

# Application for **Medicare Supplement Insurance**

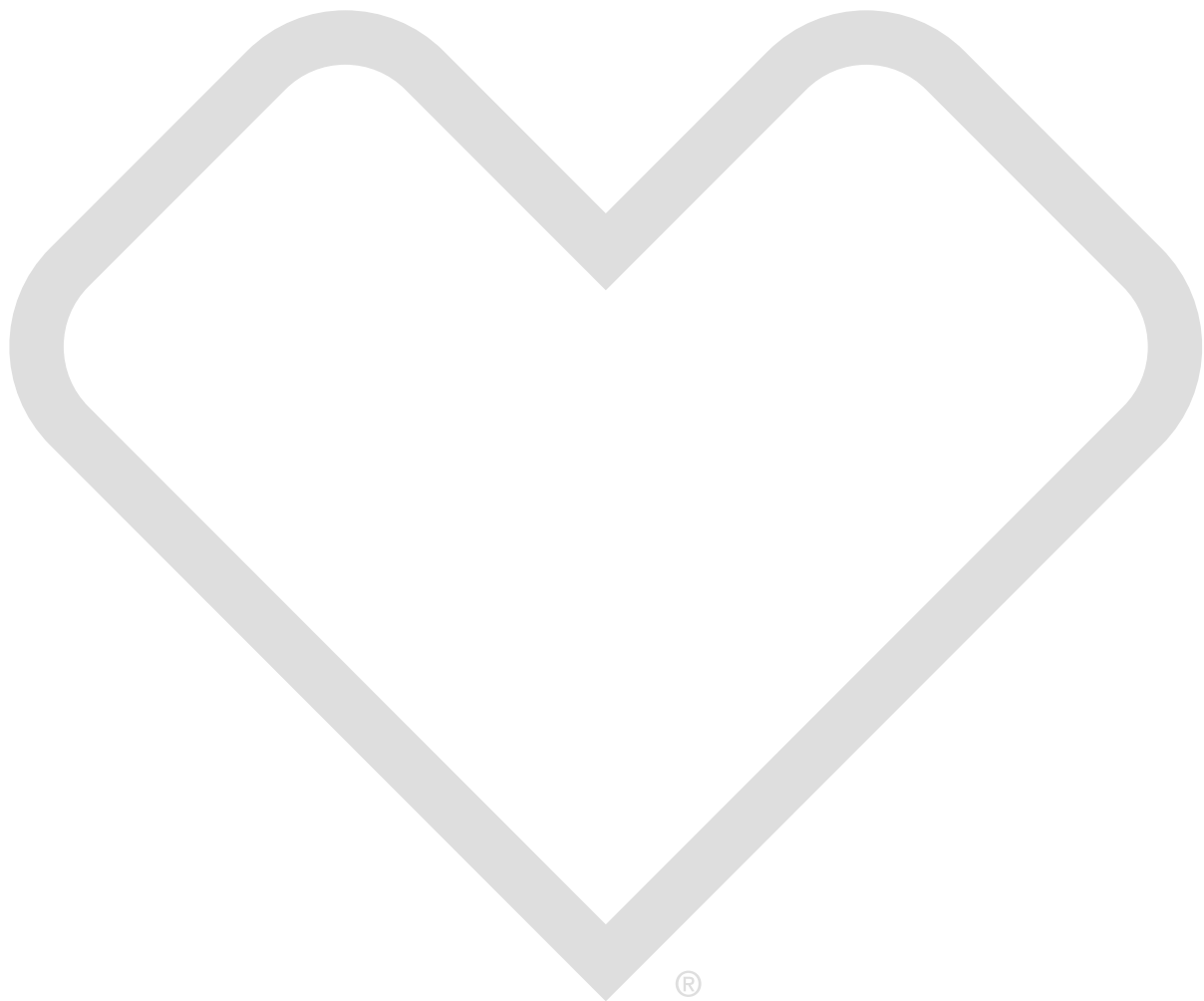
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## Accendo Insurance Company

part of the CVS Health® family of companies and Aetna affiliate

Policy administered by Aetna Life Insurance Company and its affiliates

### Texas



# Application for Medicare Supplement Insurance

- If only one applicant, just complete **applicant A** information.
- Mail application and check in the provided business reply envelope.
- Complete all required sections of the application. Any incomplete or missing information could result in delay or closure of your application.

