

Instructions

For assistance, call us at **1-877-831-3000**. To be considered for coverage, you must live in **Colorado**. Please answer all questions fully. Submit application within 90-days of signature date. **Please note** this application includes two sections. If you are applying outside of a guaranteed issue period, you will need to complete Section 2 of the application.

Important Statements

Please read the six statements below.

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. If you are eligible for the Qualified Medicare Beneficiary (QMB) Program you cannot purchase a Medicare Supplement plan as it duplicates coverage.
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 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.
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 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.
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).



Application for Medicare Supplement - Colorado

Anthem Blue Cross and Blue Shield
P.O. Box 659816 • San Antonio, TX 78265-9116

- New Enrollment
- Change to Existing Anthem Medicare Supplement Plan

Section 1a: Applicant Information (Please print and use black ink only.)

Last Name		First Name		MI	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Home Street Address (Physical Address, not a P.O. Box)					Apt #
City		County		State	Zip Code
Mailing Address (if different than above)		City		State	Zip Code
Billing Address (if different than above)		City		State	Zip Code
Social Security Number		Date of Birth (MM/DD/YYYY)		Age	Home Phone Number ()

Language Preference (Optional): Decline

Written Preference: English Spanish Chinese Vietnamese Other _____

Spoken Preference: English Spanish Chinese Vietnamese Other _____

Please complete the information below using your Medicare card (include all letters and numbers).

Medicare Claim Number: _____

Hospital (Part A) Effective Date: _____ / **01** / _____
MM DD YYYY

Medical (Part B) Effective Date: _____ / **01** / _____
MM DD YYYY

Section 1b: Plan Selection

If applying due to a Guaranteed Issue situation, see **Section 1e** as your plan options may be limited.

Have you used tobacco products of any form (including e-cigs) in the past 12 months? Yes No

I would like to apply for Medicare Supplement Plan (check only one box):

- Plan A*
- Plan F*
- Plan G*
- Plan N*

***All Medicare Supplement plans are offered to Medicare qualified individuals under the age of 65. Your application must be submitted within six (6)-months of your enrollment into Medicare Part B.**

Policy Effective Date: _____ / _____ / _____
MM DD YYYY

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 180-days of application signature for guaranteed issuance applicants and 90-days for applicants subject to medical underwriting. After the initial effective date, your policy will move to a 1st of the month anniversary date.

Have you purchased a stand-alone Prescription Drug Plan (PDP)? Yes No

a. If yes, with what company? _____ PDP Effective Date: _____ / _____ / _____

Section 1c: How Do You Wish to Pay Your Premium? (SEND NO MONEY NOW!)

Automated Bank Draft*

- Monthly – save \$2 per month
- Quarterly
- Annual – save \$48 per year

Paper Bill (Send to **Billing Address** in Section A)

- Monthly
- Quarterly
- Annual – save \$48 per year

* Please complete the **Premium Payment Form**. Drafts are made to your account on the 6th day of the month.

Household Discount Determination – Save 5%:

When more than one member in the same household enrolls in a Medicare Supplement plan with us, they may qualify for our Household Discount. If you believe you qualify for the discount please provide the following information in order for us to verify eligibility. If eligible, the discount applies to both parties.

Last Name _____ First Name _____ MI _____

Medicare Claim Number: _____

Anthem Member ID Number: _____

Section 1d: Other Coverage Information

RESPONSES TO THE FOLLOWING QUESTIONS ARE REQUIRED FOR YOUR PROTECTION. To the best of your knowledge, please answer all questions by marking “Yes” or “No” with an “X”. If you recently lost, are losing or replacing other health insurance coverage and received a notice stating 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 with your Application.**

1. a. Did you turn age 65 in the last 6 months? Yes No

b. Did you enroll in Medicare Part B in the last 6 months? Yes No

If yes, what is the effective date? _____

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.

If yes,

a. 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

Complete this section if you had coverage under a Medicare Supplement (Medigap) or Medicare Advantage (HMO, PPO, etc.) plan within the last 63 days.

3. a. If you had coverage from any Medicare plan other than Original Medicare within the past 6 months (for example, a Medicare Advantage plan, like a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave “END” blank. (If you know your upcoming coverage end date, then enter that date).

