Medicare Supplement Insurance
Application Booklet – IOWA

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WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2025[2]						$7,220[2]	$3,610[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,870 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to $20 for some office visits and up to a $50 co-payment for emergency room visits that do not result in an inpatient admission.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 500-502, 504-514, 516, 520-528

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
121.98	151.81	122.59	41.20	87.20	**65**	140.26	174.59	140.98	47.38	100.28
121.98	151.81	122.59	41.20	87.20	**66**	140.26	174.59	140.98	47.38	100.28
121.98	151.81	122.59	41.20	87.20	**67**	140.26	174.59	140.98	47.38	100.28
121.98	151.81	122.59	41.20	87.20	**68**	140.26	174.59	140.98	47.38	100.28
122.79	151.81	123.42	41.86	88.06	**69**	141.21	174.59	141.93	48.15	101.27
123.75	151.81	124.37	42.59	89.16	**70**	142.31	174.59	143.02	48.98	102.54
126.85	159.80	127.48	43.63	91.92	**71**	145.87	183.77	146.61	50.18	105.71
129.87	164.70	130.53	44.65	95.57	**72**	149.36	189.40	150.11	51.35	109.91
134.18	169.59	134.85	46.10	99.23	**73**	154.31	195.02	155.08	53.01	114.11
141.24	174.49	141.95	48.50	102.88	**74**	162.43	200.66	163.25	55.77	118.31
148.54	179.38	149.29	50.98	108.13	**75**	170.81	206.28	171.68	58.63	124.34
154.66	186.41	155.43	53.14	112.62	**76**	177.87	214.37	178.76	61.10	129.51
160.98	193.66	161.78	55.36	117.23	**77**	185.12	222.72	186.05	63.66	134.81
169.12	201.12	169.97	57.64	122.55	**78**	194.48	231.30	195.46	66.29	140.92
177.60	208.80	178.49	60.00	128.03	**79**	204.25	240.13	205.27	69.01	147.23
186.44	216.72	187.38	62.43	133.68	**80**	214.41	249.23	215.48	71.79	153.74
195.58	224.78	196.55	64.94	140.13	**81**	224.91	258.49	226.03	74.67	161.15
205.08	233.07	206.11	67.51	146.81	**82**	235.84	268.02	237.03	77.65	168.84
214.98	243.96	216.06	70.17	153.76	**83**	247.23	280.57	248.47	80.69	176.81
225.29	255.31	226.43	72.91	160.94	**84**	259.09	293.61	260.39	83.84	185.08
236.03	267.11	237.22	75.73	168.39	**85**	271.43	307.19	272.80	87.08	193.65
246.07	278.22	247.31	78.32	175.14	**86**	282.98	319.95	284.40	90.06	201.41
256.50	289.75	257.79	80.99	182.11	**87**	294.98	333.20	296.46	93.13	209.43
267.34	301.70	268.68	83.73	189.34	**88**	307.44	346.97	308.98	96.28	217.74
278.59	314.14	279.99	86.55	196.80	**89**	320.38	361.25	321.99	99.53	226.32
290.28	327.02	291.75	89.45	204.52	**90**	333.82	376.08	335.51	102.87	235.20
301.68	339.64	303.20	92.25	211.91	**91**	346.94	390.59	348.68	106.08	243.69
313.52	352.72	315.09	95.12	219.52	**92**	360.54	405.63	362.35	109.39	252.45
322.61	366.29	324.23	98.07	227.39	**93**	371.00	421.23	372.87	112.78	261.49
331.95	380.35	333.62	101.10	235.51	**94**	381.75	437.40	383.67	116.26	270.84
341.53	394.92	343.25	104.22	243.90	**95**	392.76	454.15	394.74	119.85	280.48
351.40	410.04	353.16	107.43	252.58	**96**	404.11	471.56	406.14	123.54	290.46
361.53	425.76	363.36	110.72	261.57	**97**	415.77	489.62	417.86	127.34	300.81
371.98	442.07	373.86	114.14	270.89	**98**	427.78	508.38	429.92	131.26	311.53
382.72	459.01	384.64	117.65	280.54	**99+**	440.13	527.85	442.33	135.30	322.63

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 500-502, 504-514, 516, 520-528

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
140.20	174.50	140.90	47.36	100.24	**65**	161.22	200.68	162.05	54.46	115.26
140.20	174.50	140.90	47.36	100.24	**66**	161.22	200.68	162.05	54.46	115.26
140.20	174.50	140.90	47.36	100.24	**67**	161.22	200.68	162.05	54.46	115.26
140.20	174.50	140.90	47.36	100.24	**68**	161.22	200.68	162.05	54.46	115.26
141.14	174.50	141.86	48.12	101.22	**69**	162.31	200.68	163.14	55.34	116.41
142.24	174.50	142.95	48.96	102.49	**70**	163.57	200.68	164.39	56.30	117.86
145.80	183.68	146.53	50.15	105.66	**71**	167.67	211.23	168.52	57.68	121.51
149.28	189.31	150.04	51.32	109.85	**72**	171.68	217.70	172.54	59.02	126.33
154.22	194.93	155.00	52.99	114.05	**73**	177.36	224.16	178.26	60.93	131.16
162.35	200.56	163.16	55.75	118.26	**74**	186.70	230.64	187.64	64.11	135.98
170.74	206.18	171.60	58.59	124.28	**75**	196.34	237.10	197.33	67.39	142.92
177.77	214.26	178.66	61.08	129.45	**76**	204.44	246.40	205.47	70.23	148.86
185.03	222.60	185.96	63.63	134.74	**77**	212.78	256.00	213.85	73.18	154.96
194.39	231.17	195.37	66.25	140.86	**78**	223.54	265.86	224.67	76.20	161.98
204.14	240.00	205.16	68.97	147.16	**79**	234.76	276.01	235.94	79.32	169.23
214.30	249.10	215.38	71.76	153.66	**80**	246.45	286.47	247.68	82.52	176.71
224.80	258.36	225.92	74.64	161.07	**81**	258.52	297.12	259.81	85.83	185.23
235.72	267.90	236.91	77.59	168.75	**82**	271.08	308.07	272.45	89.25	194.06
247.10	280.42	248.34	80.65	176.73	**83**	284.17	322.49	285.60	92.75	203.24
258.95	293.46	260.27	83.80	184.99	**84**	297.81	337.48	299.30	96.36	212.73
271.30	307.03	272.66	87.04	193.55	**85**	311.99	353.09	313.56	100.09	222.58
282.84	319.79	284.27	90.02	201.31	**86**	325.27	367.76	326.90	103.52	231.51
294.83	333.04	296.31	93.09	209.33	**87**	339.05	382.99	340.76	107.05	240.73
307.29	346.79	308.83	96.24	217.63	**88**	353.38	398.82	355.15	110.67	250.27
320.22	361.08	321.83	99.49	226.21	**89**	368.25	415.23	370.11	114.41	260.14
333.66	375.89	335.34	102.82	235.08	**90**	383.70	432.28	385.64	118.24	270.35
346.76	390.39	348.50	106.03	243.57	**91**	398.78	448.96	400.78	121.93	280.10
360.37	405.43	362.17	109.33	252.32	**92**	414.41	466.24	416.50	125.74	290.17
370.82	421.02	372.68	112.73	261.36	**93**	426.44	484.18	428.58	129.63	300.56
381.55	437.18	383.47	116.21	270.70	**94**	438.79	502.76	440.99	133.64	311.31
392.57	453.93	394.54	119.79	280.34	**95**	451.45	522.02	453.72	137.75	322.39
403.90	471.31	405.93	123.48	290.33	**96**	464.49	542.02	466.83	142.00	333.86
415.56	489.37	417.66	127.27	300.66	**97**	477.90	562.78	480.30	146.36	345.76
427.56	508.13	429.72	131.20	311.37	**98**	491.70	584.35	494.16	150.87	358.08
439.90	527.59	442.12	135.23	322.45	**99+**	505.89	606.72	508.43	155.51	370.83

