

## Section I. Subscriber Information

Last Name	First Name	MI	Social Security Number	Date of Birth (MM/DD/YYYY)	<input type="checkbox"/> Male
					<input type="checkbox"/> Female
Physical Address (Street, PO Box)		City	State	ZIP	
If you wish to receive mailed correspondence at a different address than listed above, please indicate your mailing address below.					
Mailing Address (Street, PO Box)		City	State	ZIP	
Cell Phone #	Home Phone		Email		

Have you used tobacco in any form during the past 12 months? (The use of tobacco products means any use of cigarettes, pipes, cigars, or any other tobacco products regardless of the number of times or frequency of use).

Yes  No

### Household Premium Discount

You may be eligible for a lower premium rate based on your answer to the following question:

Do you currently have a person residing in your home, who is:

- a) Your legal spouse; or
- b) A person 18 years of age or older with whom you have continuously resided for the last 12 months.

Yes  No

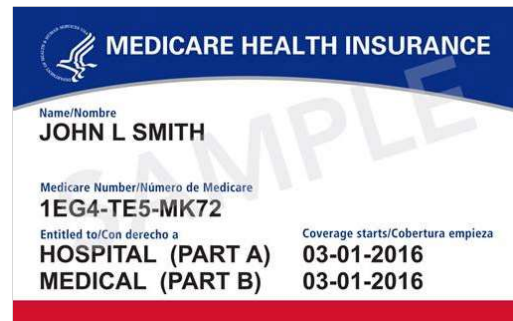
## Section II. Medicare Information

Please reference your red, white and blue Medicare card to complete this section.

Your Medicare number: \_\_\_\_\_

Hospital (Part A) Coverage Start Date: \_\_\_\_\_

Medical (Part B) Coverage Start Date: \_\_\_\_\_



## Section III. Plan Selection

Please select the Blue Cross and Blue Shield of Nebraska (BCBSNE) Medicare Supplement policy you are applying for:

- Plan A     Plan B     Plan G     Plan L     Plan N
- Plan C\*     Plan F\*

\*Plan C and F are only available to individuals who were Medicare eligible prior to Jan. 1, 2020

## Section IV. Option Dental Plan Selection

This plan is separate from the Medicare Supplement plan, and is not required for issuance of a Medicare Supplement.

The DentalEssentials plan is an Individual policy offered by BCBSNE. If a dental plan is elected at the same time (initial enrollment) as an approved, issued Medicare Supplement, the six-month waiting period for Coverage B is waived.

The DentalEssentials policy includes the following:

- (a) 6-month waiting period before Coverage B benefits are payable
- (b) 12-month waiting period before Coverage C benefits are payable

**Please select the BCBSNE dental policy you are applying for.**

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Preventive Plus<br>\$50 Deductible<br>\$1,000 Annual Benefit Maximum | <input type="checkbox"/> Enhanced<br>\$100 Deductible<br>\$1,500 Annual Benefit Maximum | <input type="checkbox"/> Premier<br>\$100 Deductible<br>\$2,000 Annual Benefit Maximum |
|---|---|--|

## Section V. Medicare Questions

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guarantee 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. Please answer all questions. Check Yes or No below.**

**TO THE BEST OF YOUR KNOWLEDGE:**

<input type="checkbox"/> Yes	<input type="checkbox"/> No	1. (a) Did you turn age 65 in the last 6 months?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(b) Did you enroll in Medicare Part B in the last 6 months?
		(c) If yes, what is the effective date? _____ / _____ / _____
<input type="checkbox"/> Yes	<input type="checkbox"/> No	2. (a) Are you covered for medical assistance through the state Medicaid program? Note to applicant: If you are participating in a "Spend-Down Program" and have not met your "Share of Cost," please answer No to this question.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(b) If yes, will Medicaid pay your premiums for this Medicare Supplement policy?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(c) If yes, do you receive any benefits from Medicaid other than payments toward your Medicare 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 plan), fill in your start and end dates below. If you are still covered under this plan, leave "End" blank. Start _____ / _____ / _____ End _____ / _____ / _____
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(b) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this Medicare Supplement policy?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(c) Was this your first time in this type of Medicare plan?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(d) Did you drop a Medicare Supplement policy to enroll in the Medicare plan?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	4. (a) Do you have another Medicare Supplement policy in force?
		(b) If so, with what company, and what plan do you have? _____
		(c) I understand if approved, my new policy will replace the current policy in effect. If my application is not approved, my existing coverage will remain in effect with no change.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	5. (a) Have you had coverage under any other health insurance within the past 63 days? (for example, an employer, union or individual plan)?
		(b) If so, with what company and what kind of policy? _____
		(c) What are your dates of coverage under the other policy? If you are still covered under the other policy, leave "End" blank. Start _____ / _____ / _____ End _____ / _____ / _____
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(d) Is this loss of coverage due to retirement (applicant or applicant's spouse) or involuntary loss of coverage?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	6. (a) If you have other individual BCBSNE coverage, do you want to terminate your individual policy? Please note we will coordinate the date of an individual policy termination to ensure you do not experience a lapse in coverage.

