# Enrollment Application

Follow these easy steps to apply for a Medicare Supplement insurance policy issued by Emphesys Insurance Company.

## 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.**

## 3 Complete Guaranteed Acceptance

Please fill out this section if you are eligible for guaranteed acceptance. If a Notice of Replacement Form is required to be submitted with your application, 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 Determine Your Discount

## 7 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.

## 8 Sign and Date the Enrollment Application

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# 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.


- 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**

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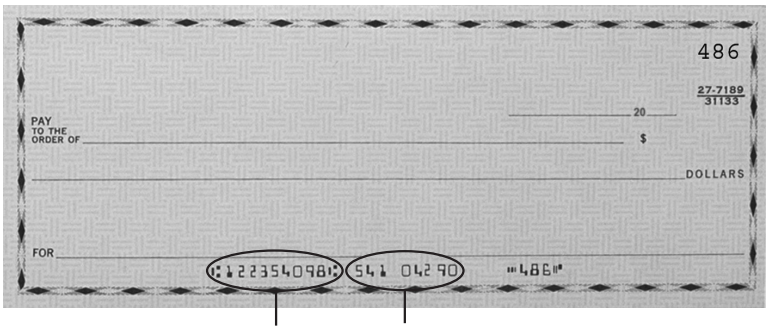
## Sample Void Check

(If you are choosing the auto bank withdrawal.)




**Routing Number** **Account Number**

STAMP DATE MU001

**Emphesys Insurance Company**
**2432 Fortune Drive, Lexington, KY 40509**

Form Number: TX85030N3M20

**1**

**LAST NAME** **FIRST NAME** **MI**

**ADDRESS** **APT OR STE#**

**ADDRESS (continued)** **COUNTY**

**CITY** **STATE** **ZIP CODE**

**TELEPHONE** / –

**DATE OF BIRTH** M M D D Y Y Y Y

**GENDER** ○ **M** ○ **F**

**MAILING ADDRESS (only if different from above street ADDRESS)** **APT OR STE#**

**CITY** **STATE** **ZIP CODE**

**Select the policy you are applying for:**

- ○ **Plan A**
- ○ **Plan F***
- ○ **Plan G**
- ○ **High Deductible Plan G**
- ○ **Plan N**

* Only applicants eligible for Medicare prior to 1/1/2020 may purchase Plan F.

**PROPOSED EFFECTIVE DATE**
M M / 0 1 / 2 0 Y Y

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

**MEDICARE NUMBER**

| **IS ENTITLED TO** | **EFFECTIVE DATE** |
|---|---|
| **HOSPITAL INSURANCE (PART A)** | M M / D D / Y Y Y Y |
| **MEDICAL INSURANCE (PART B)** | M M / D D / Y Y Y Y |

**PERSON TO NOTIFY IN AN EMERGENCY (optional):**

**LAST NAME** **FIRST NAME** **MI**

**RELATIONSHIP TO APPLICANT** **TELEPHONE** / –

**AGENT NUMBER (SAN)**



➤ **You Must Read and Sign**

APPLICANT MEDICARE NUMBER

## 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 more than one type of coverage in addition to your Medicare benefits.
- You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
- 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).

**Yes or No answers are required to the following questions. If you have lost, or you are losing or replacing, 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. A copy of the notice from your prior insurer may be requested.**

