

PLEASE PRINT IN BLACK INK

AGENT INFORMATION

Agency Name and Fortis Number Gemini Group, Inc.
 Agent Name and Fortis Number Daniel Jones L119N093001 Phone # 303-757-1234 or 1-800-707-2488
 Agent Fax Number 303-861-8147 General Agent is located in the state of Colorado

TYPE OF ACTIVITY check appropriate box

- New Enrollee
- Upgrading Coverage
Existing Policy # _____
- Change to an existing policy. Policy # _____
 - Adding Dependent
 - Reinstatement of Coverage
 - Applying for removal of special exception rider
 - Applying for removal/reduction of special class premium
 - Other _____

PERSON(S) TO BE INSURED

Last	Name First	M.I.	Sex	Age	Birthdate Mo/Day/Yr	State of Birth	Height	Weight	Social Security #	Tobacco User Refer to p. 4, #28
1. (Primary)										<input type="checkbox"/> Yes <input type="checkbox"/> No
2. (Spouse)										<input type="checkbox"/> Yes <input type="checkbox"/> No

Last	First	M.I.	Relationship	Sex	Age	Full Time Student		Birthdate Mo/Day/Yr	Height	Weight	Social Security #
						Yes	No				
3. DEPENDENT'S NAME											

4. Resident Address

STREET CITY STATE ZIP

5. Does any proposed insured live outside the above household? Yes No

If yes, explain _____
(IN CASE OF A MINOR, CUSTODIAL PARENTS SIGNATURE WILL BE REQUIRED TO ATTEST TO MEDICAL HISTORY)

6. Home Phone Number _____ Best time to call _____
AREA CODE NUMBER

7a. Occupation (Primary): _____ Full-Time Part-time Hours worked per week _____
 Company Name: _____ Work Phone Number: _____
 Duties: _____
 Self Employed: Yes No Covered by Worker's Compensation: Yes No

7b. Occupation (Spouse): _____ Full-Time Part-time Hours worked per week _____
 Company Name: _____ Work Phone Number: _____
 Duties: _____
 Self Employed: Yes No Covered by Worker's Compensation: Yes No

IF REQUESTING LIFE INSURANCE COVERAGE

8. Beneficiary for Primary Insured _____ FULL NAME RELATIONSHIP
 Contingent Beneficiary _____ FULL NAME RELATIONSHIP

(The Primary Insured is the beneficiary of any Spouse or Child(ren) Life Insurance.)

BILLING

9. Quarterly Semi-Annual Annual Bank Draft (Complete attached form) Existing Account # _____
 Send premium notices to: Insured Other (Print name, street number, city, state & zip)

10. Are any of the proposed insureds covered by, or has application been made for any type of medical insurance?
 Yes (Complete section below) No

Proposed Insured's Name	Company Name	Company Phone Number	Group/ Individual/ COBRA	Type of Coverage	Effective Date	Termination Date

11. Were all proposed insureds covered under the prior plan listed above? Yes No (If no, list those not covered)

12. Will this proposed coverage replace or change any existing health insurance? Yes No

13. Are any of the proposed insureds covered by Medicaid?
 Yes No

14. Will any proposed insured become eligible for any other form of medical insurance in the next six months? Yes No

15. Have any of the proposed insureds ever been declined, postponed, charged an extra premium or had a portion of coverage excluded for life, disability, or medical insurance or had such coverage rescinded? Yes No
 If yes, give details _____

HAZARDOUS ACTIVITIES & DRIVING

16. Have any of the proposed insureds ever participated in organized racing including but not limited to, automobile, motorcycle or powerboat racing or any of the following activities: skydiving, ultralight flying, scuba diving, hang gliding, rock or mountain climbing? Yes No

If yes, indicate who and which activity	When/How Often	Do you plan continued participation? <input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No

17. Have any of the proposed insureds been cited for driving while intoxicated in the past 5 years or had 2 or more moving violations in the past 2 years? Yes No

If yes, indicate type of violation. _____ Date/s _____

HEALTH STATEMENT

IMPORTANT! PLEASE GIVE COMPLETE DETAILS OF EACH YES ANSWER ON PAGE 5 "ADDITIONAL MEDICAL DETAILS".

