your
Medicare card.

MEDICARE NUMBER

IS ENTITLED TO

HOSPITAL INSURANCE (PART A)

EFFECTIVE DATE

MEDICAL INSURANCE (PART B)

PERSON TO NOTIFY IN AN EMERGENCY (optional):

LAST NAME

FIRST NAME

MI

RELATIONSHIP TO APPLICANT

TELEPHONE

AGENT NUMBER (SAN)

CA85026M10N2

➤ You Must Read and Sign

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2 Other Coverage Information

- 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 Medi-Cal or Medicaid and may not need a Medicare Supplement policy.
- If, after purchasing this policy, you become eligible for Medi-Cal or Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medi-Cal or Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medi-Cal or Medicaid. If you are no longer entitled to Medi-Cal or 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 Medi-Cal or Medicaid eligibility.*
- 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 the suspension.

- Counseling services are available in this state to provide advice concerning your purchase of Medicare supplement insurance and concerning medical assistance through the Medi-Cal program, including benefits as a qualified Medicare beneficiary (QMB) and a specified low-income Medicare beneficiary (SLMB). If you want to discuss buying Medicare supplement insurance with a trained insurance counselor, call the California Department of Insurance's toll-free telephone number 1-800-927-HELP, or access the department's Internet Web site, www.Insurance.ca.gov and ask how to contact your local Health Insurance Counseling and Advocacy Program (HICAP) office. HICAP is a service provided free of charge by the State of California.

Yes or No answers are required to the following questions. If you have lost, or you are losing or replacing, 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 issue 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.

- Did you turn age 65 in the last six months? ☐ Yes ☐ No
 - Did you enroll in Medicare Part B in the last six months? ☐ Yes ☐ No

If yes, what is the effective date?

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D	D
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Y	Y	Y	Y
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- Are you under the age of 65 and eligible for Medicare due to End Stage Renal Disease (ESRD)? ☐ Yes ☐ No
- Are you covered for medical assistance through California's Medi-Cal program? ☐ Yes ☐ No
(NOTE TO APPLICANT: If you have a share of cost under the Medi-Cal program, please answer NO to this question.)
 - If yes, will Medi-Cal pay your premiums for this Medicare Supplement policy? ☐ Yes ☐ No
 - Do you receive any benefits from Medi-Cal OTHER THAN payments toward your Medicare Part B premium?
☐ Yes ☐ No
- If you had coverage from any Medicare plan other than Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave "END" blank.
 START

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D	D
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Y	Y	Y	Y
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 END

M	M
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D	D
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Y	Y	Y	Y
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 - 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
 - Was this your first time in this type of Medicare plan? ☐ Yes ☐ No
 - Did you drop a Medicare Supplement policy to enroll in the Medicare plan? ☐ Yes ☐ No

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5. Do you have another Medicare Supplement policy in force? ☐ Yes ☐ No
 - a. If so, with what company?

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 What plan do you have?

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 - b. If so, do you intend to replace your current Medicare Supplement policy with this policy? ☐ Yes ☐ No
6. Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union, or individual plan.) ☐ Yes ☐ No
 - a. If so, with what company?

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 What policy do you have?

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 - b. What are your dates of coverage under this policy? (If you are still covered under this policy, leave "END" blank.)
 START

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Y	Y	Y	Y
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 END

M	M
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D	D
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Y	Y	Y	Y
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 - c. Do you intend to replace your current healthcare coverage with this Medicare Supplement policy? ☐ Yes ☐ No

3 Guaranteed Issue

PLEASE ANSWER THE FOLLOWING QUESTIONS TO THE BEST OF YOUR KNOWLEDGE.

1. Are you applying for coverage during your Medicare Supplement Open Enrollment Period? ☐ Yes ☐ No
If yes, please go directly to Section 6.
2. Have you lost, or are you losing or replacing, other health coverage which would qualify you for guaranteed issue? ☐ Yes ☐ No
If yes, please go directly to Section 6. Additionally, if you are submitting a Notice of Replacement, please provide the criteria qualifying you for guaranteed acceptance on the form. For example, if you qualify for guaranteed acceptance due to a Medicare Advantage plan exit, please check "Disenrollment from a Medicare Advantage plan" and indicate that your plan is exiting the market and no longer available.
3. Have you lost or are you losing Medi-Cal or Medicaid coverage which qualifies you for guaranteed issue? ☐ Yes ☐ No
If yes, please go directly to Section 6.
If you answered yes to any question in this section, you qualify for the Preferred rates.

