



MEDICARE SUPPLEMENT INSURANCE

STONEBRIDGE LIFE INSURANCE COMPANY



Application for Washington

 **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.**

This program is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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.
- Neither Stonebridge Life Insurance Company nor its agent/producer 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.

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

SEE OUTLINES OF COVERAGE SECTIONS FOR DETAILS ABOUT ALL PLANS

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.

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 - Washington

| Issue Age | Plan A | | Plan F | | Plan G | | Plan N | |
|--------------|--------|-------|--------|--------|--------|--------|--------|--------|
| | Female | Male | Female | Male | Female | Male | Female | Male |
| Under 65 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 65 and Older | 96.58 | 96.58 | 165.38 | 165.38 | 150.49 | 150.49 | 125.77 | 125.77 |

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

There is no \$25 policy fee in WA.

Rates quoted above are per person. Rates will never increase due to age but may increase if they do so for the entire group.

Neither Stonebridge Life nor its agents are connected with Medicare. FOR AGENT USE ONLY. NOT FOR PUBLIC DISSEMINATION.

Rates effective as of 2013.

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.

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.

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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.

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 | \$0 | \$1,216 (Part A Deductible) |
| 61 st through 90 th day | All but \$296 a day | \$296 a day | \$0 |
| 91 st 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 |
| 21 st through 100 th day | All but \$148 a day | \$0 | Up to \$148 a day |
| 101 st 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 |
| 61 st through 90 th day | All but \$296 a day | \$296 a day | \$0 | \$296 a day | \$0 |
| 91 st 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 |
| 21 st through 100 th day | All but \$148 a day | Up to \$148 a day | \$0 | Up to \$148 a day | \$0 |
| 101 st 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 and 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 |
| 61 st through 90 th days | All but \$296 a day | \$296 a day | \$0 |
| 91 st 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 |
| 21 st through 100 th day | All but \$148 a day | Up to \$148 a day | \$0 |
| 101 st 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/PRODUCER 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/Producer Certification** – This form must be signed by the agent/producer 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
 - Agent/Producer can get this document (and the supplement with the 2013 deductibles and co-pays) through the agent/producer 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
- Use the Calculate Your Premium form to adjust the monthly premium for different modes

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 | | |
| 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 | | |

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 | Diabetes Maximum Weight |
|--------|----------------|-----------------|----------------|-------------------------|
| 4' 5" | <66 | 66-168 | 169+ | 124 |
| 4' 6" | <69 | 69-174 | 175+ | 129 |
| 4' 7" | <72 | 72-180 | 181+ | 133 |
| 4' 8" | <75 | 75-186 | 187+ | 138 |
| 4' 9" | <77 | 77-194 | 195+ | 143 |
| 4' 10" | <80 | 80-200 | 201+ | 148 |
| 4' 11" | <83 | 83-206 | 207+ | 154 |
| 5' 0" | <86 | 86-212 | 213+ | 159 |
| 5' 1" | <88 | 88-218 | 219+ | 164 |
| 5' 2" | <91 | 91-227 | 228+ | 170 |
| 5' 3" | <94 | 94-234 | 235+ | 175 |
| 5' 4" | <96 | 96-241 | 242+ | 181 |
| 5' 5" | <99 | 99-248 | 249+ | 186 |
| 5' 6" | <101 | 101-256 | 257+ | 192 |
| 5' 7" | <103 | 103-263 | 264+ | 198 |
| 5' 8" | <106 | 106-272 | 273+ | 204 |
| 5' 9" | <109 | 109-280 | 281+ | 210 |
| 5' 10" | <112 | 112-289 | 290+ | 216 |
| 5' 11" | <115 | 115-296 | 297+ | 222 |
| 6' 0" | <118 | 118-304 | 305+ | 229 |
| 6' 1" | <121 | 121-312 | 313+ | 235 |
| 6' 2" | <124 | 124-323 | 324+ | 241 |
| 6' 3" | <128 | 128-331 | 332+ | 248 |
| 6' 4" | <131 | 131-339 | 340+ | 255 |
| 6' 5" | <134 | 134-348 | 349+ | 261 |
| 6' 6" | <137 | 137-357 | 358+ | 268 |
| 6' 7" | <142 | 142-365 | 366+ | 275 |
| 6' 8" | <145 | 145-375 | 376+ | 282 |
| 6' 9" | <148 | 148-385 | 386+ | 289 |
| 6' 10" | <151 | 151-395 | 396+ | 297 |
| 6' 11" | <154 | 154-403 | 404+ | 304 |
| 7' 0" | <158 | 158-413 | 414+ | 311 |

