

Erickson Financial Services

Application Instructions for Golden Rule

1. Print all pages of the application including instructions
2. Complete all questions and sections of the application.
3. Complete the fax cover letter on the next page and fax to Erickson Financial Services for review along with the completed application. If you do not have access to a fax machine, send the completed application to Erickson Financial Services along with the required first month's payment.

HELPFUL TIPS:

Here is a checklist of a few things that are commonly overlooked and are mandatory in processing your application.

- Indicate your requested effective date.
- Select your preferred billing method.
- Sign and date the application.

IMPORTANT:

If you have requested that your monthly premium be deducted automatically from your checking account, you must complete, sign, and date the authorization form.

Don't forget to enclose the initial payment check made payable to:

- "FACT" for all states except CT, DE, GA, KS, KY, LA, NV, NM, SD, and WY
- "Golden Rule" for CT, DE, GA, KS, KY, LA, NV, NM, SD, and WY only

Mail completed applications and check to:

Erickson Financial Services

Attn: New Enrollment

5527 Altitude Dr.

Colorado Springs, CO 80918

Erickson Financial Services will review your application for completeness and accuracy before we submit it to Golden Rule for processing. This may reduce the approval time because they cannot process unclear or incomplete applications until the missing information has been gathered.

Please contact us if you have any questions regarding the application or the application process. You may reach us at 800-373-1164 or e-mail us at lynne@efsbenefits.com.

Norvax form #IN-1

Erickson Financial Services

Application Process FAX COVER LETTER

(Please ignore this form if you do not have access to a fax machine.)

****Please FAX this cover letter with the completed application to:**

Erickson Financial Services

FAX# 719-328-0107

Dear Erickson Financial Services,

Please accept my completed application for submittal and contact me to confirm receipt of this application

Name _____

E-mail _____

Date _____

Time _____

Please contact me at this phone number _____
after you have reviewed my application for completeness and accuracy.

I will contact Erickson Financial Services at 800-373-1164 to verify receipt of my application.

****I understand that Erickson Financial Services will not review this application until the following business day if I faxed this application after 5:00PM or on a weekend**

I understand that the original signed application must still be mailed to Erickson Financial Services.
I will mail the original signed application to :

Erickson Financial Services

Attn: New Enrollment

5527 Altitude Dr.

Colorado Springs, CO 80918

I will send the original application as soon as I have been contacted by Erickson Financial Services with confirmation that my application has been received by fax and reviewed for completeness.

Norvax form #CS-1

**GOLDEN RULE INSURANCE COMPANY
APPLICATION FOR INSURANCE**

MUST BE COMPLETED BY THE APPLICANT(S)

PLEASE PRINT IN BLACK INK

APPLICANT(S) INFORMATION

1. **REASON FOR APPLICATION:** New Application Add a dependent ID Number Child Only (list youngest child as the Primary Applicant) Reinstatement Change deductible (for additions, reinstatements, or deductible changes)

2. **PRIMARY APPLICANT'S INFORMATION:**

a. Name (Last, First, M.I.): _____

b. Mailing Address
Street (Include Apt.)
City State ZIP

c. **A physical address is required if different than your mailing address. P.O. Boxes are not accepted as a physical address.**

Physical Address
Street (Include Apt.)
City State ZIP

d. Phone Numbers: () () Home Other Best number and times to call E-mail Address

e. Payor: (If not You): Name E-mail Address
Street City State ZIP

f. Your Beneficiary: Name Relationship Age You will be the beneficiary for your spouse.

g. Your Occupation: h. Marital Status: Married Single

3. **APPLICANTS FOR COVERAGE:** Please list only those persons needing coverage.

Gender	Name (Last, First, M.I.)	Social Security No.	Birth Date	Age	MUST BE ACCURATE	
					Height	Weight
<input type="checkbox"/> Male <input type="checkbox"/> Female	a. Primary (You)					
<input type="checkbox"/> Male <input type="checkbox"/> Female	b. Spouse					
<input type="checkbox"/> Male <input type="checkbox"/> Female	c. Child					
<input type="checkbox"/> Male <input type="checkbox"/> Female	d. Child					
<input type="checkbox"/> Male <input type="checkbox"/> Female	e. Child	NOT REQUIRED				
<input type="checkbox"/> Male <input type="checkbox"/> Female	f. Child					
<input type="checkbox"/> Male <input type="checkbox"/> Female	g. Child					

If you need to list additional dependents, please use lined paper, sign and date it, and check this box.

Aug 24 2009 02:02:37



4. Primary Applicant's Mother's Maiden Name: _____ Spouse's Mother's Maiden Name: _____
 (Last Name Only) (Last Name Only)

5. Do all applicants, other than dependent children, read, write, speak, and understand the English language? Yes No

COVERAGE INFORMATION — Must complete for all new applications, including child only.

