Geisinger Gold

MEDICARE SUPPLEMENT

Insured by Geisinger Indemnity Insurance Company
Danville, PA 17822

Medicare Supplement Insurance Policy Application Form

Instructions

1. Fill in all requested information on this form and sign in the 3 places indicated on pages 7 and 8.
2. Please refer to the "Geisinger Gold Medicare Supplement Outline of Benefit Coverage" for the monthly cost of all Medicare supplement plans offered by Geisinger Indemnity Insurance Company.
3. Print clearly, and use black or blue ink.
4. ✉ Mail the completed form(s) in the enclosed envelope. If your envelope is missing, please mail to:

   ATTN: Enrollment 32-29
   Geisinger Health Plan
   P.O. Box 900
   Danville, PA 17821-9989

If you prefer to file online contact us at:
www.geisingergold.com

Please DO NOT INCLUDE any genetic information such as family medical history or any information related to genetic testing, genetic services, genetic counseling, or genetic diseases for which you believe that you may be at risk.

1 Tell us about yourself

Please supply the following information, found on your Medicare card.

MEDICARE HEALTH INSURANCE

NAME _____
First / Middle Initial / Last

MEDICARE CLAIM # _____

HOSPITAL (PART A) EFFECTIVE DATE: ____ 01 _____
MM DD YYYY

MEDICAL (PART B) EFFECTIVE DATE: ____ 01 _____
MM DD YYYY

Birthdate

____ ____ _____
MM DD YYYY

Gender

☐ ☐
M F

Phone

_____ _____ _____
Area Code and Phone Number

E-mail address

_____
Be sure to write all necessary periods(.) and symbols (@).

Home Address (Street No., Apt. No., Suite No.): _____

City: _____ State: _____ Zip Code: _____ County: _____

2 Choose your plan and effective date

Please indicate your plan choice below:

☐ A ☐ B ☐ C ☐ F ☐ F-High Deductible ☐ M ☐ N

You are eligible to enroll if the following are true:

- you are enrolled in Medicare Parts A&B and
- you are not duplicating Medicare supplement coverage.

Coverage Effective Date

Your coverage will become effective on the first day of the month following receipt and approval of this application and first month's premium. You will receive an Enrollment Letter confirming your effective date.

If you would like your coverage to begin on a later date (the 1st day of a future month), please indicate below. However, the requested effective date cannot be greater than three (3) months from the signature date on this application.

Requested Effective Date

____ 01 _____
MM DD YYYY

3 PART I
Answer these questions to determine if your acceptance is guaranteed

3A. Did you turn age 65 in the last 6 months?

☐ Y ☐ N **If YES,** skip to **Section 7**.

3B. Did you enroll in Medicare Part B within the last 6 months?

☐ Y ☐ N **If YES,** skip to **Section 7**.

3C. Will your plan effective date be within 6 months after turning age 65 and enrolling in Medicare Part B?

☐ Y ☐ N **If YES,** skip to **Section 7**.

- If you answered **YES to 3A, 3B, or 3C**, your acceptance is guaranteed, skip to **Section 7**.
- If you answered **NO to 3A, 3B, and 3C,** continue to **Section 3, Part II**. ↗

3 PART II

For a Medicare Eligible enrolled in Medicare Part B for six (6) months or more, the Balanced Budget Act of 1997 and the Balanced Budget Refinement Act of 1999 provide set categories which guarantee health insurance coverage without preexisting condition waiting periods.

In some situations, you have a guaranteed issue right to purchase Medicare supplement coverage. If you are not within your Open Enrollment Period[1], you may be able to obtain health insurance coverage without a preexisting condition limitation if you: (a) have Medicare Part A and Part B, (b) reside in our service area, (c) do not have group health coverage, (d) apply for this coverage within 63 days from the date your previous coverage was terminated, and (e) fall within one of the following categories:

1. Your employer group health benefit plan was: (a) coverage that supplemented (i.e., was in addition to) Medicare and was terminated by the employer, or (b) coverage that paid before Medicare and was terminated by you or the employer.
2. Your previous insurance company ended its Medicare Advantage coverage (a managed health care plan that replaces Medicare Part A and Part B benefits), Medicare SELECT coverage (a type of Medigap policy that may require you to use doctors and hospitals within its network to be eligible for full benefits), Medicare PACE[2] coverage, or you moved out of that Plan's service area.
3. You left Medicare Advantage/Medicare SELECT/Medicare PACE[2], or left other Medicare supplement coverage because your insurer is bankrupt, did not follow an important provision of your policy (i.e., which guarantees health insurance availability without preexisting condition waiting periods), or your policy was misrepresented to you when you purchased it.
4. You cancelled Geisinger Health Plan's coverage to join a Medicare Advantage/Medicare SELECT/Medicare PACE[2] plan. However, you now wish to terminate that coverage and return to Geisinger Health Plan's coverage. You must reapply within 12 months of the date you terminated your coverage, and you may apply for the plan in which you were originally enrolled or for a lower cost plan.
5. You cancelled Medicare supplement coverage to join a Medicare Advantage/Medicare SELECT/Medicare PACE[2] plan. However, within 12 months of joining, you chose to terminate coverage with the Medicare Advantage/Medicare SELECT/Medicare PACE[2] plan and return to your Medicare supplement coverage. You may apply for coverage only if the Medicare supplement coverage which you previously had with your prior insurer is no longer available.
6. You joined a Medicare Advantage/Medicare SELECT/Medicare PACE[2] plan when you were first notifed of your eligibility for Medicare. However, within 12 months of joining that plan, you decided to terminate that coverage and enroll in Geisinger Health Plan's coverage.
7. Your Medicare Advantage Plan has withdrawn from a service area. If you decide to leave the Medicare Advantage Plan prior to the termination date, you have 63 days from the date of your final notification letter to apply for coverage. If you decide to stay enrolled in a Medicare Advantage Plan until the contract terminates, you have 63 days from the date your coverage terminates under the Medicare Advantage Plan to apply for Geisinger Health Plan's coverage.

NOTE: You have 63 days from the date that your previous coverage terminated to apply for coverage. Eligible persons are permitted to apply for coverage. **3D.**

- If you feel you are qualified for any of the above categories, please (i) complete the spaces below, (ii) include a copy of your health insurance coverage termination notice with your application and (iii) go to Section 7.
- If the categories in this Section 3, Part II, do not apply to you, go to Section 4.

Name	ID #	Category to which you belong (1-7 above)#

[1]Open Enrollment Period is the six-month time period after first enrolling in Medicare Part B, or reaching the age of sixty-five (65), in which an individual may enroll for Medicare supplement coverage.

[2]Medicare PACE refers to the federal Program for All-Inclusive Care of the Elderly and is not affiliated with the Pennsylvania PACE, Pharmaceutical Assistance Contract for the Elderly.

4 Within the last two (2) years, has a medical professional recommended or discussed as a treatment option, any of the following that has NOT been completed:

YES	NO	
		A. Hospital admittance as an inpatient or admittance to a nursing home
		B. Organ transplant
		C. Surgery

If you answered **"YES"** to any question above, you are **NOT** eligible for this Medicare Supplemental Insurance Plan. **STOP HERE**
If you answered **"NO"** to all questions in this Section 4, please continue on to Section 5.

5 In the last five (5) years, have you been diagnosed, treated or had (as determined by a member of the medical profession) any of the following conditions or use of devices?

YES	NO	A. HEART OR VASCULAR
		Aneurysm
		Arteriosclerosis or atherosclerosis
		Artery or vein blockage within the last two (2) years
		Atrial fibrillation
		Cardiomyopathy
		Carotid artery disease
		Congestive Heart Failure (CHF)
		Coronary Artery Disease (CAD)
		Heart attack
		Peripheral vascular disease or claudication
		Stroke, TIA (Transient Ischemic Attack) or mini stroke
		Valvular heart disease
		Ventricular assist device/defibrillator/balloon pump

YES	NO	B. LUNG / RESPIRATORY
		Bronchiectasis
		Chronic Obstructive Pulmonary Disease (COPD)
		Cystic fibrosis
		Emphysema
		Pulmonary fibrosis
		Pulmonary hypertension
		Sarcoidosis
		Use of supplemental oxygen

YES	NO	C. CANCER OR TUMORS
		Cancer (other than skin cancer) within last ten (10) years
		Leukemia or lymphoma
		Melanoma