## Section VI. Health Information Questions

If you qualify for this coverage during Open Enrollment or a Guarantee Issue period, you are not required to answer questions in Section 6. If your answer is yes to any of the questions in section 6.1, you are not eligible for coverage.

Height: \_\_\_\_\_ feet \_\_\_\_\_ inches      Weight: \_\_\_\_\_ pounds

PLEASE ANSWER ALL OF THE FOLLOWING HEALTH QUESTIONS BELOW:

### Section 6.1

<input type="checkbox"/> Yes	<input type="checkbox"/> No	1. Are you currently confined to a wheelchair or another motorized device?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	2. Are you currently hospitalized, confined to a bed or in a nursing home?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	3. Have you ever been diagnosed as having or received treatment by a medical professional for Acquired Immune Deficiency Syndrome (AIDS) and/or positive HIV and/or AIDS Related Complex (ARC)?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	4. Have you ever had an organ or stem cell transplant or been advised to have an organ or stem cell transplant (excluding cornea implants)?
<b>5. Within the past two(2) years, have you had, been treated for, taken medication for or been advised by a medical professional that you have any of the following :</b>		
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(a) Internal cancer, leukemia or melanoma (even if the condition is in remission)
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(b) Coronary artery disease, heart attack, cardiac angioplasty, stent placement or bypass surgery
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(c) Congestive heart failure, cardiomyopathy (heart muscle disease), cardiomegaly (enlarged heart), atrial fibrillation or other heart rhythm disorder, peripheral vascular disease, carotid artery disease, unoperated valvular heart disease, unoperated aneurysm or implanted pacemaker/ICD (implanted cardiac defibrillator)
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(d) Stroke or transient ischemic attack (TIA)
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(e) Chronic Kidney Disease (Stages 3, 4, or 5), kidney failure or kidney disease requiring dialysis
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(f) Diabetes a. Taking more than 50 units of insulin daily b. Taking three or more medications (oral or injections) to control blood sugar c. With complications including retinopathy, neuropathy, kidney disease, skin ulcers, high blood pressure, poor circulation, peripheral artery disease or peripheral thrombotic disease
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(g) Cirrhosis, chronic hepatitis or liver disease
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(h) Degenerative disc disease, amputations caused by disease, osteoporosis with related fractures, spinal stenosis, rheumatoid arthritis, psoriatic arthritis, or arthritis that restricts mobility or activities of daily living
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(i) Emphysema, Chronic Obstructive Pulmonary Disease (COPD) or any Chronic Pulmonary Disorder or Cardiac Disorder requiring oxygen
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(j) Systemic Lupus, Scleroderma, or Myasthenia Gravis
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(k) Alcoholism or Drug Abuse
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(l) Alzheimer's Disease, Dementia, or other cognitive disorder
<input type="checkbox"/> Yes	<input type="checkbox"/> No	(m) Parkinson's disease, Multiple Sclerosis, Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Huntington's disease, or Cerebral Palsy
<input type="checkbox"/> Yes	<input type="checkbox"/> No	6. Have you had a seizure in the last 12 months?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	7. Have you been hospitalized inpatient three or more times within the past two (2) years?

## Section VI. Health Information Questions (continued)

If your answer is yes to any of the questions in Section 6.2, you may not be eligible for coverage and are subject to an underwriting review. If you would like consideration to be given to an application that contains a "yes" answer to any questions in this section, please attach/upload an explanation stating how long the condition has existed, how it is/was being controlled and the recommended treatment.

### Section 6.2

<input type="checkbox"/> Yes	<input type="checkbox"/> No	1. Have you been advised by a medical professional to have surgery, medical tests, treatment, or therapy that has not been performed or do you have any pending test results?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	2. Have you been hospitalized for complications arising from SARS-CoV-2 (Coronavirus) or the COVID-19 disease? a. Dates of hospitalization: i. Admission Date _____ ii. Discharge Date _____
<input type="checkbox"/> Yes	<input type="checkbox"/> No	b. Were you placed on a ventilator?

### Medication Information

Are you currently taking, or have you taken any prescription or over-the-counter medications within the past 12 months? If yes, please list the medication(s) and condition(s) being treated below. Attach a separate sheet if necessary.

Medication Name (copy from pharmacy label)	_____
Date <b>originally</b> prescribed:	_____
Dosage and frequency:	_____
Diagnosis/condition being treated:	_____

Medication Name (copy from pharmacy label)	_____
Date originally prescribed:	_____
Dosage and frequency:	_____
Diagnosis/condition being treated:	_____

Medication Name (copy from pharmacy label)	_____
Date originally prescribed:	_____
Dosage and frequency:	_____
Diagnosis/condition being treated:	_____

Medication Name (copy from pharmacy label)	_____
Date originally prescribed:	_____
Dosage and frequency:	_____
Diagnosis/condition being treated:	_____

Medication Name (copy off pharmacy label)	_____
Date originally prescribed:	_____
Dosage and frequency:	_____
Diagnosis/condition being treated:	_____

## Section VII. Payment Options

- Monthly paper bill
- Monthly automatic bank withdrawal (Even if you have existing coverage, please complete the section below and **attach a voided check** to avoid processing delays.)