## Section 1a. Applicant A information

<b>Applicant A name</b> <i>(as appears on Medicare card*)</i>		<b>Phone</b>		
.		.		
<b>Residential address</b>		<b>Apt/suite number</b>		
.		.		
<b>City</b>	<b>State</b>	<b>Zip</b>		
.	.	.		
<b>Mailing address</b> <i>(if different than residential address)</i>		<b>Apt/suite number</b>		
.		.		
<b>City</b>	<b>State</b>	<b>Zip</b>		
.	.	.		
<b>E-mail</b>		<b>Social Security Number</b>		
.		.		
<b>Birth date</b> <i>(mm/dd/yyyy)</i>	<b>Age</b>	<input type="checkbox"/> <b>Male</b>	<b>Height</b> <i>(feet and inches)</i>	<b>Weight</b> <i>(pounds)</i>
.	.	<input type="checkbox"/> <b>Female</b>	.	.
<b>Are you a legal resident of the United States?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>Have you used any form of tobacco in the past 12 months? (Including vaping and e-cigarettes)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>Medicare card number*</b>	<b>Effective date: Medicare Part A</b>		<b>Medicare Part B</b>	
.	.		.	

\*Please provide complete Medicare number and a copy of card if possible.  
If applicant has not received a Medicare card yet, leave blank.

## Section 1b. Applicant B information

<b>Applicant B name</b> <i>(as appears on Medicare card*)</i>		<b>Phone</b>		
.		.		
<b>Residential address</b>		<b>Apt/suite number</b>		
.		.		
<b>City</b>	<b>State</b>	<b>Zip</b>		
.	.	.		
<b>Mailing address</b> <i>(if different than residential address)</i>		<b>Apt/suite number</b>		
.		.		
<b>City</b>	<b>State</b>	<b>Zip</b>		
.	.	.		
<b>E-mail</b>		<b>Social Security Number</b>		
.		.		
<b>Birth date</b> <i>(mm/dd/yyyy)</i>	<b>Age</b>	<input type="checkbox"/> <b>Male</b>	<b>Height</b> <i>(feet and inches)</i>	<b>Weight</b> <i>(pounds)</i>
.	.	<input type="checkbox"/> <b>Female</b>	.	.
<b>Are you a legal resident of the United States?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>Have you used any form of tobacco in the past 12 months? (Including vaping and e-cigarettes)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>Medicare card number*</b>	<b>Effective date: Medicare Part A</b>		<b>Medicare Part B</b>	
.	.		.	

## Section 2a. Household premium discount information

### Household premium discount eligibility information

You may be eligible for a policy with a lower premium rate based on your answers to the questions in this section.

(1) Do you currently live with your spouse, including validly recognized civil union and domestic partners, or do you currently have a household resident (at least one, no more than three) with whom you have continuously resided for the last 12 months?

Yes  No

(2) If you answered "Yes" to question 1 above, please fill out the following information about the household resident, unless both applicants are applying for coverage on this application.

**Name**

**Policy number**

•

•

Upon verification of eligibility and approval of your application, you will qualify for the discount.

### Payment modes

You have a choice among several payment options or modes for paying your premium: annual, semi-annual, quarterly and monthly electronic funds transfer (EFT). Each payment mode, other than annual and monthly electronic funds transfer, results in higher total yearly premium costs. Reasons for higher costs include added collection and administrative costs, time value of money considerations and lapse rates. The annual and monthly electronic funds transfer modes have the same and lowest total yearly premium costs. As a result, there is a time value of money advantage to you for paying monthly versus annually. However, there may be other advantages to you for choosing an annual payment based on your preferences. Your agent can explain the differences in modes and help you decide which is best for you. You may change your payment mode, among the modes available, during the life of your policy.

