

# Health Insurance Application Instructions

ACE Health Insurance – Illinois  
350 W. Colorado Ste. 220  
Pasadena, CA 91105  
800-497-4010  
fax: 877-901-5522  
email: [acehealth@juno.com](mailto:acehealth@juno.com)

Thank you for choosing us as your health insurance agent. Following this cover page is the enrollment form for Unicare. Please review the document thoroughly and complete all pertinent questions.

**IMPORTANT:**

**DO NOT CANCEL YOUR CURRENT POLICY UNTIL A WRITTEN CONFIRMATION OF ACCEPTANCE AND INSURANCE POLICY IS RECEIVED FROM THE INSURANCE COMPANY.**

***Step 1***

Complete the attached application. Be sure to follow the instructions on the application carefully. If you aren't sure how to answer a question, call us at **800-497-4010** and we can help you through the application quickly over the phone. Incomplete or inaccurate information may cause processing delays.

***Step 2***

Include a check or charge card remittance for the 1<sup>st</sup> month of coverage.

***Step 3***

Mail the completed application to:

ACE Health  
PO Box 7139  
Pasadena, CA 91109

Thanks!

PS Or you can fax it as well to the fax number listed above.

# Individual & Family PPO Plans

UNICARE 500, 1000, 1500, 2000, 3000, 5000

UNICARE Premier No Deductible

UNICARE Saver 2000

## Life and Dental Plans Application



Individual and Family  
Plans

Thank you for applying with UNICARE.

### PLEASE NOTE:

- Coverage is not available if:
  - any family member is currently pregnant (whether or not listed on the application) or in the process of adoption; or
  - the applicant has not resided in the U.S. for the last six (6) consecutive months.
- Coverage is not guaranteed until approved in writing by UNICARE. Do not cancel your current insurance coverage until you have been notified of approval by UNICARE and your UNICARE coverage is effective.

### Instructions

*Do not complete this application until you have read the current product brochure.*

**Please follow these instructions to allow us to better process your application.**

- For your own protection, **you, the applicant**, must complete this application. You are solely responsible for its accuracy and completeness.
- All information must be stated accurately.
- All questions must be answered in full or the application may be returned to you resulting in a delay in processing.
- For additional information or explanations attach extra sheets, if necessary. **All attachments must be signed and dated.**
- Print clearly using blue or black ink. No correction fluid, please. **Sorry, but typed applications will not be accepted.**
- This application must be received by UNICARE Medical Underwriting within thirty (30) days from the signature date.
- UNICARE Health and Dental Plans are available only in areas where the UNICARE Network exists. Please see Provider Directories for more details.
- Even if this application is approved, any misstatements or omissions may result in future claims being denied and the plan being rescinded.
- Your insurance will become effective only if this application is approved as applied for, the appropriate premium is enclosed, and other specific conditions are met. **(See details under Section 7 – Conditions of Application).**
- Please return this application and your check to your agent OR mail to the address listed at right.

### Billing Information

**Carefully read the instructions accompanying each billing type and make sure that your check is attached to the application.**

- **Monthly billing (with monthly bank draft authorization only):** Submit the one (1)-month premium, complete the Monthly Bank Draft Authorization.
- **Quarterly billing:** Submit the three (3)-month (quarterly) premium.

### Most common causes for delay in underwriting

- Missing, inaccurate or incomplete information such as:
  - Weight AND Height
  - Spouse's social security number
  - Dependent's social security number
  - Date of birth
  - Date of last pelvic examination
  - Results of last pelvic examination
  - Physician address, phone number and fax number
- Incomplete or illegible information such as the mailing address does not include city, state, and ZIP code.
- ALL questions are not answered in Sections 4 and 6. If it does not apply to you, the answer should be "No." Do not leave any answers blank.
- The application is not signed and dated by the applicant and/or all dependents over age 18.
- Agent portion of application is not completed, signed, or dated with a date on or after applicant's signature date.
- Additional documentation or information is required.

### Mailing Address

- **Applicant:** Please return this application to the agent.
- **Agent:** Please mail this application to the address below.

**UNICARE Individual Services**  
P.O. Box 7139  
Pasadena, CA 91109-7139



# UNICARE. Individual Enrollment Application - Illinois

Applicant's Social Security No.  

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UNICARE Health Insurance Company of the Midwest

- Application must be completed by the applicant in blue or black ink.
- Any family member currently pregnant (whether or not listed on the application) or in the process of adoption is not eligible.

