Medicare Supplement Insurance

Stonebridge Life Insurance Company

Application for California

STONEBRIDGE LIFE
Insurance Company

A Transamerica company

2014 MEDICARE SUPPLEMENT INSURANCE PLANS

You can rely on Stonebridge Life Insurance Company's Medicare Supplement Plans to help pay your Medicare Parts A and B charges Medicare doesn't cover.

What's more, you have:

- Multiple plans from which to select the coverage that best meets your needs.
- Your choice of physicians and specialists for your personalized care.
- The option to use any hospital or medical facility.
- Virtually no claims paperwork to file.

Put a Stonebridge Life Insurance Company Medicare Supplement Plan on your team today.

Medicare Supplement insurance is underwritten by:

Stonebridge Life Insurance Company
Administrative Office:
4333 Edgewood Road NE, Cedar Rapids, Iowa 52499
Home Office: Rutland, VT

CHOOSE THE MEDICARE SUPPLEMENT PLAN THAT'S RIGHT FOR YOU.

COVERED BENEFITS

MEDICARE PART A HOSPITAL COVERAGE

The Stonebridge Standard Plan pays the $1,216 Part A (inpatient) deductible for plans F, G & N for each benefit period.

First 60-days - After the Part A Deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semi-private room and board, general nursing and miscellaneous hospital services and supplies.

Co-insurance – Stonebridge Standard Plans A, F, G & N pay $296 a day when you are hospitalized from the 61st day through the 90th day. When you are hospitalized from the 91st day through the 150th day, Stonebridge Standard Plans pay $592 a day for each Lifetime Reserve day used.

Extended Hospital Coverage – If you are in the hospital longer than 150 days during a benefit period and you have exhausted your 60 days of Medicare Lifetime Reserve the Stonebridge Standard Plans A, F, G & N pay the Part A Medicare eligible expenses for hospitalization, paid at the same rate Medicare would have paid had Medicare Part A hospital days not been exhausted, subject to a lifetime maximum benefit of an additional 365 days.

Benefit for Blood – Medicare has one calendar year deductible for blood that is the cost of the first three pints. Stonebridge Standard Plans A, F, G & N pay the deductible.

Skilled Nursing Facility Care – Medicare pays all eligible expenses for the first 20 days. Stonebridge Standard Plans F, G & N pay up to $148 from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare certified skilled nursing facility within 30 days of being hospitalized for at least three days.

Hospice Care – Medicare pays all but a very limited Co-insurance/Co-payment for outpatient drugs and inpatient respite care. Stonebridge Standard Plans A, F, G & N pay the Co-insurance/Co-payment.

MEDICARE PART B PHYSICIAN SERVICES AND SUPPLIES

Deductible - Stonebridge Standard Plan F pays the $147 calendar-year deductible.

Co-insurance – After the Part B Deductible, Stonebridge Standard Plans A, F, G & N generally pay 20% of eligible expenses for physician's services, supplies, physical and speech therapy and diagnostic tests and durable medical equipment.

After the Part B deductible, Plan N pays balance of the eligible expenses for physician's services, supplies, physical and speech therapy, diagnostic tests and durable medical equipment except up to a $20 co-payment for office visits and up to a $50 co-payment for emergency room visits.

For hospital outpatient services, the co-payment amount will be paid under a prospective payment system. If this system is not used, then 20% of eligible expenses will be paid.

Excess Benefits – Your bill for Part B services and supplies may exceed the Medicare eligible expense. When that occurs, Stonebridge Standard Plans F and G pays 100% up to the charge limitation established by Medicare.

Benefit for Blood – Stonebridge Standard Plans A, F, G & N pay expenses for the first three pints of blood.

ADDITIONAL BENEFITS**

Emergency Care received outside the U.S. After you pay a $250 calendar-year deductible, Stonebridge Standard Plans F, G & N pay you 80% of eligible expenses for care which begins during the first 60 days of a trip up to a lifetime maximum of $50,000. Benefits are payable for health care you need because of a covered injury or illness.

STONEBRIDGE LIFE INSURANCE COMPANY

Administrative Office: 4333 Edgewood Rd. NE, Cedar Rapids, IA 52499
Home Office: Rutland, VT

PREMIUM INFORMATION

You cannot be singled out for a rate increase, no matter how many times you receive benefits. Your premium changes when the same premium change is made on all in-force Medicare Supplement policies of the same form issued to persons of your classification in the same geographic area of your state.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your Policy's most important features. The Policy is the insurance contract. You must read the Policy itself to understand all of the rights and duties of both you and Stonebridge Life Insurance Company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your Policy, you may return it to Stonebridge Life Insurance Company, 4333 Edgewood Road, Cedar Rapids, Iowa 52499.

If you send the Policy back to us within 30 days after you receive it, we will treat the Policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance Policy, do NOT cancel it until you have actually received your new Policy and are sure you want to keep it.

NOTICE

- This Policy may not fully cover all of your medical costs.
- This Medicare Supplement Insurance plan is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.
  Please Note: Any health information acquired will not be used to determine eligibility for persons with open enrollment or guaranteed issue rights.
- This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare and You* for details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new Policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your Policy and refuse to pay any claims if you leave out or falsify important medical information.

STONEBRIDGE LIFE INSURANCE COMPANY
OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE
BENEFIT PLANS A, F, G AND N

These charts show the benefits included in each of the standard Medicare supplement plans. Every company must make available Plan "A". Some plans may not be available in your state. See Outlines of Coverage sections for details about ALL plans.

Basic Benefits:

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insured's to pay a portion of Part B coinsurance or copayments.

Blood: First 3 pints of blood each year.

Hospice: Part A coinsurance.

A	B	C	D	**F** **F***	**G**	K	L	M	**N**
Basic, including 100% Part B Co-insurance	Basic, Including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance	**Basic, including 100% Part B Co-insurance**	**Basic, including 100% Part B Co-insurance**	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B Co-insurance	**Basic, including 100% Part B Co-insurance, except up to $20 co-payment for office visit, and up to $50 co-payment for ER**
		Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	**Skilled Nursing Facility Co-insurance**	**Skilled Nursing Facility Co-insurance**	50% Skilled Nursing Facility Co-insurance	75% Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	**Skilled Nursing Facility Co-insurance**
	Part A Deductible	Part A Deductible	Part A Deductible	**Part A Deductible**	**Part A Deductible**	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	**Part A Deductible**
		Part B Deductible		**Part B Deductible**					
				Part B Excess (100%)	**Part B Excess (100%)**				
		Foreign Travel Emergency	Foreign Travel Emergency	**Foreign Travel Emergency**	**Foreign Travel Emergency**			Foreign Travel Emergency	**Foreign Travel Emergency**
						Out-of-pocket limit $4,660 paid at 100% after limit reached	Out-of-pocket limit $2,330; paid at 100% after limit reached		

*Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year $2,070 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed $2,070. Out-of pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible. Please note: High deductible Plan F is currently not available as part of this program.