**Mail policy(ies) to:**  Applicant(s)  Agent

### Section 2b. Plan and premium information - applicant A

**Applicant A Plan selected**

**Requested Medicare Supplement effective date** (mm/dd/yyyy)

A  F  G  N

.

**Modal premium**

**Modal premium with discount**

**Policy fee\***

**Total initial premium collected/draft**

\$

\$

\$

\$

**Initial premium**

Draft initial premium upon policy approval

Draft initial premium on policy effective date

**Subsequent draft date\*\***

**Payment mode**

Annually  Quarterly  Semi-annually  Monthly EFT

**Payment method**

Check  EFT  List bill Billing file identifier:

If applying for household discount, provide the discounted and non-discounted premium amounts.

\*This one-time fee will be refunded, along with your premium, if the policy is not issued or you return it during your 30-day free look.

\*\*Draft date cannot be on the 29th, 30th or 31st of the month. Requesting to have a draft date more than 15 days greater than the policy's paid to date will draft a month in advance.

### Section 2b. Plan and premium information - applicant B

**Applicant B Plan selected**

**Requested Medicare Supplement effective date** (mm/dd/yyyy)

A  F  G  N

.

**Modal premium**

**Modal premium with discount**

**Policy fee\***

**Total initial premium collected/draft**

\$

\$

\$

\$

**Initial premium**

Draft initial premium upon policy approval

Draft initial premium on policy effective date

**Subsequent draft date\*\***

**Payment mode**

Annually  Quarterly  Semi-annually  Monthly EFT

**Payment method**

Check  EFT  List bill Billing file identifier:

### Section 3. Eligibility questions

To the best of your knowledge:

**Applicant:**

**A | B**

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

Yes  No  Yes  No

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

Yes  No  Yes  No

ii. If yes, what is the effective date? (mm/dd/yyyy)

**Applicant A effective date**

**Applicant B effective date**

**A** . \_\_\_\_\_

**B** . \_\_\_\_\_

**Section 3. Eligibility questions** *continued*

NOTE: If you are participating in a "Spend-Down Program" and have not met your "share of cost," please **answer no** to question 2.

**Applicant:**  
**A** | **B**

**2. Are you covered for medical assistance through the state Medicaid program?**

Yes  No     Yes  No

i. If yes, will Medicaid pay your premiums for this Medicare Supplement policy?

Yes  No     Yes  No

ii. Do you receive any benefits from Medicaid other than payments toward your Medicare Part B premium?

Yes  No     Yes  No

**3. 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 date" blank.**

**Applicant A start date**

**Applicant B start date**

**A**

• \_\_\_\_\_

**B**

• \_\_\_\_\_

End date

End date

• \_\_\_\_\_

• \_\_\_\_\_

i. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy?

Yes  No     Yes  No

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

Yes  No     Yes  No

iii. Did you drop a Medicare Supplement policy to enroll in the Medicare plan?

Yes  No     Yes  No

**4. Do you have another Medicare Supplement policy in force?**

Yes  No     Yes  No

i. If so for **applicant A**, with what company, and what plan do you have?

**A**

Company

Plan

• \_\_\_\_\_

If so for **applicant B**, with what company, and what plan do you have?

**B**

Company

Plan

• \_\_\_\_\_

ii. If so, do you intend to replace your current Medicare Supplement policy with this policy?

Yes  No     Yes  No

iii. Are you replacing an Accendo Insurance Company Medicare Supplement policy?

Yes  No     Yes  No

If yes, list policy number:

**A**

**Applicant A**

• \_\_\_\_\_

**B**

**Applicant B**

• \_\_\_\_\_

**Section 3. Eligibility questions** *continued*

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 plans. Please include a copy of the notice from your prior insurer with your application.

**Applicant:**

**A**

**B**

Yes  No

Yes  No

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

**i. If so for applicant A, with what company, and what plan do you have?**

Company

Plan

.

.

**A ii. What are your start and end dates of coverage under the other policy? (If you are still covered under the other policy, leave "End date" blank.)**

**Applicant A start date**

**End date**

.

.

**i. If so for applicant B, with what company, and what plan do you have?**

Company

Plan

.

.