## 1. Applicant Information (Please Print)

Primary Applicant's Last Name	First Name	M.I.
Home Address (Residence address required; P.O. Box not acceptable)		
City	State	ZIP Code

## Reason for Application (Check one)

- New Enrollment(s)
  - Child only (Please use youngest child for primary applicant)
  - Add dependent(s) to I.D. No: \_\_\_\_\_
- To change existing UNICARE plan, please enter I.D. No:

For Summary Bill (existing), I.D. No:

Mailing Address (If different than above)	(P.O. Box or Personal Mail Box No.)	Home Phone No. ( ) ( )	E-mail Address (Optional)
City	State	ZIP Code	Daytime Phone No. ( ) ( )
In care of:		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	Spouse's Social Security No. (Required)
Billing Type: <input type="checkbox"/> Monthly Bank Draft <input type="checkbox"/> Quarterly Billing <input type="checkbox"/> Summary Bill (Please attach Summary Bill cover sheet.)		Maiden Name of Applicant / Spouse (If applicable)	
Has any person listed on this application resided outside the U.S. for the past six (6) consecutive months? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, please provide name and explain:			
Language preference (Optional) <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Korean <input type="checkbox"/> Chinese <input type="checkbox"/> Polish <input type="checkbox"/> Other (Specify):			
Ethnic Code (Optional)			
1 <input type="checkbox"/> Caucasian		5a <input type="checkbox"/> Native American Indian	
3 <input type="checkbox"/> Black/African American		A <input type="checkbox"/> Amerasian	
2 <input type="checkbox"/> Hispanic		C <input type="checkbox"/> Chinese	
4 <input type="checkbox"/> Asian		J <input type="checkbox"/> Japanese	
		K <input type="checkbox"/> Korean	
		N <input type="checkbox"/> Asian Indian	
		P <input type="checkbox"/> Hawaiian	
		T <input type="checkbox"/> Laotian	
		V <input type="checkbox"/> Vietnamese	
		7 <input type="checkbox"/> Filipino	
		H <input type="checkbox"/> Cambodian	
		M <input type="checkbox"/> Samoan	
		R <input type="checkbox"/> Guamanian	
		Z <input type="checkbox"/> Other	

## 2. Choice of UNICARE Individual Coverage

Plan Choice:	<input type="checkbox"/> Life	<input type="checkbox"/> Dental	
<input type="checkbox"/> UNICARE 5000 (PE31)	<input type="checkbox"/> UNICARE Saver 2000 (G846)	<input type="checkbox"/> UNICARE 1500 (G844)	<input type="checkbox"/> UNICARE 500 (G842)
<input type="checkbox"/> UNICARE 3000 (PE30)	<input type="checkbox"/> UNICARE 2000 (G845)	<input type="checkbox"/> UNICARE 1000 (G843)	<input type="checkbox"/> Premier No Deductible Plan (G841)

## 3. Applicants for Coverage

Check one:  Insure all eligible applicants  Insure no one unless all are accepted for coverage

Please list all applicants applying for coverage. (List children youngest to oldest)

If a family member's last name is different than yours, please attach explanation to application.

Relation	Last Name	First Name	M.I.	MUST BE ACCURATE		Date of Birth	Social Security No.	✓ Full Time Student	FamilyFlex List Medical Plan code number(s) from Section 2	UNICARE USE ONLY		
				Height	Weight					✓ Dental	WVR	WVR
<input type="checkbox"/> Male <input type="checkbox"/> Female	Yourself											
<input type="checkbox"/> Husband <input type="checkbox"/> Wife	Spouse											
<input type="checkbox"/> Son <input type="checkbox"/> Daughter												
<input type="checkbox"/> Son <input type="checkbox"/> Daughter												
<input type="checkbox"/> Son <input type="checkbox"/> Daughter												
<input type="checkbox"/> Son <input type="checkbox"/> Daughter												
<input type="checkbox"/> Son <input type="checkbox"/> Daughter												

### FOR UNICARE USE ONLY - DO NOT WRITE BELOW

Group No.	Certificate No.	Agent I.D. No.	Effective Date	X Ref. Cert. No.	<input type="checkbox"/> AA <input type="checkbox"/> AR
By		Date			

**Applicant's Social Security No.**  

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**4. Other Coverage - Please answer all of the following questions.**

