



McLaren Medicare Supplement
Plans A, C, D, F, High Deductible-F, G and N
Application

1 Information about you

Please print in black or blue ink. All sections must be completed unless otherwise indicated. All information provided will be used and disclosed only as permitted by our Notice of Privacy Practices which can be found at McLarenHealthPlan.org/MedicareSupplement.

| | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|---------------------------------------|-------------------------------|
| Last Name | First Name | Middle initial | Social Security number - - |
| Primary street address | City | State | ZIP code |
| Mailing street address (if different from above) | City | State | ZIP code |
| County | Phone number () <input type="checkbox"/> Home <input type="checkbox"/> Cell | Alternate number (optional) () | |
| Email address | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female | | Birth date / / |
| Number of months you reside in Michigan each year | | | |
| Medicare contract number (as shown on your Medicare red, white and blue card) | | | |
| Medicare Part A effective date / / | | Medicare Part B effective date / / | |
| Please indicate your requested effective date (the first day of a month, month/day/year): | | | |
| Your coverage will become effective on the first day of the month following receipt of your completed application or the date specified above (if agreed to by McLaren). You will receive an I.D. card and a certificate of coverage with a letter confirming your effective date and premium. | | | |

2 Choose a McLaren Medicare Supplement plan

Before you choose a McLaren Medicare Supplement option, it's important you know the following:

- You must be enrolled in Medicare Parts A and B.
- You cannot have more than one Medicare supplement plan.
- You cannot be enrolled in a Medicare supplement plan and a Medicare Advantage health plan at the same time.
- You must be a permanent resident of Michigan and physically reside in Michigan for at least six months of every year in order to be eligible for coverage.
- Once enrolled, if you permanently move outside of Michigan or reside in Michigan for fewer than six months of every year, your premium will change to Rating Area 2.
- If you move outside of the United States or its territories, your McLaren Medicare Supplement plan will be terminated.

- Coverage will only continue provided all other eligibility requirements continue to be satisfied. Refer to the Outline of Coverage at McLarenHealthPlan.org/MedicareSupplement for the monthly cost and description of the plan.

Please check the appropriate box of the McLaren Medicare Supplement plan you are applying for:

- Plan A*
 Plan C*
 Plan D
 Plan F
 Plan HD-F
 Plan G
 Plan N
- (no longer available to new enrollment as of 1/1/2020)
(available 4/1/2019)
(no longer available to new enrollment as of 1/1/2020)
(no longer available to new enrollment as of 1/1/2020)

**If you are under age 65, you may have a special enrollment period and may be eligible to enroll in plans A or C. You must have been insured with an insurer with major medical coverage and no longer be insured because you became eligible for Medicare or if you lose coverage under a group policy after becoming eligible for Medicare. You must request coverage within 90 days before or 90 days after the month you become eligible for Medicare or request coverage within 180 days after losing coverage under a group policy.*

3 Benefits under Medicaid

If you are 65 or older, you may be eligible for benefits under Medicaid and you may not need a Medicare supplement plan.

Are you covered for medical assistance through the state Medicaid program? **Yes** **No**

Note: If you are participating in a spend-down program and have not met your cost share, please answer “No” to this question.

If **Yes**: Will Medicaid pay your premiums for this Medicare supplement plan or do you receive any benefits from Medicaid other than payment toward your Medicare Part B premium? **Yes** **No**

If **No**: Continue to section 4.

If, after purchasing this plan, you become eligible for Medicaid, the benefits and premiums under your Medicare supplement plan will be suspended 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 plan may be available. If it is no longer available, a substantially equivalent plan 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.

If you answered “Yes” to these questions, you are not eligible for a McLaren Medicare Supplement plan.

4 Open enrollment period

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

Yes:

- If you are 65 or older: You have guaranteed acceptance into a McLaren Medicare Supplement plan, skip to section 7.
- If you will turn 65 by your requested effective date: You have guaranteed acceptance into a McLaren Medicare Supplement plan, skip to section 7.
- If you are under 65: Continue to question 2.

No: continue to question 2.