Medicare Supplement insurance is underwritten by Stonebridge Life Insurance Company. Home office: Rutland, VT

| 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. <input type="checkbox"/> Male U.S. State/Country of Birth <input type="checkbox"/> Female | 11. <input type="checkbox"/> Male U.S. State/Country of Birth <input type="checkbox"/> 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. Height Ft. _____ In. _____ Weight Lbs. _____ | 16. Height Ft. _____ In. _____ Weight Lbs. _____ |
| 17. Have you used tobacco in any form in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No | 17. Have you used tobacco in any form in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 18. 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) | 18. 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/Producer) | | | |
|--|---|--|--|
| APPLICANT A | | APPLICANT B | |
| 1. Medicare Supplement Plan _____ | 1. Medicare Supplement Plan _____ | | |
| 2. Requested Effective Date | 2. Requested Effective Date | | |
| 3. Mail Policy To: <input type="checkbox"/> Owner <input type="checkbox"/> Agent/Producer | 3. Mail Policy To: <input type="checkbox"/> Owner <input type="checkbox"/> Agent/Producer | | |
| 4. Have you ever been declined or denied reinstatement for Medicare Supplement? <input type="checkbox"/> Yes <input type="checkbox"/> No If "YES," when and why? | 4. Have you ever been declined or denied reinstatement for Medicare Supplement? <input type="checkbox"/> Yes <input type="checkbox"/> No If "YES," when and why? | | |
| C. Premium & Payment Method | | | |
| 1. Medicare Supplement Premium Collected \$ _____ | 1. Medicare Supplement Premium Collected \$ _____ | | |
| 2. Total Collected \$ _____ | 2. Total Collected \$ _____ | | |
| 3. Mode of Payment: <input type="checkbox"/> EFT <input type="checkbox"/> Direct Bill <input type="checkbox"/> Annual <input type="checkbox"/> Semiannual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (EFT Only) | 3. Mode of Payment: <input type="checkbox"/> EFT <input type="checkbox"/> Direct Bill <input type="checkbox"/> Annual <input type="checkbox"/> Semiannual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (EFT Only) | | |
| D. Please answer all of the following questions. | | | |
| 1. Have you received a copy of the Guide to Health Insurance for People with Medicare and the Outline of Coverage ? 2. Are you eligible for Medicare due to disability? If "YES," are you disabled due to End Stage Renal Disease? To the Best of Your Knowledge: 3. Are you covered under Medicare Part A? If "YES," what is your Part A effective date? _____ <div style="text-align: center;">Applicant A Applicant B</div> If "NO," what is your eligibility date? _____ <div style="text-align: center;">Applicant A Applicant B</div> 4. Are you covered under Medicare Part B? If "YES," what is your Part B effective date? _____ <div style="text-align: center;">Applicant A Applicant B</div> If "NO," indicate date you plan to enroll. _____ <div style="text-align: center;">Applicant A Applicant B</div> 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.) | | APPLICANT A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No | APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> 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: 1. Did you turn age 65 in the last six months? 2. Did you enroll in Medicare Part B in the last six months? If "YES," indicate your effective date. _____ / _____ <div style="text-align: center;">Applicant A Applicant B</div> 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.) If "YES," a. Will Medicaid pay your premiums for this Medicare supplement policy? b. Do you receive any benefits from Medicaid OTHER THAN payment toward your Medicare Part B premium? | | APPLICANT A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No | APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No |