**A.** Do you currently have, or has anyone to be insured had coverage in the last 18 months? .....  Yes  No

**If Yes,** please provide the following information.

Name of insured	Insurance carrier(s)	Effective date	End date
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Do you agree to discontinue your current coverage if this application is accepted? .....  Yes  No

**If No,** please explain:

**B.** Has anyone on this application been insured by UNICARE in the last 5 years? .....  Yes  No

**If Yes,** please provide the following information.

Name of insured	Plan/I.D. No.	Group No.	
Name of Plan	City	State	Date cancelled

**C.** If any applicant has/had UNICARE group coverage, please complete the following:

I certify that my UNICARE group coverage will end/ended on (date):

**I do not wish to enroll in any available Conversion Agreement.** I understand that with the coverage for which I am applying with this application there may be a lapse in coverage. If accepted with or without lapse in coverage, each person will be subject to new waiting periods and deductibles.

**D.** Has anyone identified on this application ever been declined, postponed, had a waiver applied, or charged an extra premium for life, disability, or health insurance, or had such insurance rescinded? .....  Yes  No

**If Yes,** please provide the following information.

1. Name of applicant	Name of Insurance Company	Explain
2. Name of applicant	Name of Insurance Company	Explain
3. Name of applicant	Name of Insurance Company	Explain

**E.** Are any persons applying for coverage on this application eligible for Medicare benefits? .....  Yes  No

**If Yes,** please list all eligible person(s). Note: Any applicant eligible for Medicare Part A or B is **not** eligible for this coverage.

Eligible person(s)

**F.** Has anyone applying for coverage on this application filed a claim for disability or Workers' Compensation within the past 18 months? .....  Yes  No

**If Yes,** please provide the following information.

Name of applicant	Effective date	End date
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**5. Term Life Insurance**

Applicants must meet UNICARE'S Underwriting Guidelines to qualify for Term Life Insurance Coverage. Applicants under the age of one year are not eligible for Life Insurance. **Submit Premium with application.**

Name of Family Member	✓ Amount of Coverage			Name of Beneficiary**	Relationship	Beneficiary Street Address City/State/ZIP Code
	\$15,000	\$25,000	\$50,000*			
Primary Applicant						
Spouse						
Dependent						

\*The \$50,000 amount is not available to applicants under the age of 19. If selected by an approved applicant under age 19, the selection will default to \$25,000.

\*\*If a beneficiary is not listed and a policy is issued, death benefits will be paid in accordance with the Beneficiary Provision of the Policy.

I have discussed Life Insurance with my agent and decline to apply – Initial: \_\_\_\_\_

**6. Health History – Include information on all family members you wish to enroll.****6A. Health History Questionnaire – ALL QUESTIONS MUST BE ANSWERED OR THE APPLICATION MAY BE RETURNED AND/OR REJECTED. If you answer "Yes" to any question in Section 6A, you must give complete details in Section 6B.**

Has any person listed on this application had a clear, distinct symptom that would cause an ordinarily prudent person to seek advice or treatment, or had treatment recommended, received treatment, or been hospitalized for any of the following conditions listed in questions 1 through 24 **within the last 10 years**:

1. Frequent and/or severe headaches, migraines, seizures, epilepsy, multiple sclerosis, or any other neurological or central nervous system disorder(s) <input type="checkbox"/> Yes <input type="checkbox"/> No	18. Male applicant(s) a) Prostate, undescended testes, infertility, low sperm count, impotence, sexual dysfunction, or implant <input type="checkbox"/> Yes <input type="checkbox"/> No b) Is any male listed on this application expecting a child or in the process of adoption or surrogate pregnancy with anyone, whether or not the mother is listed on this application? <input type="checkbox"/> Yes <input type="checkbox"/> No
2. Dizziness, weakness, fainting, numbness/tingling, head injury, paralysis, stroke, confusion, memory loss, loss of consciousness, narcolepsy, or any similar symptoms <input type="checkbox"/> Yes <input type="checkbox"/> No	19. Female applicant(s) a) Breast disorder/cyst, lump, fibroid tumors, silicone injections, or implants <input type="checkbox"/> Yes <input type="checkbox"/> No b) Pelvic pain, menstruation disorders, abnormal pelvic exam/PAP smear, endometriosis, uterine fibroids, ovarian cysts, infertility or miscarriages <input type="checkbox"/> Yes <input type="checkbox"/> No c) Date and result of last pelvic exam/Pap smear for each female over 16: Name: _____ Mo/Day/Yr: _____ <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal Name: _____ Mo/Day/Yr: _____ <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal Name: _____ Mo/Day/Yr: _____ <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal d) Is the applicant, spouse or any female dependent, whether or not listed on the application, currently pregnant, or in the process of adoption or surrogate pregnancy? <input type="checkbox"/> Yes <input type="checkbox"/> No
3. Chest pain, high or low blood pressure, heart disease, heart attack, heart murmur, palpitations, pacemaker, or any other heart disorder or condition <input type="checkbox"/> Yes <input type="checkbox"/> No	
4. Poor circulation, blood clot, varicose veins, enlarged lymph nodes, blood/bleeding disorder, anemia, rheumatic fever, or any other circulatory condition <input type="checkbox"/> Yes <input type="checkbox"/> No	20. Diseases or problems of the eyes or sight, crossed eyes, glaucoma, cataracts, detached retina or blurred vision <input type="checkbox"/> Yes <input type="checkbox"/> No
5. Allergies, difficulty breathing, shortness of breath, asthma, chronic cough, spitting/coughing up blood, respiratory/lung infections, sinusitis, bronchitis, pneumonia, pneumocystis carinii pneumonia (PCP), tuberculosis, emphysema, or any other respiratory disorder or condition <input type="checkbox"/> Yes <input type="checkbox"/> No	21. Diseases or problems of the ears or hearing, implant, or hearing aid <input type="checkbox"/> Yes <input type="checkbox"/> No
6. Diseases or problems of the nose, nosebleeds, polyps, deviated nasal septum, excessive snoring, or use of a sleep monitoring device <input type="checkbox"/> Yes <input type="checkbox"/> No	22. Eating disorder, depression, anxiety, counseling, member of a support group, bi-polar, chemical imbalance, attention deficit disorder, schizophrenia, obsessive-compulsive, panic disorder, etc. <input type="checkbox"/> Yes <input type="checkbox"/> No
7. Diseases or problems of the mouth/gums, throat/swallowing, tonsils, adenoids, jaw/chewing problems or TMJ <input type="checkbox"/> Yes <input type="checkbox"/> No	23. Mental or physical impairment or deformity, congenital abnormalities or birth defects Specify: _____ <input type="checkbox"/> Yes <input type="checkbox"/> No
8. Gastric reflux, ulcers, hernia, intestinal problems, diverticulitis, colitis, diarrhea, rectal problems/bleeding, polyps, hemorrhoids, or any other digestive disorder or condition <input type="checkbox"/> Yes <input type="checkbox"/> No	24. Has any applicant consulted a provider for any condition or symptom(s) for which a diagnosis has not been established? <input type="checkbox"/> Yes <input type="checkbox"/> No
9. Gallbladder, spleen, pancreatitis, liver disease, jaundice, unexplained weight loss/gain, or hepatitis (indicate type: _____) <input type="checkbox"/> Yes <input type="checkbox"/> No	Has any person listed on this application ever: 25. Had cancer, tumor/growth, leukemia, or cyst? <input type="checkbox"/> Yes <input type="checkbox"/> No 26. Had an abnormal physical exam, laboratory results, x-rays, EKG, MRI, CT scan or been advised to undergo further testing surgery, or treatment? <input type="checkbox"/> Yes <input type="checkbox"/> No 27. Seen, been a patient in a hospital, clinic, or other medical facility, received treatment from or consulted any doctor, or other person providing health care services for any other condition or symptom(s) (excluding childbirth) not listed on this application? <input type="checkbox"/> Yes <input type="checkbox"/> No 28. Been diagnosed or received treatment by a physician or health care professional for AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex), or tested positive for HIV (Human Immunodeficiency Virus)? <input type="checkbox"/> Yes <input type="checkbox"/> No
10. Kidney/bladder/urinary tract infections, stones, incontinence, blood in urine or any other disease or disorders of the kidneys or urinary system <input type="checkbox"/> Yes <input type="checkbox"/> No	
11. Bone, joint and/or muscle pain, injury or disorder of joint/tendon/ligament/disc, weakness of back/spine/neck/joint, fracture, sprain/strain, fibromyalgia, arthritis, gout, polio, or any other musculoskeletal disorder <input type="checkbox"/> Yes <input type="checkbox"/> No	
12. Physical handicap, joint replacement, hardware (pins, plates, screws, etc.), amputation, or prosthesis <input type="checkbox"/> Yes <input type="checkbox"/> No	
13. Diabetes, thyroid, pituitary, adrenal, or any other endocrine disorders <input type="checkbox"/> Yes <input type="checkbox"/> No	
14. Immune disorders, lupus, scleroderma, mononucleosis, chronic fatigue syndrome <input type="checkbox"/> Yes <input type="checkbox"/> No	
15. Is any applicant a candidate for, or a recipient of an organ or bone marrow transplant? <input type="checkbox"/> Yes <input type="checkbox"/> No	
16. Skin infections, cancer, melanoma, lesion, psoriasis, keratosis, warts, ulcers, birthmarks, severe burns, acne, fungal infections, Kaposi's sarcoma, eczema, dermatitis, hyperhidrosis, herpes, scars/keloids, cosmetic or reconstructive surgery, or any other skin conditions <input type="checkbox"/> Yes <input type="checkbox"/> No	
17. Sexually transmitted disease, such as herpes, genital warts, etc. <input type="checkbox"/> Yes <input type="checkbox"/> No	

