

INDIVIDUAL MEDICARE SUPPLEMENT INSURANCE

Application Form

INSTRUCTIONS

- This is an application for Medicare Supplement Insurance underwritten by ConnectiCare Insurance Company, Inc. ("ConnectiCare"). It may be used to apply for new enrollment, or change in type of coverage. This application may be used to apply for one of our ConnectiCare Medicare Supplement Insurance Plans.
- **ConnectiCare cannot sell you a Medicare Supplement Insurance Plan if:**
 - you already have a Medicare Supplement policy in force and you do not desire to replace the existing policy; or
 - the Medicare Supplement policy would duplicate benefits to which you are entitled under a Medicare Advantage plan.
- **Return your completed application.** If you do not send payment with your application, we will send you an invoice after the application is processed and your eligibility has been confirmed. If you are submitting premium payment with this application, the policy will become effective once we determine that you are eligible for a Medicare supplement insurance policy. We will provide coverage for benefits described in the policy, contingent upon insurability. We will determine if you are insurable no later than the date of completion of all parts of the application and the premium has been paid, unless you request a later effective date. If you request a later effective date, you understand that you may be waiving certain rights and guarantees under this conditional receipt. If the policy is not issued within this time, the application will be deemed rejected and all premiums will be refunded.
 - **If you are applying as a current ConnectiCare member who is switching to a ConnectiCare Medicare Supplement plan:** Coverage will be effective on the termination date of your previous ConnectiCare plan so you will not have a break in coverage. You must apply within 60 days of the termination date of your previous coverage in order for your Medicare Supplement plan to take effect on the termination date. You may apply after the 60-day period, but in that case you may have a break in coverage.
- **All applicants must:**
 - a. Be residents of Connecticut.
 - b. Complete the application statement, sign and date the application where indicated.
 - c. Check the appropriate boxes for the coverage you are applying for.
 - d. Return completed application and certificate(s) of creditable coverage to:
ConnectiCare
P.O. Box 2820 New York, NY 10016-2820

If you will be eligible for Medicare by reason of age only, we cannot accept your application more than 90 days prior to the month of your 65th birthday.



CICIMEDSUPP APP 128326_0719

INDIVIDUAL APPLICATION FOR PERSONS ELIGIBLE FOR MEDICARE

Section I. Applicant Information

Social Security No.		Medicare Beneficiary Identifier (MBI):	
<input type="checkbox"/> I am/was an ConnectiCare member. My ConnectiCare ID number is: _____			
Applicant's Last Name		First Name	Middle Name
Home Address			County
City		State	ZIP Code
<input type="checkbox"/> Male <input type="checkbox"/> Female		Date of Birth (Month/Day/Year):	
I understand that the phone numbers I provided on this application may be used by ConnectiCare or any of its contracted parties to contact me about my account, my health benefit plan or related programs, or services provided to me.			
Tel #:		Email Address:	

Section II. Medicare Information

Date you became eligible for Medicare (Month/Day/Year):
Do you have Medicare Parts A and B now? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, enter the effective date of Part A and the effective date of Part B: _____ If Medicare Parts A and B are to be effective at a future date, please provide the date when both Medicare Parts A and B will be effective: _____ *You must have both Medicare Parts A and B on the effective date of the policy; otherwise the coverage cannot be issued.

You do not need more than one Medicare supplement policy. If you purchase this policy, you may want to evaluate your existing 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.

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 reinstated 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 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).

Section III. Enrollment/Guaranteed Issue Questions (Must be completed)

Please respond to questions 1 through 7 below to the best of your knowledge or belief: (Please mark Yes or No below with an "X")

