



**AGENT & OFFICE USE ONLY**

Date Received:	Effective Date:
Agent Name:	Agent NPN:
In which channel was this application received?	
<input type="checkbox"/> Face to Face Consultation	<input type="checkbox"/> Medicare Options Seminar
<input type="checkbox"/> Highmark Direct Store	<input type="checkbox"/> Member Benefits Forum
<input type="checkbox"/> Pre-set Home Visit	<input type="checkbox"/> Other

**APPLICATION FOR HIGHMARK MEDIGAP BLUE MEDICARE SUPPLEMENT INSURANCE PLANS**

**IMPORTANT: IF YOU ARE NOT ELIGIBLE FOR MEDICARE PART A AND ENROLLED IN MEDICARE PART B, YOU ARE NOT ELIGIBLE TO ENROLL IN MEDIGAP BLUE. DO NOT COMPLETE THIS APPLICATION.**

**SECTION I: APPLICANT INFORMATION**

First Name	Middle Initial	Last Name			Suffix
Permanent Address	Apt#	City	State	Zip	County of Residence
Mailing Address (if different)	Apt#	City	State	Zip	
Birthdate MM/DD/YYYY	Social Security Number			Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Preferred Telephone Number <input type="checkbox"/> Home <input type="checkbox"/> Mobile	Email Address				

Please provide your Medicare information below as shown on your red, white and blue Medicare Health Insurance card.

Medicare Number	Part A (Hospital) Effective Date / /	Part B (Medical) Effective Date / /
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**SECTION II: PLAN SELECTION AND BILLING OPTIONS**

**Check the one plan for which you are enrolling. Rates subject to change. Enrollment subject to approval.**

Please reference the enclosed Medigap Blue Outline of Coverage for the monthly premium based on your age and/or eligibility. If you have any questions or would like to speak with a licensed Medicare Advisor, call 1-888-692-5830. You may also reach out to your agent with questions.

**Please indicate your plan choice below:**

- Plan A
- Plan B
- Plan D
- Plan G
- Plan N

<p>Additional plan options available <b>ONLY if first Medicare Eligible before 2020:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Plan C</li> <li><input type="checkbox"/> Plan F</li> <li><input type="checkbox"/> High Deductible Plan F</li> </ul>
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**For an additional monthly subscription fee, would you like to enroll in the optional Whole Health Balance Program, which provides optional coverage for hearing, vision, dental and fitness? (See Whole Health Balance Program description for details.)**  Yes  No

**Requested Coverage Effective Date:** / 01 /

**In the future bill me\*:**  Quarterly (every 3 months)  Bimonthly (every 2 months)  Monthly

*\*If electronic funds transfer (EFT) is desired, please complete and return a separate EFT application which is included.*

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## SECTION III: ELIGIBILITY FOR GUARANTEED ACCEPTANCE

**Please answer all questions to determine if you are eligible for guaranteed acceptance:**

1. Are you within 6 months of turning age 65?  Yes  No
2. Are you within 6 months of enrolling in Medicare Part B (Part B effective date on your Medicare card)?  Yes  No
3. Are you guaranteed acceptance into certain Medicare Supplement plans based on the conditions listed in the brochure "Important Information about Your Rights to Guaranteed Issue of Medicare Supplemental Policies" that you received with this application?  Yes  No
4. Are you currently enrolled in a non-Medigap Blue medical policy with Highmark?  Yes  No
5. Have you used any form of tobacco in the last 12 months?  Yes  No
6. If you are under age 65, did you enroll in Medicare due to End Stage Renal Disease?  Yes  No

**If you answered "Yes" to any question 1, 2, 3, or 4 above, your application will be accepted. You can skip to section VII. Your answers to questions 5 and 6 will determine your premium rate.**

7. Have you lost or are you 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 have certain rights to buy such a policy?  Yes  No

**If you answered "Yes" to question 7, 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 and skip to Section VII.**

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## SECTION IV: HEALTH QUESTIONS TO DETERMINE ELIGIBILITY

**If you answered “No” to all questions in Section III, complete this section in its entirety to determine if you are eligible for this coverage. If you are unsure how to respond, please consult your medical provider.** Prior to approving your application for enrollment, Highmark reserves the right to review previous and current applications for coverage as well as claims history.