2. Are you currently enrolled in Medicare Part B due to a disability AND turning 65 within six months of your requested effective date?
- Yes:**
 - You have guaranteed acceptance into a McLaren Medicare Supplement plan, skip to section 7.
 - No:**
 - If you are 65 or older and enrolled in Medicare Part B: Continue to section 5.
 - If you are 65 or older and NOT enrolled in Medicare Part B: You're not eligible to enroll in our Medicare Supplement plans at this time. You must be enrolled in Medicare Part B to enroll in one of our Medicare Supplement plans.
 - If you are under 65: Continue to question 3
3. Have you been insured with an insurer in Michigan for major medical coverage and are no longer insured because you became eligible (and are applying within 90 days before or 90 days after the month you become eligible for Medicare) or are you no longer insured with an insurer in Michigan for major medical group coverage because you became eligible for Medicare (and are applying within 180 days after losing coverage under the group policy)?
- Yes:**
 - You have guaranteed acceptance into McLaren Medicare Supplement Plans A or C, skip to section 7.
 - No:**
 - You're not eligible to enroll in our Medicare Supplement plans at this time. You must be enrolled in Medicare Part B and meet our eligibility requirements to enroll in one of our Medicare Supplement plans.

5 Guaranteed issue rights

1. Have you lost or are you losing other health coverage (for example, an employer, union or individual plan) and received a notice from your prior health plan saying you are eligible for guaranteed issue of a Medicare Supplement plan, or that you had certain rights to buy such a plan?
- Yes. Indicate** start date: ___/___/___ end date: ___/___/___ (If you are still covered under the other policy, leave end date blank.)
- If you have not had coverage under any other health plan within the past 63 days, select "No".
- Reason for disenrollment: _____
- What company and what kind of policy? _____
- Please include a copy of the termination notice with this application.
- No.**
2. Are you enrolled, or were you previously enrolled, in a Medicare Advantage plan?
- Note: one of the below reasons for disenrollment must apply to you, otherwise, select "No".
- Yes. Indicate** start date: ___/___/___ end date: ___/___/___
- If you have not had coverage from any Medicare plan other than Original Medicare within the past 63 days, select "No".
- Reason for disenrollment (must check one):
- Plan is leaving Medicare.
 - Plan is no longer offered in my area.
 - You are moving out of the plan's service area.
 - You replaced a Medicare supplement policy (or switched to a Medicare SELECT policy) for the first time, have been in the plan less than a year, and now wish to return to a Medicare supplement policy. This is considered a "Trial Right."

- You joined a Medicare Advantage plan (or PACE) when first eligible for Medicare Part A at 65, and within the first year of joining decided to switch to Original Medicare and join a Medicare supplement plan. This is also considered a “Trial Right.”
- Company misled me or failed to follow the rules.
- No**

3. Are you enrolled, or were you previously enrolled, in a Medicare supplement policy?
 Note: one of the below reasons for disenrollment must apply to you, otherwise, select “No”.

- Yes, indicate** start date: ___/___/___ end date: ___/___/___
- Reason for disenrollment (must check one):
- Medicare supplement plan ended through no fault of your own.
- Company misled you or failed to follow the rules.
- If none of the above reasons for disenrollment, select “No.”
- No**

If you answered “yes” to any of the questions in section 5, skip to section 7.

If you are currently in an MAPD plan, and once you receive your acceptance letter for this plan, please make sure to disenroll from your current MAPD plan.

6 Your health information

Complete this section if you are not applying during your open enrollment or guaranteed issue period. The information you provide is confidential and will be used and disclosed only as permitted by our Notice of Privacy Practices, which can be viewed online at McLarenHealthPlan.org/MedicareSupplement.

Height: _____ ft. _____ in. Weight: _____ lbs.