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 503, 515

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
140.50	174.87	141.21	47.46	100.45	**65**	161.57	201.11	162.39	54.58	115.51
140.50	174.87	141.21	47.46	100.45	**66**	161.57	201.11	162.39	54.58	115.51
140.50	174.87	141.21	47.46	100.45	**67**	161.57	201.11	162.39	54.58	115.51
140.50	174.87	141.21	47.46	100.45	**68**	161.57	201.11	162.39	54.58	115.51
141.45	174.87	142.17	48.22	101.44	**69**	162.66	201.11	163.49	55.46	116.66
142.55	174.87	143.26	49.06	102.71	**70**	163.92	201.11	164.75	56.42	118.11
146.12	184.08	146.84	50.26	105.88	**71**	168.03	211.69	168.88	57.80	121.77
149.60	189.72	150.36	51.43	110.09	**72**	172.05	218.17	172.92	59.15	126.60
154.56	195.34	155.33	53.10	114.30	**73**	177.75	224.65	178.64	61.06	131.45
162.69	200.99	163.51	55.87	118.51	**74**	187.10	231.14	188.05	64.25	136.28
171.10	206.63	171.97	58.72	124.55	**75**	196.76	237.61	197.76	67.53	143.23
178.15	214.73	179.04	61.21	129.73	**76**	204.88	246.93	205.91	70.38	149.18
185.43	223.08	186.36	63.76	135.03	**77**	213.24	256.55	214.31	73.34	155.29
194.81	231.67	195.79	66.39	141.16	**78**	224.02	266.43	225.15	76.36	162.33
204.58	240.52	205.60	69.12	147.48	**79**	235.27	276.60	236.45	79.49	169.60
214.76	249.64	215.84	71.91	153.99	**80**	246.98	287.09	248.21	82.69	177.09
225.29	258.92	226.41	74.80	161.41	**81**	259.08	297.76	260.37	86.01	185.63
236.23	268.47	237.42	77.76	169.12	**82**	271.66	308.73	273.03	89.44	194.48
247.64	281.02	248.88	80.82	177.11	**83**	284.78	323.19	286.22	92.95	203.67
259.51	294.09	260.83	83.98	185.39	**84**	298.45	338.21	299.94	96.57	213.19
271.89	307.69	273.25	87.23	193.97	**85**	312.66	353.85	314.23	100.31	223.06
283.44	320.48	284.88	90.21	201.74	**86**	325.97	368.55	327.61	103.75	232.01
295.46	333.76	296.95	93.29	209.78	**87**	339.78	383.82	341.49	107.28	241.25
307.95	347.53	309.49	96.44	218.10	**88**	354.14	399.67	355.92	110.91	250.81
320.91	361.86	322.52	99.70	226.70	**89**	369.04	416.13	370.90	114.65	260.70
334.37	376.70	336.06	103.04	235.59	**90**	384.53	433.21	386.47	118.49	270.93
347.51	391.24	349.25	106.26	244.10	**91**	399.63	449.92	401.65	122.19	280.71
361.14	406.30	362.95	109.56	252.86	**92**	415.30	467.25	417.39	126.01	290.79
371.62	421.93	373.48	112.97	261.93	**93**	427.36	485.22	429.51	129.91	301.21
382.38	438.12	384.29	116.46	271.28	**94**	439.73	503.84	441.94	133.92	311.98
393.41	454.91	395.39	120.05	280.94	**95**	452.43	523.14	454.70	138.05	323.09
404.77	472.33	406.81	123.74	290.95	**96**	465.49	543.19	467.83	142.30	334.58
416.45	490.43	418.56	127.54	301.31	**97**	478.92	563.99	481.33	146.68	346.50
428.48	509.22	430.65	131.48	312.04	**98**	492.75	585.61	495.22	151.20	358.85
440.85	528.73	443.07	135.52	323.15	**99+**	506.98	608.03	509.52	155.85	371.63

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 503, 515

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
161.50	201.00	162.31	54.55	115.46	**65**	185.71	231.16	186.66	62.74	132.77
161.50	201.00	162.31	54.55	115.46	**66**	185.71	231.16	186.66	62.74	132.77
161.50	201.00	162.31	54.55	115.46	**67**	185.71	231.16	186.66	62.74	132.77
161.50	201.00	162.31	54.55	115.46	**68**	185.71	231.16	186.66	62.74	132.77
162.58	201.00	163.41	55.43	116.60	**69**	186.97	231.16	187.92	63.75	134.09
163.85	201.00	164.66	56.39	118.05	**70**	188.42	231.16	189.36	64.85	135.76
167.95	211.58	168.79	57.77	121.70	**71**	193.14	243.32	194.11	66.44	139.97
171.95	218.06	172.83	59.11	126.54	**72**	197.75	250.77	198.75	67.99	145.52
177.65	224.53	178.54	61.03	131.38	**73**	204.30	258.21	205.33	70.19	151.09
187.01	231.02	187.94	64.22	136.22	**74**	215.06	265.67	216.14	73.85	156.64
196.67	237.50	197.66	67.50	143.16	**75**	226.16	273.12	227.31	77.62	164.63
204.77	246.81	205.80	70.35	149.11	**76**	235.50	283.83	236.68	80.90	171.47
213.14	256.41	214.21	73.29	155.21	**77**	245.10	294.89	246.34	84.29	178.50
223.92	266.28	225.04	76.31	162.25	**78**	257.49	306.24	258.80	87.77	186.59
235.14	276.46	236.33	79.44	169.52	**79**	270.43	317.94	271.78	91.36	194.94
246.86	286.94	248.09	82.66	177.00	**80**	283.88	329.98	285.30	95.05	203.55
258.95	297.61	260.24	85.98	185.53	**81**	297.79	342.25	299.27	98.86	213.37
271.53	308.59	272.89	89.38	194.39	**82**	312.26	354.86	313.83	102.80	223.54
284.64	323.01	286.07	92.90	203.58	**83**	327.34	371.48	328.98	106.83	234.11
298.29	338.04	299.80	96.53	213.09	**84**	343.04	388.74	344.76	111.00	245.05
312.51	353.66	314.08	100.26	222.95	**85**	359.38	406.72	361.19	115.30	256.39
325.80	368.37	327.45	103.69	231.89	**86**	374.67	423.62	376.56	119.25	266.68
339.61	383.63	341.32	107.23	241.12	**87**	390.55	441.17	392.52	123.31	277.30
353.96	399.46	355.74	110.86	250.69	**88**	407.05	459.40	409.10	127.48	288.29
368.86	415.93	370.72	114.60	260.57	**89**	424.19	478.31	426.33	131.79	299.65
384.34	432.99	386.28	118.44	270.79	**90**	441.99	497.94	444.22	136.20	311.41
399.44	449.70	401.44	122.14	280.57	**91**	459.35	517.15	461.66	140.45	322.65
415.11	467.01	417.18	125.94	290.65	**92**	477.36	537.06	479.76	144.84	334.24
427.15	484.98	429.28	129.85	301.06	**93**	491.22	557.72	493.68	149.32	346.22
439.51	503.59	441.71	133.86	311.82	**94**	505.44	579.12	507.98	153.94	358.60
452.20	522.89	454.47	137.98	322.92	**95**	520.03	601.31	522.64	158.68	371.36
465.26	542.91	467.59	142.23	334.43	**96**	535.04	624.35	537.74	163.56	384.58
478.68	563.71	481.10	146.60	346.33	**97**	550.49	648.27	553.25	168.60	398.28
492.51	585.31	494.99	151.12	358.67	**98**	566.38	673.11	569.22	173.79	412.48
506.72	607.73	509.27	155.77	371.44	**99+**	582.74	698.88	585.66	179.13	427.16

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date.