8. Were you enrolled in Medicare prior to age 65 due to a disability?  Yes  No
9. Are you now or have you been advised in the next year to be any of the following?  Yes  No
- Admitted as an inpatient to a hospital
  - Confined to a nursing facility for other than short term rehabilitation
  - Paralyzed, bedridden or confined to a wheelchair
  - Receiving dialysis
10. Within the past 2 years, have you been diagnosed or treated (including prescription drugs) for any of the following conditions? Do not include any genetic information, such as family medical history or any information related to genetic testing, services or counseling.  Yes  No
- Cancer (other than skin cancer), Leukemia or Lymphoma, Melanoma
  - Heart, Coronary, or Carotid Artery Disease (not including high blood pressure), Heart attack, Aneurysm, Congestive Heart Failure or any other type of Heart Failure, Enlarged Heart, Stroke, Transient Ischemic Attacks (TIA), or Hemophilia
  - Diabetes (using insulin)
  - Bone marrow or other organ transplant
  - ALS (Lou Gherig’s Disease), Multiple Sclerosis (MS), Parkinson’s, Systemic Lupus Erythematosus (SLE), Alzheimer’s or Dementia
  - AIDS, AIDS Related Complex (ARC), or tested positive for HIV
  - Chronic Renal Disease such as ESRD
  - Cirrhosis of the Liver, Hepatitis C
  - Chronic Obstructive Pulmonary Disease (COPD), Emphysema
  - Alcohol Abuse or Alcoholism, Drug Abuse or use of illegal drugs
  - Bipolar or Manic Depressive, Schizophrenia, Psychological illness requiring hospitalization
11. Have you been advised to have a joint replacement in the next year, or have you received a joint replacement within the past 6 months?  Yes  No



**If you answered YES to any of the questions in Section IV , you are not eligible for these plans.**





- 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.

- 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). Call ELDERinfo at 800-336-9500.

**IMPORTANT:** For the purposes of the sections that follow below, **“Creditable Health Care Coverage” includes, but is not limited to**, any Highmark group or individual health care program; another insurance company’s individual, group, or Medicare Supplement program; certain Medicare health plans, for example, a Medicare health care maintenance organization (HMO) or preferred provider organization (PPO); a Program of All-Inclusive Care for the Elderly; or other government health plans such as Medicare, Medicaid, a state risk pool or FEHBP.

If you are currently enrolled in Creditable Health Care Coverage and your new Medigap Blue coverage will replace this Creditable Health Care Coverage without interruption - you are eligible for all Medigap Blue plan benefits as soon as your new coverage becomes effective. There is no waiting period for any pre-existing conditions you may have.

If you were previously, but are not currently, enrolled in some form of Creditable Health Care Coverage, you may be eligible for a waiver or reduction of your pre-existing condition exclusion if you satisfy **all** of the following requirements:

- Your prior Creditable Health Care Coverage was for a period of at least six (6) consecutive months; **and**
- You submit your completed application for Medigap Blue coverage to Highmark within sixty-three (63) days from the date that your most recent prior Creditable Health Care Coverage ended (or in certain instances, the date on which you were notified that your coverage will end); and
- You attach a copy of your “Certificate of Prior Creditable Coverage” to your application for Medigap Blue coverage or provide other proof of your Creditable Health Care Coverage prior coverage.

If you were not enrolled in any type of Creditable Health Care Coverage within the last sixty-three (63) day period prior to your application for Medigap Blue coverage, the following pre-existing exclusion clause will apply:

**These Highmark Medigap Blue plans will not provide benefits during the first six (6) months of your coverage for any disease or physical condition for which you received treatment or advice from a physician during the six (6) month period before your new coverage became effective.**

Notice: 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.

The accuracy and validity of the information that you provide in the Application, including your responses to the health questionnaire, is subject to review by the Plan. The Plan reserves the right to take appropriate action in the event the information is not true or accurate.

The Plan shall terminate the Agreement if the Subscriber obtained or attempted to obtain benefits or payment for benefits as a result of a material misrepresentation. If benefits were provided due to a material misrepresentation, the Subscriber agrees to reimburse the Plan for such benefits.

I understand and agree that the terms and conditions of my coverage will be controlled by the written agreement with Highmark and that they may adopt reasonable policies, procedures, rules and interpretations to administer the program. I recognize that my coverage will only apply to services or supplies that are provided on or after the effective date of my coverage. To the best of my knowledge, the information provided on this application is true and correct.

**I acknowledge and agree** that certain personally identifiable information about me (collectively, "Personal Information") is subject to various statutory privacy standards, including, but not limited to, state insurance regulations implementing Title V of the Gramm-Leach-Bliley Act and the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and regulations adopted thereunder by the Department of Health and Human Services (45 CFR Parts 160, 162, 164). In accordance with those standards, Highmark may use and disclose Personal Information as permitted or required by law, and to facilitate payment, treatment and health care operations as described in its Notice of Privacy Practices ("NPP"). I understand that a copy of Highmark's current NPP is available on Highmark's Web site, or from the Highmark Privacy Department.