Have you used tobacco in any form in the past year? **Yes** **No**

1. Do any of these apply to you? Please check all that apply.

- | | |
|-----------------------------------------------------------------|-------------------------------------------------------------------|
| <input type="checkbox"/> AIDS or HIV+ | <input type="checkbox"/> Huntington’s disease |
| <input type="checkbox"/> Amyotrophic lateral sclerosis (ALS) | <input type="checkbox"/> Kidney disease that may require dialysis |
| <input type="checkbox"/> Cardiomyopathy | <input type="checkbox"/> Leukemia, lymphoma, malignant melanoma |
| <input type="checkbox"/> Cerebral palsy | <input type="checkbox"/> Muscular dystrophy |
| <input type="checkbox"/> Currently receiving dialysis | <input type="checkbox"/> Organ or bone marrow transplant |
| <input type="checkbox"/> Cystic or pulmonary fibrosis | <input type="checkbox"/> Paraplegia, quadriplegia or hemiplegia |
| <input type="checkbox"/> End stage renal disease | <input type="checkbox"/> Pulmonary arterial hypertension |
| <input type="checkbox"/> Gaucher’s or Pompe disease | <input type="checkbox"/> Spinocerebellar disease |
| <input type="checkbox"/> Growth hormone deficiency | <input type="checkbox"/> Stroke |
| <input type="checkbox"/> Hemophilia | <input type="checkbox"/> Other metabolic disorders |
| <input type="checkbox"/> Hepatitis C | <input type="checkbox"/> Other neurodegenerative disorders |
| <input type="checkbox"/> Hospital inpatient within past 90 days | <input type="checkbox"/> None of these apply |

2. Within the past two years, has a medical professional discussed any of the following treatment options that have not yet been addressed? Please check all that apply.

- | | |
|--------------------------------------------------------------|------------------------------------------------------------------------|
| <input type="checkbox"/> Hospital admittance as an inpatient | <input type="checkbox"/> Surgery, radiation or chemotherapy for cancer |
| <input type="checkbox"/> Organ transplant | <input type="checkbox"/> Heart surgery |
| <input type="checkbox"/> Back or spine surgery | <input type="checkbox"/> Vascular surgery |
| <input type="checkbox"/> Joint replacement | <input type="checkbox"/> None of these apply |

3. Have you been diagnosed or treated (including taking medication) for any of the following conditions in the past five years? Please check all that apply.

Heart or vascular conditions

- Angina or heart attack
- Atrial fibrillation or flutter
- Coronary or carotid artery disease
- Congestive heart failure (CHF)

Lung or respiratory conditions

- COPD or emphysema

Cancers or tumors

- Cancer (other than skin cancer)

Nervous system conditions

- Alzheimer’s disease or dementia
- Multiple sclerosis
- Parkinson’s disease

Diabetes

- With any of the following complications:
circulatory problems, kidney problems or
eye problems

Kidney conditions

- Chronic kidney disease

Liver conditions

- Cirrhosis

Immune system conditions

- Crohn’s disease or ulcerative colitis
- Lupus
- Rheumatoid arthritis
- Other immune deficiency

Psychological conditions

- Bipolar or schizophrenia
- Major depression

- None of the conditions in question 3 apply

4. Do you have any of the following chronic health conditions? Please check all that apply.

- | | |
|-----------------------------------------------------------|------------------------------------------------------------|
| <input type="checkbox"/> Anxiety or mild depression | <input type="checkbox"/> High blood pressure |
| <input type="checkbox"/> Arthritis (hip or knee) | <input type="checkbox"/> High cholesterol |
| <input type="checkbox"/> Asthma | <input type="checkbox"/> Hypothyroidism or hyperthyroidism |
| <input type="checkbox"/> Diabetes (with no complications) | <input type="checkbox"/> Migraines |
| <input type="checkbox"/> Enlarged prostate (BPH) | <input type="checkbox"/> Myasthenia gravis |
| <input type="checkbox"/> Fibromyalgia | <input type="checkbox"/> Osteoporosis |
| <input type="checkbox"/> GERD or acid reflux | <input type="checkbox"/> Psoriasis |
| <input type="checkbox"/> Glaucoma or macular degeneration | <input type="checkbox"/> None of these apply |

Have you had any drugs administered in the doctor’s office or hospital in the last 12 months? **Yes** **No**

List names of drugs if known:

Please list prescriptions you have taken in the last 12 months for chronic conditions (Some examples of chronic conditions are diabetes, high blood pressure or high cholesterol):

Additional Information

- You do not need more than one Medicare supplement plan (unless you would like to add prescription drug coverage).
- If you purchase this plan, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- If you are eligible for, and have enrolled in, a Medicare supplement plan because of a 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.
- To terminate your McLaren Medicare Supplement plan, please notify McLaren Health Plan in writing at least 30 days prior to termination.
- Counseling services may be available in your state to provide advice concerning your purchase of Medicare supplement insurance and Medicaid.