A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates of this form issued in the same state to persons of the same classification.

There will be a one-time certificate fee of $25.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 10% lower than the rates illustrated. The certificates's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,676	$0	$1,676 (Part A deductible)
61st through 90th day	All but $419 a day	$419 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $838 a day	$838 a day	$0
Once lifetime reserve days are used: Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $209.50 a day	$0	Up to $209.50 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $257 of Medicare-approved amounts*	$0	$0	$257 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $257 of Medicare-approved amounts*	$0	$0	$257 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $257 of Medicare-approved amounts*	$0	$0	$257 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,676	$1,676 (Part A deductible)	$0
61st through 90th day	All but $419 a day	$419 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $838 a day	$838 a day	$0
Once lifetime reserve days are used: Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $209.50 a day	Up to $209.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $257 of Medicare-approved amounts*	$0	$257 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $257 of Medicare-approved amounts*	$0	$257 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $257 of Medicare-approved amounts*	$0	$257 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,676	$1,676 (Part A deductible)	$0
61st through 90th day	All but $419 a day	$419 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $838 a day	$838 a day	$0
Once lifetime reserve days are used: Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $209.50 a day	Up to $209.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $257 of Medicare-approved amounts*	$0	$0	$257 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $257 of Medicare-approved amounts*	$0	$0	$257 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $257 of Medicare-approved amounts*	$0	$0	$257 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,870 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,870. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,870 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,870 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,676	$1,676 (Part A deductible)	$0
61st through 90th day	All but $419 a day	$419 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $838 a day	$838 a day	$0
Once lifetime reserve days are used: Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $209.50 a day	Up to $209.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.
***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,870 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,870. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,870 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,870 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $257 of Medicare-approved amounts*	$0	$0	$257 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $257 of Medicare-approved amounts*	$0	$0	$257 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,870 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,870. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,870 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,870 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $257 of Medicare-approved amounts*	$0	$0	$257 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,870 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,870 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,676	$1,676 (Part A deductible)	$0
61st through 90th day	All but $419 a day	$419 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $838 a day	$838 a day	$0
Once lifetime reserve days are used: Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $209.50 a day	Up to $209.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $257 of Medicare-approved amounts*	$0	$0	$257 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $257 of Medicare-approved amounts*	$0	$0	$257 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $257 of Medicare-approved amounts*	$0	$0	$257 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

Iowa

Producer Information – Please Complete

Producer Name	Agent Writing Number or Social Security Number	Commission Share	Commission Code Required only if you are not appointed or licensed or are changing brokerage firms
		%	
		%	

Preferred Method of Communication (Select one)

☐ **Phone** ☐ **Fax** ☐ **Email** **Contact info:** _____

Note: Producers must be under the same commission code to share or split commissions.

Application Submission Checklist – WoodmenLife Medicare Supplement Coverage

☐ **Provide Applicant with the Guide to Health Insurance for People with Medicare**

☐ **Provide Applicant with the Outline of Coverage**
- Calculate the premium based on age at application date

☐ **Complete the Calculate Your Premium form to determine rate**

☐ **Application (Complete in full)**

Sections A & B: Plan and Applicant Information
- Select plan
- Enter Requested Effective Date
- Indicate where the certificate is to be mailed

Section C: Medicare Information
- Include applicant's Medicare number on the application. This number is required for electronic claim processing. If this number is not available at time of application, the applicant/agent must provide this number by calling 1-800-893-6517 once it is received. If not already covered by Medicare, indicate "eligibility" and "enrollment" dates.

Section D: Household Premium Discount Information
- Indicate if eligible for a Household Premium Discount

Section E: Previous or Existing Coverage Information
- Please complete ALL questions in full

For Sections F and G – Refer to the Open Enrollment/Guaranteed Issue worksheet to help identify eligibility.

Section F: Please answer all of the following questions
- If either Applicant A or B answered "YES" to question BOTH 7a and 7b or question 8 in Section E, they can skip to Section I

Sections G & H: Health/Medication Information
- Do NOT answer if applicant is in an open enrollment or guaranteed issue period

Section I: Agreement and Authorization
- Make sure applicant(s) sign and date the application

Section K: To be Completed by Producer
- Make sure producer(s) sign and date the application

☐ **Complete the Method of Payment form and return with the completed application**
- Use premium determined by the Calculate Your Premium form
- The full modal premium is collected at the time of application

☐ **Complete Replacement Notice and leave a copy with the applicant (if applicable)**

☐ **Provide Applicant with Premium Receipt signed by agent (if applicable)**

☐ **Provide Applicant with the Iowa Important Health Notice**

Note: An interviewer may call to verify/confirm the information provided on the application.
This form is required if splitting commissions.

WDL470445_IA_0225

Open Enrollment and Guaranteed Issue Worksheet

If <u>any</u> of the following situations apply, applicant is in an open enrollment or guaranteed issue period:
(Situations may vary by state and coverage may be limited. Please refer to the Underwriting Guide for more information.)

ELIGIBILITY FOR OPEN ENROLLMENT

Applicant is:

- at least 64 ½ years of age (in most states) and within six months before or after his/her effective date for Medicare Part B, or
- covered under Medicare Part B prior to age 65 (eligible for a six-month open enrollment period upon reaching age 65)

Note: Coverage cannot be effective until your Medicare coverage is effective.

ELIGIBILITY FOR GUARANTEED ISSUE

Evidence of eligibility is required for the following situations.

Applicant:

- is in the original Medicare plan, has an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays, and that coverage is ending
- is in the original Medicare plan, has a Medicare Select policy, and moves out of the Select plan's service area
- loses coverage due to their Medicare supplement insurance company's insolvency or at no fault of the applicant
- the applicant leaves their Medicare supplement plan because the company has not followed rules, or has misled the applicant

<u>If Medicare Part A eligibility date is before 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, C, F, High Deductible F, K or L that is sold in the applicant's state by any insurance company.</u>

<u>If Medicare Part A eligibility date is on or after 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, D, G, High Deductible G, K or L that is sold in the applicant's state by any insurance company.</u>

Applicant was enrolled in a Medicare Advantage (MA) plan, and:

- the plan is leaving the Medicare program or stops service in the applicant's area, or the applicant moves out of the plan's service area (applicant must switch back to original Medicare)
- the applicant leaves the plan because the company has not followed rules, or has misled the applicant

If Medicare Part A eligibility date is before 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, C, F, High Deductible F, K or L that is sold in the applicant's state by any insurance company.

If Medicare Part A eligibility date is on or after 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, D, G, High Deductible G, K or L that is sold in the applicant's state by any insurance company.

- the applicant decided to switch to original Medicare within the first year of joining a MA plan when first eligible for Medicare Part A at age 65

Applicant has the right to obtain their Medicare supplement policy back if that carrier still sells it or, if not available:

- *If Medicare Part A eligibility date is before 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, C, F, High Deductible F, K or L that is sold in the applicant's state by any insurance company.*
- *If Medicare Part A eligibility date is on or after 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, D, G, High Deductible G, K or L that is sold in the applicant's state by any insurance company.*

Applicant was enrolled in a Medicaid plan or state-specific variation of a Medicaid plan, and:

- the applicant's state has Guaranteed Issue or Open Enrollment Rights for the loss of Medicaid or state-specific variation of a Medicaid plan

Reference the Underwriting Guidelines for states that have Guarantee Issue or Open Enrollment Rights for loss of Medicaid or state-specific variation of a Medicaid plan.