Monthly Rates by Plan - California

Zip Codes: 900-918, 926-928

Non-Tobacco Rates									Tobacco Rates							
Plan A		Plan F		Plan G		Plan N		Attained Age	Plan A		Plan F		Plan G		Plan N	
Female	Male	Female	Male	Female	Male	Female	Male		Female	Male	Female	Male	Female	Male	Female	Male
188.67	188.67	320.75	320.75	293.99	293.99	245.70	245.70	Under 65	207.54	207.54	352.82	352.82	323.38	323.38	270.27	270.27
92.56	92.56	157.35	157.35	144.22	144.22	120.53	120.53	65	101.82	101.82	173.09	173.09	158.64	158.64	132.58	132.58
95.81	95.81	162.86	162.86	149.28	149.28	124.75	124.75	66	105.39	105.39	179.15	179.15	164.21	164.21	137.23	137.23
99.15	99.15	168.56	168.56	154.50	154.50	129.12	129.12	67	109.07	109.07	185.41	185.41	169.96	169.96	142.04	142.04
102.63	102.63	174.46	174.46	159.91	159.91	133.63	133.63	68	112.88	112.88	191.90	191.90	175.90	175.90	146.99	146.99
106.21	106.21	180.56	180.56	165.51	165.51	138.31	138.31	69	116.84	116.84	198.62	198.62	182.06	182.06	152.15	152.15
109.94	109.94	186.89	186.89	171.29	171.29	143.15	143.15	70	120.93	120.93	205.57	205.57	188.43	188.43	157.47	157.47
114.32	114.32	194.35	194.35	178.15	178.15	148.88	148.88	71	125.75	125.75	213.79	213.79	195.96	195.96	163.77	163.77
118.90	118.90	202.14	202.14	185.28	185.28	154.85	154.85	72	130.79	130.79	222.35	222.35	203.80	203.80	170.34	170.34
123.66	123.66	210.22	210.22	192.68	192.68	161.02	161.02	73	136.02	136.02	231.24	231.24	211.96	211.96	177.12	177.12
128.60	128.60	218.63	218.63	200.39	200.39	167.47	167.47	74	141.46	141.46	240.49	240.49	220.43	220.43	184.22	184.22
133.76	133.76	227.38	227.38	208.41	208.41	174.18	174.18	75	147.13	147.13	250.11	250.11	229.25	229.25	191.60	191.60
138.44	138.44	235.34	235.34	215.72	215.72	180.27	180.27	76	152.28	152.28	258.87	258.87	237.29	237.29	198.31	198.31
143.29	143.29	243.58	243.58	223.26	223.26	186.59	186.59	77	157.62	157.62	267.94	267.94	245.58	245.58	205.25	205.25
148.29	148.29	252.10	252.10	231.08	231.08	193.11	193.11	78	163.13	163.13	277.31	277.31	254.18	254.18	212.42	212.42
153.49	153.49	260.92	260.92	239.15	239.15	199.87	199.87	79	168.84	168.84	287.02	287.02	263.07	263.07	219.86	219.86
158.86	158.86	270.05	270.05	247.54	247.54	206.87	206.87	80	174.74	174.74	297.06	297.06	272.30	272.30	227.56	227.56
164.42	164.42	279.51	279.51	256.20	256.20	214.11	214.11	81	180.86	180.86	307.46	307.46	281.82	281.82	235.52	235.52
170.18	170.18	289.29	289.29	265.17	265.17	221.61	221.61	82	187.20	187.20	318.23	318.23	291.69	291.69	243.77	243.77
176.13	176.13	299.41	299.41	274.45	274.45	229.36	229.36	83	193.75	193.75	329.36	329.36	301.90	301.90	252.29	252.29
182.29	182.29	309.90	309.90	284.05	284.05	237.38	237.38	84	200.51	200.51	340.89	340.89	312.46	312.46	261.12	261.12
188.67	188.67	320.75	320.75	293.99	293.99	245.70	245.70	85+	207.54	207.54	352.82	352.82	323.38	323.38	270.27	270.27

For Quarterly, Semi-Annual and Annual Premium Modes, multiply monthly rates by 3, 6 and 12 respectively
Rates quoted are per person and based upon individual age. Rates increase every year on the anniversary date of your policy/certificate, as you grow older. This Medicare Supplement Insurance plan is not connected with or endorsed by the U.S. Government or Federal Medicare Program.
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STONEBRIDGE LIFE
Insurance Company

Home Office: Rutland, VT
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Monthly Rates by Plan - California

Zip Codes: 919-925, 930, 932-933, 935-937, 945-948

Non-Tobacco Rates									Tobacco Rates							
Plan A		Plan F		Plan G		Plan N		Attained Age	Plan A		Plan F		Plan G		Plan N	
Female	Male	Female	Male	Female	Male	Female	Male		Female	Male	Female	Male	Female	Male	Female	Male
159.14	159.14	270.54	270.54	247.97	247.97	207.24	207.24	Under 65	175.06	175.06	297.60	297.60	272.76	272.76	227.97	227.97
78.08	78.08	132.73	132.73	121.65	121.65	101.67	101.67	65	85.88	85.88	145.99	145.99	133.81	133.81	111.83	111.83
80.81	80.81	137.37	137.37	125.92	125.92	105.23	105.23	66	88.89	88.89	151.11	151.11	138.51	138.51	115.75	115.75
83.63	83.63	142.17	142.17	130.32	130.32	108.91	108.91	67	91.99	91.99	156.39	156.39	143.36	143.36	119.80	119.80
86.56	86.56	147.15	147.15	134.88	134.88	112.71	112.71	68	95.22	95.22	161.86	161.86	148.37	148.37	123.99	123.99
89.59	89.59	152.30	152.30	139.60	139.60	116.66	116.66	69	98.55	98.55	167.53	167.53	153.56	153.56	128.33	128.33
92.73	92.73	157.63	157.63	144.48	144.48	120.75	120.75	70	102.01	102.01	173.40	173.40	158.93	158.93	132.82	132.82
96.43	96.43	163.93	163.93	150.26	150.26	125.58	125.58	71	106.07	106.07	180.32	180.32	165.29	165.29	138.14	138.14
100.29	100.29	170.50	170.50	156.28	156.28	130.61	130.61	72	110.32	110.32	187.55	187.55	171.90	171.90	143.68	143.68
104.30	104.30	177.32	177.32	162.52	162.52	135.82	135.82	73	114.73	114.73	195.05	195.05	178.78	178.78	149.40	149.40
108.48	108.48	184.41	184.41	169.02	169.02	141.26	141.26	74	119.32	119.32	202.85	202.85	185.93	185.93	155.38	155.38
112.82	112.82	191.79	191.79	175.79	175.79	146.92	146.92	75	124.10	124.10	210.97	210.97	193.37	193.37	161.61	161.61
116.77	116.77	198.50	198.50	181.95	181.95	152.06	152.06	76	128.45	128.45	218.35	218.35	200.15	200.15	167.27	167.27
120.86	120.86	205.46	205.46	188.32	188.32	157.38	157.38	77	132.95	132.95	226.00	226.00	207.14	207.14	173.13	173.13
125.08	125.08	212.64	212.64	194.91	194.91	162.88	162.88	78	137.59	137.59	233.91	233.91	214.40	214.40	179.17	179.17
129.47	129.47	220.08	220.08	201.72	201.72	168.59	168.59	79	142.42	142.42	242.09	242.09	221.90	221.90	185.44	185.44
134.00	134.00	227.79	227.79	208.79	208.79	174.49	174.49	80	147.39	147.39	250.56	250.56	229.68	229.68	191.94	191.94
138.68	138.68	235.76	235.76	216.10	216.10	180.59	180.59	81	152.55	152.55	259.34	259.34	237.71	237.71	198.66	198.66
143.54	143.54	244.01	244.01	223.66	223.66	186.92	186.92	82	157.90	157.90	268.42	268.42	246.03	246.03	205.61	205.61
148.57	148.57	252.55	252.55	231.49	231.49	193.46	193.46	83	163.43	163.43	277.81	277.81	254.64	254.64	212.80	212.80
153.75	153.75	261.40	261.40	239.59	239.59	200.23	200.23	84	169.13	169.13	287.54	287.54	263.55	263.55	220.25	220.25
159.14	159.14	270.54	270.54	247.97	247.97	207.24	207.24	85+	175.06	175.06	297.60	297.60	272.76	272.76	227.97	227.97

For Quarterly, Semi-Annual and Annual Premium Modes, multiply monthly rates by 3, 6 and 12 respectively
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Monthly Rates by Plan - California

All zip codes <u>other than</u> 900-928, 930, 932-933, 935-937, 945-948.