YES	NO	D. KIDNEY
		Chronic glomerulonephritis
		Chronic Renal Failure or Insufficiency
		Currently receiving dialysis
		End stage renal (kidney) disease
		Polycystic kidney disease
		Renal artery stenosis

YES	NO	E. GASTROINTESTINAL
		Barrett's esophagus
		Chronic pancreatitis
		Crohn's disease
		Esophageal varices
		Ulcerative colitis

YES	NO	F. MUSCULOSKELETAL
		Ankylosing spondylitis
		Joint replacement
		Psoriatic arthritis
		Rheumatoid arthritis
		Sjogren's disease
		Spinal stenosis

YES	NO	G. BLOOD DISORDERS
		Aplastic anemia
		Cooley's anemia
		Hemolytic anemia
		Hemophilia
		Sickle cell anemia

YES	NO	H. NERVOUS SYSTEM
		Alzheimer's disease or dementia
		Amyotrophic Lateral Sclerosis (ALS)
		CIDP (Chronic Inflammatory Demyelinanting Polyneuropathy)
		Guillain-Barre syndrome
		Multiple Sclerosis (MS)
		Paralysis
		Paraplegia, quadriplegia or hemiplegia
		Parkinson's disease
		Systemic Lupus Erythematosus (SLE)

YES	NO	I. OTHER
		AIDS
		Bipolar disorder
		Bone marrow or organ transplant
		Chronic hepatitis
		Cirrhosis of the liver
		Diabetic neuropathy
		Enzyme replacement therapy
		Gaucher's disease
		Hypogammaglobulinemia
		Insulin dependent diabetes with circulatory or kidney problems
		Diabetic retinopathy
		IVIG Therapy
		Schizophrenia
		Stem cell transplant

If you answered **"YES"** to any question above, you are **NOT** eligible for this Medicare Supplemental Insurance Plan. **STOP HERE**
If you answered **"NO"** to all questions in this Section 5, please continue on to Section 6.

6 Please answers questions A through D below.

A. What is your height? _____ft _____ in
B. What is your weight ? _____ lbs
C. Have you smoked cigarettes or used any tobacco product at any time within the past twelve (12) months? ___ YES ___ NO
D. What prescription medications are you currently taking?

Name of Drug	Dosage	Frequency of Dosage	Diagnosis	Prescribing Doctor Name	Is prescribing doctor a PCP or Specialist?	Is this drug administered by a medical professional?
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No

7 Tell us about your past and current coverage

Please review the statements below, then answer all questions to the best of your knowledge.

- You do not need more than one Medicare supplement insurance 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 insurance policy.
- If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare supplement insurance 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 insurance policy or, if the Medicare supplement insurance policy is no longer available, a substantially equivalent policy will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare supplement insurance 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 insurance 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 insurance policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement insurance 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 insurance 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 your protection, you are required to answer all the questions below (7A through 7O) and sign in the signature box on the next page.

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

7A. Did you turn age 65 in the last 6 months?

☐ Y ☐ N

7B. Did you enroll in Medicare Part B within the last 6 months?

☐ Y ☐ N

7C. If YES, what is the effective date?

____ **0 1** _____
M M D D Y Y Y Y

7D. Are you covered for medical assistance through the state Medicaid program? (Medicaid is a state-run health care program that helps with medical costs for people with low or limited income. It is not the Federal Medicare 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.

☐ Y ☐ N

7E. Will Medicaid pay your premiums for this Medicare supplement policy?

☐ Y ☐ N

7F. Do you receive any benefits from Medicaid OTHER THAN payments toward your Medicare Part B premium?

☐ Y ☐ N

7 Tell us about your past and current coverage - continued

7G. Have you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, a Medicare HMO or PPO)?

☐ Y ☐ N

If YES, fill in your start and end dates and continue to question 7H. If you are still covered under this plan, leave the end date blank.

Start Date M M D D Y Y Y Y — 0 1

End Date M M D D Y Y Y Y — 0 1

7H. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement insurance policy?

☐ Y ☐ N

7I. Was this your first time in this type of Medicare plan?

☐ Y ☐ N

7J. Did you drop a Medicare supplement insurance policy to enroll in the Medicare plan?

☐ Y ☐ N

7K. Do you have another Medicare supplement insurance policy in force?

☐ Y ☐ N

7L.(A) If Yes, with what company and what plan do you have?