Acceptable Evidence of Eligibility (Can vary by situation, refer to Underwriting Guide):

a. Copy of the applicant's MA plan's termination notice
b. Copy of the letter the applicant sent to his/her MA plan requesting disenrollment
c. Signed statement that the applicant has requested to be disenrolled from his/her MA plan
d. Certification of group coverage
e. Copy of the termination letter from employer or group carrier
f. Image of insurance ID card (<u>ONLY</u> allowed if your MA plan is being terminated)
g. Copy of the termination letter that the applicant received regarding their state Medicaid plan or state-specific variation of a Medicaid plan

WDL470447

WoodmenLife®

Calculate Your Premium — PLEASE COMPLETE

Medicare Supplement Insurance Plan

Applicant A _____

Applicant B _____

Before you begin: *Please go to the Height and Weight Chart on the next page to determine your eligibility for coverage, unless you are in an open enrollment or guaranteed issue period.*

	Steps	Example Rate displayed is used for calculation purposes only.	Applicant A	Applicant B
#1	**Age** Write in your age at the time of signing the application. **ZIP Code** Indicate your ZIP Code used to determine your rate.	65 51502		
#2	**Premium** Write in your Med supp plan's premium from the Outline of Coverage provided, based on your age and ZIP Code listed in Step #1.	$128.52		
#3	**Household Premium Discount** Please refer to the application for state specific household discount premium rules. **If the rules apply**, multiply the amount from Step #2 by .90. **If the rules do not apply**, enter the amount from Step #2.	$128.52 x .90 = $115.67 In this example, the person qualifies for the household premium discount.		
#4	**Rate Adjustment** If you're in your open enrollment or guaranteed issue period, skip to Step #5. Locate your height, then weight on the next page. • If your weight is in the Standard column, enter the amount from Step #3 • If your weight is in the Class I or II column, multiply the amount from Step #3 by: 1.10 if in Class I column 1.20 if in Class II column	$115.67 x 1.20 = $138.80 Person's weight is in the Class II column.		
#5	**Payment Options** Your monthly payment is your last premium entered (Step #3 or #4). To determine other payment schedules, multiply your monthly premium by: 3 to pay 4 times a year (quarterly) 6 to pay twice a year (semiannually) 12 to pay once a year (annually)	$138.80 monthly payment $416.40 quarterly payment $832.80 semiannual payment $1,665.60 annual payment		
#6	**Certificate Fee** There is a one-time certificate fee of $25.00. **This will be collected with your initial payment and will NOT affect your renewal premium amounts.**	$138.80 + $25.00 = $163.80 Example Shows initial payment (monthly schedule)		

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Height and Weight Chart

Eligibility

Find your height in the left-hand column and look across the row to find your weight. If your weight is in the Decline column, we're sorry, you're not eligible for coverage at this time.

Rate Adjustment

The column heading above your weight will indicate your appropriate rate adjustment, if any (risk class).

	Decline	Class I (10%)	Standard	Class I (10%)	Class II (20%)	Decline
Height	Weight	Weight	Weight	Weight	Weight	Weight
4' 2"	< 54	54 – 60	61 – 110	111 – 128	129 – 145	146 +
4' 3"	< 56	56 – 62	63 – 114	115 – 133	134 – 151	152 +
4' 4"	< 58	58 – 65	66 – 119	120 – 138	139 – 157	158 +
4' 5"	< 60	60 – 67	68 – 123	124 – 143	144 – 163	164 +
4' 6"	< 63	63 – 70	71 – 128	129 – 149	150 – 170	171 +
4' 7"	< 65	65 – 73	74 – 133	134 – 154	155 – 176	177 +
4' 8"	< 67	67 – 75	76 – 138	139 – 160	161 – 182	183 +
4' 9"	< 70	70 – 78	79 – 143	144 – 166	167 – 189	190 +
4' 10"	< 72	72 – 81	82 – 148	149 – 172	173 – 196	197 +
4' 11"	< 75	75 – 84	85 – 153	154 – 178	179 – 202	203 +
5' 0"	< 77	77 – 87	88 – 158	159 – 184	185 – 209	210 +
5' 1"	< 80	80 – 89	90 – 164	165 – 190	191 – 216	217 +
5' 2"	< 83	83 – 92	93 – 169	170 – 196	197 – 224	225 +
5' 3"	< 85	85 – 95	96 – 175	176 – 203	204 – 231	232 +
5' 4"	< 88	88 – 99	100 – 180	181 – 209	210 – 238	239 +
5' 5"	< 91	91 – 102	103 – 186	187 – 216	217 – 246	247 +
5' 6"	< 93	93 – 105	106 – 192	193 – 223	224 – 254	255 +
5' 7"	< 96	96 – 108	109 – 197	198 – 229	230 – 261	262 +
5' 8"	< 99	99 – 111	112 – 203	204 – 236	237 – 269	270 +
5' 9"	< 102	102 – 115	116 – 209	210 – 243	244 – 277	278 +
5' 10"	< 105	105 – 118	119 – 216	217 – 250	251 – 285	286 +
5' 11"	< 108	108 – 121	122 – 222	223 – 258	259 – 293	294 +
6' 0"	< 111	111 – 125	126 – 228	229 – 265	266 – 302	303 +
6' 1"	< 114	114 – 128	129 – 234	235 – 272	273 – 310	311 +
6' 2"	< 117	117 – 132	133 – 241	242 – 280	281 – 319	320 +
6' 3"	< 121	121 – 136	137 – 248	249 – 288	289 – 328	329 +
6' 4"	< 124	124 – 139	140 – 254	255 – 295	296 – 336	337 +
6' 5"	< 127	127 – 143	144 – 261	262 – 303	304 – 345	346 +
6' 6"	< 130	130 – 147	148 – 268	269 – 311	312 – 354	355 +
6' 7"	< 134	134 – 150	151 – 275	276 – 319	320 – 363	364 +
6' 8"	< 137	137 – 154	155 – 282	283 – 327	328 – 373	374 +
6' 9"	< 140	140 – 158	159 – 289	290 – 335	336 – 382	383 +
6' 10"	< 144	144 – 162	163 – 296	297 – 344	345 – 392	393 +
6' 11"	< 147	147 – 166	167 – 303	304 – 352	353 – 401	402 +
7' 0"	< 151	151 – 170	171 – 311	312 – 361	362 – 411	412 +
7' 1"	< 155	155 – 174	175 – 318	319 – 369	370 – 421	422 +
7' 2"	< 158	158 – 178	179 – 326	327 – 378	379 – 431	432 +
7' 3"	< 162	162 – 183	184 – 333	334 – 387	388 – 441	442 +
7' 4"	< 166	166 – 187	188 – 341	342 – 396	397 – 451	452 +

Medicare supplement insurance is underwritten by

Woodmen of the World Life Insurance Society

Administrative Office
P.O. Box 2944
Omaha, Nebraska 68103-2944

WDL470454

Agent Writing # _____ FAV Key _____

WoodmenLife®

Application For Medicare Supplement Coverage and Membership

Applicant acknowledges and agrees that if there is more than one applicant on this application, all information provided may be viewed or shared with the other applicant.