Non-Tobacco Rates									Tobacco Rates							
Plan A		Plan F		Plan G		Plan N		Attained Age	Plan A		Plan F		Plan G		Plan N	
Female	Male	Female	Male	Female	Male	Female	Male		Female	Male	Female	Male	Female	Male	Female	Male
141.09	141.09	239.86	239.86	219.85	219.85	183.74	183.74	Under 65	155.20	155.20	263.85	263.85	241.83	241.83	202.12	202.12
69.22	69.22	117.67	117.67	107.85	107.85	90.14	90.14	65	76.14	76.14	129.44	129.44	118.64	118.64	99.15	99.15
71.65	71.65	121.79	121.79	111.64	111.64	93.29	93.29	66	78.81	78.81	133.97	133.97	122.80	122.80	102.62	102.62
74.15	74.15	126.05	126.05	115.54	115.54	96.56	96.56	67	81.56	81.56	138.66	138.66	127.10	127.10	106.22	106.22
76.75	76.75	130.46	130.46	119.58	119.58	99.93	99.93	68	84.42	84.42	143.51	143.51	131.55	131.55	109.93	109.93
79.43	79.43	135.03	135.03	123.77	123.77	103.43	103.43	69	87.38	87.38	148.53	148.53	136.15	136.15	113.78	113.78
82.22	82.22	139.76	139.76	128.10	128.10	107.05	107.05	70	90.44	90.44	153.73	153.73	140.91	140.91	117.76	117.76
85.49	85.49	145.34	145.34	133.22	133.22	111.34	111.34	71	94.04	94.04	159.87	159.87	146.54	146.54	122.47	122.47
88.92	88.92	151.16	151.16	138.55	138.55	115.80	115.80	72	97.81	97.81	166.28	166.28	152.41	152.41	127.38	127.38
92.48	92.48	157.21	157.21	144.09	144.09	120.42	120.42	73	101.72	101.72	172.93	172.93	158.51	158.51	132.46	132.46
96.17	96.17	163.49	163.49	149.86	149.86	125.24	125.24	74	105.79	105.79	179.84	179.84	164.84	164.84	137.76	137.76
100.03	100.03	170.04	170.04	155.86	155.86	130.26	130.26	75	110.03	110.03	187.04	187.04	171.44	171.44	143.28	143.28
103.53	103.53	175.99	175.99	161.32	161.32	134.81	134.81	76	113.88	113.88	193.59	193.59	177.45	177.45	148.30	148.30
107.16	107.16	182.16	182.16	166.96	166.96	139.54	139.54	77	117.87	117.87	200.37	200.37	183.65	183.65	153.49	153.49
110.90	110.90	188.53	188.53	172.81	172.81	144.41	144.41	78	121.99	121.99	207.38	207.38	190.09	190.09	158.85	158.85
114.78	114.78	195.13	195.13	178.85	178.85	149.47	149.47	79	126.27	126.27	214.64	214.64	196.73	196.73	164.41	164.41
118.80	118.80	201.95	201.95	185.12	185.12	154.71	154.71	80	130.68	130.68	222.15	222.15	203.63	203.63	170.18	170.18
122.95	122.95	209.02	209.02	191.59	191.59	160.11	160.11	81	135.25	135.25	229.93	229.93	210.75	210.75	176.13	176.13
127.26	127.26	216.34	216.34	198.30	198.30	165.72	165.72	82	139.99	139.99	237.98	237.98	218.13	218.13	182.29	182.29
131.72	131.72	223.91	223.91	205.24	205.24	171.52	171.52	83	144.89	144.89	246.30	246.30	225.77	225.77	188.67	188.67
136.32	136.32	231.75	231.75	212.42	212.42	177.52	177.52	84	149.95	149.95	254.93	254.93	233.66	233.66	195.27	195.27
141.09	141.09	239.86	239.86	219.85	219.85	183.74	183.74	85+	155.20	155.20	263.85	263.85	241.83	241.83	202.12	202.12

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Stonebridge Life Insurance Company

Administrative Office: 4333 Edgewood Rd. NE Cedar Rapids, Iowa 52499

PREMIUM INFORMATION

We, Stonebridge Life Insurance Company, can only raise your premium if we raise the premium for all policies like yours in this state.

However, because the premium rate is based upon your attained age, the premium will increase as you age from age 65 through age 95. This annual change will occur on each Policy Renewal Date.

There will be a one-time enrollment fee of $25.00 added to the first premium.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your Policy's most important features. The Policy is the insurance contract. You must read the Policy itself to understand all of the rights and duties of both you and Stonebridge Life Insurance Company.

RIGHT TO RETURN POLICY

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If you send the Policy back to us within 30 days after you receive it, we will treat the Policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance Policy, do NOT cancel it until you have actually received your new Policy and are sure you want to keep it.

NOTICE

- This Policy may not fully cover all of your medical costs.
- Neither Stonebridge Life Insurance Company nor its agents are connected with Medicare.
- This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare and You* for details.
- For additional information concerning policy benefits, contact the Health Insurance Counseling and Advocacy Program (HICAP) or your agent. Call HICAP toll-free telephone number, 1-800-434-0222, for a referral to your local HICAP office. HICAP is a service provided free of charge by the State of California.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new Policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your Policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

PLAN A
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan A Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,216 All	$0	$1,216 All (Part A Deductible)
61st through 90th day	All but $296 a day	$296 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $592 a day	$592 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare Eligible Expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $148 a day	$0	Up to $148 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $147 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Medicare Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan A Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $147 of Medicare Approved Amounts*	$0	$0	$147 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare Approved Amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $147 of Medicare Approved Amounts*	$0	$0	$147 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A & B

HOME HEALTH CARE – MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment			
First $147 of Medicare Approved Amounts*	$0	$0	$147 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0

PLANS F AND G
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan F Pays	You Pay	Plan G Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days	All but $1,216	$1,216 (Part A Deductible)	$0	$1,216 (Part A Deductible)	$0
61st through 90th day	All but $296 a day	$296 a day	$0	$296 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $592 a day	$592 a day	$0	$592 a day	$0
Once lifetime reserve days are used: Additional 365 days	$0	100% of Medicare Eligible Expenses	$0**	100% of Medicare Eligible Expenses	$0**
Beyond the additional 365 days	$0	$0	All costs	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital First 20 days	All approved amounts	$0	$0	$0	$0
21st through100th day	All but $148 a day	Up to $148 a day	$0	Up to $148 a day	$0
101st day and after	$0	$0	All costs	$0	All costs
BLOOD First 3 pints	$0	3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLANS F AND G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $147 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan F Pays	You Pay	Plan G Pays	You Pay
MEDICAL EXPENSES—IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and medical equipment First $147 of Medicare Approved Amounts*	$0	$147 (Part B Deductible)	$0	$0	$147 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0	Generally 20%	$0
Part B Excess Charges (above Medicare Approved Amounts)	$0	100%	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0	All costs	$0
Next $147 of Medicare Approved Amounts*	$0	$147 (Part B Deductible)	$0	$0	$147 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0	20%	$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0	$0	$0

PARTS A & B

HOME HEALTH CARE—MEDICARE APPROVED SERVICES Medically necessary skilled care services an d medical supplies	100%	$0	$0	$0	$0
Durable medical equipment First $147 of Medicare Approved Amounts*	$0	$147 (Part B Deductible)	$0	$0	$147 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0	20%	$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

FOREIGN TRAVEL—NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250	$0	$250
Remainder of charges	$0	80% to a lifetime Maximum Benefit of $50,000	20% and amounts over the $50,000 lifetime Maximum Benefit	80% to a lifetime Maximum Benefit of $50,000	20% and amounts over the $50,000 lifetime Maximum Benefit

PLAN N
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan N Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,216	$1,216 (Part A Deductible)	$0
61st through 90th days	All but $296 a day	$296 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $592 a day	$592 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare Eligible Expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $148 a day	Up to $148 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $147 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan N Pays	You Pay
MEDICAL EXPENSES—IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $147 of Medicare Approved Amounts*	$0	$0	$147 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (above Medicare Approved Amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $147 of Medicare Approved Amounts*	$0	$0	$147 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A & B

HOME HEALTH CARE—MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment			
First $147 of Medicare Approved Amounts*	$0	$0	$147 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL—NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime Maximum Benefit of $50,000	20% and amounts over the $50,000 lifetime Maximum Benefit

AGENT CHECKLIST FOR COMPLETING THE MEDICARE SUPPLEMENT APPLICATION

This packet contains the following forms needed to complete a Medicare Supplement application. Please tear out the application and all pages marked "RETURN TO COMPANY" and leave the remaining pages with the applicant(s). Please review the following information carefully and complete all needed forms:

- **Application for Medicare Supplement Insurance**
- **Agent Certification** – This form must be signed by the agent and by the applicant(s)
- **Calculate Your Premium** – This form is used to calculate the correct Medicare Supplement premium.
- **Express Issue Cover Sheet** – Fill out document completely and remit with application paperwork
- **HIPAA Form** – Must be completed only if applying outside Open Enrollment or a Guaranteed Issue period for Medicare Supplement insurance. If a husband and wife are both applying for coverage on the same application then both must sign the form.
- **Notice to Applicant Regarding Replacement of Medicare Supplement Insurance or Medicare Advantage** – This form must be completed if any replacement of an existing Medicare Supplement policy is involved. One signed copy must be returned to the Administrative Office and the other signed copy must be left with the applicant(s)
- **Medical Information Bureau Disclosure Notice, Conditional Receipt** – Must be left with the applicant(s)

Please note, you are also required to provide the applicant(s) with the following items:

- Outline of Coverage
- 2013 Choosing a Medigap Policy booklet, published by the federal government
  - Agents can get this document (and the supplement with the 2013 deductibles and co-pays) through the agent website or from www.medicare.gov

Premiums and Policy Fee

Utilize the Medicare Supplement Rate Sheet to determine Medicare Supplement premiums:

- Determine ZIP code where the client resides and find the correct rate page for that ZIP code
- Determine Plan
- Determine if non-tobacco or tobacco
- Find Age/Gender – Verify that the age and date of birth are the exact age as of the application date, this will be your base monthly premium
- Use the Calculate Your Premium form to adjust the monthly premium for different modes and to add the policy fee

There will be a one-time Medicare Supplement application fee of $25.00 that must be collected with each applicant's initial payment. For a husband and wife written on the same application, $50 in fees must be collected. This will not affect the renewal premiums and the application fee doesn't apply in AR, MN, WA & WV.