I hereby apply for coverage under the Highmark Medigap Blue Agreement. I understand this application is subject to approval by Highmark and the provisions of the Agreement.

I further understand that any approval of this application by Highmark is conditioned upon my being enrolled in Parts A and B of Medicare. If for any reason I am not enrolled in Medicare Part A or B, Highmark has the right to deny my application for Medigap Blue. If for any reason I become ineligible for Medicare A and B at some future date, I agree to notify Highmark immediately.

I understand that when I purchase this coverage, any other direct pay Highmark coverage I may have in effect will be cancelled as of the effective date of the Medigap Blue coverage.

I hereby authorize the Centers for Medicare and Medicaid Services (CMS) to furnish Highmark medical or other information acquired by it under the Title VII program (Medicare) to the extent necessary to process any claim under the Highmark Medigap Blue Agreement in effect with Highmark.

I understand the insurance producer cannot approve coverage. This Application does not guarantee that coverage will be provided. I further understand coverage, if provided, will not take effect until issued by Highmark and that the actual subscription rate will not be determined until coverage is issued. I understand the person discussing Medigap Blue plan options with me is either employed by or contracted with Highmark and may be entitled to receive compensation based on my enrollment in a plan.

To the best of my knowledge and belief, the information provided on this application is true and correct.

## SIGNATURE

**I hereby acknowledge and agree** that I have received an Outline of Medicare Supplement Coverage and the Guide to Health Insurance for People with Medicare. My signature below verifies that I have read, understand and agree to all items contained in Section VIII ("Application Statements for Medicare Supplement Program") of this form:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Phone #: (     ) \_\_\_\_\_

## EMERGENCY CONTACT

\_\_\_\_\_  
Print Name

Phone #: (     ) \_\_\_\_\_

## POWER OF ATTORNEY

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## THIS SECTION TO BE COMPLETED BY INSURANCE BROKER OR AGENT ONLY

A. List any other health insurance policies you have sold to this applicant which are still in force: \_\_\_\_\_

B. List any other health insurance policies you have sold to this applicant in the past five years which are no longer in force:

Signature of Agent or Broker \_\_\_\_\_ Date \_\_\_\_\_

Print Name and NPN \_\_\_\_\_

Agency Name and Number \_\_\_\_\_

Phone #: (      ) \_\_\_\_\_

### FOR OFFICE USE:

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## INSTRUCTIONS FOR MAILING IN APPLICATION

### Please review this checklist before you mail your application:

- Have you completed all required sections of the application form?
- Are your name and address written correctly on the application form?
- Have you attached your Certificate of Prior Creditable Coverage or your previous plan's letter of termination? (if applicable)
- Have you signed and dated your application?
- Have you attached the applicant's Power of Attorney or documentation of Legal Guardianship? (if applicable)

### Return your completed application to us.

Use the envelope provided or mail to:

**Highmark Blue Cross Blue Shield**  
**P.O. Box 535049**  
**Pittsburgh, PA 15253-9801**

Benefits and/or benefit administration may be provided by or through Highmark BCBSD Inc. d/b/a Highmark Blue Cross Blue Shield, which serves the state of Delaware and is an independent licensee of the Blue Cross Blue Shield Association.

All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.



## Discrimination is Against the Law

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Plan will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Plan will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: [CivilRightsCoordinator@highmarkhealth.org](mailto:CivilRightsCoordinator@highmarkhealth.org). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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## Pennsylvania, Delaware, West Virginia, and New York: 1-844-679-6930 (TTY:711)

We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call the number provided for your state of residence. Someone who speaks English can help you. This is a free service.

Tenemos servicios gratis de interpretación para responder cualquier pregunta que pueda tener sobre nuestro plan médico o de medicamentos. Para obtener un intérprete, simplemente llame al número correspondiente a su estado de residencia. Alguien que hable español puede ayudarlo. Este servicio es gratis.

我们免费提供口译服务，为您解答有关我们健康计划或药物计划的任何疑问。如需口译服务，只需拨打您所在州相应的电话号码即可。说中文的工作人员可为您提供帮助。此项服务免费。

我們免費提供口譯服務，為您解答有關我們健康計畫或藥物計畫的任何疑問。若要獲得口譯服務，只需撥打您所在州的電話號碼即可。講漢語的工作人員可為您提供協助。此項服務免費。

Mayroon kaming mga libreng serbisyo ng interpreter para sagutin ang anumang tanong na posibleng mayroon ka tungkol sa aming planong pangkalusugan o plano sa gamot. Para kumuha ng interpreter, tawagan lang ang numerong ibinigay para sa estadong tinitirhan mo. May taong nagsasalita ng Tagalog na makakatulong sa iyo. Isa itong libreng serbisyo.

