American Continental Insurance Company (ACI)
Continental Life Insurance Company of Brentwood, Tennessee (CLI)

Aetna Companies

Genworth Life and Annuity Insurance Company (GLAIC)
Genworth Life Insurance Company (GLIC)

Genworth Financial Companies; Administered by Aetna Life Insurance Company and its affiliates

Fax Cover Sheet

Please indicate intended recipient below.

PAGES (including cover) ☐

To: (check one)

○ **New Application Submission** Fax: **877 380.2777**

Use ONLY for the original submission of the New Business application packet.

○ Follow up Documentation Requested Attn: ______ Fax: 855 447.0391

Use only when sending additional information/pages for an existing New Business policy submission or if requested by a case manager.

○ Underwriting Information Requested Attn: ______ Fax: 855 411.9633

Use after new application submission only if contacted by Underwriting for additional information.

Date: ______

From: ______

Phone: ______ Fax: ______

Email: ______

I have included the following:

○ **Application** ○ **Transmittal Form** ○ **Bank Draft Requirements** ○ **All Other Required Forms** ○ **Trailing Documentation**

Name of Applicant(s):

Policy Number(s):

Comments:

Due to HIPAA privacy of information, faxed responses will not include the name of a policyholder or applicant but, when appropriate, will reference the policy/application tracking number. Information will only be provided if your inquiry pertains to policyholders or applications for which you are either the writing agent or otherwise associated with the policy or application for coverage.

The information contained in this facsimile transmission is intended only for the use of the individual or entity named above and may contain information that is privileged or confidential. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. Receipt by anyone other than the intended recipient is not a waiver of any attorney-client or work-product privilege. If you have received this communication in error, please notify us immediately at the number listed below.

American Continental
Insurance Company
An Aetna Company

AGENT CHECKLIST

North Carolina

COMPLETE ON AND INCLUDE WITH APPLICATION:

- ☐ Policy will be mailed to the agent unless instructed otherwise
  - At bottom of application, Section 14, write "send policy to insured" if requesting the policy be mailed to the insured.
- ☐ Premium mode
- ☐ Electronic funds transfer authorization
- ☐ Agent signature
- ☐ Applicant signature
- ☐ Voided check
- ☐ Pay to check

COMPLETE THESE FORMS AND RETURN TO THE ACI HOME OFFICE:

- ☐ Medicare Supplement Application (#ACIMS01036NC)
- ☐ HIPAA Form (#ACIMP01003) – and *applicant keeps a copy*
- ☐ Replacement Form (#ACIMS01001) – and *applicant keeps a copy*

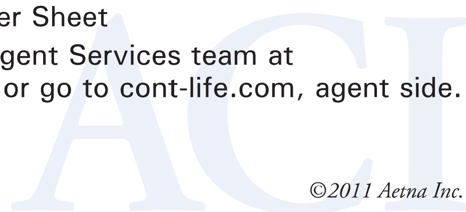
APPLICANT KEEPS THIS INFORMATION:

- ☐ Medicare Supplement Brochure (#ACIMS01121NC)
- ☐ HIPAA Form (#ACIMP01003) – and *return copy to home office*
- ☐ Outline of Coverage (#ACIMS01039NC)
- ☐ Guide to Health Insurance for People with Medicare
- ☐ Replacement Form (#ACIMS01001) – and *return copy to home office*

AVAILABLE FOR AGENT USE ONLY:

- ☐ Rate Guide
- ☐ Field Guide and Drug List
- ☐ Faxed Application Cover Sheet

Need help? Contact the Agent Services team at
800 445.4254, option 2, or go to cont-life.com, agent side.



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101 Continental Place
Brentwood, Tennessee 37027
800 264.4000
cont-life.com

APPLICATION

MEDICARE SUPPLEMENT INSURANCE

Underwritten by
An Aetna Company American Continental Insurance Company

North Carolina

 ©2011 Aetna Inc.

American Continental Insurance Company
An Aetna Company
101 Continental Place
Brentwood, TN 37027

Application for Medicare Supplement Insurance
from American Continental Insurance Company

• Print clearly and use blue or black ink.

1. Proposed insured information

Write the name as stated on the Medicare card. Provide a copy of the Medicare card with the application if possible.

Full name of proposed insured *First, M.I., Last*

Address | Phone

City | State | Zip

E-mail | Social Security Number

Write the date of birth that is on the birth certificate.