4 Medical Questions

IF YOU ARE APPLYING FOR COVERAGE DURING YOUR MEDICARE SUPPLEMENT OPEN ENROLLMENT PERIOD OR QUALIFY FOR GUARANTEED ISSUE, YOU ARE NOT REQUIRED TO ANSWER THE FOLLOWING MEDICAL QUESTIONS.

PLEASE ANSWER ALL QUESTIONS TO THE BEST OF YOUR KNOWLEDGE.

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1. Have you been hospitalized within the last year? ☐ Yes ☐ No ☐ Not Sure
2. Have you been confined to a nursing facility within the last year? ☐ Yes ☐ No ☐ Not Sure
3. Are you bedridden? ☐ Yes ☐ No ☐ Not Sure
4. Are you confined to a wheelchair? ☐ Yes ☐ No ☐ Not Sure
5. Have you used supplementary oxygen within the last year? ☐ Yes ☐ No ☐ Not Sure
6. Have you received Home Health care within the last 90 days? ☐ Yes ☐ No ☐ Not Sure
7. Have you ever been treated or diagnosed by a physician or medical professional for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? (NOTE: California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage.) ☐ Yes ☐ No ☐ Not Sure

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8. Do you currently have, or in the past 3 years have you had, been diagnosed with, or had a physician or medical professional advise you to have treatment for any of the following?

Adrenal Gland Disorder	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Alcohol or drug abuse	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Alzheimer's or Dementia	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Amputation.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Aneurysm	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Artificial openings for feeding or elimination	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Atrial fibrillation (A-fib) or heart arrhythmias.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Bed sore (Decubitus Ulcer)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Blood clots.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Brain tumor.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Carotid Artery Disease.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Cerebral hemorrhage	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Cerebral Palsy (CP)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Chest pain (Angina Pectoris) or heart attack.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Chronic Obstructive Pulmonary Disease (COPD) (Chronic Bronchitis or Emphysema)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Chronic Kidney Disease (CKD)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Cirrhosis of the liver.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Coma, brain compression/anoxic damage or severe head injury	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Crohn's Disease.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Cystic Fibrosis (CF)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Depression or Bipolar Disorders	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Diabetes with acute complications.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Diabetes with neurologic or peripheral circulatory manifestation.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Diabetes with ophthalmologic manifestation.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Diabetes with renal manifestation.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Enlarged heart (Cardiomyopathy).....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Epilepsy (seizure disorder or convulsions).....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Extensive third degree burns	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Hardening of the heart arteries (Coronary Artery Disease) (CAD or CHD)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Heart failure (Congestive Heart Failure) (CHF)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Hemophilia	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Hepatitis B or C	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Hip fracture or dislocation.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Huntington's Disease.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Internal cancer.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Intestinal obstruction/perforation	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Kidney failure (renal failure) or End Stage Renal Disease (ESRD)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Leukemia	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Lupus (Systemic Lupus Erythematosus)	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure
Malnutrition.....	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Not Sure

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- Marfan Syndrome..... ☐ Yes ☐ No ☐ Not Sure
- Multiple Sclerosis (MS)..... ☐ Yes ☐ No ☐ Not Sure
- Muscular Dystrophy..... ☐ Yes ☐ No ☐ Not Sure
- Myasthenia Gravis (MG)..... ☐ Yes ☐ No ☐ Not Sure
- Organ transplant..... ☐ Yes ☐ No ☐ Not Sure
- Paget's Disease..... ☐ Yes ☐ No ☐ Not Sure
- Pancreatitis..... ☐ Yes ☐ No ☐ Not Sure
- Paralysis..... ☐ Yes ☐ No ☐ Not Sure
- Parkinson's Disease..... ☐ Yes ☐ No ☐ Not Sure
- Peripheral Vascular Disease (PVD)..... ☐ Yes ☐ No ☐ Not Sure
- Pneumonia..... ☐ Yes ☐ No ☐ Not Sure
- Polymyositis..... ☐ Yes ☐ No ☐ Not Sure
- Respirator dependence..... ☐ Yes ☐ No ☐ Not Sure
- Rheumatoid Arthritis..... ☐ Yes ☐ No ☐ Not Sure
- Schizophrenia..... ☐ Yes ☐ No ☐ Not Sure
- Sickle Cell Anemia..... ☐ Yes ☐ No ☐ Not Sure
- Slipped disc (Degenerative Disc Disease)..... ☐ Yes ☐ No ☐ Not Sure
- Spinal cord disorders or injuries..... ☐ Yes ☐ No ☐ Not Sure
- Spinal Stenosis..... ☐ Yes ☐ No ☐ Not Sure
- Stroke (Cerebral Vascular Accident) (CVA)..... ☐ Yes ☐ No ☐ Not Sure
- Suicide attempt..... ☐ Yes ☐ No ☐ Not Sure
- Tuberculosis..... ☐ Yes ☐ No ☐ Not Sure
- Ulcerative Colitis..... ☐ Yes ☐ No ☐ Not Sure
- Uncontrolled high blood pressure (Hypertension)..... ☐ Yes ☐ No ☐ Not Sure
- Uncontrolled high cholesterol..... ☐ Yes ☐ No ☐ Not Sure