**B ii. What are your start and end dates of coverage under the other policy? (If you are still covered under the other policy, leave "End date" blank.)**

**Applicant B start date**

**End date**

.

.

**For agent use only**

Check if application is for:

**Applicant A**

Open Enrollment

Guaranteed Issue

Underwritten

**Applicant B**

Open Enrollment

Guaranteed Issue

Underwritten

## Section 4. Health questions

Answer these questions **only if you're applying for underwritten coverage**. Do not answer these questions for an Open Enrollment or Guaranteed Issue application. If any health questions are answered "yes" in section 4, the applicant(s) will not qualify for this insurance with us.

	<b>Applicant:</b>	
	<b>A</b>	<b>B</b>
<b>1. Are you dependent on a wheelchair or any motorized mobility device?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>2. Do any of the following apply to you?</b> Currently hospitalized, confined to a bed, in a nursing facility or assisted living facility, receiving home health care or physical therapy	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>3. At any time, have you been medically diagnosed, treated, or had surgery for any of the following?</b> <b>A.</b> congestive heart failure, unoperated aneurysm, defibrillator <b>B.</b> leukemia, lymphoma, multiple myeloma, cirrhosis <b>C.</b> Parkinson's Disease, Lou Gehrig's Disease, Alzheimer's Disease, dementia multiple sclerosis, muscular dystrophy, cerebral palsy <b>D.</b> chronic kidney disease, kidney failure, kidney disease requiring dialysis, renal insufficiency, Addison's Disease <b>E.</b> any condition requiring a bone marrow transplant or stem cell transplant, any condition requiring an organ transplant <b>F.</b> Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), tested positive for the Human Immunodeficiency Virus (HIV)	<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  <input type="checkbox"/> Yes <input type="checkbox"/> No  <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>4. Have you been medically diagnosed or treated by a member of the medical profession for diabetes?</b> <b>A.</b> that requires use of insulin <b>B.</b> with complications including retinopathy, neuropathy, peripheral vascular or arterial disease or heart artery blockage <b>C.</b> with history of heart attack or stroke (at any time) <b>D.</b> treated with medication that has been changed or adjusted in the past 12 months because of uncontrolled blood sugar	<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
<b>5. Within the past 36 months, have you been medically diagnosed, treated, or had surgery for any of the following?</b> <b>A.</b> alcoholism, drug abuse <b>B.</b> cardiomyopathy, atrial fibrillation, anemia requiring repeated blood transfusions, any other blood disorder <b>C.</b> internal cancer, melanoma, Hodgkin's Disease <b>D.</b> hepatitis, disorder of the pancreas	<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

## Section 4. Health questions *continued*

	<b>Applicant:</b>	
	<b>A</b>	<b>B</b>
<b>6. Within the past 24 months, have you been medically diagnosed, treated, or had surgery for any of the following?</b>		
<b>A.</b> enlarged heart, transient ischemic attack (TIA), stroke, peripheral vascular or arterial disease, neuropathy, amputation caused by disease	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>B.</b> myasthenia gravis, systemic lupus or connective tissue disorder	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>C.</b> osteoporosis with fractures, Paget's Disease, arthritis that restricts mobility or the activities of daily living	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>D.</b> any lung or respiratory disorder requiring the use of a nebulizer or oxygen, or 3 or more medications for lung or respiratory disorder	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>E.</b> any lung or respiratory disorder and currently use tobacco products	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>7. Within the past 12 months, have you been advised by a medical professional to have treatment, further evaluation, diagnostic testing, or surgery that has not been performed or do you have pending test results?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>8. Within the past 12 months, have you been medically diagnosed or, treated, or had surgery for a heart attack, artery blockage, or heart valve disorder?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>9. Within the past 12 months, have you been medically diagnosed with wet macular degeneration and have taken or are currently receiving injections?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>10. Within the past 12 months, do any of the following apply to you?</b>		
<b>A.</b> had a pacemaker implanted	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>B.</b> had a PSA blood test greater than 4.5, under age 70, with no history of prostate cancer	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>C.</b> had a PSA blood test greater than 6.5, age 70 or older, with no history of prostate cancer	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>D.</b> had a seizure	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>11. Was your last blood pressure reading higher than 175 systolic or higher than 100 diastolic?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">           Systolic is the upper number and diastolic is the bottom number of a blood pressure reading.         </div>		



**Section 5. Health history - applicant A**

If this is an **Open Enrollment** or **Guaranteed Issue** application, **do not answer questions in this section.**

**Applicant A**

**Within the past 24 months if you have been medically diagnosed, treated, or had surgery for any brain, mental or nervous disorder, provide reason and diagnosis:**

.....  
.....  
.....