1	<p>(1) Did you turn age 65 in the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(2) Did you enroll in Medicare Part B in the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, what is the effective date? _____</p>
2	<p>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.) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes,</p> <p>(1) Will Medicaid pay your premiums for this Medicare supplement policy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(2) Do you receive any benefits from Medicaid OTHER THAN payments toward your Medicare Part B premium? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
3	<p>(1) Have you had coverage from any Medicare Advantage plan other than original Medicare within the past 63 days (for example, a Medicare HMO, PPO or PFFS)? If YES, fill in your start and end dates below. (If you are still covered under the Medicare Advantage plan, leave END DATE blank) START DATE _____ END DATE _____</p> <p>(2) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement policy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(3) Was this your first time in this type of Medicare plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(4) Did you drop a Medicare supplement policy to enroll in the Medicare plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
4	<p>(1) Do you have another Medicare supplement or Medicare Select policy or certificate in force? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(2) If so, with what company, and what plan do you have? _____</p> <p>(3) If so, do you intend to replace your current Medicare supplement or Medicare Select policy or certificate with this policy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
5	<p>Have you had coverage under any other health insurance policy or certificate within the past 63 days? (For example, an employer, union, or individual plan.) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(1) If so, with what company, and what kind of policy? _____</p> <p>(2) What are your dates of coverage under the other policy? If you are still covered under the policy, leave END DATE blank. START DATE _____ END DATE _____</p> <p>(3) Do you intend to replace the coverage(s) you identify in this item 5 above with this Medicare supplement policy or certificate? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
6	<p>I am applying for the following ConnectiCare Medicare Supplement Insurance Plan: (Check the appropriate box.) <input type="checkbox"/> Plan A <input type="checkbox"/> Plan B <input type="checkbox"/> Plan F <input type="checkbox"/> Plan F+ <input type="checkbox"/> Plan G <input type="checkbox"/> Plan G+ <input type="checkbox"/> Plan N</p> <p>See Outline of Coverage for the applicable rates.</p> <p>Proposed Effective Date (Month/Day/Year): _____</p> <p>I hereby apply for coverage of the type checked above. Coverage is effective as of the 1st of the month following approval of your completed application. To ensure continuation of coverage, you can request an initial effective date other than the 1st of the month. The effective date must be within 90-days of application signature. After the initial effective date, your policy will move to the 1st of the month anniversary date.</p> <p>Coverage is contingent upon our receipt of the premium.</p> <p>Plans F+ and G+ are high deductible plans. Starting January 1, 2020, Medigap plans sold to newly Medicare eligible people won't be allowed to cover the Part B deductible. Because of this, Plans F and F+ will no longer be available to newly Medicare eligible people starting on January 1, 2020. If you already have either of these plans or are already covered by one of these plans before January 1, 2020, you'll be able to keep your plan. If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.</p>
7	<p>If you are replacing any in-force coverage with this Medicare supplement policy or certificate, what is the reason you are replacing the coverage:</p> <p><input type="checkbox"/> Additional benefits <input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D</p> <p><input type="checkbox"/> No change in benefits, but lower premiums <input type="checkbox"/> Disenrollment from a Medicare Advantage plan due to:</p> <p><input type="checkbox"/> Fewer benefits and lower premiums _____</p> <p><input type="checkbox"/> Other: (please explain) _____</p>

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The ConnectiCare Medicare Supplement Insurance Plans impose a pre-existing condition limitation. If you have a pre-existing condition, that condition generally is not covered for the first six months after the effective date of coverage under the ConnectiCare Medicare Supplement Insurance Plan. A pre-existing condition is any condition for which medical advice was given or treatment was recommended by or received from a physician, within six months prior to the effective date of coverage.

In applying the pre-existing condition limitation, ConnectiCare will credit the time you were previously covered under creditable coverage if the previous creditable coverage was continuous to a date not more than 63 days prior to the enrollment date of the new coverage. ConnectiCare will reduce the period of the pre-existing condition limitation by the aggregate of the period of creditable coverage without regard to the specific benefits covered during the period. Creditable coverage includes: a group health plan; health insurance coverage; Medicare; Medicare supplement insurance; Medicare select coverage; Medicare Advantage plan; Medicaid; TRICARE; medical programs of the Indian Health Service or a tribal organization; a State health benefits risk pool; Federal Employees Health Benefits Program; a public health plan; and a health benefit plan under Section 5(e) of the Peace Corp Act.

I represent and understand that:

- A. The contract applied for will have the Effective Date specified on the contract schedule page. On that date, my existing Medicare Supplement or Medicare Advantage coverage, if any, shall be cancelled.
- B. All statements and answers in this application are true to the best of my knowledge and belief. This application will be made part of the contract which will become effective on the date specified on the contract schedule page.