..... START ____ / ____ / ____ END ____ / ____ / ____

Section 1d: Other Coverage Information *(continued)*

- b. If ending, indicate reason why your coverage is ending: _____
 - c. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? Yes No
 - d. Was this your first time in this type of Medicare plan? Yes No
 - e. Did you drop a Medicare Supplement policy to enroll in the Medicare plan? Yes No
-
4. a. Do you currently have a Medicare Supplement policy in force? Yes No
- b. If yes, Company: _____ Plan: _____
Do you intend to replace your current Medicare Supplement policy with this policy? Yes No
- c. If yes, what is your expected "END" Date? END ____ / ____ / ____
- d. Has your coverage under the previous plan been involuntarily terminated for reasons other than nonpayment of premiums or for fraud? Yes No
-
5. Have you had coverage under any other health insurance within the past 6 months? Yes No
(for example, an employer, union or individual plan)
- a. If yes, Company: _____ Policy Type: _____
- b. If yes, what are your dates of coverage under the other policy? (If you are still covered under the other policy, leave "END" blank. If you know your coverage end date, then enter that date.)
..... START ____ / ____ / ____ END ____ / ____ / ____
- Policy Number: _____ Customer Service Phone Number: _____
- c. If ending, indicate reason why your coverage is ending: _____

Section 1e: Open Enrollment/Guaranteed Issue

(If applying outside a guaranteed issue period, be sure to complete and submit Section 2 of this application.)

If you are applying for coverage during your Medicare Supplement Open Enrollment Period or qualify for guaranteed acceptance, please identify the situation that applies:

- Turning age 65 **OR** first time enrolling in Medicare Part B (Plan Options: All Plans)
- Enrolled in Original Medicare and an employee welfare benefit plan (including retiree or COBRA coverage) or union coverage that is primary to Medicare or supplements benefits under Medicare and the plan is ending or ceases to provide the supplemental health benefits (Plan Options: A, F, G, N)
- Medicare Advantage is being discontinued **OR** you have moved out of the Medicare Advantage service area (Plan Options: A, F, N)
- Other: provide the situation from **Medicare Supplement Guaranteed Issue Guideline** that is included at the end of this application: Situation # _____

Attach required documentation to validate eligibility for guaranteed acceptance as a separate sheet, sign and date the sheet.

If you originally qualified for Medicare under age 65, please describe medical condition that qualified you:

If replacing a Medicare Supplement or Medicare Advantage plan, please be sure to complete and return the **Notice of Replacement of Coverage** form and submit with your application.

Section 1f: Authorizations and Agreements

I, the applicant or my authorized representative:

1. affirm all answers provided on this application are true, complete and correct **(including information relating to Medicare coverage) and that any false statement or misrepresentation on the Application may result in loss of coverage under the policy** and that it is my/our responsibility for accurately completing this Application;
2. understand it is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits;
3. understand if coverage is rescinded for fraud or intentionally misleading statements Anthem Blue Cross and Blue Shield will reimburse any premium paid less any claims paid and I/we will be responsible for claims paid exceeding any premium paid;
4. understand that I/we are responsible for notifying Anthem Blue Cross and Blue Shield in writing of any new/changes to information on this application before coverage becomes effective that makes my application incorrect or incomplete;
5. understand if I am applying for coverage and am not in a guaranteed issue period that there is a six-month benefit waiting period for any condition that I received medical treatment or advice in the six months prior to the effective date of this Medicare Supplement policy. Prior health insurance coverage will be counted toward this 6-month benefit waiting period, if there is not a break in health insurance coverage greater than 63 days;
6. understand the selling agent (if applicable) has no authority to promise coverage or to modify the Company's underwriting policy, premium or terms of any Company coverage and that he/she may be compensated based on my enrollment;
7. understand upon acceptance that my Application will become part of the agreement between the Company and myself;
8. authorize Anthem Blue Cross and Blue Shield to use and disclose my personal information when necessary for the operation of my health or other related activities and that Anthem Blue Cross and Blue Shield will comply with the HIPAA Privacy Rules and any disclosures will be done in accordance with applicable laws;
9. understand that my payment by check (or resubmission due to insufficient funds) may be converted to an electronic Automated Clearinghouse (ACH) debit transaction, that my check will not be returned to me and that this process will not enroll me in any automatic debit process;
10. acknowledge responsibility for any overdraft fees permitted by state law;
11. acknowledge receipt of:
 - Choosing a Medigap Policy: *A Guide to Health Insurance for People with Medicare*,
 - the *Outline of Coverage*, and
 - a copy of this Application — Section 1 and Section 2 (if applicable).

Section 1g: Policy Issuance

IMPORTANT: This Application cannot be processed until the applicant signs below. By signing below, the applicant certifies that he/she understands and agrees to the Authorizations and Agreements outlined in the Application.