Birth date *mm/dd/yyyy* | Age

Height *Feet and inches* | Weight *Pounds* | ○ Male ○ Female

Are you a legal resident of the United States? ○ Yes ○ No

Have you used any form of tobacco in the past 12 months? ○ Yes ○ No

Include any letters associated with the Medicare number and in the appropriate position. If applicant has not received a Medicare card yet, put "No Medicare number yet".

Medicare card number

Date enrolled in: Medicare Part A | Medicare Part B

For Agent Use Only:

Check one if application is for: ○ Open Enrollment ○ Guaranteed Issue

2. Plan and premium information

Plan selected:

Requested Medicare Supplement effective date *mm/dd/yyyy*

You have a choice among several payment options or modes for paying your premium (annual, semi-annual, quarterly and monthly electronic funds transfer).

Annual premium:
$

Modal premium:
$

Policy fee:
$

Total modal premium collected/draft:
$

Payment mode
○ Annually ○ Quarterly
○ Semi-Annually ○ Monthly EFT (Electronic Funds Transfer)

PAYMENT MODES

Each payment mode, other than annual and monthly electronic funds transfer, results in higher total yearly premium costs. Reasons for higher costs include added collection and administrative costs, time value of money considerations and lapse rates. The annual and monthly electronic funds transfer modes have the same and lowest total yearly premium costs. As a result, there is a time value of money advantage to you for paying monthly versus annually. However, there may be other advantages to you for choosing an annual payment based on your preferences. Your agent can explain the differences in modes and help you decide which is best for you. You may change your payment mode, among the modes available, during the life of your policy.

 Applicant Initials ________

3. Eligibility questions

Please answer all questions.

To the best of your knowledge:

1. Did you turn age 65 in the last 6 months? ○ Y ○ N
   A. Did you enroll in Medicare Part B in the last 6 months? ○ Y ○ N
   B. If yes, what is the effective date?
   ____/____/____

NOTE: If you are participating in a "Spend-Down Program" and have not met your "Share of Cost," please answer NO to question 2.

2. Are you covered for medical assistance through the state Medicaid program? ○ Y ○ N
   A. If yes: Will Medicaid pay your premiums for this Medicare Supplement policy? ○ Y ○ N
   B. Do you receive any benefits from Medicaid **other than** payments toward your Medicare Part B premium? ○ Y ○ N

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 date ____/____/____ End date ____/____/____
   A. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? ○ Y ○ N
   B. Was this your first time in this type of Medicare plan? ○ Y ○ N
   C. Did you drop a Medicare Supplement policy to enroll in the Medicare plan? ○ Y ○ N

4. Do you have another Medicare Supplement policy inforce? ○ Y ○ N
   A. If so, with what company, and what plan do you have?
   Company ________ Plan ________
   B. If so, do you intend to replace your current Medicare Supplement policy with this policy? ○ Y ○ N

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare Supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with your application.

5. Have you had coverage under any other health insurance within the past 63 days? ○ Y ○ N
   (For example, an employer, union, or individual plan)
   A. If so, with what company, and what kind of policy?
   Company ________ Plan ________
   B. What are your start and end dates of coverage under the other policy?
   (If you are still covered under the other policy, leave "End" blank.)
   Start date ____/____/____ End date ____/____/____

4. Health questions

If this is an Open Enrollment or Guaranteed Issue application, do not answer questions in this section.

If the health questions are answered for an Open Enrollment or Guaranteed Issue application, the application cannot be processed and will be returned.

If any health questions are answered "yes" in Section 4, the applicant does not qualify for this insurance with us.

1. Are you dependent on a wheelchair or any motorized mobility device? ○ Y ○ N

2. Do any of the following apply to you?
   Currently hospitalized, confined to a bed, in a nursing facility or assisted living facility, receiving home health care or physical therapy ○ Y ○ N

3. At any time, have you been medically diagnosed, treated, or had surgery for any of the following?
   A. congestive heart failure, unoperated aneurysm, defibrillator ○ Y ○ N
   B. leukemia, lymphoma, multiple myeloma, cirrhosis ○ Y ○ N
   C. Parkinson's Disease, Lou Gehrig's Disease, Alzheimer's Disease, dementia, multiple sclerosis, muscular dystrophy, cerebral palsy ○ Y ○ N
   D. chronic kidney disease, kidney failure, kidney disease requiring dialysis, renal insufficiency, Addison's Disease ○ Y ○ N
   E. any condition requiring a bone marrow transplant or stem cell transplant, any condition requiring an organ transplant ○ Y ○ N
   F. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), tested positive for the Human Immunodeficiency Virus (HIV) ○ Y ○ N