**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
   If yes, what is the effective date? M M / D D / Y Y Y Y
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 this question.)
   a. If yes, will Medicaid pay your premiums for this Medicare Supplement policy? ◯ Yes ◯ No
   b. Do you receive any benefits from Medicaid OTHER THAN payments toward Your Medicare Part B premium? ◯ Yes ◯ No
3. If 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), fill in your start and end dates below. If you are still covered under this plan, leave "END" blank.
   START M M / D D / Y Y Y Y END M M / D D / Y Y Y Y
   a. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? A Notice of Replacement Form is required to be completed. ◯ Yes ◯ No
   b. Was this your first time in this type of Medicare plan? ◯ Yes ◯ No
   c. Did you drop a Medicare Supplement policy to enroll in the Medicare plan? ◯ Yes ◯ No
4. Do you have another Medicare Supplement policy in force? ◯ Yes ◯ No
   a. If so, with what company?
   What plan do you have?
   b. If so, do you intend to replace your current Medicare Supplement policy with this policy? A Notice of Replacement Form is required to be completed. ◯ Yes ◯ No
5. 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?
   What policy do you have?
   b. What are your dates of coverage under this policy? (If you are still covered under this policy, leave "END" blank.)
   START M M / D D / Y Y Y Y END M M / D D / Y Y Y Y
   c. Do you intend to replace your current healthcare coverage with this Medicare Supplement policy? ◯ Yes ◯ No



➤ **You Must Read and Sign**

APPLICANT MEDICARE NUMBER

## 3 Guaranteed Acceptance

**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 5.
2. Based upon the definitions in the Guaranteed Acceptance Guide enclosed, are you eligible for guaranteed acceptance? ◯ Yes ◯ No
   If yes, please go directly to Section 5. 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 Medicaid coverage qualifying you for guaranteed acceptance?
   ◯ Yes ◯ No
   If yes, please go directly to Section 5.

## 4 Medical Questions

**IF YOU ARE APPLYING FOR COVERAGE DURING YOUR MEDICARE SUPPLEMENT OPEN ENROLLMENT PERIOD OR QUALIFY FOR GUARANTEED ACCEPTANCE, YOU ARE NOT REQUIRED TO ANSWER THE FOLLOWING QUESTIONS. A MEDICAL RECORDS RELEASE AUTHORIZATION FORM IS REQUIRED.**

**PLEASE ANSWER ALL QUESTIONS TO THE BEST OF YOUR KNOWLEDGE.**

**HEIGHT** Y **FT** Y Y **IN** **WEIGHT** Y Y Y **LBS**

1. In the last year, have you been hospitalized, confined to a nursing facility, or are you bedridden or confined to a wheelchair? ◯ Yes ◯ No
2. In the past 90 days have you received Home Health care? ◯ Yes ◯ No
3. Have you used supplementary oxygen in the last year? ◯ Yes ◯ No
4. Do you now have or within the last two years have you taken medication or been advised to take medication for or received medical treatment or been advised that you need treatment or surgery for:
   a. Heart, Coronary, or Carotid Artery Disease, high blood pressure (hypertension) or high cholesterol, Peripheral Vascular Disease, Congestive Heart Failure or any other type of Heart Failure, Stroke, Transient Ischemic Attacks (TIA), or Heart Rhythm disorders? ◯ Yes ◯ No
   b. Emphysema, Chronic Obstructive Pulmonary Disease (COPD), or other Chronic Pulmonary disorders?
   ◯ Yes ◯ No
   c. Parkinson's Disease, Multiple or Lateral Sclerosis, Huntington's Disease, Muscular Dystrophy, Systemic Lupus, Hepatitis (excluding A or E), Lou Gehrig's Disease? ◯ Yes ◯ No
   d. Inflammatory Bowel Disease, Crohn's Disease, Ulcerative Colitis, or Barrett's Esophagus? ◯ Yes ◯ No
   e. Alzheimer's Disease, senile dementia, brain seizures, epilepsy, senility disorder, schizophrenia, major depressive disorders, other mental or nervous disorders, liver disease or disorder, cirrhosis, alcoholism or drug abuse?
   ◯ Yes ◯ No
   f. Acquired Immunodeficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus (HIV) infection or blood disorder? ◯ Yes ◯ No
   g. Kidney disease requiring dialysis or Kidney failure? ◯ Yes ◯ No
   h. Diabetes? ◯ Yes ◯ No
   i. Internal cancer, leukemia or melanoma? ◯ Yes ◯ No
   j. Amputation caused by disease or trauma or neuralgic or poor circulation that has caused an ulcer on the skin? Do you have any paralytic conditions? ◯ Yes ◯ No
   k. Rheumatoid arthritis, Paget's Disease, Osteoporosis, degenerative bone or joint disorder, degenerative disk disease, crippling arthritis, vertebral or hip fractures/dislocations, spinal cord disorders/injuries, or chronic pain?
   ◯ Yes ◯ No