Please do not cancel your present coverage, if any, until you receive documentation from Anthem Blue Cross and Blue Shield, such as an ID card or written notification, showing that your Application has been approved.

To ensure timely processing, verify the following:

1. Complete, sign and date all sections as indicated by signature boxes.
2. If you want the convenience of automatic bank draft for payment purposes, be sure to complete the **Premium Payment Form**.
3. If replacing a Medicare Supplement or Medicare Advantage policy, the **Replacement Notice** is signed and dated by both you and your insurance agent (if applicable) and returned with your Application.

Please mail the entire Application (including any additional forms) to the address below:

Anthem Blue Cross and Blue Shield
P.O. Box 659816
San Antonio, TX 78265-9116
OR, fax to: 1-844-236-7967

Signature of Applicant, or Authorized Representative (if applicable)*
PLEASE MAKE A COPY FOR YOUR RECORDS.

Date

X

*If signed by an Authorized Representative, a copy of the authority to represent applicant must be attached to Application (such as a Power of Attorney).

**— SEND NO MONEY NOW —
PAYMENT IS NOT DUE UNTIL YOUR APPLICATION IS APPROVED.**

Section 1h: Agent/Broker Information Only: If Application is being made through an agent/broker, he or she must complete the following, and the Notice of Replacement included with the Application, if appropriate. *(Attach additional sheets if necessary.)*

IMPORTANT: Before this form can be processed, the agent/broker's current health and life license must be on file. In addition, the agent/broker must be appointed with us.

Agent/Broker No.:

Agency No.:

(Any commission will be processed using these identification numbers.)

Agent/Broker's Printed Name:

Phone No.: (_____) _____

Fax No.: (_____) _____

Street Address: _____

City: _____ State: _____ ZIP Code: _____

Email Address: _____

Section 1h: Agent/Broker Information Only: *(continued)* If Application is being made through an agent/broker, he or she must complete the following, and the Notice of Replacement included with the Application, if appropriate. *(Attach additional sheets if necessary.)*

Attestation – Please check one of the following:

- I did not assist this applicant in completing and/or submitting this Application by phone, e-mail or in person.
- 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. I explained to the applicant, in easy-to-understand language, the risk to the applicant of providing inaccurate information and the applicant understood the explanation. I certify that the applicant realizes that any false statement or misrepresentation in the Application may result in loss of coverage under the policy.

Agent: If you state any material fact that you know to be false, you are subject to a civil penalty.

List all health insurance policies sold to the applicant in the past five (5) years, either in force or not:

Company Name	Policy/ Certificate Number	Type of Coverage	Policy Effective Date	Policy Term Date (if applicable)

I have read and understand the Application. I certify that the applicant has both Medicare Parts A and B, I have given the applicant the *Guide to Health Insurance for People with Medicare*, the *Outline of Coverage* for the policy applied for and a copy of this application. I have requested and received documentation that indicates that the policy applied for will not duplicate any health insurance coverage. I have verified the information in the Replacement Notice section.

Agent/Broker's Signature: **X** _____ **Date of Signature:** _____

STOP

IF YOU NOTED ON PAGE 4 THAT YOU QUALIFY FOR GUARANTEED ACCEPTANCE, YOU CAN SKIP SECTION 2 OF THIS APPLICATION.

Section 2: Health History and Medical Provider Information

IF YOU ANSWER YES TO ANY OF THE QUESTIONS BELOW, PLEASE PROVIDE COMPLETE DETAILS IN SECTION 2-DETAIL CHART.