I authorize Blue Cross and Blue Shield of Nebraska to make automatic withdrawals from the account shown below (or on the attached voided check), and the Financial Institution named below to charge the stated account for payment of my premium. The initial authorization will be charged on or after the 20th of each month. Such amount may be changed from time to time by Blue Cross and Blue Shield of Nebraska, giving me written notice before charging the account. This authorization is to remain in effect until Blue Cross and Blue Shield of Nebraska has received written notification from me of a termination date.

Name of Bank: \_\_\_\_\_ Town/City: \_\_\_\_\_

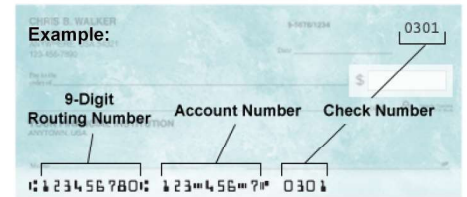
Account Number: \_\_\_\_\_

Type of Account:  Checking  Savings

Routing/ABA Number: \_\_\_\_\_

Name of Payor as shown on bank account: \_\_\_\_\_

*Please note: Payor must also sign below in the signature section of the application if different from applicant.*



For additional payment options, register for an online member account at [myNebraskaBlue.com](http://myNebraskaBlue.com) after receiving your member ID card. Registering allows you to set up recurring payments, make one-time payments and see billing statements and history.

## Section VIII. Applicant Statements

I acknowledge receipt of the following documents at the time I completed this application:

- Outline of Coverage  Pamphlet "Guide to Health Insurance for People with Medicare"

**By providing your telephone numbers you agree that we, along with our affiliates and/or vendors, may call or text any phone numbers you give us, including a wireless number, using an automatic telephone dialing system and/ or a prerecorded message. Without limit these calls may be about treatment options, other health-related benefits and services, enrollment, payment, or billing.**

Coverage will be effective the first of the month following approval. If you wish to request a different effective date, you may do so here: \_\_\_\_\_.

If an effective date is requested and approved, I understand I cannot request a change of that date, and that premiums are owed from that date forward.

I hereby authorize Blue Cross and Blue Shield of Nebraska to obtain and/or release medical or other information to the extent necessary to process my claims or for underwriting or administrative purposes. I authorize any party, including the Medicare program and its contractors, to release eligibility, claims, payment, or medical information to Blue Cross and Blue Shield of Nebraska for the same purposes. This authorization is ongoing. I understand that any false statements on this application may cause the coverage to be void.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of payor as shown on bank account if payor is someone other than applicant

\_\_\_\_\_  
Date

### AGENT SECTION ONLY

Agent shall list any other health insurance policies they have sold to the applicant:

List policies sold that are still in force. \_\_\_\_\_

List policies sold in the past five (5) years which are no longer in force. \_\_\_\_\_

Replacement form (section 9) completed Date: \_\_\_\_\_ Agent Number: \_\_\_\_\_

Signature of Agent: \_\_\_\_\_

## Section IX. Information to Consider

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 the 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).
7. If you are enrolled under a Medicare Advantage plan, you are not eligible for a Medicare Supplement policy in addition to that plan.
8. Blue Cross and Blue Shield of Nebraska reserves the right to accept or decline this application for Medicare Supplement in whole or in part except when application is made during the initial six month open enrollment period beginning with the first month in which you are first enrolled under Medicare Part B and you are 65 years of age or older. No right is created by this application including any advance premium payment and the application shall not be considered accepted unless the contract is actually issued to you. Should you discontinue Medicare Part B Medical Insurance Benefits, it shall be your responsibility to notify Blue Cross and Blue Shield of Nebraska of the change.

**Save this Notice!\*\* It may be important to you in the future.**

According to your application, you intend to terminate existing Medicare Supplement or Medicare Advantage insurance and replace it with a policy to be issued by Blue Cross and Blue Shield of Nebraska. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy. \*\* This notice will be returned to you after processing your application.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

**Statement to Applicant by Issuer, Agent:**

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

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

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Other. (please specify)

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If you still wish to terminate your current policy and replace it with new coverage, be certain to answer all questions truthfully and completely 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 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 current policy until you have received your new policy and are sure that you want to keep it.

\_\_\_\_\_  
Signature of Agent, Broker or Other Representative

\_\_\_\_\_  
Agent Number

\_\_\_\_\_  
Typed Name and Address of Agent, Broker or Other Representative

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

\_\_\_\_\_  
Date