WITHIN THE LAST 10 YEARS HAS ANY PROPOSED INSURED: Yes No

- 18. HAD ANY DIAGNOSIS OF, RECEIVED TREATMENT FOR, OR CONSULTED WITH A PHYSICIAN CONCERNING:**
- a) The lungs or respiratory system including but not limited to hayfever or other allergies, sinus infections, asthma, bronchitis, tuberculosis, pneumonia or emphysema?
 - b) The heart or circulatory system including but not limited to high blood pressure, heart attack, heart murmur, chest pain, irregular heartbeat, varicose veins, phlebitis or elevated cholesterol? (provide last blood pressure reading and cholesterol level if known)
 - c) The digestive system including but not limited to ulcer, gastritis, heartburn, intestinal disorder, colitis, gallbladder, hemorrhoids, hernia, disorder of the pancreas, spleen, or liver including but not limited to, hepatitis, jaundice or cirrhosis?
 - d) The nervous system including but not limited to epilepsy, seizures, unconsciousness, convulsions, vertigo, headaches, paralysis, multiple sclerosis, cerebral palsy, Parkinson's disease, stroke or mini-stroke, TIA or brain attack?
 - e) Mental disease or nervous disorder including but not limited to any emotional disorder, anxiety, depression, attention deficit disorder, eating disorder, or psychiatric treatment or counseling?
 - f) Congenital disorder, birth defects or developmental disorders including but not limited to Down Syndrome, mental retardation, autism, cleft palate, club foot, or congenital heart defects?
 - g) The genitourinary system including but not limited to any kidney disorder, kidney stones, cystitis, prostatitis, bladder infections, or sexually transmitted disease?
 - h) Diabetes, high or low blood sugar or any disorder of the thyroid gland or other glandular disorder?
 - i) The muscular, skeletal or connective tissue disorder including but not limited to arthritis, lupus (SLE), temporomandibular joint disease (TMJ), any back or spine disorder or treatment of any muscular or neuromuscular disorder or any manipulation therapy?
 - j) Blood or lymph disorders including but not limited to anemia or lymphadenopathy?
 - k) Cancer? Provide location, type of cancer and treatment received
 - l) Tumor, cyst or growth of any kind; any breast or skin disorders? Provide location, state if treated or removed and date
 - m) Any disorder of the eyes, ears, (including ear infections or ear tubes), nose or throat. Tonsils or adenoids, any speech or hearing impairment?
 - n) 1. Any disorder of the reproductive organs, including but not limited to disorders of the penis, testes, vagina, ovaries and cervix, uterus, diagnosed or treated for infertility or irregular menstruation?
 - 2. To the best of your knowledge, are you, your spouse or any dependent now pregnant?
 - 3. Is any person not named on this application form now pregnant by any person to be insured?

IF EITHER N-2 OR N-3 IS ANSWERED YES, MEDICAL COVERAGE CANNOT BE ISSUED.

QUESTIONS 4-6 FOR FEMALE APPLICANTS:

- 4. Complications of pregnancy, including but not limited to caesarean section delivery or miscarriage?
- 5. DATE OF LAST PAP SMEAR _____ RESULTS _____
- 6. Have you been instructed to have a repeat pap smear or any follow-up treatment or tests as a result of your last pap smear?