**Within the past five years if you have been hospitalized, treated at an outpatient facility, or emergency room, provide reason and diagnosis:**

.....  
.....  
.....

**List the name of any medications you are taking and the reason why, if known.**

.....  
.....  
.....

Use an additional sheet of paper if needed for explanation.

**Section 5. Health history - applicant B**

**Applicant B**

**Within the past 24 months if you have been medically diagnosed, treated, or had surgery for any brain, mental or nervous disorder, provide reason and diagnosis:**

.....  
.....  
.....

**Within the past five years if you have been hospitalized, treated at an outpatient facility, or emergency room, provide reason and diagnosis:**

.....  
.....  
.....

**List the name of any medications you are taking and the reason why, if known.**

.....  
.....  
.....

**Section 6. Physician information - applicant A**

If this is an **Open Enrollment** or **Guaranteed Issue** application, **do not answer questions in this section.**

**Applicant A primary physician**

**Phone**

**Physician's office name**

**City**

**State**

**Specialist seen in the past 24 months**

**Specialty**

**Reason for seeing** *(diagnosis)*

**Specialist seen in the past 24 months**

**Specialty**

**Reason for seeing** *(diagnosis)*

**Specialist seen in the past 24 months**

**Specialty**

**Reason for seeing** *(diagnosis)*

**Have you seen any additional physicians other than those listed above in the past 24 months?**

Yes  No

**Section 6. Physician information - applicant B**

**Applicant B primary physician**

**Phone**

**Physician's office name**

**City**

**State**

**Specialist seen in the past 24 months**

**Specialty**

**Reason for seeing** *(diagnosis)*

**Specialist seen in the past 24 months**

**Specialty**

**Reason for seeing** *(diagnosis)*

**Specialist seen in the past 24 months**

**Specialty**

**Reason for seeing** *(diagnosis)*

**Have you seen any additional physicians other than those listed above in the past 24 months?**

Yes  No

## Section 7. Important statements

1. You do not need more than one Medicare Supplement policy.
2. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
3. You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
4. If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
5. If you are eligible for, and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.
6. Counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

## Section 8. Producer compensation

When you purchase insurance from us, we pay compensation to the licensed agent. Intermediaries through whom the licensed agent works may also receive compensation.

The agent or intermediary represents us by simply taking your insurance application, collecting your initial premiums and delivering your policy.

Agent compensation may vary depending on the type of insurance plan you purchase or the specific options included with your policy. The agent can receive compensation by:

- Commissions when a policy is purchased or renewed
- Fees for marketing and administrative services
- Educational opportunities

Some agents and/or their intermediaries may also receive discounts on their own policy premiums and bonuses. We may also offer incentive trips or prizes associated with sales contests based on sales criteria. Types of sales criteria include overall sales volume of an agent or intermediary with our companies or percentage of completed sales.

Intermediaries may also pay compensation directly to the licensed agent. If the licensed insurance agent can sell insurance policies from other insurance carriers, those carriers may pay compensation that differs from ours.

## Section 9. Applicant(s) agreement

This agreement is to acknowledge that I am applying for an insurance policy from Accendo Insurance Company that will be issued based on my answers to the questions on this application. I have read, or had read to me, and understand all statements and answers and acknowledge that to the best of my knowledge and belief, they are all accurate, complete and correctly documented. I understand that I will receive a copy of the signed application. I acknowledge that I have received an outline of coverage for the policy that I applied for, along with a copy of Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.

