

SECTION 2: HEALTH QUESTIONS

IF YOU ANSWER YES TO ANY QUESTION BELOW, COVERAGE CANNOT BE ISSUED.

<input type="checkbox"/> YES	<input type="checkbox"/> NO	1. Do you or any person applying for coverage have any hospital, major medical, group health, government or medical insurance coverage that will not terminate prior to the effective date of this coverage?																																																																																																											
<input type="checkbox"/> YES	<input type="checkbox"/> NO	2. Are you, your spouse, or any dependent, whether to be covered or not, now pregnant or an expectant parent or in the process of adoption or surrogate pregnancy?																																																																																																											
		3. Have you or any person applying for coverage received any medical or surgical consultation, advice, treatment or medication within the last 10 years for: (Y=Yes and N=No)																																																																																																											
		<table border="0"> <tr> <td style="text-align: center;">Y</td> <td style="text-align: center;">N</td> <td></td> <td style="text-align: center;">Y</td> <td style="text-align: center;">N</td> </tr> <tr> <td>a.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>g.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td>Heart attack, Angina, or other heart or circulatory disorder</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>b.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>h.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td>Stroke</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>c.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>i.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td>Hypertension (high blood pressure)</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>d.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>j.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td>Diabetes</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>e.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>k.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td>Cancer or Tumors</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>f.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>Liver disorders</td> <td></td> <td></td> <td></td> </tr> </table>	Y	N		Y	N	a.	<input type="checkbox"/>	<input type="checkbox"/>	g.	<input type="checkbox"/>	<input type="checkbox"/>			Heart attack, Angina, or other heart or circulatory disorder		<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	b.	<input type="checkbox"/>	<input type="checkbox"/>	h.	<input type="checkbox"/>	<input type="checkbox"/>			Stroke		<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	c.	<input type="checkbox"/>	<input type="checkbox"/>	i.	<input type="checkbox"/>	<input type="checkbox"/>			Hypertension (high blood pressure)		<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	d.	<input type="checkbox"/>	<input type="checkbox"/>	j.	<input type="checkbox"/>	<input type="checkbox"/>			Diabetes		<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	e.	<input type="checkbox"/>	<input type="checkbox"/>	k.	<input type="checkbox"/>	<input type="checkbox"/>			Cancer or Tumors		<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	f.	<input type="checkbox"/>	<input type="checkbox"/>						Liver disorders			
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<input type="checkbox"/> YES	<input type="checkbox"/> NO	4. Have you or any person applying for coverage ever been treated for or diagnosed as having Acquired Immune Deficiency Syndrome (AIDS), diseases associated with AIDS or other immune system disorder, or ever tested positive for antibodies to the Human Immunodeficiency Virus (HIV)?																																																																																																											
<input type="checkbox"/> YES	<input type="checkbox"/> NO	5. Have you or any person applying for coverage seen any healthcare provider for any condition, signs or symptom(s) which have not yet been diagnosed?																																																																																																											
<input type="checkbox"/> YES	<input type="checkbox"/> NO	6. In the past 12 months, have you or any person applying for coverage been recommended by a physician or health care professional to have or to be scheduled for testing, treatment or surgery that has not been completed?																																																																																																											
<input type="checkbox"/> YES	<input type="checkbox"/> NO	7. Are you or any person applying for coverage enrolled in training for or engaged in college-level, semi-pro or professional athletics?																																																																																																											
<input type="checkbox"/> YES	<input type="checkbox"/> NO	8. Have you or any person applying for coverage been denied insurance due to any health reasons that are still present?																																																																																																											
<input type="checkbox"/> YES	<input type="checkbox"/> NO	9. Are you or any person applying for coverage over 300 pounds if male or over 250 pounds if female?																																																																																																											

SECTION 3: MONTHLY EFT PAYMENT AND AUTHORIZATION AGREEMENT

REQUIRED IF MONTHLY EFT PAYMENT WAS SELECTED

Payor Name or Depositor: (Please print)

FIRST MIDDLE LAST

Signature of Primary Payor: Date:

Name of Financial Institution:

Specify type of account: Checking or Savings Checking/Savings Account Number:

Payor Relationship to Applicant: Self Parent Legal Guardian Other _____

ABA 9 Digit Routing Number: (Please call your Financial Institution for assistance)

Celtic Insurance Company is hereby authorized to present checks drawn on my checking or savings account on the first business day of each month, until this authorization is terminated. I understand that premiums already paid will be refunded to me if my Health Plan is not issued.