1. Are you currently confined, or has confinement been recommended to a bed, hospital, nursing facility or other care facility, or do you need the assistance of a wheelchair for any daily activity?..... Yes No
-
2. Within the past two years, have you been:
- a. Hospitalized two or more times, been confined to a nursing home for a total of two weeks or longer, or been to the emergency room more than three times?..... Yes No
- b. Advised to have surgery that has not yet been done, or advised that you will need to be admitted to a hospital, skilled nursing facility or rehabilitation facility?..... Yes No
-
3. Do you currently have or within the last five years have you been advised by a physician that you need treatment or surgery for, taken or been advised by a physician to take prescription drugs for any of the following conditions:
- a. Heart conditions, **including but not limited to**, Carotid Artery Disease, heart attack, open heart surgery, heart bypass surgery, heart valve replacement, angioplasty, aneurysm, any type of heart failure or rhythm disorders, peripheral vascular disease, transient ischemic attack (TIA), stroke or placement of a pacemaker? Yes No
- b. Alzheimer's disease, Parkinson's disease, multiple sclerosis, senile dementia, organic brain disorder or other senility disorder? Yes No
- c. Any respiratory condition, **including but not limited to**, chronic obstructive pulmonary disease (COPD), emphysema or asthma?..... Yes No
- d. Cancer, leukemia, Hodgkin's disease, diabetes, chronic kidney disease (including end-stage renal disease), kidney/renal failure, kidney/renal dialysis, cirrhosis of the liver, any organ transplant (except cornea), ALS (Lou Gehrig's disease), amputation, paralysis, or joint replacement due to disease?..... Yes No
- e. Sought medical treatment or consultation for bipolar illness, major depression, schizophrenia, psychosis, alcoholism or drug abuse? Yes No
-
4. Have you ever tested positive for exposure to the HIV infection, been diagnosed as having acquired immune deficiency syndrome (AIDS) or AIDS-related complex (ARC)? Yes No
-
5. Are you taking any prescription medications? (provide details below) Yes No
-
6. In the past year, have you visited the same medical provider for 8 or more consecutive months for medical advice or treatment for the same condition? Yes No

Section 2: Health History and Medical Provider Information *(continued)*
(If this section applies to you, answer all questions.)

For each question you answered “YES” above, please provide complete details below.

If additional space is needed, **attach separate sheet(s) as needed.** Remember to sign and date each sheet.
 Enter dates in format: MM/YYYY and enter “Current” for any condition or medication without an end date.

Question #	Medical Condition (including hospitalization) and treatment date(s)	Medication and Date(s)	Provider Info (address, phone and fax numbers (including area code))
	Dates:	Dates:	
	Dates:	Dates:	
	Dates:	Dates:	
	Dates:	Dates:	
	Dates:	Dates:	

Primary Physician _____

Address _____

Phone (_____) _____ FAX (_____) _____

To the best of my knowledge and belief, all information on this application, including all information provided in the Statement of Health section, is accurate, true, and complete. I understand that coverage may be cancelled or rescinded if Anthem Blue Cross and Blue Shield determines that information on this application is materially inaccurate, not true, or incomplete. I further understand that I must provide Anthem Blue Cross and Blue Shield with any new information that arises after the submission of this application but before my enrollment begins.

I understand that Anthem Blue Cross and Blue Shield may need to collect personal information about me from outside sources in order to approve my Medicare Supplement Application. Personal and privileged information may only be disclosed to outside parties without my authorization if such disclosure is permitted by both the Health Insurance Portability and Accountability Act (HIPAA) Privacy Regulations (45 C.F.R. Parts 160 and 164) and state law. I also understand that under the HIPAA Privacy Regulations and state law, I have a right to see and correct personal information that Anthem Blue Cross and Blue Shield collects about me, and that I may receive a more detailed description of my rights under these laws by writing to Anthem Blue Cross and Blue Shield.

I hereby authorize, at the request of Anthem Blue Cross and Blue Shield, any medical professional, hospital, clinic or other medical or medically related facility, government agency or other medical person or firm, to disclose information, including copies of records concerning advice, care or

Section 2: Health History and Medical Provider Information *(continued)*
(If this section applies to you, answer all questions.)

treatment provided to me in order for Anthem Blue Cross and Blue Shield to review and evaluate my Medicare Supplement Application. This authorization does not extend to the disclosure of a provider's notes taken during psychotherapy sessions that are maintained separately from the provider's other medical records. This authorization will expire upon completion of the Application process. I understand that I may revoke this authorization at any time by giving written notice of my revocation to: Anthem Blue Cross and Blue Shield, P.O. Box 659816, San Antonio, TX 78265-9116.

I understand that revocation of this authorization will not affect any action taken in reliance on this authorization before you received my written notice of revocation.

Signature of Applicant, or Authorized Representative (if applicable)*
PLEASE MAKE A COPY FOR YOUR RECORDS.

Date

X

*If signed by an Authorized Representative, a copy of the authority to represent applicant must be attached to Application (such as a Power of Attorney).

Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

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

Anthem Blue Cross and Blue Shield

P.O. Box 659816 • San Antonio, TX 78265-9116

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

According to information you have furnished, you intend to terminate your existing Medicare Supplement insurance or Medicare Advantage and replace it with a policy to be issued by Anthem Blue Cross and Blue Shield. 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) _____

- 1. 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.
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 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.

