

Section VIII: TERMS AND CONDITIONS

I hereby apply under Medical Mutual of Ohio's (MMO's) Group Trust/Group Association Plan for the health insurance coverage indicated on this application and to Consumers Life insurance Company (CLIC) for the individual policy of life insurance coverage indicated on this application. If applying under the trust, I further agree to participate in such trust and agree to be bound to the relevant terms of the Master Group Contract(s) and the Trust Agreement.

- I authorize release of information, without limitation, from any medical/medically related facility, prior health insurance carrier, the Medical Information Bureau, Inc. (MIB), government agency or person to MMO/CLIC and/or any affiliates or division of MMO/CLIC: (a) to evaluate this application; (b) to adjudicate claims submitted on behalf of me or my dependents; (c) for utilization review programs to monitor health services or quality improvement activities and/or; (d) for credentialing purposes. I authorize MMO/CLIC to provide a photocopy of this release to any physician or medical institution to obtain records for the purposes stated above. This authorization will be valid for a period of two and one-half years for the purpose of collecting information regarding this Application.
- I agree that a medical examination of me may be required in connection with this Health and Life Insurance Application. I further agree that I, as the Applicant, will be responsible to pay for the medical examination and/or the release of any and all records on behalf of myself, my spouse, and/or the listed dependents.
- By signing below, I represent and warrant as follows: (a) I have thoroughly read and understand this Health and Life Application and the questions asked herein; (b) I have answered each and every question set forth in this Application; (c) all of my answers to each of the questions are accurate, complete and true and (d) I did not sign a blank or partially completed Application. I agree that MMO/CLIC, in their sole discretion, may rescind my policy at any time on the basis of any untrue, inaccurate or incomplete answer to any question in this Application, or any misrepresentation, omission or concealment on this Application, whether intentional or otherwise. I further agree that if a policy is issued, it will be issued by MMO/CLIC in full reliance and in consideration of the information, answers and statements contained herein. I understand that this policy will be medically underwritten.
- I have read the sales materials and understand the plan benefits, exclusions, and limitations as outlined therein. I acknowledge that the managed care features of this health insurance policy (such as the preferred provider organization network) have been explained to my satisfaction. I also understand that I may review a copy of the Master Group Contract(s) and Trust Agreement, if applicable, upon making such a written request to MMO/CLIC.
- No issuance, waiver, modification or change of policy or any of MMO/CLIC rules or amendments shall be binding upon MMO/CLIC unless it is in writing and signed by an authorized officer of MMO/CLIC, as applicable.
- Notice: Certain Pre-Existing Condition limitations will apply.
- I represent that neither I nor my spouse are receiving any form of reimbursement or compensation for this coverage from any employer.
- I also understand that information submitted with this application may require further medical underwriting. If that underwriting discloses additional medical risk I understand that there may be a significant change in the rate charged for this coverage or in certain cases, the coverage may be rescinded. A permanent ID card will be issued following the final review and acceptance of the application.
- I understand and agree that I am solely and exclusively responsible for the truth, accuracy and completeness of all of the answers contained in this application. I understand and agree that no agent or broker who may be assisting in the completion of this application has any authority (a) to waive any answer or any portion of any answer to any question on this application or any information MMO/CLIC requests, (b) to advise me that I am not obligated to disclose any condition of which I am aware concerning my health or the health of any dependent included on the application, (c) to make any representation concerning health benefits that are inconsistent with, or different from, any written information provided by MMO/CLIC or (d) to bind MMO/CLIC in any way by making any statement, promise or representation that is not set out in writing in this application or regarding eligibility, benefits or issuance of a policy, (e) to answer any questions in, or insert any information on, this Application on my behalf, or (f) to approve coverage.
- I understand and agree that I am responsible for disclosing all information required by this application, including but not limited to all health conditions and diagnoses of which I am aware. I understand and agree that MMO/CLIC has the exclusive right to determine whether a particular condition or diagnosis is significant, that I do not have the right to evaluate whether a condition or diagnosis should or should not be disclosed on this application and that I am obligated to disclose even those conditions or diagnoses that I do not believe are significant or important.
- My dependents and I understand and agree that any information obtained will not be released by the Company to any person or organization except to reinsuring companies, the MIB, or other persons or organizations performing health care operations or business or legal services in connection with any application, claim, or as may be otherwise lawfully required, or as we may further authorize. If a Consumer Reporting Agency is used, I (we) may request to be interviewed in connection with the preparation of the report. Once personal and health (including medical, dental, and pharmacy) information is disclosed pursuant to this authorization, it may be redisclosed by the recipient and the information may not be protected by federal and state privacy requirements. A copy of this authorization request is available to me or my legal representative upon written request. A photographic copy of this authorization shall be as valid as the original. This authorization shall be valid for a period of two and one-half years. I have the right to revoke this authorization at any time. To revoke this authorization, I must do so in writing and send my written revocation to MMO's/CLIC's Privacy Office. The revocation will not apply to information that has already been released in response to this authorization. The revocation may adversely affect my application, a claim or a pending insurance action. The revocation will become effective after it is received by MMO's/CLIC's Privacy Office.

I am signing this Health and Life Application on my own behalf and on behalf of all listed dependents. An unaltered copy of this authorization is as valid as the original. I understand that I should not cancel any current health or life insurance coverage until I receive an approval letter and insurance policy from MMO/CLIC.

_____	_____	_____	
Applicant's or Guardian's Signature	Date	Guardian's Social Security Number (if child only policy)	
_____	_____	_____	_____
Spouse's Signature	Date	Dependent's Signature if 18 or older	Date
_____	_____	_____	_____
Dependent's Signature if 18 or older	Date	Dependent's Signature if 18 or older	Date

Section IX: HOW DID YOU HEAR ABOUT SUPERMED ONE? (CHECK ONE)

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|--|--|--|--|
| <input type="checkbox"/> 1. Friend/Family Member | <input type="checkbox"/> 4. Advertisement in newspaper, magazine, etc. | <input type="checkbox"/> 7. Radio | <input type="checkbox"/> 10. Other _____ |
| <input type="checkbox"/> 2. Yellow Pages | <input type="checkbox"/> 5. Newspaper Article | <input type="checkbox"/> 8. Mail | _____ |
| <input type="checkbox"/> 3. Insurance Agent | <input type="checkbox"/> 6. Internet/Web site | <input type="checkbox"/> 9. Through current employer | |

WARNING: Any person who, with intent to defraud or knowing that he is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. (Ohio Revised Code Section 3999.21).