Mailing Address

Stonebridge Life Insurance Company
4333 Edgewood Road NE
Cedar Rapids, IA 52499

FAX Number for New Business: 1-866-834-0437

CALCULATE YOUR PREMIUM
STONEBRIDGE MEDICARE SUPPLEMENT

Medicare Supplement Plan _____

Before you begin: If Applicant is not in the open enrollment or guarantee issue period, please see the height and weight chart on following page to determine eligibility for coverage.

Steps	Example Rate displayed is used for calculation purposes only.	Applicant A's premium	Applicant B's premium
Premium Write in Medicare Supplement Plan's premium from the Outline of Coverage table.	$128.52		
Risk Class Adjustment Refer to the Height/Weight Chart in order to determine risk class adjustment factor. Multiply rate by applicable factor below: Standard = 1.0	$128.52 x 1.0 = $128.52		
Payment Options To determine other payment schedules, multiply monthly premium by: 3 to pay four times a year (quarterly) 6 to pay twice a year (semi-annually) 12 to pay once a year (annually)	$128.52 Monthly payment $385.56 Quarterly payment $771.12 Semi-annual payment $1,542.24 Annual payment		
Enrollment/Policy fee There is a one-time application fee of $25.00 (Not Applicable in AR, MN, WA & WV) **This will be collected with initial payment and will NOT affect renewal premium.**	$128.52 + $25.00 = $153.52 Example shows initial payment (monthly schedule)		

HEIGHT AND WEIGHT CHART

Eligibility (If Applicant is not in open enrollment or guarantee issue period)
To determine whether Applicant is eligible to purchase coverage, locate height, then weight in the chart below. If weight is in the Decline column, Applicant is not eligible for coverage at this time. If an applicant's weight is in the decline column our guideline is that they would need to lose weight and have their weight stabilize for a period of 6 months to 1 year before we could reconsider them.

Height	Decline Weight	Standard Weight	Decline Weight
4' 5"	<66	66-168	169+
4' 6"	<69	69-174	175+
4' 7"	<72	72-180	181+
4' 8"	<75	75-186	187+
4' 9"	<77	77-194	195+
4' 10"	<80	80-200	201+
4' 11"	<83	83-206	207+
5' 0"	<86	86-212	213+
5' 1"	<88	88-218	219+
5' 2"	<91	91-227	228+
5' 3"	<94	94-234	235+
5' 4"	<96	96-241	242+
5' 5"	<99	99-248	249+
5' 6"	<101	101-256	257+
5' 7"	<103	103-263	264+
5' 8"	<106	106-272	273+
5' 9"	<109	109-280	281+
5' 10"	<112	112-289	290+
5' 11"	<115	115-296	297+
6' 0"	<118	118-304	305+
6' 1"	<121	121-312	313+
6' 2"	<124	124-323	324+
6' 3"	<128	128-331	332+
6' 4"	<131	131-339	340+
6' 5"	<134	134-348	349+
6' 6"	<137	137-357	358+
6' 7"	<142	142-365	366+
6' 8"	<145	145-375	376+
6' 9"	<148	148-385	386+
6' 10"	<151	151-395	396+
6' 11"	<154	154-403	404+
7' 0"	<158	158-413	414+

Stonebridge Life Insurance Company
Home Office: 4333 Edgewood Road NE, Cedar Rapids, IA 52499

Medicare Supplement

A. Please answer all questions completely. ONLY complete the Applicant B information if a second individual is applying for coverage.

APPLICANT A	APPLICANT B
1. Name (First,MI,Last)	1. Name (First,MI,Last)
2. Residence Address (Cannot be a P.O. Box)	2. Residence Address (Cannot be a P.O. Box)
3. City	3. City
4. State Zip	4. State Zip
5. Mailing Address (If different from residence address)	5. Mailing Address (If different from residence address)
6. City	6. City
7. State Zip	7. State Zip
8. Phone Number ( )	8. Phone Number ( )
9. Best time to call for a Personal History Interview _____a.m. _____p.m.	9. Best time to call for a Personal History Interview _____a.m. _____p.m.
10. Current Age Date of Birth (MM/DD/YYYY)	10. Current Age Date of Birth (MM/DD/YYYY)
11. ☐ Male U.S. State/Country of Birth ☐ Female	11. ☐ Male U.S. State/Country of Birth ☐ Female
12. Social Security Number	12. Social Security Number
13. Medicare Health Insurance Card Number	13. Medicare Health Insurance Card Number
14. Occupation	14. Occupation
15. E-mail Address	15. E-mail Address
16. Secondary Addressee: A secondary addressee may be named who will receive copies of premium notices and letters regarding possible lapse in coverage. Name (First, MI, Last)	16. Secondary Addressee: A secondary addressee may be named who will receive copies of premium notices and letters regarding possible lapse in coverage. Name (First, MI, Last)
Address	Address
City, State, Zip	City, State, Zip
Phone Number	Phone Number

B. Plan Information (to be completed by Agent)

APPLICANT A	APPLICANT B
1. Medicare Supplement Plan _____	1. Medicare Supplement Plan _____
2. Requested Effective Date	2. Requested Effective Date
3. Mail Policy To: ☐ Owner ☐ Agent	3. Mail Policy To: ☐ Owner ☐ Agent
4. Have you ever been declined or denied reinstatement for Medicare Supplement? ☐ Yes ☐ No If "YES," when and why?	4. Have you ever been declined or denied reinstatement for Medicare Supplement? ☐ Yes ☐ No If "YES," when and why?
5. Have you used tobacco in any form in the past 12 months? (If answered "No," you will be eligible for a discount on your premium.) ☐ Yes ☐ No	5. Have you used tobacco in any form in the past 12 months? (If answered "No," you will be eligible for a discount on your premium.) ☐ Yes ☐ No

C. Premium & Payment Method

1. Medicare Supplement Premium Collected $_____	1. Medicare Supplement Premium Collected $_____
2. Medicare Supplement Application Fee $ 25.00	2. Medicare Supplement Application Fee $ 25.00
3. Total Collected $_____	3. Total Collected $_____
4. Mode of Payment: ☐ EFT ☐ Direct Bill ☐ Annual ☐ Semiannual ☐ Quarterly ☐ Monthly (EFT Only)	4. Mode of Payment: ☐ EFT ☐ Direct Bill ☐ Annual ☐ Semiannual ☐ Quarterly ☐ Monthly (EFT Only)

D. Please answer all of the following questions.

	APPLICANT A	APPLICANT B
1. Have you received a copy of the **Guide to Health Insurance for People with Medicare** and the **Outline of Coverage**?	☐ Yes ☐ No	☐ Yes ☐ No
2. Are you eligible for Medicare due to disability?	☐ Yes ☐ No	☐ Yes ☐ No
If "YES," are you disabled due to End Stage Renal Disease?	☐ Yes ☐ No	☐ Yes ☐ No
To the Best of Your Knowledge:		
3. Are you covered under Medicare Part A?	☐ Yes ☐ No	☐ Yes ☐ No
If "YES," what is your Part A effective date? _____ (Applicant A) _____ (Applicant B)		
If "NO," what is your eligibility date? _____ (Applicant A) _____ (Applicant B)		
4. Are you covered under Medicare Part B?	☐ Yes ☐ No	☐ Yes ☐ No
If "YES," what is your Part B effective date? _____ (Applicant A) _____ (Applicant B)		
If "NO," indicate date you plan to enroll. _____ (Applicant A) _____ (Applicant B)		
5. Are you applying during a guaranteed issue period? (NOTE: If the answer above is "YES," please attach proof of eligibility and DO NOT complete section F.)	☐ Yes ☐ No	☐ Yes ☐ No

E. FOR YOUR PROTECTION, the National Association of Insurance Commissioners requests that we ask the following questions about insurance policies or certificates you may have.