Company Name: _____

Plan: _____

7L.(B) If YES, do you intend to replace your current Medicare supplement insurance policy with this policy?

☐ Y ☐ N

7M. Have you had coverage under any other health insurance within the past 63 days (for example, an employer, union or individual plan)?

☐ Y ☐ N

If YES, please list with what company and what type of policy in the space provided below. Then continue to question **7N**.

Company Name: _____

Policy Type

☐ HMO/PPO ☐ Major Medical ☐ Employer Plan
☐ Union Plan ☐ Other _____

7N. What are your dates of coverage under the policy you listed in **7M**? Leave the end date blank if you are still covered under the other policy.

Start Date M M D D Y Y Y Y

End Date M M D D Y Y Y Y

7O. Are you replacing this health insurance?

☐ Y ☐ N

Your Signature - 1 (required)

X _____

8 Authorization and Verification of Information

Please read carefully, and sign and date in the signature box below.

- My signature indicates I have read and understand the contents of this application form.
- I declare the answers on this application form are complete and true to the best of my knowledge and belief and are the basis for issuing coverage. I understand that this application form becomes a part of the insurance contract and that if the answers are incomplete, incorrect or untrue, Geisinger Indemnity Insurance Company may have the right to rescind my coverage, adjust my premium, or reduce my benefits.
- I understand the coverage under the plan I am applying for will not take effect until issued by Geisinger Indemnity Insurance Company.
- I acknowledge receipt of the "Guide to Health Insurance for People with Medicare" and "Geisinger Gold Medicare Supplement Outline of Benefit Coverage" as required.
- I alone am responsible for reading and accurately completing this application. I have left nothing out regarding my past or present health. I understand that I am not eligible for any benefits if any information requested on this application, even information about my Medicare coverage, is false, incomplete or omitted and that Geisinger Indemnity Insurance Company may void all coverage from the original effective date of the policy for intentional material misstatements or omissions.
- Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Authorization for the Release of Medical Information

I authorize any health care provider, licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical facility, health care clearinghouse, pharmacy benefit manager, insurance company, or other organization, institution, or person to give Geisinger Indemnity Insurance Company and its insurance company affiliates ("Company") any data or records about me or my mental or physical health. I understand the purpose of this disclosure and use of my information is to allow Company to determine my eligibility for coverage and rate. I understand this authorization is voluntary and I may refuse to sign the authorization. My refusal may, however, affect my eligibility to enroll in Geisinger Indemnity Insurance Company or to receive benefits, if permitted by law. I understand the information I authorize Company to obtain and use may be re-disclosed to a third party only as permitted under applicable law, and once re-disclosed, the information may no longer be protected by Federal privacy laws. I understand I may end this authorization if I notify Company, in writing, prior to the issuance of coverage. After coverage is issued, this authorization is not revocable. This authorization is valid for 24 months from the date of my signature.

I have read all information and have answered all questions to the best of my ability.

Your Signature - 2 (required)

X _____

Today's Date (required)

___ ___ ___ ___
M M D D Y Y Y Y

Note: If you are signing as the legal representative for the applicant, please enclose a copy of the appropriate legal documentation.

Authorization for the Release of Medical Information to Determine Eligibility of Claims and for Analytic Studies

I authorize any health care provider, licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical facility, health care clearinghouse, pharmacy benefit manager, insurance company, or other organization, institution, or person to give Geisinger Indemnity Insurance Company and its insurance company affiliates ("Company") any data or records about me or my mental or physical health. I understand the purpose of this disclosure and use of my information is to allow Company to determine the eligibility of and/or amount payable for my claims and for analytic studies. I understand I may end this authorization if I notify Company, in writing, except to the extent that Company has already acted on my authorization. If not revoked, this authorization is valid for the term of the coverage.

Your Signature - 3

X _____

Today's Date (required)

___ ___ ___ ___
M M D D Y Y Y Y

Note: If you are signing as the legal representative for the applicant, please enclose a copy of the appropriate legal documentation.

9 Billing Information Sections 9A, 9B and 9C must be completed.

Please refer to the "Geisinger Gold Medicare Supplement Outline of Benefit Coverage" for the monthly cost of the plan you have selected and submit the appropriate rate.

9A. INITIAL PREMIUM PAYMENT OPTIONS. (Initial payment will be processed immediately upon Application approval.)