7

Payment information

Choose one:

- Receive a monthly bill and pay by mail.
- Electronic funds transfer from your bank account each month.

On the due date for each bill, the checking or savings account you designate will be debited for the amount of your premium. Once enrolled, you can request a monthly statement by calling Customer Service at (888) 327-0671 (TTY:711).

If you have questions about the automatic bill payment plan, please contact Customer Service at (888) 327-0671 (TTY:711).

| | |
|-------------------------------------------------------|------------------------------------------------------------------------------------|
| Name of financial institution | Account type <input type="checkbox"/> Checking <input type="checkbox"/> Savings |
| ABA/routing number or attach a copy of a voided check | Account number |
| Print name | |
| Account holder's signature | Date / / |

8 Confirm your information

Please read, sign and date where indicated.

My signature indicates that I have read and understand the contents of this application. I declare that the answers on this application are complete and true to the best of my knowledge and belief, and are the basis for issuing coverage. I understand that the application and amendments become a part of the contract and that if the answers are incomplete, incorrect or untrue, McLaren Health Plan (MHP) may have the right to rescind my McLaren Medicare Supplement coverage or adjust my premium.

If I cancel within the first 30 days of the effective date of this coverage, I will be entitled to a refund of my previous premium payment. Please note that the reasonable costs for any health services paid by MHP during that time period will be deducted from the refund and I will be responsible for payment of reasonable fees for any health care services I received. If I choose to cancel my coverage after the first 30 days, I understand I must give at least 30-day advance notice in writing to MHP.

Any person who knowingly and with intent to defraud any health plan company or other person files an application or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any material fact, commits a fraudulent act when determined by a court of competent jurisdiction, and may be subject to criminal and civil penalties. I understand the coverage under the plan I am applying for will not take effect until issued by McLaren Health Plan. McLaren Health Plan requires proper handling of personal health information for its members. Details of McLaren Health Plan's confidentiality policies and procedures are available at:

McLarenHealthPlan.org/MedicareSupplement.

Yes **No** I have received a copy of the McLaren Medicare Supplement plan Outline of Coverage.

| | | |
|--------------------------|-----------------------|-------------|
| Applicant's printed name | Applicant's signature | Date / / |
|--------------------------|-----------------------|-------------|

Authorization for protected health information use and disclosure

I understand that the following parties may need to collect information on me in regard to the proposed coverage: MHP and its reinsurers; any insurance support organization; any consumer reporting agency; and all persons authorized to represent these organizations for this purpose.

The following information may be disclosed to or by MHP: any and all individually identifiable health information, including but not limited to medical records, reports, pharmaceutical records, diagnostic testing and lab work results. The purpose of this authorization is at my request.

I specifically authorize MHP to disclose records related to mental health, substance abuse and HIV/AIDS.

The parties who may need to collect information may disclose information to the following: other insurers to which I have applied or may apply; reinsurers, pharmacy benefit managers, physicians, hospitals, clinics or other medically related facilities; health care clearing houses; or persons who perform business, professional, or insurance tasks for them. They may disclose information as allowed or required by law.

I understand that this authorization is needed for the purpose of gathering information for making eligibility and underwriting determinations. Unless revoked earlier, this authorization will be valid for 30 months after the date it is signed.

I understand that I can revoke this authorization at any time by giving written notice on a standard form available online at McLarenHealthPlan.org/MedicareSupplement, or by contacting my agent. I also understand that my revocation will not affect the rights of any individual who has acted in reliance on the authorization prior to receiving notice of my revocation.