9. Please list any prescription drugs (full medication name) you are currently taking or have taken within the past 12 months:

5 Premium Determination

Responses to these questions are not required if applying during your Medicare Supplement Open Enrollment Period or if you qualify for Guaranteed Issue as indicated in Section 3. All other applicants must answer these questions.

- Did you have Medicare coverage prior to age 65? ☐ Yes ☐ No
- Have you used tobacco products within the last 12 months? ☐ Yes ☐ No

If your application is accepted, and you answered **No** to both questions, you qualify for the Preferred rates. To determine your premium, refer to your Outline of Coverage.

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A visual representation of the number 24 using base ten blocks. It consists of two tens rods (each made of ten unit cubes) and four unit cubes, totaling 24 cubes.

TYPE

Insured by Humana Insurance Company

Humana®

Discrimination is against the law

Humana Inc. and its subsidiaries (“Humana”) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. Humana does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Humana provides:

- Free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.
- Free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call **1-800-866-0581 (TTY: 711)** or send an email to **Accessibility@humana.com**.

If you believe that Humana 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 with:

Discrimination Grievances
P.O. Box 14618
Lexington, KY 40512-4618

If you need help filing a grievance, call **1-800-866-0581 (TTY: 711)**.

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 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, D.C. 20201

1-800-368-1019. If you use a TTY, call **1-800-537-7697**.

Complaint Forms are available at www.hhs.gov/ocr/office/file/index.html.

Humana®

Multi-Language Interpreter Services

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-866-0581 (TTY: 711).

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-866-0581 (TTY: 711).

繁體中文 (Chinese): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-866-0581 (TTY: 711)。

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-866-0581 (TTY: 711).

한국어 (Korean): 주의 : 한국어를 사용하시는 경우 , 언어 지원 서비스를 무료로 이용하실 수 있습니다 . 1-800-866-0581 (TTY: 711)번으로 전화해 주십시오 .

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-866-0581 (TTY: 711).

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-866-0581 (телетайп: 711).

Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-866-0581 (TTY: 711).

Français (French): ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-866-0581 (ATS : 711).

Polski (Polish): UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-866-0581 (TTY: 711).

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-866-0581 (TTY: 711).

Italiano (Italian): ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-866-0581 (TTY: 711).

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-866-0581 (TTY: 711).

العربية (Arabic):

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-866-0581 (رقم هاتف الصم والبكم: 711).

日本語 (Japanese): 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-866-0581 (TTY: 711) まで、お電話にてご連絡ください。

فارسی (Farsi):

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-866-0581 (TTY: 711) تماس بگیرید.

Diné Bizaad (Navajo): Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hólq, kojí' hódíłnih 1-800-866-0581 (TTY: 711).

Notice to Applicant Regarding Replacement of Medicare Supplement Insurance or Medicare Advantage

Humana Insurance Company • P.O. Box 14309, Lexington, KY 40512-4309

 Save this notice! It may be important to you in the future.

If you intend to cancel or terminate existing Medicare Supplement or Medicare Advantage insurance and replace it with coverage issued by Humana Insurance Company, please review the new coverage carefully and replace the existing coverage ONLY if the new coverage materially improves your position. DO NOT CANCEL YOUR PRESENT COVERAGE UNTIL YOU HAVE RECEIVED YOUR NEW POLICY AND ARE SURE THAT YOU WANT TO KEEP IT.