I acknowledge and agree that if there is more than one applicant on this application, all information provided may be reviewed or shared with the other applicant. I understand that upon acceptance of the completed application, each applicant will receive a separate policy with a copy of this application attached.

I understand and agree that this application and any policy issued will be the entire contract of insurance. The Company will not be bound by any statements, promises, or information made or given by any agent or other person at any time unless it is in writing, submitted to the Company's administrative office, and made a part of the contract of insurance. An Officer of the Company is the only one who can make, modify or discharge contracts or waive any of the Company's rights or requirements; and any modifications must be documented in writing.

I also understand that I do not have coverage until this application is approved, the first premium is paid, there has been no change in my health as stated in the application, and a policy has been issued by the Company.

I understand and agree that, if I choose to pay my premium by electronic funds transfer (EFT) from my checking or savings account, I am accepting the terms and conditions of the EFT authorization attached to this application.

**I understand that if any answers on this application are incorrect, incomplete or untrue, Accendo Insurance Company has the right to adjust my premium or cancel this policy.**

**Applicant A signature**

**X**

**Date signed**

.

**Applicant B signature**

**X**

**Date signed**

.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

## Section 10. Account information - applicant A

Complete this section **if you are requesting electronic funds transfer (EFT)** for premium payment.  
Include a voided check with the application.

**Applicant A name**

**Account owner name** *(if different than proposed insured's)*

.

.

**Account owner relationship to proposed insured**

Business owned by proposed insured

Living trust

Employer

Power of Attorney

Conservator/guardian

Family member; please specify:

**Financial institution name**

**Account type**

.

Checking

Savings

**Routing number**

**Account number**

.

.

## Section 10. Account information - applicant B

**Applicant B name**

**Account owner name** *(if different than proposed insured's)*

.

.

**Account owner relationship to proposed insured**

Business owned by proposed insured

Living trust

Employer

Power of Attorney

Conservator/guardian

Family member; please specify:

**Financial institution name**

**Account type**

.

Checking

Savings

**Routing number**

**Account number**

.

.

## Section 11. Electronic funds transfer (EFT) authorization

I understand and accept these terms and conditions:

- We are authorized to withdraw funds periodically from your account to pay insurance premiums for the insured.
- If your financial institution does not honor an EFT request, we will NOT consider your premium paid.
- If your financial institution does not honor an EFT request, we may make a second attempt within five business days.
- We have the right to end EFT payments at any time and bill you directly either quarterly or less frequently for premiums due.

- Information as to each EFT charge will be provided by entry on your account statement or by any other means provided by your financial institution. You will not receive premium notices from us.
- If you want to cancel or change this authorization, you must contact us at least three business days before a scheduled withdrawal.
- Any refund of unearned premium will be made to the policy owner or the policy owner's estate.

**Signature only required if** the account owner is different than the proposed insured.

**Account owner signature - applicant A**

**Date signed**

X

.

**Account owner signature - applicant B**

**Date signed**

X

.

## Section 12. Agent information

Please list any other medical or health insurance policies sold to **applicant A**.

**1) List policies sold which are still in force**

•

**2) List policies sold in the past 5 years which are no longer in force**

•

Please list any other medical or health insurance policies sold to **applicant B**.

**1) List policies sold which are still in force**

•

**2) List policies sold in the past 5 years which are no longer in force**

•

I certify that:

- |  |  |
|--|--|
| <p>1. I have truly and accurately recorded the information supplied by the applicant(s).</p> <p>2. The application was provided to the applicant(s) to review and the applicant(s) has been advised that any false statement or misrepresentation in the application may result in an adjustment of premium, reduction of benefits or rescission of the policy(ies).</p> | <p>3. I have provided an outline of coverage for the policy(ies) applied for and A Guide to Health Insurance for People with Medicare to applicant(s) prior to completing the application.</p> |
|--|--|

**All information must be completed.** The writing number reflects where commissions will be paid.

**Agent name** *(printed)*

•

**Writing number** *(agent or company)*

•

**Phone**

•

**Agent signature**

**X**

**State license ID number** *(for FL only)*

•

**Email**

•

## Section 13. Agent request to split commissions

If this application results in an issued policy through Accendo Insurance Company (ACC), the agents listed below have agreed to split the commissions earned on the policy.