4. Do you have diabetes?
   A. that requires use of insulin ○ Y ○ N
   B. with complications including retinopathy, neuropathy, peripheral vascular or arterial disease or heart artery blockage ○ Y ○ N
   C. with history of heart attack or stroke (at any time) ○ Y ○ N
   D. treated with medication that has been changed or adjusted in the past 12 months because of uncontrolled blood sugar ○ Y ○ N

5. Within the past 36 months, have you been medically diagnosed, treated, or had surgery for any of the following?
   A. alcoholism, drug abuse ○ Y ○ N
   B. cardiomyopathy, atrial fibrillation, anemia requiring repeated blood transfusions, any other blood disorder ○ Y ○ N
   C. internal cancer, melanoma, Hodgkin's Disease ○ Y ○ N
   D. hepatitis, disorder of the pancreas ○ Y ○ N

6. Within the past 24 months, have you been medically diagnosed, treated, or had surgery for any of the following?
   A. enlarged heart, transient ischemic attack (TIA), stroke, peripheral vascular or arterial disease, neuropathy, amputation caused by disease ○ Y ○ N
   B. myasthenia gravis, systemic lupus or connective tissue disorder ○ Y ○ N
   C. osteoporosis with fractures, Paget's Disease, arthritis that restricts mobility or the activities of daily living ○ Y ○ N
   D. any lung or respiratory disorder requiring the use of a nebulizer or oxygen, or 3 or more medications for lung or respiratory disorder ○ Y ○ N
   E. any lung or respiratory disorder and currently use tobacco products ○ Y ○ N

7. Within the past 12 months, have you been advised by a medical professional to have treatment, further evaluation, diagnostic testing, or any surgery that has not been performed? ○ Y ○ N

8. Within the past 12 months, have you been medically diagnosed or, treated, or had surgery for a heart attack, artery blockage, or heart valve disorder? ○ Y ○ N

9. Within the past 12 months, do any of the following apply to you?
   A. had a pacemaker implanted ○ Y ○ N
   B. had a PSA blood test greater than 4.5, under age 70, with no history of prostate cancer ○ Y ○ N
   C. had a PSA blood test greater than 6.5, age 70 or older, with no history of prostate cancer ○ Y ○ N
   D. had a seizure ○ Y ○ N

Systolic is the upper number and Diastolic is the bottom number of a blood pressure reading.

10. Was your last blood pressure reading higher than 175 Systolic or higher than 100 Diastolic? ○ Y ○ N

5. Health history

If this is an Open Enrollment or Guaranteed Issue application, do not answer questions in this section.

1. Within the past 24 months if you have been medically diagnosed, treated, or had surgery for any brain, mental or nervous disorder, provide reason and diagnosis:
2. Within the past five years if you have been hospitalized, treated at an outpatient facility, or emergency room, provide reason and diagnosis:
3. **Prescribed medications** **Reason for medications (diagnosis)**

Use an additional sheet of paper if needed for explanation.

6. Physician information

Your primary physician Phone

Physician's office name

City State

Specialist seen in the past 24 months Specialty

Reason for seeing (diagnosis)

Specialist seen in the past 24 months Specialty

Reason for seeing (diagnosis)

Specialist seen in the past 24 months Specialty

Reason for seeing (diagnosis)

Have you seen any additional physicians other than those listed above in the past 24 months? ○ Y ○ N

7. Important statements

1. You do not need more than one Medicare Supplement policy.
2. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
3. You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
4. 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 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.
5. 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 suspension.
6. 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).

8. Privacy notice

Although your application is our initial source of information, we may collect information, including health history and medical records, from persons other than you and we may conduct a telephone interview with you. American Continental Insurance Company, its affiliates, or its reinsurer(s) may also in certain circumstances release information collected by us to third parties without authorization from you. Upon written request, we will provide you with the information contained in your file. Medical information will be disclosed to you only through the medical professional you designate. Should you wish to request correction, amendment or deletion of any information in your file, which you believe inaccurate, please contact us and we will advise you of the necessary procedures.