If you decide to purchase the new coverage, you will have 30 days after you receive the policy to return it to the insurer, for any reason, and receive a refund of your money.

If you want to discuss buying Medicare Supplement or Medicare Advantage coverage with a trained insurance counselor, call the California Department of Insurance's toll-free number, 1-800-927-HELP, and ask how to contact your local Health Insurance Counseling and Advocacy Program (HICAP) office. HICAP is a service provided free of charge by the State of California.

Statement to the Applicant by Issuer, Agent (Broker or other Representative)

I have reviewed your current health insurance coverage. To the best of my knowledge, the replacement of insurance involved in this transaction does not duplicate coverage or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. In addition, the replacement coverage contains benefits that are clearly and substantially greater than your current benefits for the following reasons:

The replacement policy/certificate is being purchased for the following reason (check one):

- | | |
|---|--|
| <input type="checkbox"/> additional benefits | <input type="checkbox"/> no change in benefits, but lower premiums |
| <input type="checkbox"/> fewer benefits and lower premiums | <input type="checkbox"/> other (please specify) |
| <input type="checkbox"/> my plan has outpatient prescription drug coverage and I am enrolling in Part D | _____ |
| <input type="checkbox"/> disenrollment from a Medicare Advantage plan (please explain reason for disenrollment) | _____ |

1. 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. Note: If the issuer of the Medicare supplement policy being applied for does not impose, or is otherwise prohibited from imposing, preexisting condition limitations, please skip to statement 3 below.
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 (or coverage) 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/certificate 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/certificate 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/certificate until you have received your new policy/certificate and are sure that you want to keep it.

Applicant's signature	Signature of agent/broker/representative	
Print name	Print name and address of agent or broker below	
Social Security number		Date

Humana®

Medical Records Release Authorization

Purpose of the Authorization

By signing this form, you will authorize the disclosure and use of the protected health information described below for pre-enrollment underwriting or to determine your eligibility for enrollment or benefits under an insurance plan. This authorization will not be used to determine eligibility for any person entitled to open enrollment or guaranteed issue. It will only be used for claims purposes after a policy has been issued to such persons.

Information we will use and/or disclose

I authorize any physician, medical or health care practitioner, hospital, clinic, veterans administration facility, other medical or medically related facility, third party administrator, Pharmacy Benefit Manager, insurance, HMO or reinsuring company, employer or the Consumer Reporting Agency having information regarding myself including information concerning advice, diagnosis, treatment and care of the physical, psychiatric, mental or emotional conditions, drug, substance or alcohol abuse, illness and copies of all hospital or medical records, and non-public personal health information to share any and all such information with Humana Insurance Company, its reinsurer or its legal representatives.

- The information obtained by use of this authorization may be used by Humana Insurance Company to determine eligibility for coverage.
- Any information obtained will not be released by Humana Insurance Company to any person or organization except to reinsuring companies, or other persons or organizations performing health care operations or business or legal services in connection with any application, claim or as may be otherwise lawfully required. If a Consumer Reporting Agency is used, I may request to be interviewed in connection with the preparation of the report and I may request a copy of the report.
- Once personal and health (including medical and pharmacy) information is disclosed pursuant to this authorization, it may be redisclosed by the recipient and the information may not be protected by federal and state privacy requirements.
- I understand that information regarding HIV, AIDS or ARC shall not be redisclosed without my written authorization.

Expiration and revocation

- A copy of this authorization is available to me or my legal representative upon written request. A photographic copy of this authorization shall be as valid as the original.
- This authorization shall be valid for 2 years from the date shown below. I have the right to revoke this authorization at any time.

To revoke this authorization:

- I must do so in writing and send my written revocation to Humana's Privacy Office (Humana Privacy Office, P.O. Box 1438 Louisville, KY 40202).
- The revocation will not apply to information that has already been released in response to this authorization.
- The revocation may impair our ability to evaluate or process an application or claim and may be a basis for denying an application or claims for benefits.
- The revocation will become effective after it is received by Humana's Privacy Office.

If you were required to answer medical questions on your Medicare Supplement Enrollment Application, you must complete this authorization to be eligible for enrollment.

LAST NAME

FIRST NAME

MI

MEDICARE NUMBER

SOCIAL SECURITY NUMBER

 - -

DATE

 / /

Applicant Signature _____ Date _____

Insured by Humana Insurance Company

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