X _____
(Signature of Agent, Broker or Other Representative)*
Typed Name and Address of Issuer, Agent or Broker

X _____ (Applicant's Signature) _____ (Date)

*Signature not required for direct response sales

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

Anthem Blue Cross and Blue Shield

P.O. Box 659816 • San Antonio, TX 78265-9116

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

According to information you have furnished, you intend to terminate your existing Medicare Supplement insurance or Medicare Advantage and replace it with a policy to be issued by Anthem Blue Cross and Blue Shield. 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) _____

- 1. 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.
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 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.

X _____
(Signature of Agent, Broker or Other Representative)*
Typed Name and Address of Issuer, Agent or Broker

X _____ (Applicant's Signature) _____ (Date)

*Signature not required for direct response sales

**Medicare Supplement Insurance
Guaranteed Issue Guidelines**
Anthem Blue Cross and Blue Shield
P.O. Box 659816 • San Antonio, TX 78265-9116

The following situations may qualify you for guaranteed-issuance. **Please find the situation number that applies to you and note the number on the Application under the section titled *Open Enrollment/Guaranteed Issue*.**

During guaranteed-issue periods, companies must sell you one of the required Medicare Supplement policies at the best price for your age, without a waiting period or health screening. Based on the **situation number**, plan options may vary.

Guaranteed issue right situation...	You have the right to buy...	When to apply for a Medicare Supplement (Medigap) policy... (Days are Calendar Days)
<p># 1: You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy's service area.</p> <p>You can keep your Medigap policy, or you may want to switch to another Medigap policy.</p>	<p>Medigap Plan A, B, C, F (including F with high deductible), K or L that is sold by any insurance company in your state or the state you are moving to. In addition to the above Plans, we allow for the selection of Plan N.</p>	<p>As early as 60 calendar days before the date your health care coverage will end, but no later than 63 calendar days after your health care coverage ends.</p>
<p># 2: (Trial Right) You joined a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.</p>	<p>Any Medigap policy that is sold in your state by any insurance company.</p>	<p>As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.</p> <p>Note: Your rights may last for an extra 12 months under certain circumstances.</p>
<p># 3: (Trial Right) You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time; you have been in the plan less than a year, and you want to switch back.</p>	<p>The Medigap policy you had before you joined the Medicare Advantage Plan or Medicare SELECT policy, if the same insurance company you had before still sells it. If your former Medigap policy isn't available, you can buy a Medigap Plan A, B, C, F (including F with high deductible), K or L that is sold in your state by any insurance company. In addition to the above Plans, we allow for the selection of Plan N.</p>	<p>As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.</p> <p>Note: Your rights may last for an extra 12 months under certain circumstances.</p>

**Medicare Supplement Insurance
Guaranteed Issue Guidelines**
Anthem Blue Cross and Blue Shield
P.O. Box 659816 • San Antonio, TX 78265-9116

Guaranteed issue right situation...	You have the right to buy...	When to apply for a Medicare Supplement (Medigap) policy... (Days are Calendar Days)
<p># 4: Your Medigap insurance company goes bankrupt and you lose your coverage, or your Medigap policy coverage otherwise ends through no fault of your own.</p>	<p>Medigap Plan A, B, C, F (including F with high deductible), K or L that is sold in your state by any insurance company. In addition to the above Plans, we allow for the selection of Plan N.</p>	<p>No later than 63 calendar days from the date your coverage ends.</p>
<p># 5: You leave a Medicare Advantage Plan or drop a Medigap or Medicare SELECT policy because the company hasn't followed the rules, or it misled you.</p>	<p>Medigap Plan A, B, C, F (including F with high deductible), K or L that is sold in your state by any insurance company. In addition to the above Plans, we allow for the selection of Plan N.</p>	<p>No later than 63 calendar days from the date your coverage ends.</p>
<p># 6: You enroll in a Medicare Part D plan during the initial enrollment period, and at the time you are enrolled in a Medicare Supplement policy that covers outpatient prescription drugs. You enroll into a Medicare Supplement policy without outpatient prescription drug coverage.</p>	<p>Medigap Plan A, B, C, F (including F with high deductible), K or L that is available to new enrollees by the same issuer the issued the Medicare Supplement policy with outpatient prescription drug coverage. In addition to the above Plans, we allow for the selection of Plan N.</p>	<p>As early as 60 calendar days immediately preceding the initial Part D enrollment period and ends on the date that is 63 calendar days after the effective date of the individual's coverage under Medicare Part D.</p>

Medicare Supplement - Premium Payment Form

With Automatic Bank Draft, Anthem Blue Cross and Blue Shield (Anthem) will automatically draft your premium directly from your checking account.