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| <p>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.</p> <p>4. If you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave "END" blank. START _____ END _____ / START _____ END _____ <div style="display: flex; justify-content: space-between; width: 100%;"> Applicant A Applicant B </div> <p>a. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement policy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. If "YES," have you received a copy of the replacement notice?</p> <p>c. Reason for termination/disenrollment? _____ / _____ <div style="display: flex; justify-content: space-between; width: 100%;"> Applicant A Applicant B </div> </p> <p>d. Planned date of termination/disenrollment? _____ / _____ <div style="display: flex; justify-content: space-between; width: 100%;"> Applicant A Applicant B </div> </p> <p>e. Was this your first time in this type of Medicare plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Did you drop a Medicare Supplement or Medicare Select policy/certificate to enroll in this Medicare plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>g. Is your former Medicare Supplement or Medicare Select policy/certificate still available? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5. Do you have another Medicare Supplement or Medicare Select policy/certificate in force? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>a. If "YES," with what company, and what plan do you have?</p> </p> | | APPLICANT A | APPLICANT B |
| <p>APPLICANT A</p> <p>Name of Company _____</p> <p>Policy/Certificate Number _____</p> <p>Plan _____</p> <p>Issue Date (MM/DD/YYYY) _____</p> | | <p>APPLICANT B</p> <p>Name of Company _____</p> <p>Policy/Certificate Number _____</p> <p>Plan _____</p> <p>Issue Date (MM/DD/YYYY) _____</p> | |
| <p>b. If "YES," do you intend to replace your current Medicare Supplement policy/certificate with this policy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. If "YES," indicate termination date. _____ / _____ <div style="display: flex; justify-content: space-between; width: 100%;"> Applicant A Applicant B </div> </p> <p>d. If "YES," have you received a copy of the replacement notice? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> | | APPLICANT A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No | APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>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) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>a. If "YES," with what company and what kind of policy/certificate? (List below)</p> | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>APPLICANT A</p> <p>Name of Company _____</p> <p>Kind of Policy/Certificate _____</p> | | <p>APPLICANT B</p> <p>Name of Company _____</p> <p>Kind of Policy/Certificate _____</p> | |
| <p>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 _____ <div style="display: flex; justify-content: space-between; width: 100%;"> Applicant A Applicant B </div> </p> <p>c. Reason for termination/disenrollment? _____ / _____ <div style="display: flex; justify-content: space-between; width: 100%;"> Applicant A Applicant B </div> </p> <p>d. Planned date of termination/disenrollment? _____ / _____ <div style="display: flex; justify-content: space-between; width: 100%;"> Applicant A Applicant B </div> </p> | | | |

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| 7. Agents/Producers 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 period. | | | |
| 1. Have you been prescribed or taken any prescription medications within the past 12 months? If "YES," please indicate below. If "NO," indicate "None." Agent/Producer - This is to assist in preparing the Applicant to answer questions in sections 3 through 5. | | | |
| 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) | |
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| 2. Have you ever been diagnosed with diabetes? | | APPLICANT A <input type="checkbox"/> Yes <input type="checkbox"/> No | APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Have you ever: | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| a. been advised by a physician to have or are you currently waiting for an organ transplant? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> 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? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> 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? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> 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? | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. used insulin to treat or control diabetes? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> 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? | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No |
| g. been in a diabetic coma or had or been advised to have an amputation due to disease or disorder? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| h. been diagnosed with, treated or advised to receive treatment for Cirrhosis, Emphysema, Chronic Obstructive Pulmonary Disease (COPD) or other chronic pulmonary disorders? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| i. tested positive or been diagnosed by a member of the medical profession for immune deficiency disorder, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex), or the test results indicating exposure to the AIDS virus. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

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| 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? 4. Within the past 2 years have you: a. been advised to or do you currently use a wheelchair? 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? c. been admitted to a hospital 3 or more times or are you currently admitted to a hospital? d. been diagnosed, treated or advised to receive treatment for cancer (other than basal cell carcinoma)? e. been diagnosed, treated or advised to receive treatment for alcoholism or drug abuse, mental or nervous disorder requiring psychiatric care? 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? 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? 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? 5. 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? | APPLICANT A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No | APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No | |
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If any question in 3, 4 and 5 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).

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/producer 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.

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.

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/Producer)

(Print Agent/Producer Name)

Agent/Producer Number / (Stamp)

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; and,
3. For Life Insurance – Each person proposed for coverage is on the Effective Date insurable and acceptable to the Company under all applicable Company underwriting standards for the plan and for the amount applied for, without modification of plan, premium of rates, or amount of coverage; or

For Medicare Supplement Insurance – 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 Life Insurance – If all of the above conditions are met, insurance in the amount applied for or \$25,000, whichever is lower, will become effective on the date the application is completed. If any of the above conditions are not met, or if the proposed insured dies by suicide, this receipt provides no coverage, and the liability of the Company is the return of the amount remitted with this receipt. Coverage which takes effect through this receipt will terminate at the EARLIEST of the following: (a) the effective date of the policy; (b) thirty (30) days after the date of the application; (c) three (3) days after the date the Company sends written notice that the receipt is terminated.