9. Producer compensation

When you purchase insurance from us, we pay compensation to the licensed agent, who represents us for such limited purposes as taking your insurance application, collecting your initial premiums and delivering your policy, and to any intermediaries through which the licensed agent works. This compensation may include commissions when a policy is purchased or renewed, and fees for marketing and administrative services and educational opportunities. The compensation may vary by the type of insurance purchased, or the particular features included with your policy. Additionally, some licensed agents and/or their intermediaries may also receive discounts on their own policy premiums and bonuses, and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume of an agent or intermediary with our companies, or for the percentage of completed sales. (Generally, this will not be the case for registered variable insurance products or for fixed products sold through banks or broker-dealers.) Intermediaries may also pay compensation directly to the licensed agent. If the licensed insurance agent can sell insurance policies from other insurance carriers, those carriers may pay compensation that differs from ours.

10. Applicant agreement

I hereby apply to American Continental Insurance Company for a policy to be issued in reliance on my written answers to the questions on this application. I have read and understand all statements and answers and certify that to the best of my knowledge and belief, they are true, complete and correctly recorded. I acknowledge that I have received an outline of coverage for the policy applied for and *A Guide to Health Insurance for People with Medicare*.

I agree (1) this application and any policy issued will constitute the entire contract of insurance and the Company will not be bound in any way by any statements, promises or information made or given by or to any agent or other person at any time unless the same is in writing and submitted to the Company at its Home Office and made a part of such contract. Only a Company Officer can make, modify or discharge contracts or waive any of the Company's rights or requirements and then only in writing; and (2) the policy shall not be effective until it has actually been issued by the Company and said policy is manually received and accepted by me and the first premium paid, and there has been no change in my health as stated in the application.

I understand and agree that, if I choose to pay my premium by electronic funds transfer (EFT) from my checking or savings account, I am accepting the terms and conditions of the EFT authorization attached to this application.

I understand that if any answers on this application are incorrect, incomplete or untrue, American Continental Insurance Company has the right to adjust my premium, reduce my benefits or rescind the policy.

Applicant signature Date signed

X ____________________ ____________

11. Account information

Complete this section if you are requesting electronic funds transfer (EFT) for premium payment.

Include a voided check with the application.

Proposed insured's name

Account owner name, if different than proposed insured's

Account owner relationship to proposed insured:
- ◯ Business owned by proposed insured
- ◯ Living trust
- ◯ Employer
- ◯ Power of Attorney
- ◯ Conservator/guardian
- ◯ Family member; specify ______

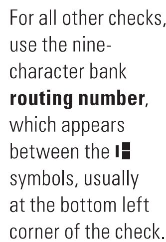
Financial institution name

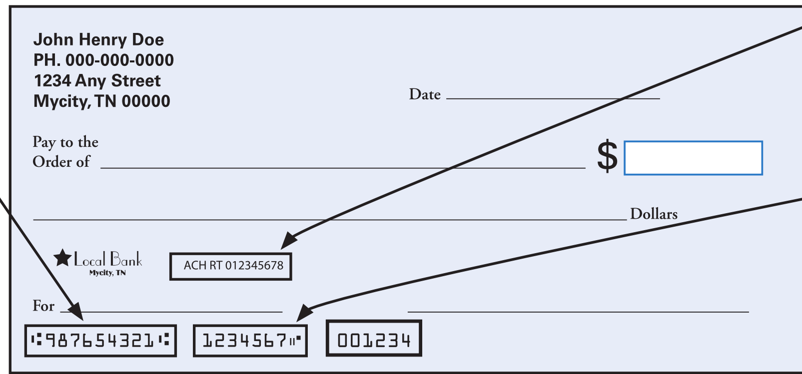
◯ Checking ◯ Savings

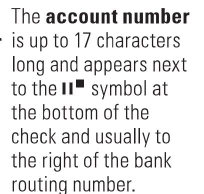
Routing number

Account number

This is an example of a personal check. A business check may be different.


For all other checks, use the nine-character bank **routing number**, which appears between the ⑆ symbols, usually at the bottom left corner of the check.




For checks with an **ACH RT (Automated Clearing House Routing) number**, please use this number.

The **account number** is up to 17 characters long and appears next to the ⑈ symbol at the bottom of the check and usually to the right of the bank routing number.

12. Electronic funds transfer (EFT) authorization

I understand and accept these terms and conditions:

- We are authorized to withdraw funds periodically from your account to pay insurance premiums for the insured.
- If your financial institution does not honor an EFT request, we will NOT consider your premium paid.
- If your financial institution does not honor an EFT request, we may make a second attempt within five business days.
- We have the right to end EFT payments at any time and bill you directly either quarterly or less frequently for premiums due.
- Information as to each EFT charge will be provided by entry on your account statement or by any other means provided by your financial institution. You will not receive premium notices from us.
- If you want to cancel or change this authorization, you must contact us at least three business days before a scheduled withdrawal.
- Any refund of unearned premium will be made to the policy owner or the policy owner's estate.