Please choose one of the following:

☐ EFT (Electronic Funds Transfer)

☐ Credit Card

☐ Check or Money Order (payable to Geisinger Indemnity Insurance Company and submit payment with this Application.)

- A CHECK AUTHORIZES ELECTRONIC DEBIT - Your payment by personal check may be processed as an electronic ACH debit. By mailing us a check for payment, you are authorizing us to use certain information from your check to initiate a one-time ACH debit in the amount of your check from the account on which you have written the check. To avoid possible costs due to a rejected ACH debit, please make sure that the check is covered by funds already in your account before you mail us the check. Your check will not be returned to you and the original is destroyed.

9B. SUBSEQUENT PREMIUM PAYMENT OPTIONS. (A monthly premium bill will be mailed regardless of payment selection.)

Please choose one of the following:

Payment Options:	Place **X** at Selection	Charge my Account on the **First (1st)** calendar day of each month:
EFT (Electronic Funds Transfer)		
Credit Card		
Bill Me		

- EFT and Credit Card payments will be charged on with the 1st day of each month as you have selected above.

9C. PAYMENT AUTHORIZATION.

I authorize Geisinger Indemnity Insurance Company ("Company") to draw premium payment from the accounts and/or credit card as noted in 9A and 9B above. I represent that my account(s) at the institution named in this Application has sufficient funds to pay all premiums due. I understand that Company shall initiate electronic debit to pay premiums for authorized policies, and the entries are my transaction receipt. I understand that corrections to the entries may involve an account adjustment, and that my direct electronic payment of the policy premium will be debited on or after the premium due date.

_____ _____

Applicant's Signature Date

Important Policyholder Information and Terms

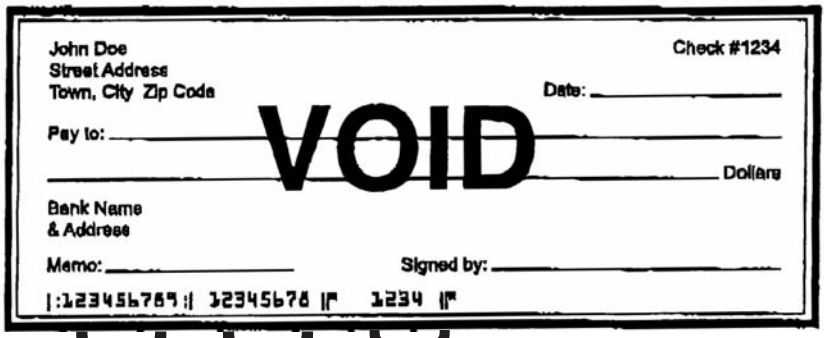
- **Your initial premium payment must be submitted with your Application**. However, payment does not guarantee coverage. Your policy will be effective only if your Application has been approved by Geisinger Indemnity Insurance Company ("Company"), medical underwriting has been completed and approved (if applicable), and premium has been received and accepted.
- Your premium amount is not final until the medical underwriting process (if applicable) has been completed. Coverage may be declined or final premium may be adjusted (higher or lower) based on information provided to Company or election of a different benefit level.
- If coverage is declined or cancelled by either Company or the applicant, Section(s) 9, 10 and 11 of this Application will be redacted and/or destroyed.
- Do not cancel other coverage presently in force until written notification is received from Company indicating that your enrollment has been approved and you have received your Enrollment Letter providing the effective date of coverage.
- There is no payment to Company until Company receives full and final credit for the payment, and Company reserves the right to refuse/terminate electronic payment services at any time.

10 EFT Information (Electronic Funds Transfer)

If you elected to make premium payment(s) by EFT, complete this Section; otherwise, skip to Section 11.

- Name on Account: _____
- Address on Account: _____
  (Street) (Apt # / Suite #)

  _____
  (City) (State) (Zip Code)
- Bank Name: _____
- Account Type: ☐ Checking Account ☐ Savings Account
- Bank Routing Number (9-digit #):__ __ __ __ __ __ __ __ __
- Bank Account Number: _____



Bank Routing Number

Bank Account Number

Check Number
Please **do not include** the check number (it may be before or after the account number) as it may delay processing.

11 Credit Card Information

If you elected to make premium payment(s) by Credit Card, complete this Section; otherwise, skip to Section 12.