➤ **You Must Read and Sign**

APPLICANT MEDICARE NUMBER

l. Organ, bone marrow or stem cell transplant or awaiting transplant (excluding corneas)? ◯ Yes ◯ No

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

_____

_____

_____

## 5 Premium Determination

**If applying during your Medicare Supplement Open Enrollment Period or if you qualify for guaranteed acceptance, please skip the first question as it does not apply to your premium determination. If you did not answer "Yes" to either question in Section 3, please answer both questions. All applicants must answer the second question in this section.**

1. Did you have Medicare coverage prior to age 65? ◯ Yes ◯ No
2. 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. You also qualify for the Preferred rates if you are age 65 or older and a non-tobacco user applying during open enrollment or you qualify for guaranteed issue. To determine your premium, refer to your Outline of Coverage.

## 6 Discount Determination

If you qualify for the Household Discount disclosed in your Outline of Coverage, please provide the name and Medicare number of the individual living at your current address.

**LAST NAME** **FIRST NAME** **MI**

**MEDICARE NUMBER**

## 7 Payment Options

**PREMIUM QUOTE** . **Premium quoted based on all applicable discounts.**

**INITIAL PAYMENT** . **Amount you are submitting with your application. You must submit at least your first month's premium with all applicable discounts.**

**CHECK NUMBER** **Please indicate ACH in the Check Number fields if this is the preferred method for initial premium payment.**

**MONEY ORDER**

**DEPOSITORY BANK NAME**

**ROUTING NUMBER** **ACCOUNT NUMBER** ◯ **Checking** ◯ **Savings**

**CREDIT CARD NAME** ◯ **MasterCard** ◯ **Visa** ◯ **Discover**

**CREDIT CARD NUMBER** **EXPIRATION DATE** M M Y Y Y Y



➤ **You Must Read and Sign**

**APPLICANT MEDICARE NUMBER**

**Future Payment options:** ◯ **Same as above** ◯ **Automatic Withdrawal** ◯ **Coupon Book** ◯ **Auto Credit Card Charge**

**DEPOSITORY BANK NAME**

**ROUTING NUMBER** **ACCOUNT NUMBER** ◯ **Checking** ◯ **Savings**

If you choose the auto credit card charge option, complete the following: ◯ **MasterCard** ◯ **Visa** ◯ **Discover**

**CREDIT CARD NUMBER** **EXPIRATION DATE** M M Y Y Y Y

I hereby authorize Emphesys to initiate debit/credit entries to my checking/savings account or my credit card account, as indicated above, in amounts appropriate to my coverage; and authorize the bank named above to debit/credit the same to such account. I authorize Emphesys to change the amount of the debit/credit, provided that I am given advance written notice. This authorization is to remain effective until I give Emphesys and the bank reasonable notice of termination.

I understand that if my application is not submitted during an open enrollment or guaranteed issue period, Emphesys has the right to reject my application and any premiums paid will be refunded. I also understand that the policy will not pay benefits for medical expenses incurred during the first three months of coverage if they are due to conditions for which medical advice was given or treatment recommended by or received from a physician within six months prior to the insurance effective date. Coverage is not limited if you enroll during an open enrollment or guaranteed issue period or satisfy the creditable coverage requirements.

Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a false or deceptive statement may be subject to prosecution for fraud.

The undersigned applicant certifies that the applicant has read, or had read to him or her, the completed application and that the applicant realizes that any false statement or material misrepresentation in the application may result in loss of coverage under the policy. The applicant further acknowledges receipt of the currently available Outline of Coverage , Medicare Supplement Guaranteed Acceptance Guide, and the “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare” publication.

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 reinstituted if requested within 90 days of losing 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.