I further authorize the bank named to pay and charge to my account those payments that are drawn on my account by Celtic Insurance Company, and I agree that the bank named shall be fully protected in honoring any such payments. The bank's rights and treatment of each payment shall be the same as if it were signed by me. If any such payment is dishonored, whether with or without cause, I understand that the bank shall not be liable whatsoever, even though such dishonor results in a forfeiture of insurance. The authorizations above remain in effect until the bank is notified of termination by me in writing.

SECTION 4: CREDIT CARD PAYMENT AND AUTHORIZATION AGREEMENT

REQUIRED IF FULL PAYMENT BY CREDIT CARD WAS SELECTED - **PRODUCER PAYMENTS ARE NOT ACCEPTED**
THE PLAN APPLIED FOR IS NOT AN EMPLOYER SPONSORED GROUP HEALTH PLAN.

VISA® (including Check/Debit cards*) **Mastercard®** (including Check/Debit cards*) **Discover®**

*Debit cards must have a Visa or Mastercard logo on the front of the Debit Card.

I authorize Celtic Insurance Company to bill my account for the Total Premium Payment and I agree to pay the Total Premium Payment billed in accordance to my payment method selected above on this application:

Card No.:

Expiration Date (MO/YR): /

Authorized Signature: _____

Cardholder's Name: (Please print) _____

SECTION 5: AGREEMENT AND SIGNATURE

PLEASE READ, SIGN AND DATE:

- 1. TRUE AND COMPLETE:** My answers to the questions on this application I have provided are true and complete and accurately recorded. I understand that under no circumstances is a producer or company representative allowed to permit me to answer any question inaccurately or untruthfully and I represent that such did not occur. The producer is not authorized to alter any terms of the Health Plan.
- 2. PRE-EXISTING CONDITIONS:** I understand that the Certificate or Policy applied for will not pay benefits for any expense incurred on account of any pre-existing conditions, in accordance with the terms of the contract.
- 3. EFFECTIVE DATE:** I understand that I/we must be in the U.S. at the time the application is signed in order for overseas claims to be considered eligible expenses. I understand that the insurance will become effective the later of (A) 12:01 a.m. on the day following the postmark date stamped on the application envelope addressed to Celtic, OR (B) 12:01 a.m. on the requested effective date. I also understand that the coverage may be rescinded, meaning that coverage will be void and no claims paid, for any false or misleading information on this application. I understand that no premium will be refunded if I do not need the full benefit period selected. Note: Application is valid within 30 days from the signature date.
- 4. HEALTH CARE CERTIFICATION:** I understand that a Health Care Certification Program is a part of the Health Plan. This program requires me to have all hospital confinements, outpatient surgeries, and major diagnostic tests Certified. I understand that failure to do so will result in a reduction of my health plan benefits or no benefits paid at all. The Health Care Certification Program number is 1-800-477-7870.
- 5. PREFERRED PROVIDER ORGANIZATION:** I understand if I have selected a PPO plan as part of my Health Plan, then I agree to participate and comply with all requirements of the PPO plan. I understand that I will maximize my benefits when treatment is received from a participating hospital and physician and that it is my responsibility to ensure that a PPO hospital and physician is near me. I understand this applies not only to myself, but to any dependent to be insured under this health plan.
- 6. AUTHORIZATION TO RELEASE INFORMATION:** I authorize any physician, medical or health care practitioner, hospital, clinic, other medically related facility, insurance company, third party administrator, employer or consumer reporting agency having information regarding me and all eligible dependents, including information concerning advice, diagnosis, treatment or care of physical, psychiatric, mental or emotional conditions, drug, substance or alcohol abuse, illness or injury, and copies of all hospital records, medical records, pharmaceutical records or non-medical information, to give to Celtic Insurance Company, its reinsurers, or its legal representatives, and its affiliates, any and all such information. However, such information does not include psychotherapy notes (as defined by 45 C.F.R. §164.501). This information will be used by Celtic to determine eligibility for insurance and make benefit determinations. I understand that there is a possibility of redisclosure of any information pursuant to this authorization and that information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality. I understand failure to sign this authorization may result in the denial of my application for coverage or eligibility for benefits.