A. Plan Information (to be completed by Producer)

Applicant A	Applicant B
Plan (select one) ☐ Plan A ☐ Plan F ☐ Plan G ☐ High Deductible Plan G ☐ Plan N	**Plan (select one)** ☐ Plan A ☐ Plan F ☐ Plan G ☐ High Deductible Plan G ☐ Plan N
Requested Effective Date ___ / ___ / ____	**Requested Effective Date** ___ / ___ / ____
Deliver Certificate to Applicant A ☐ Producer ☐	**Deliver Certificate to** Applicant B ☐ Producer ☐

B. Applicant Information

Applicant A	Applicant B
Name (First/Middle Initial/Last)	Name (First/Middle Initial/Last)
Residence Address	Residence Address (if different from Applicant A's)
City	City
State ZIP	State ZIP
Mailing Address (if different from residence address)	Mailing Address (if different from residence address)
City	City
State ZIP	State ZIP
Home Phone ___ - ___ - ____ (area code)	Home Phone ___ - ___ - ____ (area code)
E-mail Address	E-mail Address
Current Age _____ Date of Birth ___ / ___ / ____ (mo / day / yr)	Current Age _____ Date of Birth ___ / ___ / ____ (mo / day / yr)
☐ Male ☐ Female	☐ Male ☐ Female
Social Security # ___ - ___ - ____	Social Security # ___ - ___ - ____
Are you a member of Woodmen of the World Life Insurance Society? ..... ☐ Y ☐ N	Are you a member of Woodmen of the World Life Insurance Society? ..... ☐ Y ☐ N

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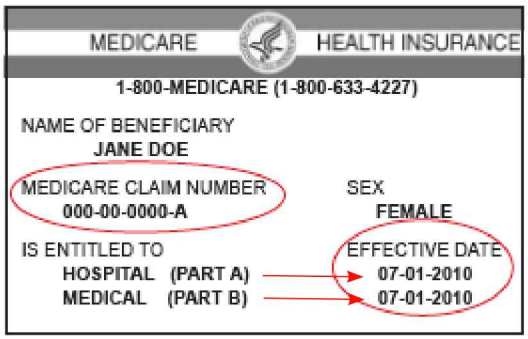
B. Applicant Information

Applicant A	Applicant B
Height Ft ___ In ___ Weight Lbs ___	Height Ft ___ In ___ Weight Lbs ___

C. Medicare Information

Please reference your Medicare card to complete this section.



Applicant A	Applicant B
Medicare Claim Number	Medicare Claim Number
Medicare Part A Effective Date ___/___/_____ If you are not covered under Medicare Part A, what is your eligibility date ___/___/_____	Medicare Part A Effective Date ___/___/_____ If you are not covered under Medicare Part A, what is your eligibility date ___/___/_____
Medicare Part B Effective Date ___/___/_____ If you are not covered under Medicare Part B, indicate the date you plan to enroll ___/___/_____	Medicare Part B Effective Date ___/___/_____ If you are not covered under Medicare Part B, indicate the date you plan to enroll ___/___/_____

D. Household Premium Discount Information

You may be eligible for a certificate with a lower premium rate based on your answers to the statements in this section.	**Applicant A**	**Applicant B**
1. Do you currently have a household resident (at least one, no more than three): (a) with whom you have continuously resided for the last 12 months and who is age 60 or older; or (b) with whom you reside and to whom you are either married or in a civil union partnership? ...	☐ Y ☐ N	☐ Y ☐ N

2. If you answered "YES" to Question 1 above, please fill out the following information about the household resident, except if both applicants are both applying for coverage on this application.

Name (First/Middle/Last)
Date of Birth
Street Address
City/State/ZIP

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E. Previous or Existing Coverage Information

If you lost or are 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 certificate, or that you had certain rights to buy such a policy or certificate, 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. Please mark "YES" or "NO" with an "X" to the questions below.

To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
3. 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.)	☐ Y ☐ N	☐ Y ☐ N
If "YES," answer the following about this existing coverage:		
(a) Will Medicaid pay your premiums for this Medicare supplement certificate?	☐ Y ☐ N	☐ Y ☐ N
(b) Do you receive any benefits from Medicaid OTHER THAN payments toward your Medicare Part B premium?	☐ Y ☐ N	☐ Y ☐ N

Please answer questions regarding another Medicare supplement or Select plan:

4. Do you have another Medicare supplement or Medicare Select insurance policy or certificate in force?	☐ Y ☐ N	☐ Y ☐ N
If "YES," answer the following about this existing coverage:		
(a) Do you intend to replace your current Medicare supplement policy/certificate with this certificate?	☐ Y ☐ N	☐ Y ☐ N

(b) Indicate premium paid-to-date ..... Applicant A ___/___/_____

Applicant B ___/___/_____

(c) With what company, and what plan do you have?

Applicant A	Applicant B
Name of Company	Name of Company
Plan	Plan

Please answer questions regarding Medicare plan coverage (other than Medicare supplement):

	Applicant A	Applicant B
5. Have you had coverage from any Medicare plan other than Medicare Part A or B within the past 63 days? (for example, a Medicare Advantage plan, or a Medicare HMO or PPO)	☐ Y ☐ N	☐ Y ☐ N
If "YES," answer the following about this previous or existing coverage:		

(a) Fill in your start and end dates below. If you are still covered under this plan, leave "END" blank ..... Applicant A START ___/___/_____

END ___/___/_____

Applicant B START ___/___/_____

END ___/___/_____

(b) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement certificate?	☐ Y ☐ N	☐ Y ☐ N

(c) Planned date of termination/disenrollment? ..... Applicant A ___/___/_____

Applicant B ___/___/_____

(d) Was this your first time in this type of Medicare plan?	☐ Y ☐ N	☐ Y ☐ N
(e) Did you drop a Medicare supplement or Medicare Select policy/certificate to enroll in this Medicare plan?	☐ Y ☐ N	☐ Y ☐ N
(f) Is your former Medicare supplement or Medicare Select policy/certificate still available?	☐ Y ☐ N	☐ Y ☐ N

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	Check box(s) below if applicable	
	Applicant A	Applicant B
(g) Please indicate reason for termination/disenrollment:		
■ Your Medicare Advantage plan is leaving the Medicare program	☐	☐
■ Your Medicare Advantage organization stopped offering Medicare Advantage plans	☐	☐
■ Your Medicare Advantage organization stopped offering coverage in the area in which you live	☐	☐
■ You moved out of the geographic service area of your Medicare Advantage plan	☐	☐
■ You had a Medicare Advantage plan with Medicare Part D benefits and are enrolling in a stand-alone Medicare Part D plan	☐	☐
■ Other: _____ Applicant A		
_____ Applicant B		

Please answer questions regarding other health insurance:

	Applicant A	Applicant B
6. Have you had coverage under any other health insurance within the past 63 days? (For example, an employer group health plan, union plan, or individual non-Medicare supplement plan.)	☐ Y ☐ N	☐ Y ☐ N

If "YES," answer the following about this previous or existing coverage:

(a) What are your dates of coverage under the other policy/certificate?
If you are still covered under this plan, leave "END" blank.....Applicant A START ___/___/_____

END ___/___/_____

Applicant B START ___/___/_____

END ___/___/_____

(b) Planned date of termination/disenrollment?..... Applicant A ___/___/_____

Applicant B ___/___/_____

(c) Have you disenrolled from your current coverage voluntarily?	☐ Y ☐ N	☐ Y ☐ N

(d) Please state the reason for your disenrollment:

_____ Applicant A

_____ Applicant B

(e) With what company and what kind of policy/certificate? (List below.)