Simplify Your Life! It saves you valuable time and money.

Pay annually and save \$48 or sign up for monthly Automatic Bank Draft and save \$2 per month ... it is easy to sign up!

(Available on policies with an effective date on or after June 1, 2010.)

Full Name (please print)			Phone
Home Street Address (Physical Address, not a P.O. Box)			Apt #
City	County	State	ZIP Code
Mailing Address (if different than above)	City	State	ZIP Code
Billing Address (if different than above)	City	State	ZIP Code

■ EXISTING MEMBER (Changing Payment Option to Automatic Bank Draft)

Anthem Identification Number (as shown on ID card): _____

(Allow 6-8 weeks to process your authorization. Continue to pay as billed until receiving a confirmation letter that we have set up Automatic Bank Draft for your premiums.) **Return this form to:** Anthem Blue Cross and Blue Shield, P.O. Box 659816, San Antonio, TX 78265-9116.

Deduct Premium (select one): Monthly* Quarterly Annually*

(*Applicable discounts for monthly or annual Automatic Bank Draft are not guaranteed and are subject to change.)

■ NEW APPLICANT (Initial Submission of a Medicare Supplement Application)

I understand that the premium for the coverage I have selected is \$_____.*

****If your application is accepted and the amount you indicated is less or more than the actual premium amount, the difference will be reflected as a debit or credit on the first bill you receive. If the amount received is not within our payment guideline threshold, we will notify you. To ensure proper payment setup, this form MUST be returned with your Application.***

Premiums are subject to change on or after the policy renewal date in accordance with the terms of the Policy. Your Premium Billing Preference selection does not guarantee your Premium for any specific time period. The policy renewal date is defined as generally January 1, subject to state approval. Please refer to your Outline of Coverage for additional information regarding changes in Premiums.

BANK INFORMATION (For Existing Member and New Applicant)

Deduct Premium From: Checking Account

Start Date: ____/____/____

Is this a business account: Yes No

NOTE: Prior to submitting, confirm with your bank that your checking account is set-up to allow for automatic drafts.

Account Holder Name(s):

Name of Financial Institution:

Bank Routing/Transit Number (9 digits)

Bank Account Number

Automatic Bank Draft Payment: I hereby authorize the Company to make withdrawals from the account indicated above for the then-current premium, and the designated financial institution named above to debit the same account.

I understand that I am responsible to pay my premiums on schedule until set up on Automatic Bank Draft. If any premiums are owed to Anthem Blue Cross and Blue Shield when set up, I authorize my bank to draft both the past due premium along with current premium to ensure my coverage stays in effect. If I close this account, it is my responsibility to provide notification at least two weeks in advance of closing the account. I acknowledge responsibility for any overdraft fees permitted by state law.

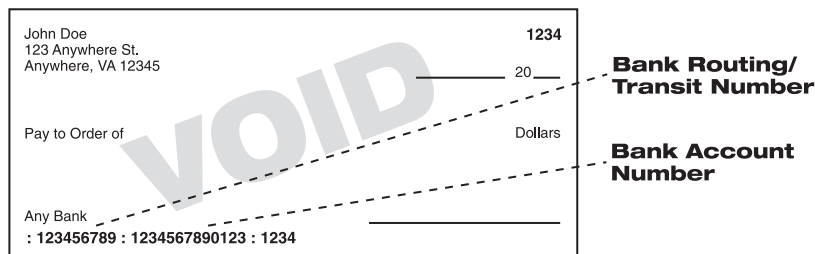
I understand that this authorization is in effect until I either submit written notification or by phone, allowing reasonable time to act upon my notification. (**Exception:** In the event payment is returned due to insufficient funds, you will be converted to paper billing.) I also understand that if corrections in the debit amount are necessary, it may involve an adjustment (credit or debit) to my account. I understand Anthem Blue Cross and Blue Shield and my financial institution have the right to discontinue the bank draft if they wish to do so. I understand my monthly bank statement will reflect the premium transaction and that I will not receive a bill.

Return this authorization as indicated above. **No service fees apply when paying by Automatic Bank Draft.**

Account Holder's Signature (as it appears on your bank account)

Date

Refer to the image below to identify where to locate the Routing Number and Bank Account Number. Do not include the check number as part of the Routing or Account Number



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