

## Equitable Application Packet

Thank you for your interest in the Equitable Life Medicare Supplement plan!

This application packet provides you with access to a printable copy of the Enrollment Form and the Outline of Coverage in addition to a link to the Choosing a Medigap Policy Guide.

Should you decide to apply by secure upload/mail/fax/email, the printable application needs to be reviewed and signed by an Agent before it can be submitted to Equitable Life. You may email, fax or mail it in to CDA Insurance:

- Fax: 1.541.284.2994
- Email: [cs@cda-insurance.com](mailto:cs@cda-insurance.com)
- Secure File Upload: [Click here](#)
- Mail: CDA Insurance LLC  
PO Box 26540  
Eugene, Oregon 97402

### Other Important Information

Download Medicare's [Choosing a Medigap Policy Guide](#) (.pdf)

Download [Coverage Outline](#) (.pdf)

Download [Application](#) (.pdf)

Our website: <http://www.medicare-texas.net>

If you should have any questions on the application, please call us at 1.800.884.2343 or 1.541.434.9613.

### Part I – Personal Information

Title:  Mr.  Mrs.  Miss  Ms.  Other \_\_\_\_\_

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_

Birthdate (mm/dd/yyyy) \_\_\_\_\_ Social Security Number \_\_\_\_\_ Age: \_\_\_\_\_ Height \_\_\_\_\_ ft \_\_\_\_\_ in Weight \_\_\_\_\_ lbs Gender  Male  Female

Medicare ID Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Best Time to Call (3 hour interval): \_\_\_\_\_ to \_\_\_\_\_ Weekend Calls: Yes  No

Daytime Phone: \_\_\_\_\_ Evening Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

### Part II – Plan Selection

**Plan Applied For:**

A  F  N

**Tobacco Use:**

Have you used any tobacco products, including cigarettes, cigars, chewing tobacco or a pipe, in the past 12 months?  
 Yes  No

Policy Discount:  Yes  No

Policyowner Discount Name \_\_\_\_\_ Social Security Number \_\_\_\_\_

### Part III – Eligibility

State law allows a 6 month open enrollment period beginning with the first day of the first month in which you are eligible for Medicare. If you are under age 65 and eligible for Medicare you may apply for and receive Plan A from us. If you are over age 65 and eligible for Medicare, you may apply for and receive any plan available from us.

**Yes No**

- 1) Are you covered under Medicare Part A?  
a) If YES, what is your Part A effective date? \_\_\_\_/\_\_\_\_/\_\_\_\_  
b) If NO, what is your eligibility date? \_\_\_\_/\_\_\_\_/\_\_\_\_
- 2) Are you covered under Medicare Part B?  
a) If YES, what is your Part B effective date? \_\_\_\_/\_\_\_\_/\_\_\_\_  
b) If NO, what is your eligibility date? \_\_\_\_/\_\_\_\_/\_\_\_\_
- 3) a) Did you turn 65 in the last 6 months?

## Part IV – Medicare & Insurance Information

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you are eligible for guaranteed issue of a Medicare Supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with this Application. *Please mark "Yes" or "No" below with an "X", to the best of your knowledge.*

### PLEASE ANSWER ALL QUESTIONS

#### Yes No

- 1) Are you applying during a guaranteed issue period? (If YES please attach proof of eligibility).
- 2) 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 the 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 payments toward your Part B premium?
- 3) a) 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 "Effective" and "Paid-to" dates below.  
If you are still covered under this plan, leave "Paid to" blank.  
Effective \_\_\_\_/\_\_\_\_/\_\_\_\_ Paid to \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy)
- b) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? (If "Yes" complete Replacement Notice.)  
If so with which company? \_\_\_\_\_  
Company Address: \_\_\_\_\_
- c) Was this your first time in this type of Medicare Plan?
- d) Did you drop a Medicare Supplement policy to enroll in the Medicare Plan?
- 4) a) Do you have another Medicare Supplement policy in force?
- b) If so with which company? \_\_\_\_\_  
Company Address: \_\_\_\_\_  
What plan do you have? \_\_\_\_\_
- c) If so, do you intend to replace your current Medicare Supplement policy with this policy?  
(If "Yes" complete Replacement Notice.)
- 5) Have you had coverage under any other health insurance within the past 63 days?  
(for example, an employer, union, or individual plan)
- a) If so, with what company? \_\_\_\_\_  
What kind of policy? \_\_\_\_\_
- b) What are your dates of coverage under the other policy?  
Effective \_\_\_\_/\_\_\_\_/\_\_\_\_ Paid to \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy)





## Part VIII – Guarantee Issue Eligibility

Guaranteed Issue For Eligible Persons Under the Balanced Budget Act of 1997: The following are definitions of the categories of individuals who are eligible for Guaranteed Issue under the Balanced Budget Act of 1997:

- The individual is enrolled under an employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare, and the plan terminates, or the plan ceases to provide all such supplemental health benefits to the individual; or the individual is enrolled under an employee welfare benefit plan that is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to the individual because the individual leaves the plan (*eligible for Plans A and F*); or
- Enrolled in a Medicare Advantage plan or Program of All-Inclusive Care for the Elderly (PACE) and the organization's certification or plan is terminated or specific circumstances permit discontinuance including, but not limited to, a change in residence of the individual, the plan is terminated within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual (*eligible for Plans A and F*); or
- Enrolled in a Medicare risk contract, health care prepayment plan, cost contract or Medicare Select plan, or similar organization, and the organization's certification or plan is terminated or specific circumstances permit discontinuance including, but not limited to, a change in residence of the individual, the plan is terminated within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual (*eligible for Plans A and F*); or
- Enrolled in a Medicare Supplement policy and coverage discontinues due to insolvency of the insurer or the bankruptcy of the non-issuer organization or other involuntary termination of coverage, the issuer of the policy substantially violated of a material policy provision, or a material misrepresentation was made to you about the plan (*eligible for Plans A and F*); or
- Enrolled under a Medicare Supplement policy, terminates and enrolls for the first time in a Medicare Advantage, a risk or cost contract, or a Medicare Select plan, a PACE provider, and then terminates coverage within 12 months of enrollment (*eligible for the same Plan you terminated with us, or if that Plan is no longer available Plans A and F*); or
- Upon *first* becoming eligible for benefits under Part A at age 65, enrolls in a Medicare Advantage or PACE provider and then disenrolls within 12 months (*eligible for all plans available from us*); or
- Enrolled in a Medicare Part D Plan during the initial Part D enrollment period while enrolled under a Medicare Supplement policy that covers outpatient prescription drugs and terminate the Medicare Supplement policy (*eligible for Plans A and F*); or
- Enrolled under Medicaid and your coverage terminated because you lost eligibility for benefits (*eligible for Plans A and F*).

**Documentation of these events must be submitted with the application. You must apply within 63 days of the date of termination of previous coverage in order to qualify as an eligible person.**

5



# Health Information Authorization

This Authorization complies with the HIPAA Privacy Rule

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, pharmacy benefit manager, medical facility, or other health care provider that has provided services, treatment or payment to me, or on my behalf, within the past 10 years ("My Providers"), or consumer reporting agency, or the Medical Information Bureau, to disclose my entire medical record and any other protected health information concerning me to Equitable Life & Casualty Insurance Company ("Equitable") and its agents, employees and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes and excludes information related to genetic tests or genetic services (except to pay a claim related to such tests or services).

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this Authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction.

**My protected health information is to be disclosed under this Authorization so that Equitable may:** **1)** underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; **2)** obtain reinsurance; **3)** administer claims and determine or fulfill their responsibility for coverage and provision of benefits; **4)** administer coverage; and **5)** conduct other legally permissible activities that relate to any coverage I have or have applied for with Equitable.

For a period of 120 days from the date of this Authorization I authorize my Equitable Producer to receive certain protected health information about me that is related to an adverse underwriting decision or counteroffer for alternative coverage made during the underwriting of my application.

This Authorization shall remain in force for 30 months following the date of my signature below, and a copy of this Authorization is as valid as the original. I understand that I have the right to revoke this Authorization in writing, at any time, by sending a written request for revocation to: **Equitable at PO Box 2460, Salt Lake City, Utah 84110, Attention: Privacy Officer.** I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that Equitable has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this Authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this Authorization. I further understand that if I refuse to sign this Authorization to release my complete medical record, Equitable may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments.

\_\_\_\_\_  
Name of Applicant (please print)

\_\_\_\_\_  
Signature of Applicant or Personal Representative

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date

\_\_\_\_\_  
Description of Personal Representative's Authority or Relationship to Applicant (if applicable)



## Replacement Notice

### NOTICE TO APPLICANTS REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

EQUITABLE LIFE & CASUALTY INSURANCE COMPANY  
PO Box 2460, Salt Lake City, UT 84110-2460

#### 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 coverage and replace it with a policy to be issued by Equitable Life & Casualty Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. Terminate your policy or Medicare Advantage coverage only if after due consideration and acceptance by the replacing insurer, you find that purchase of this Medicare Supplement coverage is a wise decision. You should evaluate the need for other accident and sickness coverage you have that may duplicate the benefits provided under this policy.

**STATEMENT TO APPLICANT BY 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 (check one):

- Additional benefits.
- Same benefits, but lower premium.
- 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) \_\_\_\_\_

**I call to your attention the following item for your consideration:** If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the issuer 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.