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Both agents must be properly licensed and appointed with ACC in the policy's state of issue.</li> <li>• Split commissions are calculated as a percentage of commissionable premium and will apply while the policy remains in force.</li> </ul> | <ul style="list-style-type: none"> <li>• The percentage of the premium split can be for any amount but must be stated in whole numbers and total 100%. (For example, the percentage for the premium split can be from 1% to 99% but cannot be 0% or 100%.)</li> <li>• Calculation of each agent's commissions are based on their respective ACC commission schedule.</li> </ul> |
|--|---|

**Writing agent name** *(printed)*

•

**Percentage**

•           %

**Writing agent signature**

**X**

**Secondary agent**

•

**Writing number**

•

**Percentage**

•           %

This section must be completed with this application in order to split commissions. By signing this form, the writing agent agrees to split his/her commission with the secondary agent as indicated above.

# Applicant receipt

## Thank you for choosing Accendo Insurance Company

part of the CVS Health® family of companies and Aetna affiliate  
Policy administered by Aetna Life Insurance Company and its affiliates

- Payment will be refunded for any coverage not issued.
- All premium payments must be made payable to Accendo Insurance Company.
- **DO NOT** make any check payable to the agent and **DO NOT** leave the payee blank on the check.
- A recorded interview may be required as part of the underwriting on your application for insurance.

**Applicant A name** *(printed)*

**Date of application**

.

.

**Initial payment collected** *(if applicable)*

**Payment type**

\$

Check     Money order

**EFT draft amount**

**EFT draft date**

\$

.

**Applicant B name** *(printed)*

**Date of application**

.

.

**Initial payment collected** *(if applicable)*

**Payment type**

\$

Check     Money order

**EFT draft amount**

**EFT draft date**

\$

.

This acknowledges receipt of your application for an Accendo Insurance Company Medicare Supplement insurance policy.

**Agent name** *(printed)*

**Agent signature**

.

X

**Phone**

**Email**

.

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## Open Enrollment/Guaranteed Issue period information

**Open Enrollment:** You are eligible for Open Enrollment and will not need to answer the health questions on section 4 of this application if you submit this application prior to or during the 6-month period beginning the first day of the first month in which you enrolled for benefits under Medicare Part B.

**Guaranteed Issue For Eligible Persons:** The following are definitions of the categories of individuals who are eligible for Guaranteed Issue and who submit evidence of the date of termination, disenrollment, or Medicare Part D enrollment with the application for a Medicare Supplement policy.