I understand that authorizing the disclosure of this health information is voluntary. I can refuse to sign this authorization but if I do not provide it or revoke it, I may not be eligible for enrollment. I understand that there is a possibility of redisclosure of any information disclosed pursuant to this authorization and that information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality.

| | |
|--------------------------|-------------|
| Applicant's printed name | |
| Applicant's signature | Date / / |

If you are the authorized personal representative, you must provide the following information:

| | | | |
|----------------------------------------|---------------------------|-------------|----------|
| Personal representative's printed name | | | |
| Personal representative's signature | | Date / / | |
| Street address | City | State | ZIP code |
| Phone | Relationship to applicant | | |

Applications can be submitted in the following ways:

Fax: (810) 600-7931
 Mail: McLaren Health Plan
 G-3245 Beecher Road
 Flint, Michigan 48532

9 Agent use

Enrolling an individual in a Medicare supplement plan requires that you provide the following information.

1. Have you sold any other health plan policies to this individual that are still in force?
 - Yes**, policy descriptions (name of policy, policy number, start date): _____
 - No**
2. Have you sold any health plan policies to this individual in the last five years that are not still in force?
 - Yes**, policy descriptions (name of policy, policy number, start date): _____
 - No**
3. I asked the applicant all the questions in this application and the answers are recorded as given to me.
 - Yes**
 - No**

| | | |
|------------------------------------------------------|---------------------------|------------------------------------------|
| Managing agent / General agency name (if applicable) | | |
| Email address | Primary phone () | Fax () |
| Agent's first and last name | | |
| Agent's signature | | Date agent accepted application / / |
| Name of person who entered application online | Relationship to applicant | |

Notice to applicant regarding replacement of Medicare supplement coverage or Medicare Advantage



McLaren Health Plan, G-3245 Beecher Road, Flint, Michigan 48532

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

According to your application or the information you have furnished, you intend to drop or otherwise terminate existing Medicare supplement coverage or a Medicare Advantage plan and replace it with a new certificate to be issued by MHP. Your new certificate provides 30 days within which you may decide, without cost, whether you desire to keep the certificate.

You should review this new coverage carefully, comparing it with all disability and other health coverage you now have. You should 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 by McLaren Medicare Supplement agent, broker or other representative:

I have reviewed your current medical or health coverage as disclosed to me. The replacement of coverage involved in this transaction does 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, to the best of my knowledge. The replacement plan is being purchased for the following reason (check one):

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

Reason for disenrollment: _____

- Other (please specify): _____
- Did not replace existing Medicare supplement coverage.

If, after thinking about it carefully, you still wish to drop your present coverage 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 insurer to deny any future claims and to refund your premium as though your policy or certificate 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 certificate and are sure that you want to keep it.

The Notice to Applicant was delivered to me by my agent on (date): ____ / ____ / ____

| | | | |
|-------------------------------------------------------------------------------------------------------|------|------------------|----------|
| Signature of agent, broker or other representative (signature not required for direct response sales) | | Date / / | |
| Printed name of agent | | Agent NPN number | |
| Agent's street address | City | State | ZIP code |
| Applicant's signature | | Date / / | |
| Printed name of applicant | | | |
| Policy, certificate or contract number being replaced | | | |



McLaren *MEDICARE* SUPPLEMENT

Discrimination is against the law

McLaren Health Plan, MHP Community, McLaren Advantage (HMO) and McLaren Health Advantage (collectively McLaren) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. McLaren does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

McLaren:

- 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 (no cost) 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 McLaren's Compliance Officer. If you believe that McLaren has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

- McLaren's Compliance Officer
 - Write: G-3245 Beecher Rd., Flint, MI 48532
 - Call: (866) 866-2135, TTY: 711
 - Fax: (810) 733-5788
 - Email: mhpcompliance@mclaren.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, McLaren's Compliance Officer 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 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
(800) 368-1019, (800) 537-7697 (TTY)

Complaint forms are available at hhs.gov/ocr/office/file/index.html.



McLaren *MEDICARE*
SUPPLEMENT

McLarenHealthPlan.org/MedicareSupplement