- Credit Card Type: ☐ VISA ☐ MasterCard ☐ Discover
- Cardholder's Name: _____
  (exactly as it appears on the card)
- Cardholder's Address: _____
  (as it appears on the statement) (Street) (Apt # / Suite #)

  _____
  (City) (State) (Zip Code)
- Account number: __ __ __ __ - __ __ __ __ - __ __ __ __ - __ __ __ __
- Card Expiration Date: __ __ / __ __ __ __
  M M Y Y Y Y

12 Application Form Checklist

Did you remember to...

√ Complete this application form in black or blue INK?

√ Fill in all requested information in all sections?

√ Sign in all 3 signature boxes?

√ Include termination notice from previous insurance coverage (if applicable)?

√ Enclose your first month's insurance payment? Please refer to the "Geisinger Gold Medicare Supplement Outline of Benefit Coverage" for the monthly cost of the plan you have selected.

Make check or money order payable to:
Geisinger Indemnity Insurance Company

Once your application is processed, you'll be notified of your acceptance, rate and insurance start date. *Thank you!*

13 FOR AGENT ONLY

Please list any other health insurance policies or coverages you have sold to the applicant which are still in force, and any other health insurance policies or coverages you have sold to the applicant in the past five years which are no longer in force. Please submit with the application, as required:

Date	Name of Policy	Name and Address of Insurance Company
From: Mo./Yr. _____	_____	Name: _____
To: Mo./Yr. _____	_____	Address: _____
	_____	City/State: _____

(Attach additional sheets if necessary)

I have read and understand the application. I additionally certify that I have given the "Guide to Health Insurance for People with Medicare," and an outline of coverage and a disclosure statement for the policy applied for, and that the applicant has both Parts A and B of Medicare. The applied for policy will not duplicate any health insurance coverage. I have requested and received documentation that indicates that the applied for policy will not duplicate any coverage.

SIGNED AT

Agent's Signature | Date of Signature | (City and State)

Print Agent's Name | Agent No.

Street Address | Telephone No.

City | State | ZIP

E-mail Address

Premium Amount $ _____

BROKER HOTLINE TOLL-FREE NUMBER

Monday - Friday: 8:00 a.m. to 5:00 p.m.

866-488-6653

Geisinger
Gold

AUTHORIZATION FORM FOR PRE-ENROLLMENT USES AND DISCLOSURES OF PROTECTED HEALTH INFORMATION

INSTRUCTIONS:

- This form may be duplicated.
- Please complete both sides of this two-sided form.

Section A – Applicant Information (person whose medical information is being requested)

Name of Applicant: (First, Middle Initial, Last, Title [Sr., Jr., III])	Date of Birth: __ __ / __ __ / __ __ __ __ (M M D D Y Y Y Y)
Address: (Street, City, State, Zip)	Telephone Number: (__ __ __) - __ __ __ - __ __ __ __

Section B – Authorization to Obtain Medical Information from Health Care Providers

In connection with my application for enrollment in Geisinger Gold Medicare Supplement, I authorize Geisinger Indemnity Insurance Company ("Company") to obtain medical information about me for medical review from all health care providers, including but not limited to, the following physician and any other licensed physician, medical practitioner, hospital, clinic, pharmacy, pharmacy benefit manager or other medical or medically related facility, insurance company, or other organization, institution or person, that has any records or knowledge of me or my health information, including any information related to the testing, evaluation, diagnosis and/or treatment of alcohol and/or drug dependence, mental health and/or HIV (human immunodeficiency virus)/AIDS (acquired immune deficiency syndrome). Furthermore, I authorized any such health care provider to disclose such records or information to Company or its reinsurers.

Physician Name: (First, Last)	Address of Physician's Practice Location: (Street, City, State, Zip)

Section C – Special Authorization

I understand that federal/state law requires a separate authorization to permit the release of the following information by health care providers to Company. **NOTE: This Section must be completed by inserting initials where indicated below for ALL applicants**. This section should be completed by either the applicant listed in Section A above or a legal representative (as applicable), even if you believe the condition if not applicable. Failure to correctly initial each of the three (3) conditions noted below may result in a delay in the enrollment process.