**IMPORTANT: Applicant's medical conditions, which occur after the signature date and before the approval date that come to UNICARE's attention, may be considered in the final underwriting decision.**

**6B. Professional Services**

<b>Applicant's Social Security No.</b>									

Give COMPLETE details of any "Yes" answers to the questions in 6A. (Use additional sheets if necessary.)

<b>Question #</b>	Name of Family Member	Date of Onset	Name of Physician/Hospital/Other Facility			Date of Visit
	Name of Condition/Illness	Date Ended	Address			Phone No.
	Treatment (X-ray, lab, surgery, etc.)	Degree of Recovery	City	State	ZIP	Fax No.
	Results <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal <input type="checkbox"/> Still under treatment	Medications			Frequency	
	If abnormal, please explain:		Dosage	Date Prescribed	Date Discontinued	

<b>Question #</b>	Name of Family Member	Date of Onset	Name of Physician/Hospital/Other Facility			Date of Visit
	Name of Condition/Illness	Date Ended	Address			Phone No.
	Treatment (X-ray, lab, surgery, etc.)	Degree of Recovery	City	State	ZIP	Fax No.
	Results <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal <input type="checkbox"/> Still under treatment	Medications			Frequency	
	If abnormal, please explain:		Dosage	Date Prescribed	Date Discontinued	

<b>Question #</b>	Name of Family Member	Date of Onset	Name of Physician/Hospital/Other Facility			Date of Visit
	Name of Condition/Illness	Date Ended	Address			Phone No.
	Treatment (X-ray, lab, surgery, etc.)	Degree of Recovery	City	State	ZIP	Fax No.
	Results <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal <input type="checkbox"/> Still under treatment	Medications			Frequency	
	If abnormal, please explain:		Dosage	Date Prescribed	Date Discontinued	

**6C. Prescription Medications –**

List all medications not noted above taken within the last 12 months by any family member listed on this application.

Family Member	Medication and Dosage	Illness for which Medication is Prescribed	Date Prescribed	Date Discontinued	Name, Phone No. & FAX No. of Physician or Hospital Address/City/State/ZIP Code

**6D. Other Health Questions**

1. Has any applicant ever smoked or used any tobacco products, such as: cigarettes, cigars, pipe, snuff, or chewing tobacco? <input type="checkbox"/> Yes <input type="checkbox"/> No	1. Family member	Amount per day	2. Family member	Amount per day
	Type of product	Date Discontinued	Type of product	Date Discontinued
2. Has any applicant used illegal or controlled drugs, or substances such as marijuana, cocaine, methamphetamines, in the last 10 years, or been diagnosed as chemically or alcohol dependent? <input type="checkbox"/> Yes <input type="checkbox"/> No	1. Family member		2. Family member	
	Type of product	Date Discontinued	Type of product	Date Discontinued
3. Has any applicant ever used any illegal or controlled I.V. drugs? <input type="checkbox"/> Yes <input type="checkbox"/> No	1. Family member		2. Family member	
	Type of product	Date Discontinued	Type of product	Date Discontinued
4. Has any applicant consumed any alcoholic beverages in the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>Amount: A drink is 12 oz. of beer, 6 oz. of wine, or 1 oz. of liquor.</i>	1. Family member		2. Family member	
	Amount	_____ per <input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month	Amount	_____ per <input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month
	Type of Product		Type of Product	
5. Has any applicant been advised to reduce alcohol intake within the past 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	1. Family member	Date Discontinued	2. Family member	Date Discontinued

To provide further information, please use additional sheets if necessary. List the page number, section name, and question number you are explaining. Also, please identify the applicable family member. All additional sheets must be signed by the applicant.