- 19. Been diagnosed as having or been treated for Acquired Immune Deficiency Syndrome (AIDS) by a member of the medical profession?
- 20. Been diagnosed as having or been treated for any immune deficiency disorder by a member of the medical profession?
- 21. Experienced any of the following: Signs and symptoms of an immune deficiency disorder may include lymphadenopathy (swollen lymph nodes), loss of appetite, weight loss, chronic fatigue, fever, oral thrush, skin rashes, unexplained infections, dementia, depression, or other psychoneurotic disorders with no known cause?
- 22. Had surgery or has diagnostic testing, treatment or surgery been recommended or scheduled that has not been completed?
- 23. Does any person have any fixation/prosthetic devices present including but not limited to plates, screws, pins, implants (including breast implants), shunts, pacemakers or valve replacements?
- 24. Had an electrocardiogram, chest x-ray, or blood test or any other diagnostic testing of any kind or been hospital confined in the past 10 years? If yes, give name of physician or hospital and results.
- 25. Been a member of Alcoholics Anonymous or had any treatment, including but not limited to, counseling for alcoholism or alcohol abuse or been advised by a physician to discontinue or decrease alcohol consumption?
- 26. Used sedatives, tranquilizers, cocaine or other hallucinogenic or narcotic drugs, or received treatment for drug abuse or chemical dependency?
- 27. To the best of your knowledge, does any person to be insured have any mental or physical impairment, disease or deformity not indicated above?

HEALTH STATEMENT (continued)

IMPORTANT! PLEASE GIVE COMPLETE DETAILS OF EACH YES ANSWER ON PAGE 5 "ADDITIONAL MEDICAL DETAILS".

- | | Yes | No |
|--|--------------------------|--------------------------|
| 28. Have you or your spouse (if to be insured) smoked cigarettes or used tobacco in any form or nicotine substitute within the past year? | <input type="checkbox"/> | <input type="checkbox"/> |
| | Primary Proposed Ins. | Spouse |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| 28a. Have you or your spouse EVER smoked cigarettes or used tobacco products? If yes, indicate who, amount per day and year quit. | <input type="checkbox"/> | <input type="checkbox"/> |
| 29. Is any proposed insured currently taking or taken within the past 3 months, any medication or receiving medical treatment of any kind? Provide details of treatment including name and dosage of all medications. | <input type="checkbox"/> | <input type="checkbox"/> |

REQUESTING THE REMOVAL OF A SPECIAL CLASS PREMIUM OR RIDER

30. Has there been any medical treatment for, or have you consulted with a physician concerning the condition(s) which has been ridered or rated since the covered person's effective date? Yes No If yes, provide details _____

REGULAR PHYSICIAN

31. Regular physician or medical practitioner for each proposed insured: (If none, provide last doctor seen, date, reason & results)
- Primary Proposed Insured's Physician _____
Address _____
Date Last Seen _____ Reason & Results _____
- Spouse's Physician _____
Address _____
Date Last Seen _____ Reason & Results _____
- Child's Name _____ Physician _____
Address _____
Date Last Seen _____ Reason & Results _____
- Child's Name _____ Physician _____
Address _____
Date Last Seen _____ Reason & Results _____
- Child's Name _____ Physician _____
Address _____
Date Last Seen _____ Reason & Results _____
- Child's Name _____ Physician _____
Address _____
Date Last Seen _____ Reason & Results _____
- Child's Name _____ Physician _____
Address _____
Date Last Seen _____ Reason & Results _____

ADDITIONAL MEDICAL DETAILS

(Attach a separate sheet if additional space is needed. Date and sign any additional sheet.)

	Provide dates, type of treatment, and results.	Name of Doctor or Hospital and Complete Address and Phone Number.
Person Question No.		
Condition:		
Person Question No.		
Condition:		
Person Question No.		
Condition:		
Person Question No.		
Condition:		
Person Question No.		
Condition:		
Person Question No.		
Condition:		
Person Question No.		
Condition:		
Person Question No.		
Condition:		
Person Question No.		
Condition:		

I represent to the best of my knowledge and belief, that all statements and answers on this application form are complete and true. The application form and any amendments shall be the basis for the contract. I also agree that:

Except as otherwise provided in the Conditional Receipt, the insurance, if approved by Fortis Insurance Company, will be in force only when issued by Fortis Insurance Company. The first full premium must be paid. Coverage will become effective on the later of: A) The date of the application; B) The requested Effective Date. A change in the health of the proposed insured(s) after the completion of the application form and before the delivery of the contract may affect my eligibility for insurance with the company. The contract may only be effective prior to the contract delivery subject to the terms of the Conditional Receipt.