Special Authorization for release of information related to evaluation, testing, diagnosis and/or treatment for:	Authorization
Alcoholism and/or drug abuse or dependence	Initial Here: _____
HIV / AIDS	Initial Here: _____
Mental Health	Initial Here: _____

Section D – Legal Representative Information

Complete this section if a legal representative is authorizing disclosure of the applicant's information on behalf of the applicant. A copy of a power of attorney or other court-initiated document will be required, if applicable.

Name of Legal Representative: (First, Middle Initial, Last, Title [Sr., Jr., III])	Relationship to Applicant:
Address: (Street, City, State, Zip)	Telephone Number: (__ __ __) - __ __ __ - __ __ __ __
Signature of Legal Representative:	Date: __ __ / __ __ / __ __ __ __ M M D D Y Y Y Y

Section E – General Terms

1. I understand that in order to process this request for the reproduction of medical record information on a timely basis Company may utilize a medical record copy service, and I further authorize the release of my medical record information to such record service for this purpose. A fee may be charged to the applicant for the reproduction of medical records.
2. I understand that the purpose of this authorization is for eligibility, enrollment, underwriting and/or risk rating determinations by Company related to my application for enrollment in Geisinger Gold Medicare Supplement, and that my enrollment in Geisinger Gold Medicare Supplement is contingent upon, among other things, execution of this authorization form.
3. I authorize the disclosure of any decisions made through the medical underwriting process to the applicant or any other legal representative listed on the Geisinger Gold Medicare Supplement Insurance Policy Application Form.
4. This authorization will be valid for twenty-four (24) months. I understand that I may revoke this authorization in writing at any time, except to the extent that action has been taken by Company in reliance on this authorization, by sending a written revocation to: Medical Underwriter, 100 North Academy Avenue, Danville, PA 17822-3225.
5. I understand that I am entitled to obtain a copy of this authorization and that a copy will be as valid as the original.

Section F – Signature / Date

I understand the nature of this authorization. I further understand that if my application for enrollment in Geisinger Gold Medicare Supplement including this authorization is an electronic application, I executed the application and this authorization with an electronic signature using methods that meet the standards of the ESIGN Act under federal law (15 USC §7001, et seq.) and the Electronic Transactions Act under the law of the Commonwealth of Pennsylvania (73 PA CONS. STAT. §2260.101 et seq.), and that my electronic signature has the same legal authority and effect as a handwritten signature.

Date:

__ __ / __ __ / __ __ __ __
M M D D Y Y Y Y

Signature: _____

Printed Name: _____

NOTE: If an applicant is unable to sign the authorization for any reason, a legal representative must sign. See Section D.

Geisinger
Gold
MEDICARE SUPPLEMENT

Geisinger Indemnity Insurance Company
("GIIC")
A Pennsylvania corporation located at
100 North Academy Avenue
Danville, PA 17822-3220

Important Information about your Rights to Guaranteed Issue of Medicare Supplemental Policies

All seven Geisinger Gold Medicare Supplement Programs - Plans A, B, C, F, High Deductible F, M and N, described in the enclosed Medicare Supplement Outline of Coverage are available to individuals who enroll during their "Open Enrollment Period."

The "Open Enrollment Period" is the six-month time period after you are first eligible for and you enroll in Medicare Part B Medical Insurance or after you have reached the age of 65. You may enroll for Medicare Supplement Plans A, B, C, F, High Deductible F, M and N or another company's insurance to supplement your Medicare coverage (also called Medigap coverage) during this six-month period and be guaranteed coverage. Guaranteed coverage means you cannot be refused coverage.

If you are not within this "Open Enrollment Period," you still may be able to obtain certain Geisinger Gold Medicare Supplement programs without a preexisting condition limitation if you:

a. Have Medicare Part A Hospital Insurance and Medicare Part B Medical Insurance;
b. Reside in the Pennsylvania regions served by Geisinger Gold Medicare Supplement;
c. Do not have health insurance coverage provided by an employer group, trust fund, or welfare fund;
d. Apply for this Medicare Supplement coverage no later than 63 days after either the date on which you were notified that your current or previous coverage would be ending, or the date on which your current or previous coverage actually ends; and
e. You fall within one of the six categories described below.