<input type="checkbox"/>	No. of sheets attached
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## 7. Conditions of Application

Applicant's Social Security No.									

**It is important that you carefully read and fully understand the following.**

I, the undersigned, understand that under the UNICARE plan for which I am applying, I may be entitled to lesser benefits if I use a non-participating hospital, physician, or other provider, than if I use a UNICARE independently contracted participating hospital, physician, or other provider.

All applicants age 18 and over must personally read, agree to, and sign the following. If an applicant does not read English, the translator must sign and submit the Statement of Accountability, Section 10, for translating this entire application.

### Effective Date

If you currently have health coverage, we strongly recommend that you maintain your current coverage, and allow us to assign your effective date FOLLOWING APPROVAL. If, however, you would like to request a specific effective date, we strongly recommend you allow 60-75 days for underwriting. This will help ensure that your application is processed before you surrender your present insurance, and will prevent you from being required to pay for two policies.

NOTE: If you are adding a dependent, the effective date will always be the first of the month after approval.

- I request that UNICARE assign my effective date if my application is approved. My effective date will be assigned as either the 1st or the 15th of the month following the approval date of my application.
- If UNICARE approves my application, please assign an effective date of the
  - 1st of the month following approval.
  - 15th of the month following approval.
  - 1st of \_\_\_\_\_.
  - 15th of \_\_\_\_\_.

REQUESTING AN EFFECTIVE DATE **DOES NOT GUARANTEE** UNDERWRITING TO BE COMPLETED BEFORE THE DATE REQUESTED. I UNDERSTAND THAT IF I SELECT AN EFFECTIVE DATE, UNICARE CANNOT CHANGE THIS DATE UNDER ANY CIRCUMSTANCES ONCE THE CERTIFICATE OF COVERAGE IS ISSUED. Initial X

### Billing Date

UNICARE premiums are due on the 1st of each month. Insureds with a mid-month premium effective date will be billed on a pro-rated basis to bring future due dates to the first of a month.

### Agreement (All applicants)

I, the undersigned, agree to the following:

1. I understand and agree to pay the premium required with this application. This payment is a deposit which will be returned if my application is denied, or applied to the premium charges if my application is accepted.
2. If my application for UNICARE coverage is accepted as applied for, the coverage date will be as specified above, but I agree I have no coverage under this application until I am notified in writing by UNICARE that my application is approved.
3. I understand that UNICARE has the right to deny my application, and if it does so, I will be notified in writing and the premium I submitted will be returned.
4. **MINOR CHILDREN:** I represent that I have made such investigations as are necessary to assure the truth and accuracy of all statements made in this application regarding minor children.
5. **CONCERNING DEPENDENTS AGE 18 AND OVER:** I represent that my dependents age 18 and over (1) have read this application, and have provided such full and accurate information necessary to complete this application, (2) I have discussed all provisions of this application, especially Sections 6A, 6B, 6C and 6D with them, and (3) all information contained in this application regarding them is complete and accurate.
6. I understand and agree that if UNICARE rejects my application, under no circumstance will any benefits be payable for any person listed on this application. Receipt of money, cashing of my check or charging my credit card by UNICARE does not constitute approval of my application or create UNICARE coverage.

7. If I am accepted, this application will become part of the agreement between UNICARE and myself.
8. UNICARE may request additional information, and this may delay processing of this application. If the health care provider charges a fee for these services, UNICARE will determine payment, and I will be responsible for any difference.
9. The selling agent has no authority to promise me coverage or to modify UNICARE underwriting policy or terms of any UNICARE coverage.
10. I have personally read and completed this application. Nothing has been left off regarding the past or present health of anyone listed on this application. I understand that no one listed is eligible for benefits if any information on this application is false, incomplete or omitted. UNICARE may void all coverage from the original effective date of the agreement for such material misstatements or omissions.  
If the family member is a minor, I accept full legal and financial responsibility for the coverage and information provided.  
**PLEASE NOTE:** If the listed minor dependent does not reside with the applicant purchasing this plan, the custodial parent or guardian must complete the Health History Section and sign the Conditions of Application accepting legal responsibility for full and complete disclosure of the minor applicant, including any history of substance abuse. Also, if the responsible adult is not the natural parent, please submit court papers authorizing guardianship.
11. My UNICARE agent may receive copies of any correspondence about my medical history when correspondence is required.