Applicant A	Applicant B
Name of Company	Name of Company
Policy/Certificate type	Policy/Certificate type

F. Please answer all of the following questions:

To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
7. Are you applying during an open enrollment period?		
(a) Did you turn age 65 in the last six months?	☐ Y ☐ N	☐ Y ☐ N
(b) Did you enroll in Medicare Part B in the last six months?	☐ Y ☐ N	☐ Y ☐ N

If either question 7a or 7b is "YES", indicate your Medicare Part B effective date Applicant A ___/___/_____

Applicant B ___/___/_____

8. Are you applying during a guaranteed issue period? (NOTE: Refer to the Guide to Health Insurance for People with Medicare to help identify if you are eligible. If the answer above is "YES," attach proof of eligibility.)	☐ Y ☐ N	☐ Y ☐ N

IF YOU ANSWER "YES" TO BOTH QUESTIONS 7A AND 7B OR QUESTION 8 IN SECTION F, OR ARE OTHERWISE IN AN OPEN ENROLLMENT PERIOD, SKIP SECTIONS G & H AND GO TO SECTION I.

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If you are applying during an open enrollment or guaranteed issue period: SKIP SECTIONS G & H and GO TO SECTION I.

(Please see the enclosed material for explanation of the open enrollment and guaranteed issue periods.)

G. Health Information

For all plans, answer questions 9-20. Note: An interviewer may call to confirm and verify the information you have provided on this application.

Part A: Medical Questions: (If "YES" is answered to any of the following questions 9-15, that person is not eligible for coverage.)

To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
9. Are you currently confined to a wheelchair or any motorized mobility device?	☐ Y ☐ N	☐ Y ☐ N
10. Are you currently hospitalized, confined to a bed, in a nursing home or assisted living facility?	☐ Y ☐ N	☐ Y ☐ N
11. Have you been medically diagnosed with, treated for, or had surgery for any of the following:		
A. Chronic kidney disease (Stages 3, 4, or 5), kidney failure, or kidney disease requiring dialysis?	☐ Y ☐ N	☐ Y ☐ N
B. Emphysema, chronic obstructive pulmonary disease (COPD), any other chronic pulmonary disorder or any cardio-pulmonary disorder requiring oxygen?	☐ Y ☐ N	☐ Y ☐ N
C. Alzheimer's disease, dementia or any other cognitive disorder?	☐ Y ☐ N	☐ Y ☐ N
D. Parkinson's disease, multiple sclerosis or amyotrophic lateral sclerosis (Lou Gehrig's Disease), Huntington's disease, or cerebral palsy?	☐ Y ☐ N	☐ Y ☐ N
E. Systemic lupus, scleroderma or myasthenia gravis?	☐ Y ☐ N	☐ Y ☐ N
F. Chronic hepatitis or cirrhosis?	☐ Y ☐ N	☐ Y ☐ N
G. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or tested positive for Human Immunodeficiency Virus (HIV)?	☐ Y ☐ N	☐ Y ☐ N
12. Have you had an organ or stem cell transplant or been advised to have an organ or stem cell transplant (excluding cornea implants)?	☐ Y ☐ N	☐ Y ☐ N
13. Do you have Osteoporosis, and as a result, experienced a fracture?	☐ Y ☐ N	☐ Y ☐ N
14. Do you have diabetes with complications including retinopathy, neuropathy, peripheral artery disease, peripheral venous thrombotic disease, stroke, transient ischemic attack (TIA), any heart disorder or any kidney disease?	☐ Y ☐ N	☐ Y ☐ N
15. Do you have an implanted cardiac defibrillator?	☐ Y ☐ N	☐ Y ☐ N

Part B: Medical Questions: (If "YES" is answered to any of the following questions 16-19 that person MAY not be eligible for coverage and is subject to an underwriting review.) If you would like consideration to be given to an application that contains a "Yes" answer to any question in Part B, attach an explanation stating how long the condition has existed and how it is being controlled.

To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
16. Within the past two years, have you been treated for, or been advised by a physician to have treatment for:		
A. Coronary artery disease, angina, heart attack, cardiac angioplasty, bypass surgery or stent placement?	☐ Y ☐ N	☐ Y ☐ N
B. Cardiomyopathy, congestive heart failure, aortic or cardiac aneurysm, peripheral artery disease, peripheral venous thrombotic disease, vascular angioplasty, endarterectomy, carotid artery disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	☐ Y ☐ N	☐ Y ☐ N
C. Alcoholism or drug abuse?	☐ Y ☐ N	☐ Y ☐ N
D. Any mental or nervous disorder requiring treatment (including hospital confinement)?	☐ Y ☐ N	☐ Y ☐ N
E. Internal cancer, lymphoma or melanoma?	☐ Y ☐ N	☐ Y ☐ N
F. A stroke or transient ischemic attack (TIA)?	☐ Y ☐ N	☐ Y ☐ N
G. Degenerative bone disease, spinal stenosis, rheumatoid arthritis, psoriatic arthritis, arthritis that restricts mobility or have you been advised to have joint replacement?	☐ Y ☐ N	☐ Y ☐ N
17. Do you have diabetes with high blood pressure and have you:		
A. Taken more than two medications for either condition (insulin dependent or oral medications)?	☐ Y ☐ N	☐ Y ☐ N
B. Had any changes in your medications within the past two years?	☐ Y ☐ N	☐ Y ☐ N
18. Have you been hospital confined three or more times in the past two years for a same or similar condition?	☐ Y ☐ N	☐ Y ☐ N
19. Have you been advised by a medical professional to have treatment, further diagnostic evaluation, diagnostic testing, follow up visits or any surgery that has not been performed?	☐ Y ☐ N	☐ Y ☐ N

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NOTE: Please verify the completeness and accuracy of the above statements as they may impact claim payment.

G. Health Information (cont.)

To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
20. Have you used any form of tobacco, an electronic cigarette (e-cig) or other nicotine product in the past 12 months?	☐ Y ☐ N	☐ Y ☐ N

H. Medication Information

If you are applying for ANY plan OUTSIDE of an open enrollment or guaranteed issue period, please answer the question. If "yes" list all over-the-counter or prescription medications you are currently taking or have been prescribed in the last 2 years.

To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
21. Are you currently taking, or have you been prescribed during the previous 2 years any prescription drugs or over-the-counter medications?	☐ Y ☐ N	☐ Y ☐ N

Applicant A

Medication Name (copy off pharmacy label)	Dosage	Frequency	Have you taken this medication for more than 2 years?	Prescribed by Primary Physician?	Diagnosis/Condition
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	

Applicant B

Medication Name (copy off pharmacy label)	Dosage	Frequency	Have you taken this medication for more than 2 years?	Prescribed by Primary Physician?	Diagnosis/Condition
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	
			☐ Y ☐ N	☐ Y ☐ N	

I. Agreement and Authorization

IMPORTANT STATEMENTS

- You do not need more than one Medicare supplement certificate.
- If you purchase this certificate, you may want to evaluate your existing health coverage and decide if you need multiple coverage.
- You may be eligible for benefits under Medicaid and may not need a Medicare supplement certificate.
- If, after purchasing the certificate, you become eligible for Medicaid, the benefits and premiums under your Medicare supplement certificate 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 certificate (or, if that is no longer available, a substantially equivalent certificate) will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare supplement certificate provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your certificate was suspended, the reinstituted certificate will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- If you are eligible for, and have enrolled in a Medicare supplement certificate 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 certificate can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare supplement certificate under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement certificate (or, if that is no longer available, a substantially equivalent certificate) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare supplement certificate provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your certificate was suspended, the reinstituted certificate will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the 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).