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 certificate, or that you had certain rights to buy such a policy or certificate, 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. **PLEASE ANSWER ALL QUESTIONS BELOW. Please mark "YES" or "NO" with an "X" to the questions below.**

To the Best of Your Knowledge:	APPLICANT A	APPLICANT B
1. Did you turn age 65 in the last six months?	☐ Yes ☐ No	☐ Yes ☐ No
2. Did you enroll in Medicare Part B in the last six months?	☐ Yes ☐ No	☐ Yes ☐ No
If "YES," indicate your effective date. _____ (Applicant A) / _____ (Applicant B)		
3. 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.)	☐ Yes ☐ No	☐ Yes ☐ No
If "YES,"		
a. Will Medicaid pay your premiums for this Medicare supplement policy?	☐ Yes ☐ No	☐ Yes ☐ No
b. Do you receive any benefits from Medicaid OTHER THAN payment toward your Medicare Part B premium?	☐ Yes ☐ No	☐ Yes ☐ No

If you have had any other Medicare plan coverage as referenced below, not to include Medicare supplement, please complete questions (a-g) below. If not, skip to question #5.	**APPLICANT A**	**APPLICANT B**
4. If you had coverage from any Medicare plan other than 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_____ END_____ / START_____ END_____		
Applicant A / Applicant B		
a. 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	☐ Yes ☐ No
b. **If "YES," have you received a copy of the replacement notice?**	☐ Yes ☐ No	☐ Yes ☐ No
c. Reason for termination/disenrollment? _____ / _____		
Applicant A / Applicant B		
d. Planned date of termination/disenrollment? _____ / _____		
Applicant A / Applicant B		
e. Was this your first time in this type of Medicare plan?	☐ Yes ☐ No	☐ Yes ☐ No
f. Did you drop a Medicare Supplement or Medicare Select policy/certificate to enroll in this Medicare plan?	☐ Yes ☐ No	☐ Yes ☐ No
g. Is your former Medicare Supplement or Medicare Select policy/certificate still available?	☐ Yes ☐ No	☐ Yes ☐ No
5. Do you have another Medicare Supplement or Medicare Select policy/certificate in force?	☐ Yes ☐ No	☐ Yes ☐ No
a. If "YES," with what company, and what plan do you have?		

APPLICANT A	**APPLICANT B**
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Plan	Plan
Issue Date (MM/DD/YYYY)	Issue Date (MM/DD/YYYY)

	APPLICANT A	**APPLICANT B**
b. If "YES," do you intend to replace your current Medicare Supplement policy/certificate with this policy?	☐ Yes ☐ No	☐ Yes ☐ No
c. If "YES," indicate termination date. _____ / _____ Applicant A / Applicant B		
d. **If "YES," have you received a copy of the replacement notice?**	☐ Yes ☐ No	☐ Yes ☐ No
6. Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union or individual non-Medicare Supplement plan) a. If "YES," with what company and what kind of policy/certificate? (List below)	☐ Yes ☐ No	☐ Yes ☐ No

APPLICANT A		**APPLICANT B**	
Name of Company	Kind of Policy/Certificate	Name of Company	Kind of Policy/Certificate

b. What are your dates of coverage under the other policy/certificate? (If you are still covered under this plan, leave "END" blank.)

START_____ END_____ / START_____ END _____

Applicant A / Applicant B

c. Reason for termination/disenrollment? _____ / _____

Applicant A / Applicant B

d. Planned date of termination/disenrollment? _____ / _____

Applicant A / Applicant B

7. Agents shall list any other health insurance policies/certificates they have sold to the Applicant.
   a. List policies/certificates sold which are still in force.

APPLICANT A	**APPLICANT B**
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Description of Benefits	Description of Benefits
Effective Date of Coverage (MM/DD/YYYY)	Effective Date of Coverage (MM/DD/YYYY)

   b. List policies/certificates sold in the past five (5) years which are no longer in force.

APPLICANT A	**APPLICANT B**
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Description of Benefits	Description of Benefits
Effective Date of Coverage (MM/DD/YYYY)	Effective Date of Coverage (MM/DD/YYYY)

F. Personal History Questions - Complete this section only if you are NOT applying during a guaranteed issue or open enrollment period.

1. **To the Best of Your Knowledge: have you been prescribed or taken any prescription medications within the past 12 months? If YES, please indicate below. If NO, indicate None. If NOT SURE, indicate Not Sure. Agent - This is to assist in preparing the Applicant to answer questions in sections 5 through 7.**

APPLICANT A **Name of Medication, Date Prescribed and Condition** ***(Example: Vytorin, 10/2009, High Cholesterol)***	**APPLICANT B** **Name of Medication, Date Prescribed and Condition** ***(Example: Vytorin, 10/2009, High Cholesterol)***
2. Height Ft._____ In._____ Weight Lbs._____	2. Height Ft._____ In._____ Weight Lbs._____

To the Best of Your Knowledge:	**APPLICANT A**	**APPLICANT B**
3. Have you ever been diagnosed with diabetes?	☐ Yes ☐ No	☐ Yes ☐ No
4. Have you ever:		
a. been advised by a physician to have or are you currently waiting for an organ transplant?	☐ Yes ☐ No	☐ Yes ☐ No
b. been diagnosed with, treated, or advised to receive treatment for Alzheimer's Disease, dementia, mental incapacity, organic brain disease or any other cognitive disorder?	☐ Yes ☐ No	☐ Yes ☐ No
c. been diagnosed with, treated or advised to receive treatment for Lou Gehrig's disease (ALS), Huntington's disease or any terminal medical condition?	☐ Yes ☐ No	☐ Yes ☐ No
d. been diagnosed with, treated or advised by a licensed member of the medical profession to receive treatment for Systemic Lupus, Osteoporosis with Fractures, or kidney disease or failure requiring dialysis?	☐ Yes ☐ No	☐ Yes ☐ No
e. used insulin to treat or control diabetes?	☐ Yes ☐ No	☐ Yes ☐ No
f. had any type of Diabetes with Complications including retinopathy, neuropathy, nephropathy, peripheral vascular disease, heart disease, stroke, transient ischemic attack (TIA), high blood pressure, or skin ulcers?	☐ Yes ☐ No	☐ Yes ☐ No
g. been in a diabetic coma or had or been advised to have an amputation due to disease or disorder?	☐ Yes ☐ No	☐ Yes ☐ No
h. been diagnosed with, treated or advised to receive treatment for Cirrhosis, Emphysema, Chronic Obstructive Pulmonary Disease (COPD) or other chronic pulmonary disorders?	☐ Yes ☐ No	☐ Yes ☐ No
i. been diagnosed as having or been treated by a health professional for Acquired Immune Deficiency Syndrome (AIDS)?	☐ Yes ☐ No	☐ Yes ☐ No
California law prohibits an HIV test from being required or use by health insurance companies as a condition of obtaining health insurance coverage.		