In order to determine my (our) eligibility for insurance, I authorize any licensed physician; medical practitioner; hospital; clinic; any medically related facility; insurance company; the Medical Information Bureau; employer; or consumer reporting agency to give to Fortis Insurance Company (or to any consumer reporting agency authorized by Fortis Insurance Company) any information regarding me or my family as to employment, other insurance coverage, personal information, and medical care, advice or treatment.

I agree that a photographic copy of this authorization shall be valid for two years from the date signed.

I acknowledge receiving the Fair Credit Reporting Act Pre-Notification, the notification regarding the Medical Information Bureau, the Abbreviated Notice of Insurance Information Practices and the Outline of Coverage for Health Insurance, if required.

We, the undersigned Proposed Insured(s) and agent acknowledge that the Proposed Insured(s) has read the completed application. We understand and acknowledge that any fraudulent statement or material misrepresentation on the application and/or any amendments may result in claim denial or contract rescission, subject to the time limit on certain defenses or incontestability provisions of the contract.

A.M.

P.M.

Signature of Primary Proposed Insured

DATE SIGNED TIME SIGNED CITY & STATE

Signature of Spouse or Other Insured
(If proposed to be insured)

Signature(s) of Other Dependents 18 or Over
(If proposed to be insured)

Guardian's Signature

Requested Effective Date _____

Premium Amount Sent \$ _____

One Time Processing Fee Sent \$ 20.00

Conditional Receipt Taken? Yes No

ATTENTION: (Agent)

I have reviewed this application to ensure that all required items have been completed.

To the best of my knowledge there is , is not a replacement of Medical Insurance involved in this transaction.

Are you aware of any mental or physical impairment, disease or deformity of any proposed insured which is not disclosed on this application? Yes No

If yes, please explain _____

Licensed Resident Agent's Signature

Print Agent Name & Agent Number or Business Number

_____ Initial here if you witnessed the signing of this form by the Proposed Insured(s).

DETERMINATION OF SELF-EMPLOYED BUSINESS GROUP OF ONE

Colorado House Bill 97-1323 establishes rules for the issuance of medical policies to a Business Group of One. In order to determine whether or not you are a Business Group of One, all applicants must read and complete the following questions.

A person who answers “yes” to all four questions below meets the legal definition of a “self-employed business group of one” in Colorado.

- 1. Are you either a self-employed person with no employees, or a sole proprietor who is not offering or sponsoring health care coverage to your employees?
 Yes No
- 2. Have you carried on a significant business activity as a self-employed person or sole proprietor for a period of at least one year prior to application for coverage?
 Yes No
- 3. Do you have taxable income from your self-employment or sole proprietorship as indicated on Federal Internal Revenue forms 1040, Schedule C, F, or SE, or other forms recognized by the Federal Internal Revenue Service for income reporting purposes which generated taxable income in one of the two previous years?
 Yes No
- 4. Have you derived a substantial part of your income from your business as a self-employed person or sole proprietor for one year out of the past three years?
 Yes No

I, _____, certify that the answers to the questions contained in this form are true and correct.
(Name of applicant)

Signature of Applicant	Applicant’s Business	Date
------------------------	----------------------	------

If you answered “yes” to all four questions above, please read and sign the Disclosure Statement below.

BUSINESS GROUP OF ONE DISCLOSURE STATEMENT

I, _____, meet the definition of a self-employed business group of one as attested to on the
Signature of Applicant

Determination of Self-Employed Business Group of One Form above. I understand that by purchasing an individual policy instead of a small group policy I give up what would otherwise be my right to purchase a business group of one Standard, Basic, or other small group health benefit plan from a small employer carrier for a period of three (3) years after the effective date of the individual health benefit plan for which I am applying. I understand that this will be the case unless a small employer carrier voluntarily permits me to purchase a small group policy within such three (3) year period.

The factors used to set rates for both an individual policy and a business group of one small group policy include the following: benefit options chosen, ages of each covered person, gender, smoker/non-smoker, health status, geographic location, medicare eligibility, health care cost trend, administrative costs, pre-existing conditions, claims experience of the plan, and length of time on the policy.

I was provided a copy of the health benefit plan description form for the plan for which I am applying and for the Colorado Standard Health Benefit plan.