AUTHORIZATION TO DISCLOSE PERSONAL INFORMATION TO WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

- I authorize any physician, medical or dental practitioners, hospitals, clinics, pharmacies, pharmacy benefit managers, other medical care facilities, health maintenance organizations and all other providers of medical or dental services, the group of companies which presently includes Woodmen of the World Life Insurance Society and any additional companies which may become part of this group of companies and their successors, along with other persons and entities which act on behalf of those companies to provide services to them, employers, consumer reporting agencies, and other insurance companies to disclose Personal Information about me to Woodmen of the World Life Insurance Society. Unless revoked earlier, this authorization will remain in effect for 24 months from the date I sign this application. I understand that I may revoke this authorization at any time, by written notice to: ATTN: Individual Underwriting, Woodmen of the World Life Insurance Society, P.O. Box 2944, Omaha, NE 68103-2944. I realize that my right to revoke this authorization is limited to the extent that Woodmen of the World Life Insurance Society has taken action in reliance on the authorization or the law allows Woodmen of the World Life Insurance Society to contest the issuance of the certificate or a claim under the certificate.
- "Personal Information" means all health information, such as medical history, mental and physical condition, prescription drug records, drug and alcohol use and other information such as finances, occupation, general reputation and insurance claims information about me. Personal Information does not include Psychotherapy Notes, which are notes recorded by a health care provider who is a mental health professional documenting or analyzing the contents of conversation during a counseling session, which notes are separated from the rest of the person's medical record. Certain information, such as that relating to prescriptions, diagnosis and functional status, is not included in the term Psychotherapy Notes.
- The Personal Information will be used to determine my eligibility for insurance and to resolve or contest any issues of incomplete, incorrect or misrepresented information on my application which may arise during the processing of my application or in connection with claims for insurance benefits. This authorization will not be used if the applicant is in an open enrollment or guaranteed issue period.
- If the person or entity to whom Personal Information is disclosed is not a health care provider or health plan subject to federal privacy regulations, the Personal Information may then be subject to further disclosure by that person or entity without the protections of the federal privacy regulations.
- I understand that I may refuse to sign this application. I realize that if I refuse to sign, the insurance for which I am applying will not be issued.
- I understand that I will receive a copy of the signed application. A copy of this application is as effective as the original. I acknowledge and agree that if there is more than one applicant on this application, all information provided may be reviewed or shared with the other applicant. I understand that, upon acceptance of the completed application, each applicant will receive a separate certificate and a completed and signed application will become part of each applicant's certificate.

I represent that my answers and statements on this application are true and complete to the best of my knowledge and belief. I understand that my certificate benefits can start no earlier than my Medicare effective date, my first month's premium has been received and/or processed and my application has been approved by Woodmen of the World Life Insurance Society.

I acknowledge receipt of **A Guide to Health Insurance for People with Medicare** and an Outline of Coverage.

If not a current member of Woodmen of the World Life Insurance Society, I hereby make application for membership to the Woodmen of the World Life Insurance Society as indicated by my signature below. I agree to be bound by the terms of this application and the insurance certificate for which I am applying. I also agree to be bound by all obligations set forth in WoodmenLife's *Articles of Incorporation, Constitution and Laws* (ACL) and I acknowledge WoodmenLife's common bond and purpose. For a copy of WoodmenLife's ACL, go to WoodmenLife.org/constitution. If you would like a paper copy of the ACL mailed to you, please contact a WoodmenLife Customer Service Specialist at 1-800-225-3108.

✍ Dated at _____, on ___/___/_____ _____
City State Month Day Year Applicant A's Signature

✍ Dated at _____, on ___/___/_____ _____
City State Month Day Year Applicant B's Signature (if applying)

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J. Producer Comments (please attach a separate sheet if needed)

K. To be Completed by Producer

22. Producers shall list any other health insurance policies/certificates they have sold to the applicant(s).
(a) List policies/certificates sold to the applicant(s) which are still in force.

Applicant A
Applicant B

(b) List policies/certificates sold to the applicant(s) in the past five (5) years which are no longer in force.

Applicant A
Applicant B

I/We certify as follows:

I/We have provided a copy of the replacement notice if the applicant is replacing coverage..... ☐ Y ☐ N

I/We have accurately recorded in the application the information supplied by the applicant(s)..... ☐ Y ☐ N

I/We certify that we have interviewed the proposed applicant(s)..... ☐ Y ☐ N

If you answered "NO" to any of the above statements, please explain why. _____

_____

I acknowledge that if the applicant(s) is replacing coverage, I/We have provided a copy of the replacement notice.

✍ _____ ✍ _____

Signature of Licensed Producer Date | Signature of Licensed Producer Date

_____ _____

Printed Name | Printed Name

Agent Writing Number

Agent Writing Number

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METHOD OF PAYMENT FORM

REQUIRED FORM – PLEASE RETURN PAGES 1 & 2

Part I . Select Premium Payment Option

	Applicant A	Applicant B
Initial Premium Payment (Select option #1 or #2)		
✍ **Initial premium amount** (based on age at application date).....	$ _____.__	$ _____.__
1. Paper Check (submit signed check with application).....	☐	☐
2. Automatic Bank Account Withdrawal.....	☐	☐
Ongoing Premium Payments (Select option #1a, #1b, or #2)		
1. I want my payments automatically withdrawn from my bank a. Choose the day payments will be deducted every month from your bank account.....	1st through the 28th or the last day of every month	1st through the 28th or the last day of every month
OR	_____ **Week (1st, 2nd, 3rd, 4th, last)**	_____ **Week (1st, 2nd, 3rd, 4th, last)**
b. Choose the week and weekday that payments will be deducted every month from your bank account..... (For Example: 3rd Wednesday of every month)	_____ **Weekday (Mon, Tue, Wed, Thu, Fri)** _____	_____ **Weekday (Mon, Tue, Wed, Thu, Fri)** _____
2. I will mail my premium to the company every 3, 6, or 12 months. (Monthly billing is not allowed. Select frequency of billing).....	**every_____months** Insert 3, 6, or 12	**every_____months** Insert 3, 6, or 12

When choosing automatic bank account withdrawal, **MONEY WILL BE WITHDRAWN FROM YOUR ACCOUNT IMMEDIATELY UPON CERTIFICATE APPROVAL AND ISSUE.** The first withdrawal date may be different from the monthly date selected for ongoing premiums. Depending on the amount of time elapsed between the certificate date and the date the certificate is placed inforce, the amount of the first ongoing withdrawal may exceed one modal premium and may occur on a date other than the certificate date. The Proposed Insured(s) will not receive premium billing notices while on this premium payment option. We CANNOT establish electronic payments from foreign banks.

