



NOTICE TO APPLICANT

Regarding Replacement of Medicare Supplement Insurance or Medicare Advantage

Applicant and Agent should keep a copy of this form. Send original with Application.

If, according to your application, you intend to terminate existing Medicare supplement insurance and replace it with a policy to be issued by Highmark Blue Cross Blue Shield, you need to complete this form. Your new policy will provide thirty (30) days within which you may decide whether you desire to keep the policy.

You should review this coverage carefully. Compare it with all accident and sickness coverage you now have. Terminate your present policy only if, after due consideration, you find that the purchase of this Medicare supplement coverage is a wise decision.

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 coverage because you intend to terminate your existing Medicare supplement coverage.

The replacement policy is being purchased for the following reason(s):

- Additional benefits.
- No change in benefits, but lower premiums.
- Fewer benefits and lower premiums.
- Other (please specify): _____

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 company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

Signature of Agent*	Applicant's Signature
Printed Name and Address of Agent	Date

*Signature not required for direct response sales.