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.

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 life or 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 life or 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 any 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 original 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 original 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 original 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 original 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 (ONLY allowed if your MA plan is being terminated)

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 |
| Name(s) of Unemancipated Minors | Date(s) of birth | Last four digits of SSN(s) |

I hereby authorize the use or disclosure of health information, as described below, about me or my above-named unemancipated minor children and revoke any previous restrictions concerning access to such information:

- 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 or to or on behalf of my unemancipated minor children.
- 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.
- Description of the information that may be used or disclosed:** This authorization specifically includes the release of all information related to my health or that of my unemancipated minor children and my or my unemancipated minor children's 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, such as HIV or AIDS, and use of alcohol, drugs and tobacco. **This Authorization excludes psychotherapy notes that are separated from the rest of my medical records.**
- 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.

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 or that of my unemancipated minor children, 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 or the parent or guardian of an unemancipated minor, 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.

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 |
| Name(s) of Unemancipated Minors | Date(s) of birth | Last four digits of SSN(s) |

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- 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.
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☐ 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.

**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.

According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with the enclosed Medicare Supplement coverage issued by Stonebridge Life Insurance Company. Your new policy will provide thirty (30) days within which you may decide, without cost, whether you desire to keep the policy.

You should review this 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

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your existing Medicare supplement or, if applicable Medicare Advantage coverage because you intend to terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason(s) (*check one*):

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

1. Health conditions which you may presently have may not be immediately or fully covered under the new Medicare Supplement coverage. 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 coverage.

2. State law provides that your replacement coverage may not contain new waiting periods, elimination periods or probationary periods. We will waive any time periods applicable to waiting periods, elimination periods or probationary periods in your new coverage for similar benefits to the extent such time was spent under your original coverage.
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, if any. Failure to include all material medical information on the 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 you want to keep it.

(Applicant's Signature)

(Date)

(Agent'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

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- ☐ 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.
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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, if any. Failure to include all material medical information on the 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 you want to keep it.

(Applicant's Signature)

(Date)

(Agent'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



Insurance Company

A Transamerica company

EXPRESS ISSUE COVER SHEET

(Please submit completed sheet with every application)

| | | |
|---|----------------------|--|
| Agent/Producer Information | | |
| Agent/Producer Name (Print) | Agent/Producer Email | Agent/Producer Phone () |
| Agent/Producer ID | Office ID | Agent/Producer Fax () |
| Proposed Insured(s) Information | | |
| Insured's name(s) (Print) | | Last 4 digits of Insured's social security # |
| <p>Required Forms with Application:</p> <p><input type="checkbox"/> HIPAA Authorization Form</p> <p>Other Disclosures (if applicable):</p> <p><input type="checkbox"/> Accelerated Death Benefit Disclosure Form (Final Expense Sale Only) <input type="checkbox"/> Replacement Form(s)</p> <p><input type="checkbox"/> Other State Disclosures <input type="checkbox"/> Agent/Producer Certification (Medicare Supplement Sale Only)</p> | | |
| <p>How are you paying the Initial Premium?</p> <p><input type="checkbox"/> By Check: Available with all methods, but must be used if subsequent payments are quarterly, semi-annual or annual</p> <p><input type="checkbox"/> Draft initial premium and applicable app fees upon receipt</p> <p>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.</p> | | |
| <p>Submitting Application to Stonebridge: (<i>Faxing is the preferred method</i>)</p> <p>If faxing, fax to 1-866-834-0437 and enter date faxed _____. Do not mail originals if faxing.</p> <p>If mailing the application and/or check for initial premium please send with cover sheet to:</p> <p>Stonebridge Life, 4333 Edgewood Road NE, Cedar Rapids, IA 52499</p> | | |

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



HOME OFFICE: RUTLAND, VT

A Transamerica company

LEAVE WITH APPLICANT

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.

Stonebridge Life Insurance Company is a Transamerica company. The Transamerica companies offer a wide array of innovative financial services and products with a common purpose: to help individuals, families, and businesses build, protect and preserve their hard-earned assets. With more than a century of experience, we have built a solid reputation on solid management, sound decisions and consumer confidence.



HOME OFFICE: RUTLAND, VT

A Transamerica company