Under the Balanced Budget Act of 1997, the federal government created the Medicare Advantage Program to increase the health care options for Medicare-eligible individuals beyond basic Medicare and Medicare health maintenance organizations (HMOs). These new options include, but are not limited to, Medicare Preferred Provider Organizations (PPOs), Medicare Point-of-Service (POS) Plans and the Medicare Demonstration Project. This law requires insurance companies (including GIIC) to offer you certain Medicare Supplemental plans on a guaranteed issue basis; that is, they cannot refuse to cover you when you are ending your enrollment in another plan under specific circumstances, as follows:

1. Your current or previous health care coverage was provided by an employer group, trust fund, or welfare fund and (a) was a benefits plan that supplements Medicare that was terminated by the employer or fund, or the benefits plan stopped providing all supplemental Medicare benefits; or (b) was primary to Medicare and your coverage was terminated by either you or the employer or fund.

2. You are currently or were previously enrolled in a Medicare Advantage or Medicare SELECT plan, or you are 65 years of age or older and were enrolled in a Program of All-Inclusive Care for the Elderly (PACE), and the plan was terminated or otherwise discontinued by the organization that offered it, or the organization has notified you that it will be terminating in the future, or you moved out of the plan's service area.

3. You were covered under a Medicare Advantage, Medicare SELECT, or other Medicare Supplement insurance plan, or you are 65 years of age or older and were enrolled in a Program of All-Inclusive Care for the Elderly (PACE), and you left the plan because that plan is bankrupt, breached your policy, or your policy was misrepresented to you when you bought it.

4. You canceled your Geisinger Gold Medicare supplemental plan to join, for the first time, a Medicare Advantage plan, a Medicare SELECT plan, or a Program of All-Inclusive Care for the Elderly (PACE). However, now you want to end that coverage and return to a Geisinger Gold Medicare Supplement Plan. You must reapply to Geisinger Gold within 12 months of the date you ended your original Geisinger Gold Medicare Supplement coverage, and you may apply for the Geisinger Gold Medicare Supplement plan in which you were originally enrolled or a lower-cost Geisinger Gold Medicare Supplement plan.

5. You canceled the Medicare Supplemental plan you had from another insurance company to join a Medicare Advantage plan, a Medicare SELECT plan, or a Program of All-Inclusive Care for the Elderly (PACE). However, within 12 months of joining this plan, you decide to end this coverage and return to the Medicare supplemental plan you had before. You can apply for certain Geisinger Gold Medicare Supplement plans only if the previous Medicare Supplemental plan you had from another insurance company is no longer available.

6. You joined a Medicare Advantage plan, a Medicare SELECT plan, or a Program of All-Inclusive Care for the Elderly (PACE) when you first became eligible for Medicare (during your "Open Enrollment Period"). However, within 12 months of joining that plan, you decide to end that coverage and enroll in a Geisinger Gold Medicare Supplement plan.

If one of these categories applies to you, here's what you need to do:

- Complete and return your application for a Geisinger Gold Medicare Supplement plan no later than 63 days after the date on which your current or previous coverage ends. If your situation is described in paragraph number 2 above, you may choose to substitute the date on which you were notified that your coverage would be ending for the actual date of termination.

- Along with your application, be sure to enclose proof of the date on which your current or previous coverage actually ends, or on which you were notified that your current or previous coverage would be ending.

If you have questions about these rights or about the Geisinger Gold Medicare Supplement plans available to you, please call a Customer Service representative at 1-800-498-9731 Monday through Friday between 8:00 a.m. and 5:00 p.m. Hearing impaired TTY users, call the PA Relay at 711.

Geisinger Gold

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

Geisinger Indemnity Insurance Company
100 North Academy Avenue ● Danville, PA 17822

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

You intend to terminate existing Medicare supplement or Medicare Advantage and replace it with a policy to be issued by Geisinger Indemnity 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:

To the best of Geisinger Indemnity Insurance Company's 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. Reasons for purchase of the replacement policy may include, but are not limited to, one or more of the following: (a) Additional benefits; (b) No change in benefits, but lower premium; (c) Fewer benefits and lower premium; (d) My plan has outpatient prescription drug coverage and I am enrolling in Part D; and/or (e) Disenrollment from a Medicare Advantage plan.

- If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for Geisinger Indemnity Insurance Company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.
- Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

Steven R. Youso

Steven R. Youso
President, Chief Executive Officer
Geisinger Indemnity Insurance Company
100 North Academy Avenue
Danville, PA 17822-3220

John B. Bulger, DO, MBA
Chief Medical Officer
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