Each month, payments will be automatically deducted from the account below on the day selected above. **Ongoing deductions will begin once the certificate is issued. If the scheduled deduction date begins on a weekend or holiday, the payment will process on the following business day.**

Part II. Payor Information

	Applicant A	Applicant B
1. **Account Owner Name**, if different than applicant's.....	_____	_____
2. If premium is **NOT** paid by Proposed Insured/Insured (**includes spouse or joint-married account**), indicate the bank account owner's relationship to Proposed Insured/Insured by selecting one of the following.		
Employer (3 app minimum/applicant must be retired. Refer to List-Bill guidelines. N/A for Direct-to-Consumer business)	☐	☐
Living Trust	☐	☐
Power of Attorney or legal guardian (documentation required)	☐	☐
Business owned by applicant or applicant's spouse	☐	☐

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Part III. Account Information

Complete the Following ONLY if Automated Bank Account Withdrawal is Chosen:
This section is intended as authorization to debit your bank account.
Complete bank account information below **OR** attach a copy of a voided check (Do NOT use a deposit slip)

Can attach voided check here

Applicant A
Account Type (check one): ☐ Checking ☐ Savings

Name of Financial Institution

Routing Number (9 digits on lower left side of check)

Account Number (Do NOT use Debit/Credit Card numbers)

Name as Shown on Account

Applicant B ☐ Same account as Applicant A
Account Type (check one): ☐ Checking ☐ Savings

Name of Financial Institution

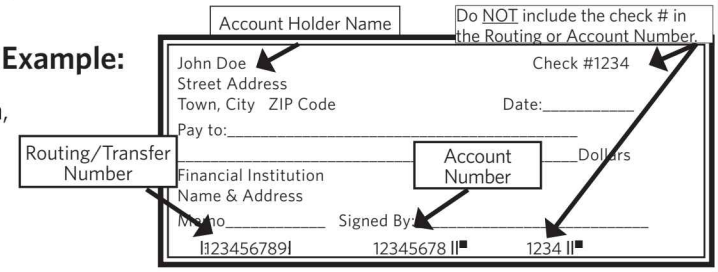
Routing Number (9 digits on lower left side of check)

Account Number (Do NOT use Debit/Credit Card numbers)

Name as Shown on Account

- Payments cannot be postponed until a later date.
- Payment from a third party, including any foundation, will not be accepted, except in certain pre-approved situations.
- All refunds will be made to the applicant in the event of rejection, incomplete submission, overpayment, cancellation, etc.

Example:



I authorize Woodmen of the World Life Insurance Society ("WoodmenLife") to withdraw funds from my account for the initial and/or monthly renewal premiums and understand that the amounts may differ. This authorization shall apply to any future payments unless specifically revoked by me. Premium shortages may result from a variety of causes, including underwriting adjustments. I authorize my financial institution to pay from my account to WoodmenLife any preauthorized bank account withdrawals. I agree that my financial institution shall be fully protected in honoring any such payment and that its rights and responsibilities regarding the payment shall be the same as if the payment were signed personally by me. I agree to notify the business in writing of any changes in my account information. This authorization will be effective until I give you at least three business days' notice to cancel. If notice is given verbally, WoodmenLife may require written confirmation from me within 14 days after my verbal notice.

Applicant A

✍ _____
Authorized Signature as Shown on Account

_____
Date

Applicant B

✍ _____
Authorized Signature as Shown on Account

_____
Date

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WoodmenLife®

NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

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 certificate to be issued by Woodmen of the World Life Insurance Society. Your new certificate will provide thirty (30) days within which you may decide without cost whether you desire to keep the certificate.

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 certificate.

Statement to Applicant by Issuer, Agent, Broker or Other Representative:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement certificate 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 certificate is being purchased for the following reason(s) (check one):

Applicant A	**Applicant B**
_____ Additional benefits	_____ Additional benefits
_____ No change in benefits, but lower premiums	_____ No change in benefits, but lower premiums
_____ Fewer benefits and lower premiums	_____ Fewer benefits and lower premiums
_____ My plan has outpatient prescription drug coverage and I am enrolling in Part D	_____ 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)	_____ Disenrollment from a Medicare Advantage Plan (Please explain reason for disenrollment)
_____ Other (please specify)	_____ Other (please specify)
_____	_____
_____	_____
_____	_____

State law provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The insurance company will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods or probationary periods in the new policy or certificate (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy or certificate.

If, you still wish to terminate your present policy or certificate 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 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 or certificate until you have received your new certificate and are sure that you want to keep it.

✍ _____ _____

Signature of Agent, Broker or Other Representative **Date**

Woodmen of the World Life Insurance Society, P.O. Box 2944, Omaha, NE 68103-2944

Applicant A	**Applicant B**
Signature ✍	Signature ✍
Date	Date

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IMPORTANT DOCUMENTS

LEAVE THE FOLLOWING REMAINING PAGES WITH CLIENT(S)

As part of the application process, the applicant has signed multiple forms. Applicant copies of these forms and client notifications on the following pages are to be given to the applicant(s) if applicable.

Replacement Notice

If replacing, both you and the applicant must sign the customer copy of the replacement notice.

Important Notice Before You Buy Health Insurance

Premium Receipt / Notice of Information Practices

WoodmenLife®

NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

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 certificate to be issued by Woodmen of the World Life Insurance Society. Your new certificate will provide thirty (30) days within which you may decide without cost whether you desire to keep the certificate.

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 certificate.

Statement to Applicant by Issuer, Agent, Broker or Other Representative:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement certificate 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 certificate is being purchased for the following reason(s) (check one):

Applicant A	**Applicant B**
_____ Additional benefits	_____ Additional benefits
_____ No change in benefits, but lower premiums	_____ No change in benefits, but lower premiums
_____ Fewer benefits and lower premiums	_____ Fewer benefits and lower premiums
_____ My plan has outpatient prescription drug coverage and I am enrolling in Part D	_____ 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)	_____ Disenrollment from a Medicare Advantage Plan (Please explain reason for disenrollment)
_____ Other (please specify)	_____ Other (please specify)
_____	_____
_____	_____
_____	_____

State law provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The insurance company will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods or probationary periods in the new policy or certificate (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy or certificate.

If, you still wish to terminate your present policy or certificate 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 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 or certificate until you have received your new certificate and are sure that you want to keep it.

✍ _____ _____

Signature of Agent, Broker or Other Representative **Date**

Woodmen of the World Life Insurance Society, P.O. Box 2944, Omaha, NE 68103-2944

Applicant A	**Applicant B**
Signature ✍	Signature ✍
Date	Date

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WoodmenLife®

Woodmen of the World Life Insurance Society

Important Notice Before You Buy Health Insurance

Dear Consumer:

Insurance is a very important, sometimes confusing and generally expensive consumer purchase. Health insurance is one of the most significant coverages seniors consider buying. Many seniors feel they need extra information before making a decision.

Free Help Is Available

Across Iowa there is a network of trained volunteers who can help you compare and analyze health certificates you are considering. These volunteers have been trained by people from the State of Iowa Division of Insurance. This free service is available through the **Senior Health Insurance Information Program (SHIIP).**

This Is Objective Information

SHIIP volunteers do not sell insurance. They work, with the help of the Iowa Insurance Division, to provide objective information about the certificates you are considering.

The Decision Is Yours

SHIIP volunteers will not recommend companies, certificates or agents. They cannot tell you which certificate to buy. They can help you understand the "fine print" and what the certificate does and does not cover.

Where To Call

For the SHIIP volunteer nearest you call **1-800-351-4664**. We hope you will use this valuable service as you consider the purchase of health insurance.

Provide to applicant at time of application.

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Premium Receipt

All premiums must be made payable to Woodmen of the World Life Insurance Society.

Do not make check payable to the agent or leave the payee blank.

Applicant A

Received from _____

this _____ day of _____ , _____

an application for Form_____Certificate

and/or Riders _____and

Check for _____Dollars.

✍ Agent _____

Applicant B

Received from _____

this _____ day of _____ , _____

an application for Form_____Certificate

and/or Riders _____and

Check for _____Dollars.

✍ Agent _____

No insurance of any kind shall take effect until a certificate is issued and delivered to the applicant, and the initial premium is paid, all during the life of the applicant. If no certificate is issued, Woodmen of the World Life Insurance Society shall have no liability except to refund the initial premium to the applicant. This is a receipt of your application and initial premium.

Provide the completed premium receipt, if applicable, and notice to the applicant.

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