Fortis Insurance Company Authorization for Check-O-Matic Billing

Choose the following option that applies:

- To begin Check-O-Matic withdrawals
- To add this policy to an existing Check-O-Matic account with Fortis Insurance Company.

Note: Please provide the existing Check-O-Matic number and/or associated policy number.

Existing COM Number _____

Associated Policy Number _____

Desired withdrawal day: (1-28) _____

Note: We recommend a withdrawal date equal to or within 5 days of your policy issue day.

ACCOUNT INFORMATION: Complete only if different than information on check:

PAYOR'S BILLING ADDRESS

Payor's Name _____

Address _____

City _____ State _____ ZIP _____

I (we) hereby authorize Fortis Insurance Company, hereinafter called COMPANY, to initiate debit entries to the account indicated below and the depository named below, herein after called DEPOSITORY, to debit the same to such account.

This authority is to remain in full force and effect until COMPANY and DEPOSITORY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

X

(Signature of Payor)

X

(Date Signed)

PLEASE ATTACH VOIDED CHECK

CONDITIONAL RECEIPT

Received from: _____, this _____ day of _____, _____.

The sum of \$ _____ in connection with the application for Medical Insurance with Fortis Insurance Company.

No insurance will become effective prior to contract delivery. Except, insurance may become effective prior to the contract delivery if and when each and every condition contained in this receipt is met. No agent or broker of the Company is authorized to alter or waive any of the following conditions:

The conditions under which insurance may become effective prior to contract delivery, are as follows:

1. The Proposed Insured(s) must be, on the Effective Date, as hereafter defined, a risk acceptable to the Company under its rules, standards and practices for the exact contract and premium applied for, without any modification.
2. The amount of the payment taken with the application must be equal to the amount of the full first premium payment selected.
3. The contract is issued exactly as applied for within 60 days from the date of the application. If the contract is not issued within 60 days from the date of application, there will be no coverage provided under the terms of this Conditional Receipt. Any coverage provided by the Conditional Receipt ends when the contract is delivered.
4. Proposed Insured(s) agree to complete the medical information report as part of the application process.

If each of the above conditions are fulfilled, then the insurance as provided by the terms and conditions of the contract applied for will become effective on the Effective Date prior to the contract delivery.

"Effective Date" as used herein means the later of: a) the date the application is signed; and b) the requested Effective Date.

If one or more of the conditions are not met, the liability of the Company will be limited to the return of the sum received.

AGENT'S SIGNATURE

PROPOSED INSURED'S SIGNATURE

ALL PREMIUM CHECKS MUST BE MADE PAYABLE TO THE COMPANY — DO NOT MAKE CHECKS PAYABLE TO THE AGENT OR LEAVE PAYEE BLANK

FAIR CREDIT REPORTING ACT AND PRIVACY ACT PRE-NOTIFICATION

Thank you for considering Fortis Insurance Company as your insurance carrier. Your application will be processed as quickly as possible. Public Law 91-508 and state privacy acts require that we advise you that an investigative consumer report may be made in connection with this application which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. The information for this report may be obtained through telephone or personal interviews with you, your friends, neighbors and associates. You may request an interview in connection with the preparation of the report. Upon written request, you are entitled to receive a copy of the report.

NOTIFICATION REGARDING THE MEDICAL INFORMATION BUREAU

Information regarding your insurability will be treated as confidential. Fortis Insurance Company or its reinsurers may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another Bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information in its file. Upon receipt of a request form from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112, telephone number (617) 426-3660. Fortis Insurance Company or its reinsurers may also release information in its file to its reinsurer(s) and to other life insurance companies to whom you may also apply for life, disability or medical insurance, or to whom a claim for benefits may be submitted.

ABBREVIATED NOTICE OF INSURANCE INFORMATION PRACTICES

To issue an insurance policy or certificate, we need to obtain information about you and any other person proposed for insurance. Some of that information will be received from you, and some will be generated from other sources. That information and any subsequent information collected by us may in certain circumstances be disclosed to third parties without your specific authorization.