	APPLICANT A	APPLICANT B
j. been diagnosed, treated or advised to receive treatment for any neurological disease or disorder such as Myasthenia Gravis, Multiple or Lateral Sclerosis, or Parkinson's disease?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure
5. Within the past 2 years have you:		
a. been advised to or do you currently use a wheelchair?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure
b. been advised to enter or do you reside in a nursing home, assisted living facility, long term care facility, received hospice, attended an adult day care facility, required home health care, or been bedridden?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure
c. been admitted to a hospital 3 or more times or are you currently admitted to a hospital?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure
d. been diagnosed, treated or advised to receive treatment for cancer (other than basal cell carcinoma)?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure
e. been diagnosed, treated or advised to receive treatment for alcoholism or drug abuse, mental or nervous disorder requiring psychiatric care?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure
f. been diagnosed, treated or advised to receive treatment for heart attack, coronary or carotid artery disease (not including high blood pressure), peripheral vascular disease, congestive heart failure or enlarged heart, stroke, transient ischemic attacks (TIA) or heart rhythm disorders?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure
g. been diagnosed, treated or advised to receive treatment for degenerative bone disease impacting multiple joints, crippling/disabling or rheumatoid arthritis or been advised to have a joint replacement?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure
h. been advised to have surgery, medical tests, treatment or therapy that has not yet been performed or undergone testing by a medical professional for which the results have not yet been received?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure
6. Have you been advised by a physician that surgery may be required within the next 12 months for cataracts or have you used or been advised to use oxygen equipment, respirator or a catheter?	☐ Yes ☐ No ☐ Not Sure	☐ Yes ☐ No ☐ Not Sure

If any question in 4, 5 and 6 is answered "YES," please STOP. The Applicant is NOT eligible for underwritten Medicare Supplement.

G. Billing Information

I would like my monthly direct payment to come from my account below (check one) on the ____ day of the month (1st-28th):

☐ Checking **Please attach a voided check** ☐ Savings **Please ask your financial institution to verify that this EFT will be accepted and that the information below is correct.**

Financial Institution Name:	Phone Number:
Financial Institution Address:	
Transit Routing Number:	Account Number:

I hereby request and authorize Stonebridge Life Insurance Company to initiate a charge to my account at the named Financial Institution to pay the premium(s) due, after that first premium has been paid, on any policy issued in connection with this application. The term "charge" shall include items initiated by electronic means, checks, drafts or any other order. I have the right to stop payment of a charge by giving notice to Stonebridge Life Insurance Company or the Financial Institution in such time as to afford a reasonable opportunity to act prior to charging my account. I agree that Stonebridge Life Insurance Company's rights in respect to each charge shall be the same as if it were a check made payable to Stonebridge Life Insurance Company and personally signed by me. If any charge is dishonored for any reason, Stonebridge Life Insurance Company shall not be under any liability even though such dishonor results in the forfeiture of insurance.

_____ _____

Signature as it appears on financial institution records | Print name of account owner (if other than Applicant)

_____

Date

If the EFT premium payment method is chosen, please tape a voided check in this box.

H. Please Read and Sign Below

IMPORTANT STATEMENTS TO BE READ BY APPLICANT

- You do not need more than one Medicare supplement policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need 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 reinstituted if requested with 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.
- If you are eligible for, and have enrolled in a Medicare supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- 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).

For additional information concerning policy benefits, contact the California Department's HELP line toll-free telephone number, 1-800-927-HELP (4357) or the Health Insurance Counseling and Advocacy Program (HICAP) or your agent. Call HICAP toll-free telephone number, 1-800-434-0222, for a referral to your local HICAP office. HICAP is a service provided free of charge by the State of California.

I understand the Company may obtain an investigative consumer report on me and a telephone interview may be necessary to verify or supplement information given to the Company on this application. I understand my right to request to be interviewed and that I may request a copy of the report if no personal interview is conducted. A photocopy of this form will be as valid as the original; this Authorization and Acknowledgement will be valid for 24 months after it is signed. I acknowledge and agree that this application and any amendments shall be the basis for any insurance issued and that the agent does not have the authority to waive any question on this application.

If I am applying for a Medicare supplement insurance policy, I represent that my answers and statements on this application are true and complete. I understand that, (a) upon acceptance of the completed application, each Applicant will receive a separate policy; (b) my policy benefits can start no earlier than my Medicare effective date, my first month's premium has been received and/or processed and my application has been approved by Stonebridge Life Insurance Company.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Dated at _____, on _____, _____ _____
City State Month Day Year Applicant A's Signature

Dated at _____, on _____, _____ _____
City State Month Day Year Applicant B's Signature (if applying)

Premium Must Accompany Application

I/We certify that during an interview with the proposed Applicant, I/we have truly and accurately recorded in the application the information supplied by the Applicant.

_____ _____
(Signature of Licensed Agent) (Print Agent Name)

_____
Agent Number / (Stamp)

Stonebridge Life Insurance Company
Administrative Office: 4333 Edgewood Road NE, Cedar Rapids, IA 52499

Supplemental Information for Life or Health Insurance

Proposed Primary Insured Name:_____ Social Security Number: _____

ADDITIONAL INFORMATION

Question Number	Name of Proposed Insured	Details to General and Medical Questions (Diagnosis, Dates, Durations, and Medications, Dosages, Frequency) Medical Facilities & Physicians Names, Addresses, Phone Numbers

ADDITIONAL INFORMATION

Dated at _____ this _____ day of _____ , _____
City State Month Year

_____ _____
Signature of Proposed Insured Signature of Proposed Owner (if other than Proposed Insured)

_____ _____
Signature of Parent or Legal Guardian (if Proposed Insured is Under 18 years of age) Signature of Additional Insured

_____
Signature of Agent

SA-ADINFO 1011S

CONDITIONAL RECEIPT

No coverage will be effective prior to delivery of the policy applied for unless and until all the following conditions are met:

Conditions of Coverage

1. On the Effective date indicated below, the state of health and all factors affecting insurability of each person proposed for coverage must be stated in the application required by the Company and the application must not contain a material misrepresentation;

2. An amount equal to the first full premium required is paid during the lifetime of all persons proposed for coverage and any check, money order, or Authorization for Electronic Funds Transfer (EFT) given in payment is honored when first presented; or,

3. The person applying for coverage has had his/her application accepted by the Company under its underwriting standards and applicable Company rules for the Medicare Supplement Plan applied for.

Effective Date

For Medicare Supplement Insurance – If all of the applicable conditions here are met, the Medicare Supplement Plan applied for will become effective on the date stated on the Policy Schedule Page. If any of these conditions are not met, coverage will not take effect and the liability of the Company is the return of any amount paid by the applicant. One month's premium is the maximum that may be collected if interim coverage is not provided.

MIB DISCLOSURE NOTIFICATION

Information regarding your insurability will be treated as confidential. Stonebridge Life Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 or (TTY 866-346-3642). If you question the accuracy of information in the MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is: 50 Braintree Hill, Suite 400, Braintree, Massachusetts 02184-8734.

Stonebridge Life Insurance Company, or its reinsurers may also release information from its file to other insurance companies to whom you may apply for health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

OPEN ENROLLMENT AND GUARANTEED ISSUE WORKSHEET

If <u>any</u> of the following situations apply, applicant is in an open enrollment or guaranteed issue period:
(Situations may vary by state and coverage may be limited. Please refer to the Underwriting Guide for more information.)

ELIGIBILITY FOR OPEN ENROLLMENT

Applicant is:

- at least 64½ years of age (in most states) and within six months before or after his/her effective date for Medicare Part B, or
- covered under Medicare Part B prior to age 65 (eligible for a six-month open enrollment period upon reaching age 65)

Note: Coverage cannot be effective until your Medicare coverage is effective.

ELIGIBILITY FOR GUARANTEED ISSUE

Evidence of eligibility is required for the following situations.
Applicant:

- is in the Medicare plan, has an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays, and that coverage is ending
- is in the Medicare plan, has a Medicare Select policy, and moves out of the Select plan's service area
- loses coverage due to their Medicare supplement insurance company's insolvency or at no fault of the applicant
- the applicant leaves their Medicare supplement plan because the company has not followed rules, or has misled the applicant

Applicant has the right to buy Medicare supplement Plan A, B, C, F, K or L that is sold in the applicant's state by any insurance company.

Applicant was enrolled in a Medicare Advantage (MA) plan, and:

- the plan is leaving the Medicare program or stops service in the applicant's area, or the applicant moves out of the plan's service area (applicant must switch back to Medicare)
- the applicant leaves the plan because the company has not followed rules, or has misled the applicant

Applicant has the right to buy Medicare supplement Plan A, B, C, F, K or L that is sold in the applicant's state by any insurance company.

- the applicant decided to switch to Medicare within the first year of joining a MA plan when first eligible for Medicare Part A at age 65

Applicant has the right to buy Medicare supplement plan that is sold in the applicant's state by any insurance company.

- after dropping their Medicare supplement policy to join a MA plan for the first time, has been on the MA plan less than one year and wants to switch back

Applicant has the right to buy Medicare supplement policy back if that carrier still sells it or, if not available, buy any Medicare supplement Plan A, B, C, F, K or L that is sold in the applicant's state by any insurance company.