Signature only required if the account owner is different than the proposed insured.

Signature of account owner Date

X ______ ______

13. Agent

All information **must** be completed.

Please list any other medical or health insurance policies sold to the proposed insured.

1) List policies sold which are still in force

____

____

2) List policies sold in the past 5 years which are no longer in force

____

____

I certify that:

1. I have accurately recorded the information supplied by the applicant.
2. The application was provided to the applicant to review and the applicant has been advised that any false statement or misrepresentation in the application may result in an adjustment of premium, reduction of benefits or rescission of the policy.
3. I have provided an outline of coverage for the policy applied for and *A Guide to Health Insurance for People with Medicare* to applicant prior to completing the application.

The writing number reflects where commissions will be paid.

Agent name *Printed*	Writing number (agent or company)
Agent signature X	State license ID number (for FL only)
Phone	E-mail

14. Agent request to split commissions

This section must be completed with this application in order to split commissions.

If this application results in an issued policy through American Continental Insurance Company (ACI), the agents listed below have agreed to split the commissions earned on the policy.

- Both agents must be properly licensed and appointed with ACI in the policy's state of issue.
- Split commissions are calculated as a percentage of commissionable premium and will apply while the policy remains inforce.
- The percentage of the premium split can be for any amount but must be stated in whole numbers and total 100%. (For example, the percentage for the premium split can be from 1% to 99% but cannot be 0% or 100%.)
- Calculation of each agent's commissions are based on their respective ACI commission schedule.

Agent Information *Print*

Writing Agent		Percentage
		%
Secondary Agent	Writing number	Percentage
		%

By signing this form, the writing agent agrees to split his/her commission with the secondary agent as indicated above.

Writing Agent Signature

X ____________________

American Continental Insurance Company
An Aetna Company
101 Continental Place
Brentwood, TN 37027

800 264.4000
cont-life.com
office hours 7:30 a.m. - 4:30 p.m. CST

Receipt
from American Continental Insurance Company

- Print clearly and use blue or black ink.
- Applicant keeps this receipt for their records.

Proposed insured's name *Printed* | Date of application

Initial payment collected (if applicable)
$ | ○ Check | ○ Money order

EFT draft amount
$

This acknowledges receipt of your application for an American Continental Insurance Company Medicare Supplement insurance policy.

Agent name *Printed* | Phone

Signature of agent
X

- Payment will be refunded for any coverage not issued.
- All premium payments must be made payable to American Continental Insurance Company.
- DO NOT make any check payable to the agent and do not leave the payee blank on the check.
- A recorded interview may be required as part of the underwriting on your application for insurance.

Medicare Supplement Insurance - A. If this payment equals the full, initial premium for the mode of premium payment selected by the applicant; and B. if the answers are true and correct in the application and if American Continental Insurance Company issues a Medicare Supplement policy according to its rules, limits, and standards for the plan and amount applied for by the applicant; then this payment shall be applied to the payment of the first premium of the issued Medicare Supplement policy. No Medicare Supplement policy shall be effective until it has actually been issued by American Continental Insurance Company.

Thank you for choosing American Continental Insurance Company!

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American Continental Insurance Company (ACI)

Continental Life Insurance Company of Brentwood, Tennessee (CLI)

Aetna Companies

Genworth Life and Annuity Insurance Company (GLAIC)

Genworth Life Insurance Company (GLIC)

Genworth Financial Companies;
Administered by Aetna Life Insurance Company and its affiliates

800 Crescent Centre Dr.
Suite 200
Franklin, TN 37067

Electronic Check Authorization

from ACI, CLI, GLAIC, and GLIC

- Print clearly and use blue or black ink.

1. Usage Guidelines

Requirements:

- The faxed check method can only be used for **initial premium payments** when the recurring method of payment will be **electronic funds transfer**. This method cannot be used for a one time direct bill quarterly, semi-annual or annual mode.
- The check must be entirely completed. We will not accept faxed checks with missing information such as: pay to, date, written amount, dollar amount, signature, etc.
- The agent will properly destroy the original check once faxed and received at the home office.
- Please submit a copy of the check and this form with your New Business submissions.

2. Authorization

Your agent will submit your application for insurance and your initial payment request to the home office via facsimile (fax).