➤ **You Must Read and Sign**

APPLICANT MEDICARE NUMBER

## 8 Signature & Date

APPLICANT'S SIGNATURE:

SIGNATURE DATE: / /

AGENT'S SIGNATURE:

SIGNATURE DATE: / /

**TO BE COMPLETED BY SALES AGENT - PLEASE LIST** All health insurance policies sold to the applicant which are still in force and all health insurance policies sold to the applicant within the past five years which are no longer in force.
**A response is required.** NONE or Not Applicable ◯

COMPANY TYPE

COMPANY TYPE

If you are the authorized legal representative, you **must** sign above on behalf of Applicant and provide the following information:

LAST NAME FIRST NAME MI

STREET ADDRESS

CITY ST ZIP

TELEPHONE / – RELATIONSHIP TO APPLICANT

**AGENT USE ONLY**

WRITING AGENT NAME

WRITING AGENT ID (SAN) COMMISSION LEVEL MGA CODE MKTS 5 4 AFFINITY CODE

AGENCY (optional) AGENCY ID (SAN)



➤ **You Must Read and Sign**

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

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

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

According to information you have furnished, you intend to terminate existing Medicare Supplement or Medicare Advantage insurance and replace it with a policy/certificate to be issued by Emphesys Insurance Company. Your new policy/certificate will provide 30 days within which you may decide - without cost - whether you desire to keep the policy/certificate. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. Terminate your present policy or Medicare Advantage coverage only if, after due consideration and acceptance by the replacing issuer, you find that purchase of this Medicare Supplement coverage is a wise decision. You should evaluate the need for other accident and sickness coverage you have that may duplicate the benefits provided under this policy.

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

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/certificate is being purchased for the following reasons:

- ☐ additional benefits
- ☐ fewer benefits and lower premiums
- ☐ my plan has outpatient prescription drug coverage and I am enrolling in Part D
- ☐ disenrollment from a Medicare Advantage plan (please explain reason for disenrollment)
- ☐ no change in benefits, but lower premiums
- ☐ other (please specify)

_____

_____

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.
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 |

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# 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. Failure to sign this Authorization, or subsequent revocation of this Authorization, may impair the ability of Emphesys Insurance Company to process your application or evaluate claims, and may be a basis for denying an application or claim for benefits; however, your ability to receive health care services will not be changed if you do not sign this Authorization.

**Information we will use and/or disclose**

I authorize Emphesys Insurance Company ("Emphesys") to request my medical records, any prescription medication history and any other medical or pharmaceutical information to process my application and to make a decision on the approval or disapproval of my application. I authorize any physician, other healthcare professionals, hospitals, clinics, labs, pharmacies, pharmacy benefit managers or any other healthcare organization ("Providers") that provided treatment or any other service to me to disclose the information (including but not limited to information concerning the diagnosis, treatment and care of physical or mental conditions; drug, substance or alcohol abuse; diagnosis, treatment, and testing results related to HIV, AIDS, and sexually transmitted diseases; copies of all hospital or medical records; and non-public personal health information) required by Emphesys and described above to Emphesys and/or its designated agents. I understand the information I authorize to be obtained may be re-disclosed to a third party only as permitted under applicable law and once re-disclosed the information may no longer be protected by federal privacy laws.

I understand that Emphesys will rely on this information to:

- underwrite this application for coverage, eligibility, risk rating, and policy issuance determination;
- administer coverage and claims and to determine or fulfill responsibility for coverage; and
- conduct other insurance operations according to federal and state laws and regulations.

**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 will be valid for a period no longer than that necessary to make an approval or disapproval determination of your application.
- You have the right to revoke this authorization at any time. To revoke this authorization:
    - You must do so in writing and send written revocation to Emphesys (Medicare Supplement Correspondence, P.O. Box 14168 Lexington, KY 40512-4168).
    - The revocation will not apply to information that has already been released in response to this authorization.
    - The revocation may adversely affect my application, a claim or a pending insurance action.
    - The revocation will become effective after it is received by Emphesys.