Acceptable Evidence of Eligibility:

a. Copy of the applicant's MA plan's termination notice
b. Copy of the letter the applicant sent to his/her MA plan requesting disenrollment
c. Signed statement that the applicant has requested to be disenrolled from his/her MA plan
d. Certification of group coverage
e. Copy of the termination letter from employer or group carrier
f. Image of insurance ID card (<u>ONLY</u> allowed if your MA plan is being terminated)

Stonebridge Life Insurance Company
4333 Edgewood Road NE, Cedar Rapids, IA 52499

HIPAA Authorization for Release of Health-Related Information

This authorization complies with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

Name of Primary Proposed Insured/Patient	Date of birth	Last four digits of SSN
Name of Secondary Proposed Insured/Patient	**Date of birth**	**Last four digits of SSN**

I hereby authorize the use or disclosure of health information, as described below, about me and revoke any previous restrictions concerning access to such information:

1. **Person(s) or group(s) of persons authorized to use and/or disclose the information:** Any health plan, physician, health care professional, hospital, clinic, long-term care facility, medical or medically-related facility, laboratory, pharmacy, pharmacy benefit manager, insurance company [including the Companies noted above (the "Companies")], insurance support organization such as MIB Group, Inc., or other medical practitioner or health care provider that has provided payment, treatment or services to me or on my behalf.
2. **Person(s) or group(s) of persons authorized to collect or otherwise receive and use the information:** The Companies, their affiliates and reinsurers, and their agents, employees, or other representatives. I further authorize the Companies and their affiliates and reinsurers to redisclose the information to MIB Group, Inc., which operates an information exchange on behalf of life and health insurance companies.
3. **Description of the information that may be used or disclosed:** This authorization specifically includes the release of all information related to my health insurance policies and claims, including, but not limited to, information on the diagnoses, prognoses, treatments, prescription drug information, and information regarding diagnosis, prognosis and treatment of mental illness, communicable or infectious conditions, and use of alcohol, drugs and tobacco. **California law prohibits an HIV test from being required or use by health insurance companies as a condition of obtaining health insurance coverage. This Authorization excludes psychotherapy notes that are separated from the rest of my medical records.**
4. **The information will be used or disclosed only for the following purpose(s):** For the purpose of underwriting my insurance application with the Companies, to support the operations of our business, and, if a policy is issued, for evaluating contestability and eligibility for benefits, for the continuation or replacement of the policy, for reinstatement of the policy or to contest a claim under the policy. HIPAA information will not be used to determine eligibility for individuals with open enrollment or guaranteed issue rights.

STATEMENTS OF UNDERSTANDING & ACKNOWLEDGMENT:

- I understand that health information about me provided to the Companies may be protected by state and federal privacy regulations including the HIPAA Privacy Rule and that the Companies will only use and disclose such information as permitted by applicable regulations and as described in their privacy notices. However, I also understand that any information disclosed under this authorization may be subject to redisclosure by the recipient and may no longer be protected by federal regulations such as the HIPAA Privacy Rule governing privacy and confidentiality of health information.
- I understand that if I refuse to sign this authorization to release my health information the Companies may not be able to process my application, or if coverage is issued may not be able to make any benefit payments.
- I understand that I may revoke this authorization in writing at any time, except to the extent that action has already been taken in reliance on it, or to the extent that other law provides the Companies with the right to contest a claim under the policy or the policy itself, by sending a written revocation to the Companies' Privacy Official at the address at the top of this form. I also understand that the revocation of this authorization will not affect uses and disclosures of my health information for purposes of treatment, payment and business operations, including agent commission statements.
- This authorization shall remain in force for 24 months (12 months in Kansas) from the date signed, regardless of my condition and whether living or deceased.
- I acknowledge I have received a copy of this authorization.

Signature of Primary Proposed Insured/Patient or Personal Representative	Date
Signature of Secondary Proposed Insured/Patient or Personal Representative	**Date**

If signed by an individual's personal representative describe authority to sign on behalf of the individual:

☐ Parent ☐ Legal guardian ☐ Power of Attorney ☐ Other (please describe): _____

(NOTE: If more than one individual is named above, please specify the individual(s) to which the personal representative applies.)

Policy or contract number (if known): _____

A copy of this authorization will be considered as valid as the original.

Please return this original copy to Company

Stonebridge Life Insurance Company
4333 Edgewood Road NE, Cedar Rapids, IA 52499

HIPAA Authorization for Release of Health-Related Information

This authorization complies with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

Name of Primary Proposed Insured/Patient	Date of birth	Last four digits of SSN
Name of Secondary Proposed Insured/Patient	**Date of birth**	**Last four digits of SSN**

I hereby authorize the use or disclosure of health information, as described below, about me and revoke any previous restrictions concerning access to such information:

1. **Person(s) or group(s) of persons authorized to use and/or disclose the information:** Any health plan, physician, health care professional, hospital, clinic, long-term care facility, medical or medically-related facility, laboratory, pharmacy, pharmacy benefit manager, insurance company [including the Companies noted above (the "Companies")], insurance support organization such as MIB Group, Inc., or other medical practitioner or health care provider that has provided payment, treatment or services to me or on my behalf.
2. **Person(s) or group(s) of persons authorized to collect or otherwise receive and use the information:** The Companies, their affiliates and reinsurers, and their agents, employees, or other representatives. I further authorize the Companies and their affiliates and reinsurers to redisclose the information to MIB Group, Inc., which operates an information exchange on behalf of life and health insurance companies.
3. **Description of the information that may be used or disclosed:** This authorization specifically includes the release of all information related to my health insurance policies and claims, including, but not limited to, information on the diagnoses, prognoses, treatments, prescription drug information, and information regarding diagnosis, prognosis and treatment of mental illness, communicable or infectious conditions, and use of alcohol, drugs and tobacco. **California law prohibits an HIV test from being required or use by health insurance companies as a condition of obtaining health insurance coverage. This Authorization excludes psychotherapy notes that are separated from the rest of my medical records.**
4. **The information will be used or disclosed only for the following purpose(s):** For the purpose of underwriting my insurance application with the Companies, to support the operations of our business, and, if a policy is issued, for evaluating contestability and eligibility for benefits, for the continuation or replacement of the policy, for reinstatement of the policy or to contest a claim under the policy. HIPAA information will not be used to determine eligibility for individuals with open enrollment or guaranteed issue rights.

STATEMENTS OF UNDERSTANDING & ACKNOWLEDGMENT:

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- I understand that if I refuse to sign this authorization to release my health information the Companies may not be able to process my application, or if coverage is issued may not be able to make any benefit payments.
- I understand that I may revoke this authorization in writing at any time, except to the extent that action has already been taken in reliance on it, or to the extent that other law provides the Companies with the right to contest a claim under the policy or the policy itself, by sending a written revocation to the Companies' Privacy Official at the address at the top of this form. I also understand that the revocation of this authorization will not affect uses and disclosures of my health information for purposes of treatment, payment and business operations, including agent commission statements.
- This authorization shall remain in force for 24 months (12 months in Kansas) from the date signed, regardless of my condition and whether living or deceased.
- I acknowledge I have received a copy of this authorization.

Signature of Primary Proposed Insured/Patient or Personal Representative	Date
Signature of Secondary Proposed Insured/Patient or Personal Representative	**Date**

If signed by an individual's personal representative describe authority to sign on behalf of the individual:

☐ Parent ☐ Legal guardian ☐ Power of Attorney ☐ Other (please describe): _____

(NOTE: If more than one individual is named above, please specify the individual(s) to which the personal representative applies.)

Policy or contract number (if known): _____

A copy of this authorization will be considered as valid as the original.

Applicants should retain this signed copy for their records

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

Stonebridge Life Insurance Company
Home Office: Rutland, Vermont
Administrative Office: 4333 Edgewood Rd. NE, Cedar Rapids, Iowa 52499

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

If you intend to cancel or terminate existing Medicare supplement or Medicare Advantage insurance and replace it with coverage issued by Stonebridge Life Insurance Company, please review the new coverage carefully and replace the existing coverage ONLY if the new coverage materially improves your position. DO NOT CANCEL YOUR PRESENT COVERAGE UNTIL YOU HAVE RECEIVED YOUR NEW POLICY AND ARE SURE THAT YOU WANT TO KEEP IT.