By signing this form, you authorize ACI, CLI, GLAIC, or GLIC to initiate an electronic funds transfer from your bank account according to the terms of the check. This means your check will be converted to an electronic transaction. Your agent will destroy your original check after it is faxed and received at the home office.

I hereby authorize ACI, CLI, GLAIC, or GLIC to draw an electronic funds transfer from my checking account to pay for this insurance policy. **Future premiums for this insurance policy will be deducted from this checking account until you notify us to change your billing.**

Applicant signature	Date signed	Amount to apply
X	.	$

(Signature of applicant/account holder as it appears on bank records)

Applicant signature	Date signed	Amount to apply
X	.	$

(Signature of second applicant)

Please include any applicable policy fees (per applicant). Make check payable to the appropriate underwriting company.

Thank you.

American Continental Insurance Company
An Aetna Company
101 Continental Place
Brentwood, TN 37027

Health Information Authorization

from American Continental Insurance Company

- Print clearly and use blue or black ink.
- This is a HIPAA Compliant Authorization.

To Agent: Have applicant complete and sign home office copy to submit with application. Applicant keeps one copy.

Applicant declarations

Please read these statements carefully

I authorize the use and disclosure of health information about me as described herein.

Health Information to be Used or Disclosed: This Authorization applies to information about: my past, present, or future physical or mental health or condition; health care I receive; the past, present, or future payment for my health care; and any related diagnosis, treatment, or prognosis. This includes, but is not limited to, information about: drugs; alcoholism and mental illness; and may be in electronic or paper form. It does not include information about previously administered tests for t-cell counts, HIV antibodies, AIDS or ARC.

Who May Request or Use Information: This information may be disclosed to and used and or disclosed by: American Continental Insurance Company; its insurance support organizations; its affiliates and reinsurers.

Who is Authorized to Disclose Information: All of the following persons or entities are authorized to disclose health information or records about me: physicians; health professionals; hospitals; clinics; the Veterans Administration; or other medical or medically related facilities; care providers or evaluators; insurance companies; reinsurers; consumer reporting agencies; insurance support organizations.

Purpose: This health information may be used or disclosed to: evaluate and underwrite my application; determine premium amounts, adjudicate claims and to support the operations of our health plans.

Statements of Understanding: I understand that: (1) I will receive a copy of this Authorization; and that a copy of it is as valid as the original; (2) this Authorization will be valid for 24 months from the date signed; (3) if I do not sign this Authorization, or revoke it by writing to American Continental Insurance Company at its Administrative Office, the Company may decline my application; and (4) If I revoke this Authorization, my revocation is not effective for any information that might have been used or disclosed in reliance on this Authorization (5) Some of the health information obtained may be disclosed to persons or organizations that are not subject to federal health information privacy laws, resulting in the information no longer being protected under such laws. I further understand that such information may be redisclosed only in accordance with applicable laws or regulations.

Primary applicant please fill in this information

Signature of applicant
X

Date

Printed name of applicant
X

City

State

Zip

Other important information

Producer Compensation

When you purchase insurance from us, we pay compensation to the licensed agent, who represents us for such limited purposes as taking your insurance application, collecting your initial premiums and delivering your policy, and to any intermediaries through which the licensed agent works. This compensation may include commissions when a policy is purchased or renewed, and fees for marketing and administrative services and educational opportunities. The compensation may vary by the type of insurance purchased, or the particular features included with your policy. Additionally, some licensed agents and/or their intermediaries may also receive discounts on their own policy premiums and bonuses, and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume of an agent or intermediary with our Companies, or for the percentage of completed sales. (Generally, this will not be the case for registered variable insurance products or for fixed products sold through banks or broker-dealers.) Intermediaries may also pay compensation directly to the licensed agent. If the licensed insurance agent can sell insurance policies from other insurance carriers, those carriers may pay compensation that differs from ours.

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NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

American Continental Insurance Company *An Aetna Company*
101 Continental Place, Brentwood, Tennessee 37027

SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

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

You should review this 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 PRODUCER: 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(s) (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 Part D
_____ Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment
_____ 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 for similar benefits to the extent such time was spent under the original policy.

(3) If, you still wish to terminate your present policy or 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 or 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.

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

____
Signature of Agent

____
Printed Name of Agent

____
Address of Agent
Date: ___________________________

____
Signature of Applicant
Date: ___________________________

WHITE COPY: Home Office with Completed Application – YELLOW COPY: Applicant