\_\_\_\_\_  
Producer's Signature

Tiffany Jackson, PO Box 26540, Eugene, OR 97402  
Producers PRINTED name and address

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

*Producer: If this replacement notice is necessary, have the insured complete and sign this form and return it to us with all other forms*

Replaced Company Name: \_\_\_\_\_

Replaced Company Address: \_\_\_\_\_

**Replacement Notice**

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\_\_\_\_\_  
Producer's Signature

Tiffany Jackson, PO Box 26540, Eugene, OR 97402  
Producers PRINTED name and address

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

*Producer: If this replacement notice is necessary, have the insured complete and sign this form and leave it with the Applicant*

Replaced Company Name: \_\_\_\_\_

Replaced Company Address: \_\_\_\_\_

RN-10

**Leave with Applicant**

## Premium Calculation

Medicare Supplement Plan \_\_\_\_\_

	<b>Steps</b>	<b>Example</b> – <i>Information displayed is for illustrational purposes only</i>	<b>Enrollee</b>
<b>#1</b>	<b>Enrollee Age</b> <b>Enrollee Zip Code</b>	65 12345	
<b>#2</b>	<b>Premium</b> Premium shown in Outline of Coverage	\$150.00	
<b>#3</b>	<b>Household Premium Discount</b> If another individual resides with the enrollee, multiply premium by .93	$\$150.00 \times .93 = \$139.50$	
<b>#4</b>	<b>Payment Options</b> Modal Premiums – To determine other pay schedules, multiply the monthly premium by:  3 to pay Quarterly 6 to pay Semi-Annually 12 to pay Annually	\$139.50 Monthly Bank Draft Payment \$418.50 Quarterly Payment \$418.50 Quarterly Payment \$837.00 Semi-Annual Payment \$1,674.00 Annual Payment	

## NOTICE OF OUR INFORMATION PRACTICES AND PRIVACY POLICY

With your application for insurance we receive personal information about you. You also authorized us to collect your health information. We keep and protect all such information as confidential and do not disclose it to any other persons, entities or organizations unless authorized by you in writing or as allowed or required by law.

### Information We Collect And Receive

Personal information we receive about you comes directly from you, such as your name, address, birth date, Social Security number, telephone number, or e-mail address. Health (medical) information about you comes from you and your health care providers (doctors, clinics, hospitals, laboratories, etc.) based on your written Authorization. We may also review information about you on file with 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.

### What We Do With This Information

Your personal information is entered in our system to identify you as our customer. Other uses of your personal and health information include underwriting your application for insurance and assisting you in a claim for benefits. Your Equitable agent, as our business associate, may have access to your health information during the underwriting process, as authorized by you, and access to your personal information for assistance with your insurance needs.

Under our established procedures, if upon the consideration of your medical information we determine you do not meet our underwriting guidelines for the issuance of a policy, the medical reason(s) for a declination of coverage may be disclosed to the person or entity (usually your doctor) who maintains your medical information. Your doctor can then discuss with you, through a private consultation, the medical reason(s) for our decision.

### How We Protect This Information

Our employees and agents are required to keep your personal and health information confidential. Our intention is to request or access only the minimum amount of information necessary. We maintain all your personal or health information in a secured database, with security and procedural measures in place, in compliance with federal law, to safeguard your protected information and alert us if and when unauthorized access is attempted.

We do not disclose your personal or health information with any nonaffiliated third party (person, entity or organization) without your written permission, unless allowed or required by law. Under no circumstances will any information be disclosed to any nonaffiliated party for marketing purposes, such as telemarketing, direct mail or electronic mail marketing.

### How You Can Access This Information

Write to us and request copies of the personal information we have about you in our records. You can also find out who we have disclosed this information to and for what reason. If you believe any personal or health information we have about you is incomplete, inaccurate or incorrect, you have the right to request that we correct or delete it. If your request concerns health information we received from a doctor, hospital or other medical provider, we will refer you to that person or entity. You may, in a private consultation with them, have the necessary corrections made to your health information and sent to us.

### The MIB Inc.

Information regarding your insurability will be treated as confidential. Equitable Life & Casualty Insurance Company, or its reinsurers may, however, make a brief report thereon to MIB, 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 in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB, toll free, at 1-866-692-6901 (TTY 1-866-346-3642). If you question the accuracy of information in 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 Park, Suite 400, Braintree, MA 02184-8734.

Equitable Life & Casualty Insurance Company, or its reinsurers, may also release information in 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.

If you have any questions about this Notice, we can be contacted at:

**Equitable Life & Casualty Insurance Company**  
**PO Box 2460, Salt Lake City, UT 84110-2460**  
**ATTN: Privacy Officer**  
Telephone (toll free): 1-800-352-5150

Leave with Applicant

**Receipt**

***Receipt***

*Please Note: All premium checks must be made payable to Equitable Life & Casualty Insurance Company. Do not make checks payable to the insurance agent or leave the payee line blank.*

Received from \_\_\_\_\_ the  
sum of \$\_\_\_\_\_ for \_\_\_\_\_ months premium, with this application. If  
for any reason the application is not approved and the policy is not issued, this premium is to be  
refunded. No liability is created or assumed by the Company, except for refund of this premium,  
until the policy applied for has been issued.

Date Receipt and Outline of Coverage was prepared \_\_\_\_\_, 20 \_\_\_\_\_

by \_\_\_\_\_

*Agent's Signature*

Equitable Life & Casualty Insurance Company, PO Box 2460, Salt Lake City, UT 84110-2460