1. Individual is enrolled under an employee welfare benefit plan that supplements the benefits under Medicare and: (a) the plan terminates, or the plan ceases to provide all supplemental health benefits; or (b) the individual leaves the plan; or
2. Individual is enrolled in a Medicare Advantage plan or the individual is 65 and enrolled in a Program of All-Inclusive Care for the Elderly (PACE) and the organization's certification or plan is terminated or the organization has terminated or otherwise discontinued providing the plan in the area in which the individual resides; the individual is no longer eligible to elect the plan because of a change in the individual's place of residence or other change in circumstances specified by the Secretary (but not including termination after the individual has not paid premiums on a timely basis or has engaged in disruptive behavior), the plan is terminated for all individuals within a residence area; the individual demonstrates that the organization substantially violated a material provision of the organization's contract in relation to the individual, including failure to provide an individual on a timely basis medically necessary care for which benefits are available under the plan or the failure to provide the covered care in accord with applicable quality standards; or the organization, or agent, or other entity acting on the organization's behalf, materially misrepresented the plan's provisions in marketing the plan to the individual; the individual meets other such exceptional conditions as the Secretary may provide; or
3. Individual is enrolled in a Medicare cost plan, a demonstration project, a healthcare prepayment plan, or a Medicare Select policy; and discontinues enrollment ceases due because of the insolvency of the issuer or bankruptcy of the nonissuer organization or other involuntary termination of coverage or enrollment under the policy; substantial violation the issuer substantially violated of a material policy provision of the policy; or material misrepresentation; or other entity acting on behalf of the issuer's behalf the issuer, an agent, or other entity acting on the issuer's behalf materially misrepresented the policy's provisions in marketing to the individual; or
4. Individual is enrolled in a Medicare supplement policy and enrollment ceases because of the insolvency of the issuer or bankruptcy of the nonissuer organization or other involuntary termination of coverage or enrollment under the policy; the issuer substantially violated a material provision of the policy; or the issuer, an agent, or other entity acting on the issuer's behalf materially misrepresented the policy's provisions in marketing to the individual; or
5. Individual was enrolled under a Medicare Supplement policy and terminates and subsequently enrolls, for the first time, in a Medicare Advantage plan, a Medicare cost plan, a demonstration project, a PACE provider, or a Medicare Select policy and then the insured person terminates coverage within 12 months of the subsequent enrollment; or
6. Individual, on first becoming enrolled in Medicare Part B for benefits at age 65 or older, enrolls in a Medicare Advantage plan under Part C of Medicare, or with a PACE provider under § 1894 of the Social Security Act, and disenrolls from the plan or program no later than 12 months after the effective date of enrollment.
7. Individual enrolls in a Medicare Part D plan during the initial enrollment period and at the time of enrollment in Part D was enrolled under a Medicare supplement policy that covers outpatient prescription drugs and the individual terminates enrollment in the Medicare Supplement policy and submits evidence of enrollment in Medicare Part D along with the application for a policy.
8. Individual loses Eligibility for health benefits under Title XIX of the Social Security Act (Medicaid).
9. Individual was enrolled in both Federal Medicare Program and the Texas Health Insurance Pool on December 31, 2013; and the individual's Pool coverage terminated on or after December 31, 2013.

With respect to eligible persons, we shall not deny or condition the issuance or effectiveness of a Medicare Supplement policy that is offered and is available for issuance to newly enrolled individuals by us, and shall not discriminate in the pricing of such a Medicare Supplement policy because of health status, claims experience, receipt of health care, or medical condition, and shall not impose an exclusion of benefits based on a pre-existing condition under such a Medicare Supplement policy.

If any of the definitions above apply to you, you are eligible for Guaranteed Issue and you will not need to answer the health questions on section 4. You must apply within 63 days of the date of termination of previous coverage (or the date notice of termination was received) in order to qualify as an eligible person.



# Medicare Supplement Rates

**Accendo Insurance Company**

part of the CVS Health® family of companies and Aetna affiliate

## Texas

### Effective March 2022

14% household discount available

- All plans: a one time only \$25 policy fee required at time of application
- Rates are attained age, male/female, preferred and standard
- Use age last birthday on effective date of coverage
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates under age 65 and over age 90, refer to Outline of Coverage
- 12-month rate guarantee

Refer to the Producer Guide and Drug List for important underwriting information.

### Need help?

Contact the Agent Services team at **866-272-6630**, or go to **aetnaseniorproducts.com** (agent side).

### Modal premium options

Semi-Annual ..... Annual x .52  
Quarterly..... Annual x .265  
Monthly Electronic Funds Transfer (EFT) . Annual x .0833

### Calculating rates

Follow these steps for each applicant.

#### STEP 1: Calculate modal premium

Annual premium (found on agent rate card)  
**x** Modal factor  
**= Modal premium** (round to nearest whole cent)

**Example: \$1889 x .0833 = \$157.3537 (\$157.35)**

#### STEP 2: Calculate modal premium with 14% household discount

Modal premium  
**x** Discount (.86)  
**= Modal premium with discount** (round to nearest whole cent)

**Example: \$157.35 x .86 = \$135.321 (\$135.32)**

*Add application fee to determine total initial premium collected/draft*

Modal premium (with discount if discount applies)  
**+** Application fee  
**= Total initial premium** (amount of check with application or initial bank draft)

**Example: \$135.32 + \$25 = \$160.32**

### Mobile rate quote app available

You can get a real-time quote for all of our products by downloading our free mobile app. To get started, just search for "Quotes on the go" on either the Apple App Store or Android Play Store.