**If you were required to answer medical questions on your Medicare Supplement Enrollment Application, you must complete this authorization for your application to be considered for approval.**

**LAST NAME** **FIRST NAME** **MI**

**MEDICARE NUMBER** **SOCIAL SECURITY NUMBER** ___ – ___ – ____

**DATE** MM / DD / YYYY

Applicant Signature _____

Insured by Emphesys Insurance Company

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# Medicare Supplement Guaranteed Acceptance Guide

## Definitions of Eligible Person for Guaranteed Acceptance and Creditable Coverage

The following are definitions of the categories of the individuals who are eligible for Guaranteed Acceptance:

1. Enrolled under an employee welfare benefit plan that either:
   (a) supplements Medicare, and the plan terminates, or the plan ceases to provide all such benefits; or
   (b) is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to the individual because the individual leaves the plan; or
2. Enrolled in a Medicare Advantage plan or 65 years of age or older and enrolled with a Program of All-Inclusive Care for the Elderly (PACE) provided under Section 1894 of the Social Security Act and the organization's certification or plan is terminated or the organization has terminated or otherwise discontinued providing the plan in the area in which the individual resides or the individual is no longer eligible to elect the plan because of change in circumstances, but not including termination of enrollment where the individual has not paid premiums on a timely basis or has engaged in disruptive behavior, or the plan is terminated for all individuals within a residence area; or the organization substantially violated a material policy provision; or a material misrepresentation was made to the individual; or
3. 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
4. Enrolled in a Medicare Supplement policy and policy and coverage discontinues due to insolvency, bankruptcy and other involuntary termination of coverage, substantial violation of a material policy provision, or material misrepresentation; or
5. Enrolled under a Medicare Supplement policy, terminates and enrolls for the first time in a Medicare Advantage, a Medicare Cost, with a similar organization operating under demonstration project authority, a PACE Program, or a Medicare Select Plan, and then the insured person terminates coverage within 12 months of enrollment; or
6. Upon first becoming enrolled in Medicare Part B for benefits at age 65 or older, enrolled in a Medicare Advantage or in a PACE Program and disenrolls within 12 months; or
7. Enrolled in a Medicare Part D plan during the initial enrollment period and, at the time of enrollment in Part D, is enrolled under a Medicare supplement policy that covers outpatient prescription drugs and terminates enrollment in the Medicare supplement policy and submits evidence of enrollment in Medicare Part D along with the application; or
8. Loses eligibility for health benefits under Title XIX of the Social Security Act (Medicaid).

If any of the definitions apply to you, please complete an application for Medicare Supplement insurance and submit evidence of the date of termination or disenrollment. Application must be made for coverage no later than 63 days of termination or disenrollment.

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TX85011N3M20

# Medicare Supplement Guaranteed Acceptance Guide *(Continued)*

The following is a definition of Creditable Coverage:

## Creditable Coverages means

(a) a self-funded or self-insured employee welfare benefit plan that provides health benefits and that is established in accordance with the Employee Retirement Income Security Act of 1974 (29 U.S.C. Section 1001 et seq.)

(b) group health plan;

(c) individual health insurance policy or evidence of coverage;

(d) Part A or Part B of Title XVIII of the Social Security Act (Medicare);

(e) Title XIX of the Social Security Act (Medicaid), other than coverage consisting solely of benefits under section 1928;

(f) Chapter 55 of Title 10 United States Code (TRICARE);

(g) a medical care program of the Indian Health Service or of a tribal organization;

(h) a state or political subdivision health benefits risk pool;

(i) a health plan offered under Chapter 89 of Title 5 United States Code (Federal Employees Health Benefits Program);

(j) a public health plan as defined in federal regulation;

(k) a health benefit plan under section 5(e) of the Peace Corps Act (22 United States Code 2504 (e));

(l) Short-term limited duration insurance.

I acknowledge receipt of this Supplementary Application.

_____ _____

Signature of Applicant Date

Insured by Emphesys Insurance Company