Nous disposons de services d'interprétation gratuits pour répondre à toutes les questions que vous vous posez sur notre régime d'assurance maladie ou d'assurance médicaments. Pour obtenir les services d'un interprète, il vous suffit d'appeler le numéro correspondant à votre État de résidence. Une personne parlant français pourra vous aider. Ce service est gratuit.

Chúng tôi cung cấp dịch vụ thông dịch miễn phí để giải đáp mọi thắc mắc của quý vị về chương trình sức khỏe hoặc thuốc của chúng tôi. Để có thông dịch viên, chỉ cần gọi số được cung cấp cho tiểu bang cư trú của quý vị. Ai đó nói Tiếng Việt có thể giúp quý vị. Đây là dịch vụ miễn phí.

Wir verfügen über kostenlose Dolmetschdienste, damit Sie alle eventuellen Fragen zu unserer Krankenversicherung oder zur Medikamenten-Zusatzversicherung klären können. Rufen Sie hierzu einfach die Nummer für den Bundesstaat an, in dem Sie Ihren Wohnsitz haben. Jemand, der Deutsch spricht, wird Ihnen behilflich sein. Dies ist ein kostenloser Service.

لدينا خدمات ترجمة فورية مجانية للإجابة عن أي أسئلة قد تراودك حول خطتنا الصحية أو الدوائية. للحصول على مترجم فوري، فقط اتصل بالرقم المقدم للولاية التي نقيم فيها. ويمكن لشخص يتحدث العربية مساعدتك. هذه خدمة مجانية.

건강 또는 약물 플랜에 대한 귀하의 질문에 답변해 드릴 수 있는 무료 통역 서비스를 제공해 드립니다. 통역사를 구하려면 거주하시는 주의 전화 번호로 문의하십시오. 한국어(를) 말할 수 있는 직원이 도와드릴 수 있습니다. 이 서비스는 무료로 제공됩니다.

Мы предоставляем бесплатные услуги устного перевода, чтобы помочь вам получить ответы на любые вопросы, которые могут у вас возникнуть в отношении нашего медицинского плана или плана лекарственных препаратов. Чтобы заказать услуги переводчика, просто позвоните по номеру, указанному для штата, в котором вы проживаете. Один из наших переводчиков, специализацией которого является русский язык, поможет вам. Эта услуга предоставляется бесплатно.

हमारे पास हमारी स्वास्थ्य या दवा योजना के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए मुफ्त दुभाषिया सेवाएँ हैं। एक दुभाषिया प्राप्त करने के लिए, बस अपने निवास स्थान की स्टेट के लिए दिए गए नंबर पर कॉल करें। हिंदी बोलने वाला कोई व्यक्ति आपकी सहायता कर सकता है। यह एक निःशुल्क सेवा है।

Disponiamo di servizi di interpretariato gratuiti per rispondere a ogni sua domanda riguardo al suo piano sanitario o farmaceutico. Per ottenere l'assistenza di un interprete, chiami il numero fornito per il suo stato di residenza. Qualcuno che parla italiano la aiuterà. Il servizio è gratuito.

Temos serviços de interpretação gratuitos para esclarecer suas dúvidas sobre nosso plano de saúde ou de medicamentos. Para contar com um intérprete, ligue para o número fornecido para o seu estado de residência. Alguém que fale Português pode ajudar você. Este é um serviço gratuito.

Nou gen sèvis entèpretasyon gratis pou reponn ak nenpòt kesyon ou ta ka genyen sou plan asirans sante oswa medikaman nou an. Pou jwenn yon entèprèt ede w, senpleman rele nimewo ki koresponn ak Eta kote w rete a. Yon moun ki pale Kreyòl Ayisyenap ede w. Sèvis sa a gratis.

Dysponujemy darmowymi usługami tłumaczeniowymi, dzięki którym może Pan/Pani uzyskać odpowiedzi na pytania dotyczące naszego planu zdrowia lub leków. Aby uzyskać pomoc tłumacza, wystarczy zadzwonić pod numer podany dla stanu, w którym Pan/Pani mieszka. Ktoś, kto zna język polsku, może Panu/Pani pomóc. Ta usługa jest darmowa.

当院では、無料の通訳サービスを用意し、治療や投薬計画に関するご質問にお答えしています。通訳を手配したい場合は、お住まいの州で指定された番号までお電話でご連絡ください。日本語話せる者が対応をお手伝いします。サービスは無料をご利用いただけます。