NOTE: BEFORE DATING AND SIGNING THIS APPLICATION, PLEASE MAKE SURE YOU HAVE ANSWERED ALL THE QUESTIONS. ALSO BE SURE YOU HAVE CHECKED THE APPROPRIATE BOX FOR THE TYPE OF COVERAGE YOU DESIRE.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim concerning any materially false information, or conceals for the purposes of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a criminal penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Print Name: _____ **Signature:** _____

Title: _____ **Date:** _____

Section IV. Insurance Agent Certification

To be completed by insurance agent only

Have you sold any other any other accident and health insurance plans to the applicant that is still in force?
 Yes No

Have you sold any other accident and health insurance plan policies to the applicant in the last five (5) years that are not still in force? Yes No

If yes, please list any other health plan policies you have personally sold to the applicant that are still in force. If none, please write none. Also, list any policies you sold to the applicant in the past five (5) years that are no longer in force.

Policy description

Policy Dates

_____	_____
_____	_____
_____	_____
_____	_____

If the applicant is replacing health coverage with Medicare supplement insurance coverage, please submit a completed ConnectiCare NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND HEALTH INSURANCE, HMO COVERAGE OR EMPLOYER-PROVIDED HEALTH BENEFIT ARRANGEMENT along with this application.

I have reviewed the current health insurance coverage of the applicant and find that additional coverage of the type and amount applied for is appropriate for the applicant’s needs.

I have reviewed the current health insurance coverage of the applicant and find that additional coverage of the type and amount applied for is appropriate for the applicant’s needs. I certify that the applicant has read, or I have read to the applicant, the completed application. To the best of my knowledge, the information on this application is complete and accurate.

Agency Name: _____	
GA Name: _____	GA License Number: _____
Selling Agent Name: _____	Selling Agent License Number: _____
Agent Address: _____	
Agent Email: _____	Agent Primary Phone: _____
Agent Fax: _____	
Agent Signature: _____	

(For ConnectiCare Office Use Only)

Current ConnectiCare Member

Date Application Issued	_____	Date Application Received	_____
Date Application Processed .	_____	Date, Contract and Copy of Application Sent...	_____
Type of Plan.....	_____	Group Number	_____
		Effective Date	_____



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

ConnectiCare Insurance Company, Inc.

55 Water Street, 4th Floor - New York, NY 10041-8190

Save This Notice! It May Be Important to You in the Future.

According to information you have provided, you intend to terminate your existing Medicare Supplement insurance or Medicare Advantage and replace it with a policy to be issued by ConnectiCare Insurance Company, Inc. Your new policy will provide thirty (30) days within which you may decide, without cost, whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

Statement to Applicant by 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 is being purchased for the following reason (check one):

- Additional benefits.
No change in benefits, but lower premiums.
Fewer benefits and lower premiums.
My plan has outpatient prescription drug coverage and I am enrolling in Medicare Part D.
Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment.

Other (please specify)

- Note: 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 Statement 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.
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.
If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the Application concerning your medical and health history. Failure to include all material medical information on an Application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the Application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

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

Signature of Agent, Broker or Other Representative*

Print Name of Issuer, Agent or Broker

Applicant's Signature

Date

Print Address of Issuer, Agent or Broker

*Signature not required for direct response sales



Language & Non-Discrimination Notice

ConnectiCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ConnectiCare does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ConnectiCare:

- Provides free aids and services to people with disabilities to communicate effectively with us, including qualified interpreters and information in alternate formats.
- Provides free language services to people whose primary language is not English, including translated documents and oral interpretation.

If you need these services, contact The Committee for Civil Rights.

If you believe that ConnectiCare 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:

The Committee for Civil Rights, ConnectiCare, 175 Scott Swamp Road, Farmington, CT 06032, Phone: 1-877-224-5995, and TTY: 711. You can file a grievance in person or by mail. If you need help filing a grievance, The Committee for Civil Rights is available to help you. 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, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-224-5995 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-224-5995 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-224-5995 (TTY: 711).

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1-877-224-5995 (TTY: 711)。

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-224-5995 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-224-5995 (ATS: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-224-5995 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-224-5995 (телетайп: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-224-5995 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-224-5995 (رقم هاتف الصم والبكم: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-224-5995 (TTY: 711)번으로 전화해 주십시오.

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-877-224-5995 (TTY: 711).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-224-5995 (TTY: 711) पर कॉल करें।

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-224-5995 (TTY: 711).

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-877-224-5995 (TTY: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចុះ ទូរស័ព្ទ 1-877-224-5995 (TTY: 711)។

सुचना : જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-877-224-5995 (TTY: 711).