I understand that I can revoke this authorization, as described in Celtic's HIPAA Notice of Privacy Practices for Protected Health Information (PHI), at any time by giving written notice to Celtic and my revocation will not affect the rights of any individual who has acted in reliance on the authorization prior to receiving notice of my revocation. I know that I may request to receive a copy of this authorization. This authorization shall remain valid for two years from the date shown below. A photocopy of this authorization shall be considered as valid as the original.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalty.

Signature of APPLICANT: _____

Signature of SPOUSE: _____

Date: _____

SECTION 6: PRODUCER INFORMATION

You must be currently licensed and appointed with Celtic in the state where the application was completed.

NOTE: If you have written business with Celtic *in this state* during this calendar year, just complete your name, Social Security number and sign below. There is no need to submit a copy of your license with every case.

Writing Producer's Name:	Producer Number:	
Address:		
<small>CITY</small>	<small>STATE</small>	<small>ZIP</small>
Telephone Number: (Including Area Code)	Fax Number: (Including Area Code)	
Email:		

Mail this application to: Celtic Insurance Co., P.O. Box 33640, Indianapolis, IN 46203-0640
(Note: metered mail is not an acceptable postmark)



Insured by Celtic Insurance Company

Celtic Group Company

**IMPORTANT NOTICE ABOUT THE CERTIFICATE OF INSURANCE FOR
WHICH YOU HAVE APPLIED
THIS DOCUMENT AFFECTS YOUR LEGAL RIGHTS**

READ THE FOLLOWING INFORMATION CAREFULLY.

- 1. THE CERTIFICATE FOR WHICH YOU HAVE APPLIED INCLUDES A BINDING ARBITRATION AGREEMENT.**
- 2. THE ARBITRATION AGREEMENT REQUIRES THAT ANY DISPUTE RELATED TO THIS CERTIFICATE MUST BE RESOLVED BY ARBITRATION AND NOT IN A COURT OF LAW.**
- 3. THE RESULTS OF THE ARBITRATION ARE FINAL AND BINDING ON YOU AND CELTIC INSURANCE COMPANY.**
- 4. IN AN ARBITRATION, ONE OR MORE ARBITRATOR, WHO IS AN INDEPENDENT, NEUTRAL DECISION MAKERS, RENDER A DECISION AFTER HEARING THE POSITIONS OF THE PARTIES.**
- 5. WHEN YOU ACCEPT THIS INSURANCE CERTIFICATE YOU AGREE TO RESOLVE ANY DISPUTE RELATED TO THE CERTIFICATE BY BINDING ARBITRATION INSTEAD OF A TRIAL IN COURT, INCLUDING A TRIAL BY JURY.**
- 6. BINDING ARBITRATION GENERALLY TAKES THE PLACE OF RESOLVING DISPUTES BY A JUDGE AND JURY.**
- 7. SHOULD YOU NEED ADDITIONAL INFORMATION REGARDING THE BINDING ARBITRATION PROVISION IN THE CERTIFICATE, YOU MAY CONTACT OUR TOLL FREE ASSISTANCE LINE AT (1-800-477-7870).**

ACKNOWLEDGEMENT OF ARBITRATION AGREEMENT

I HAVE READ THIS STATEMENT. I UNDERSTAND THAT I AM VOLUNTARILY SURRENDERING MY RIGHT TO HAVE ANY DISPUTE BETWEEN CELTIC INSURANCE COMPANY AND MYSELF RESOLVED IN COURT. THIS MEANS I AM WAIVING MY RIGHT TO A TRIAL BY JURY.

I UNDERSTAND THAT UPON RECEIPT OF THE CERTIFICATE, I SHOULD READ THE ARBITRATION CLAUSE CONTAINED IN THE CERTIFICATE AND THAT I HAVE THE RIGHT TO REJECT THIS CERTIFICATE WITHIN FIVE (5) DAYS OF THE DATE OF DELIVERY IF I DO NOT WANT TO ACCEPT THE REQUIREMENT FOR ARBITRATION.

I UNDERSTAND THAT THIS SAME TYPE OF INSURANCE MAY BE AVAILABLE THROUGH AN INSURANCE COMPANY THAT DOES NOT REQUIRE THAT CERTIFICATE RELATED DISAGREEMENTS BE RESOLVED BY BINDING ARBITRATION.

APPLICANT/INSURED

DATE

TIME

AGENT

DATE

TIME