### Authorization

As permitted by law, I hereby authorize any health care facility, physician, surgeon, counselor, therapist or insurance company to provide UNICARE, its agents, or employees, including my UNICARE agent or broker, all information, pertaining to me or any of my dependents who are also applying for coverage, regarding past or present medical or mental conditions, any examination or treatment, including treatment for alcohol abuse, substance abuse, mental or emotional disorders, AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex), and to any illness, injury or condition that I or my dependents have had at any time in the past or in the future up until the expiration of this Authorization. I understand this information is collected in connection with the evaluation and processing of an application for coverage or change in benefits, or to determine eligibility for benefits. The Authorization is valid from the date listed below through the life of the plan. A photocopy of this Authorization is as valid as the original. My authorized representative, UNICARE agent, or I am entitled to receive a copy of this form.

I understand and agree to all the Conditions of Application (Section 7). I understand that coverage is subject to the provisions in the Conditional Receipt (Section 11). I have read and understand this Application in its entirety.

### Signatures (Required) – All applicants over age 18 must sign and date.

1. Applicant/parent or legal guardian	Today's date
2. Applicant's Spouse (required if applying for coverage)	Today's date
3. Applicant age 18 or over	Today's date
4. Applicant age 18 or over	Today's date
5. Applicant age 18 or over	Today's date
6. Applicant age 18 or over	Today's date

ATTACH INITIAL  
PREMIUM CHECK HERE.  
DO NOT TAPE.

Applicant's Social Security No.								

**8. Payment Method – Submit premium payment with application (required).**

<b>8A. Initial Premium Payment by Credit Card</b>			<b>8B. Payment Type</b>		
New members only. Not available to make a coverage change.			<input type="checkbox"/> <b>Monthly Billing</b> (Available with Monthly Checking Account Deduction).		
Select one:	<input type="checkbox"/> 1 month	<input type="checkbox"/> 3 months	Initial Premium Amount	1. Submit the one (1) month premium.	
			\$	2. Complete section 8C, <b>Monthly Checking Account Deduction Authorization</b> .	
Credit Card:	<input type="checkbox"/> VISA <input type="checkbox"/> MasterCard		3. If your application is approved, the premium for all products selected, including dental and/or life, will be deducted from your checking account on the first of the month ONLY.		
Credit Card No.			Expiration Date	<input type="checkbox"/> <b>Quarterly Billing</b> – Submit the three (3)-month premium.	
Cardholder's Name			Cardholder's ZIP Code	<b>Please note:</b> First payment will be credited to approved applicants only.	
Authorized Signature (as it appears on the credit card)			Today's Date		
X					

**8C. Monthly Checking Account Deduction Authorization**

Attach a check for one (1) month's premium above where indicated. If the account listed below is a joint account, both account holders' signatures are required. **UNICARE must be notified of any changes to your bank account no later than the 20th of the month preceding the change.**

**AUTHORIZATION:** As a convenience to me, I request and authorize you to pay and charge to my account checks drawn on that account by and payable to the order of UNICARE provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights with respect to each debit will be the same as if it were a check drawn on you and signed personally by me. I authorize UNICARE to initiate debits (and/or corrections to previous debits) from my account with the financial institution indicated for payment of my UNICARE premium. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit. I further agree that if any such debit be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in forfeiture of insurance.

**NOTE:** Should your withdrawal not be honored by your bank, you will automatically be removed from Monthly Checking Account Deduction and be billed quarterly. After 12 months, you may re-apply for the monthly checking account deduction option.

**You will incur a \$25 service charge for any withdrawal not honored.**

Applicant Name	Applicant Social Security No.	Name on Checking Account		
Name of Bank or Financial Institution	Address	City	State	ZIP Code
Checking Account No.	Bank Routing No.	Federal Credit Union Routing No.		
Authorized Signature (as it appears in the financial institution's records)	Date	Authorized Signature (as it appears in the financial institution's records)	Date	

(Continued on reverse)

**DO NOT WRITE BELOW**

