



# NOTICE TO APPLICANT

## Regarding Replacement of Accident and Health Insurance, HMO Coverage, or Employer-Provided Health Benefit Arrangement

### SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application, you intend to terminate existing accident and health insurance, health maintenance organization coverage, or employer-provided health benefit coverage and replace it with a policy (certificate) to be issued by Highmark Blue Shield. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy (certificate).

You should review this new coverage carefully. Compare it with all health coverage you now have and evaluate the need for existing coverage that may duplicate this policy. Terminate your present coverage only if, after due consideration, you find that purchase of this Medicare supplement coverage is a wise decision.

### STATEMENT TO APPLICANT:

I have reviewed your current medical or health insurance coverage. The replacement of insurance involved in this transaction [does/does not] (please circle appropriate answer) duplicate coverage, to the best of my knowledge.

The replacement policy is being purchased for the following reason - *check one*:

- Additional benefits.
- No change in benefits, but lower premium.
- Fewer benefits and lower premiums.
- My plan has outpatient prescription drug coverage and I am enrolling in Medicare Part D.
- Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment. \_\_\_\_\_
- Other (*please specify*): \_\_\_\_\_

If you still wish to terminate your present policy or certificate and replace it with new coverage, review the application carefully before you sign it to be certain that all information has been properly recorded. Do not cancel your present coverage until you have received your new policy (certificate) and are sure that you want to keep it.

\_\_\_\_\_  
(Signature of agent, broker, or other representative)

Highmark Blue Shield  
PO Box 15112  
Albany, New York 12212

\_\_\_\_\_  
(Applicant's signature)

\_\_\_\_\_  
(Date)

Highmark Western and Northeastern New York Inc. d/b/a Highmark Blue Shield serves Northeastern NY 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.