You have the right of access and correction with respect to the information collected about you except information which relates to a claim or civil or criminal proceeding.

If you wish to have a more detailed explanation of our information practices, please contact Fortis Insurance Company, Underwriting Department, 501 West Michigan, Milwaukee, Wisconsin 53203.

FRAUD NOTICE

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

***** IMPORTANT *****

NEW HIPAA Regulation: Please have your client sign this form along with the completed application/enrollment form. If we do not receive this signed form, the underwriting process could be delayed.

Underwriting Authorization



Name of Proposed Insured(s): _____

Address: _____

I hereby authorize any health care provider or medically related facility, pharmacy or pharmacy related facility, the Medical Information Bureau, Inc., consumer reporting agency, insurance or reinsurance company or employer having information about me or my minor children to provide all such information as may be requested to Fortis Health, its legal representative or any medical records retrieval service Fortis Health may engage, including, but not limited to, EMSI.

This authorization includes any and all information you may have about me, including, but not limited to, information regarding diagnosis, testing, treatment and prognosis of my physical or mental condition as well as alcohol abuse treatment, drug abuse treatment, psychiatric treatment, pharmacy prescriptions, HIV testing and treatment, STD testing and treatment, sickle cell testing and treatment, lab data and EKG's. This information may also be disclosed to any medical records company engaged by Fortis Health, including but not limited to EMSI and its agents. Although federal regulations require that we inform you of the potential that information disclosed pursuant to this authorization may be subject to redisclosure by the recipient and no longer be protected by such regulation, all information received by Fortis Health pursuant to this authorization will be protected by federal and state privacy laws and regulations. A copy of this authorization will be valid as an original.

I understand that this authorization is required in order to enable Fortis Health to make eligibility or enrollment determinations relating to me and/or my minor children or for Fortis Health's underwriting or risk rating determinations. If I refuse to sign or revoke this authorization, Fortis Health may refuse to consider my application for enrollment.

I understand that I may revoke this authorization at any time by notifying Fortis Health in writing of my desire to revoke. Such revocation must be sent by certified mail to the following address: Privacy Office, Fortis Health, P.O. Box 3050, 501 West Michigan, Milwaukee, WI 53201-3050. Such revocation will not be valid if Fortis Health has taken action in reliance on the authorization.

Unless an earlier date is required by law, this authorization expires upon the earliest of the following events: denial of my application, declination of enrollment, or, if insured, when I am no longer an insured of Fortis Health.

Signature of Primary Proposed Insured or representative*

Date

Signature of Spouse or Other Proposed Insured(s) or representative*

Date

Signature of Other Dependents 18 or over (if proposed to be insured)

Date

*If you are the individual's representative and are not the parent or legal guardian of a minor, you must attach documentary evidence of your authority to act as the individual's representative for this authorization to be valid.

PLEASE RETAIN A COPY FOR YOUR RECORDS

**COLORADO NOTICE TO APPLICANT
REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE**



Solid partners, flexible solutions™

According to the information furnished by you, you intend to lapse or otherwise terminate your present policy and replace it with a policy to be issued by Fortis Insurance Company. Your new policy will provide 10 days within which you may decide without cost whether you decide 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 the purchase of this accident and sickness coverage is a wise decision you should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

STATEMENT TO APPLICANT BY ISSUER OR PRODUCER

I have reviewed your current accident and sickness insurance coverage. To the best of my knowledge, this accident and sickness policy will not duplicate your existing coverage because you intend to terminate your existing coverage.

The replacement policy is being purchased for the following reason(s)

(check one):

- Additional Benefits
- No change in benefits, but lower premiums
- Fewer benefits and lower premiums
- Other (Please specify) _____

1. Health conditions which you may presently have (preexisting conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of claim for benefits under the new policy, whereas a similar claim may have been payable under your present policy.
2. State law provides that your replacement policy or contract may not contain new preexisting conditions, waiting periods, elimination periods, or probationary periods. The issuer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy for similar benefits to the extent such time was spent under the original policy.
3. If you wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy has never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

Signature of Producer or Other Representative

Date

Applicant's Signature

Date