If you decide to purchase the new coverage, you will have thirty (30) days after you receive the policy to return it to the insurer, for any reason, and receive a refund of your money.

If you want to discuss buying Medicare Supplement or Medicare Advantage insurance with a trained insurance counselor, call the California Department of Insurance's toll-free telephone number 1-800-927-HELP, and ask how to contact your local Health Insurance Counseling and Advocacy Program (HICAP) office. HICAP is a service provided free of charge by the State of California.

Statement to Applicant from the Insurer and Agent: I have reviewed your current health insurance coverage. To the best of my knowledge, the replacement of insurance involved in this transaction does not duplicate coverage or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. In addition, the replacement coverage contains benefits that are clearly and substantially greater than your current benefits for the following reason(s) *(check one):*

- ☐ Additional benefits that are: _____
- ☐ 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. *Note:* If the issuer of the Medicare Supplement policy being applied for does not impose, or is prohibited from imposing pre-existing condition limitations, please skip to statement #3 below. Health conditions that 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 Medicare Supplement policy may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. We will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods or probationary periods in your new coverage for similar benefits to the extent that time was spent (depleted) under your 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 any and all questions on the application concerning your medical and health history. Failure to include all material medical information on an application requesting that information may provide a basis for the insurer 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 you want to keep it.

_____

(Signature of Agent, Broker, or Other Representative)

_____

(Applicant's Signature)

_____

(Date)

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

Stonebridge Life Insurance Company
Home Office: Rutland, Vermont
Administrative Office: 4333 Edgewood Rd. NE, Cedar Rapids, Iowa 52499

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

If you intend to cancel or terminate existing Medicare supplement or Medicare Advantage insurance and replace it with coverage issued by Stonebridge Life Insurance Company, please review the new coverage carefully and replace the existing coverage ONLY if the new coverage materially improves your position. DO NOT CANCEL YOUR PRESENT COVERAGE UNTIL YOU HAVE RECEIVED YOUR NEW POLICY AND ARE SURE THAT YOU WANT TO KEEP IT.

If you decide to purchase the new coverage, you will have thirty (30) days after you receive the policy to return it to the insurer, for any reason, and receive a refund of your money.

If you want to discuss buying Medicare Supplement or Medicare Advantage insurance with a trained insurance counselor, call the California Department of Insurance's toll-free telephone number 1-800-927-HELP, and ask how to contact your local Health Insurance Counseling and Advocacy Program (HICAP) office. HICAP is a service provided free of charge by the State of California.

Statement to Applicant from the Insurer and Agent: I have reviewed your current health insurance coverage. To the best of my knowledge, the replacement of insurance involved in this transaction does not duplicate coverage or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. In addition, the replacement coverage contains benefits that are clearly and substantially greater than your current benefits for the following reason(s) *(check one):*

- ☐ Additional benefits that are: _____
- ☐ 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. *Note:* If the issuer of the Medicare Supplement policy being applied for does not impose, or is prohibited from imposing pre-existing condition limitations, please skip to statement #3 below. Health conditions that 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 Medicare Supplement policy may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. We will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods or probationary periods in your new coverage for similar benefits to the extent that time was spent (depleted) under your 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 any and all questions on the application concerning your medical and health history. Failure to include all material medical information on an application requesting that information may provide a basis for the insurer 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 you want to keep it.

_____

(Signature of Agent, Broker, or Other Representative)

_____

(Applicant's Signature)

_____

(Date)

Stonebridge Life Insurance Company

Home Office: 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499

AGENT CERTIFICATION

I the undersigned insurance agent certify;

THAT, I have taken an application for:

Primary Insured:
Medicare Supplement Standard
❑ Plan A
❑ Plan F
❑ Plan G
❑ Plan N
❑ Other _____

Applicant B:
Medicare Supplement Standard
❑ Plan A
❑ Plan F
❑ Plan G
❑ Plan N
❑ Other _____

Offered by **Stonebridge Life Insurance Company,**

to _____
(Applicant(s)),

THAT, I have explained the provisions of the policy being applied for, including specifically, all the different benefits, exceptions and limitations of the plan.

THAT, I am a licensed agent of this insurance company and have given a company receipt for an initial premium in the amount of

$ _____ which has been paid to me by ❑ Check ❑ EFT (Check appropriate method of payment)

THAT, I have clearly explained any benefits of this plan are a supplement to any benefits that the applicant may be entitled to receive from the Medicare Program of the Federal Government.

THAT, I have not made any representation to the applicant that there is any endorsement whatsoever by the Social Security Administration or the Centers for Medicare and Medicaid Services in connection with this insurance policy being applied for.

_____
Date

_____
Signature of Agent

I, the undersigned applicant, understand that I will receive a copy of this form when my policy is issued and delivered to me.

_____
Agent Number / Office ID

_____
Signature of Applicant

_____
Address of Agent

_____
Signature of Spouse, if Applying

_____
Agent Phone Number

AGTCERT 0112

RETURN TO COMPANY

STONEBRIDGE LIFE
Insurance Company

A Transamerica company

EXPRESS ISSUE COVER SHEET

(Please submit completed sheet with every application)

Agent Information		
Agent Name (Print)	Agent Email	Agent Phone ( )
Agent ID	Office ID	Agent Fax ( )

Proposed Insured(s) Information	
Insured's name(s) (Print)	Last 4 digits of Insured's social security #

Required Forms with Application:

- ❑ HIPAA Authorization Form

Other Disclosures (if applicable):

- ❑ Replacement Form(s)
- ❑ Agent Certification (Medicare Supplement Sale Only)
- ❑ Other State Disclosures

How are you paying the Initial Premium?

- ❑ By Check: Available with all methods, but must be used if subsequent payments are quarterly, semi-annual or annual
- ❑ Draft initial premium and applicable app fees upon receipt

We will draft the initial premium plus any applicable app fees upon receipt of the application. Future payments will be taken on the specified date found in the Billing Information Section of the Application.

Submitting Application to Stonebridge: ***(Faxing is the preferred method)***

If faxing, fax to 1-866-834-0437 and enter date faxed _____ . **Do not mail originals if faxing.**

If mailing the application and/or check for initial premium please send with cover sheet to:

Stonebridge Life, 4333 Edgewood Road NE, Cedar Rapids, IA 52499

RETURN TO COMPANY

THANK YOU FOR APPLYING FOR A STONEBRIDGE MEDICARE SUPPLEMENT INSURANCE PLAN

For your records:

	Applicant A	Applicant B
• You selected Plan	_____	_____
• Based on the information you provided, your monthly premium for the plan you selected is	$_____	$_____

- You will be notified when review of your application has been completed

WHAT'S NEXT

Once your Application is approved, you will receive:

- Your insured member identification card(s)
- A Welcome Kit, including your certificate of insurance and coverage details
- Help and answers to any questions you may have from courteous Customer Service Representatives

STONEBRIDGE LIFE
Insurance Company

HOME OFFICE: RUTLAND, VT

A Transamerica company

At Stonebridge Life Insurance Company we take very seriously the trust our customers place in us to help ensure their financial security. For over 100 years, we have navigated through good times and tough times. Throughout our history, our company has remained resilient, strong and dedicated to delivering on our long-term commitments to our customers. We understand that now, more than ever, you need to feel confident about your financial future. Despite historical changes in the financial markets, our goal has remained the same: to help our customers protect their financial future by offering a wide range of competitive and innovative products and services.

We accomplish this by:

- Delivering on our long-term commitments,
- Maintaining a prudent risk management culture,
- Implementing effective capital and liquidity strategies, and
- Adhering to a sound and disciplined investment philosophy.

FINANCIAL STRENGTH RATINGS*

A.M. Best A+ Superior (2nd of 16 categories) (as of April 27, 2011)
Fitch AA- Very Strong (4th of 19 categories) (as of January 26, 2011)
Moody's A1 Good (5th of 21 categories) (as of October 20, 2010)
Standard & Poor's AA- Very Strong (4th of 21 categories) (as of January 6, 2011)

*Ratings reflect the current opinion of the relative financial strength and operating performance of the company. Copies of rating reports are available at www.aegonins.com.

STONEBRIDGE LIFE
Insurance Company

HOME OFFICE: RUTLAND, VT

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