6. Requested Effective Date: __ __ / __ __ / __ __ __ __
7. All plans include a preferred network; if not wanted, check here Network Name: _____
8. Has any applicant smoked cigarettes or used tobacco in any form (including smokeless tobacco) or nicotine substitute within the past 12 months? (If yes, indicate who below.) Yes No
- a. Primary b. Spouse c. Child d. Child e. Child f. Child g. Child**
 Yes Yes Yes Yes Yes Yes Yes
9. **Requested Health Class:** Primary: Preferred Standard I Standard II
 Spouse: Preferred Standard I Standard II
10. **For additions and reinstatements, complete only if changing the deductible for all insureds.**

AVAILABLE PRODUCTS

- HIGH DEDUCTIBLE PLANS**
- Plan 100[®] \$ 500 (*Saver 80* only)
 Plan 80SM \$1,000 (*Saver 80* only)
 Saver 80SM \$1,500 \$2,500 \$3,500
 \$5,000

- COPAY PLANS**
- Copay SelectSM \$ 500 (*Copay Select* only)
 \$1,000 (*Copay Select* only)
 Copay SaverSM \$1,500 \$2,500 \$5,000

HSA PLANS

	Single 2009/2010	Family 2009/2010
<input type="checkbox"/> HSA 100 [®]	<input type="checkbox"/> \$1,150/\$1,200 <input type="checkbox"/> \$1,900/\$1,900 <input type="checkbox"/> \$2,900/\$2,900	<input type="checkbox"/> \$2,300/\$2,400 <input type="checkbox"/> \$3,850/\$3,850 <input type="checkbox"/> \$5,800/\$5,800
<input type="checkbox"/> HSA Saver [®]	<input type="checkbox"/> \$3,500/\$3,500 <input type="checkbox"/> \$5,000/\$5,000	<input type="checkbox"/> \$7,500/\$7,500 <input type="checkbox"/> \$10,000/\$10,000

- OPTIONAL BENEFITS — See current brochure and inserts for availability**
- Enhanced Term Life - Primary
 \$50,000 \$100,000 \$150,000
- Enhanced Term Life - Spouse
 \$50,000 \$100,000 \$150,000
- Accidental Death Benefit - Primary
 Accidental Death Benefit - Spouse
- Lifetime Maximum - \$5 Million
- Maternity
 (not available with HSA Plans)
- Supplemental Accident:
 \$500 \$1,000
- Preventive Care
 (not available with *Copay Select*)
- 2 Additional Dr. Visits a Year
 (*Copay Saver* only)
- Prescription Drug - no annual max.
 (*Copay Select* only)
- Prescription Drug Card
 (*Plan 100* and *Plan 80* only)
- HSA Hospital Indemnity Rider
 (not available with \$1,150/\$1,200 or \$2,300/\$2,400 deductibles)
- UnitedHealthcare Dental: PremierSM ValueSM (if available)
- UnitedHealthcare Vision (if available)

BILLING (or attach a health insurance quote)

11. **Initial Payment With Application:** Check EFT Credit Card
Ongoing Payments: Monthly (EFT) Quarterly Direct Bill

Base Premium Amount	\$ _____	
Enhanced Term Life - Primary	+ _____	Optional
Enhanced Term Life - Spouse	+ _____	Optional
Accidental Death - Primary	+ _____	Optional
Accidental Death - Spouse	+ _____	Optional
Lifetime Maximum - \$5 Million	+ _____	Optional
Maternity Benefit	+ _____	Optional
Supplemental Accident	+ _____	Optional
Preventive Care	+ _____	Optional
2 Additional Dr. Visits a Year	+ _____	Optional
Prescription Drug - no annual max.	+ _____	Optional
Prescription Drug Card	+ _____	Optional
Dental	+ _____	Optional
Vision	+ _____	Optional
HSA Deposit (only with HSA)	+ _____	\$25 Monthly Minimum
Child(ren) Admin. Fee (only if primary applicant <18 yrs)	+ _____	\$5 Monthly

Total Monthly Payment	= \$ _____	
One-Time HSA Set-Up Fee (only with HSA)	+ _____	\$10
One-Time HSA Indemnity Rider (only with HSA)	+ _____	Optional
Initial Payment	= \$ _____	Payable to "Golden Rule."

If Quarterly, Total Monthly Payment x 3 = \$ _____	
One-Time HSA Set-Up Fee (only with HSA)	+ _____ \$10
One-Time HSA Indemnity Rider (only with HSA)	+ _____ Optional
Initial Payment	= \$ _____ Payable to "Golden Rule."

IMPORTANT: Premium will be verified and may be adjusted up or down during the underwriting process.

PREVIOUS OR CURRENT HEALTH INSURANCE COVERAGE (Completing this section may make you eligible for an earlier effective date for illnesses.)

12. Within the last 90 days, has any applicant **been covered** by any type of **medical** insurance? Yes No

 If yes, complete chart below. **Your signature on this application indicates your agreement to terminate any existing coverage listed below as being replaced (see (9) above the signature lines).**

Applicant's Name	Company Name	Policy/Certificate Number	Type (Individual, Employer Group, Short Term, COBRA, Medicaid, Other)	Is this to be replaced?	Termination Date

You normally do not require more than one policy. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
 You may be eligible for benefits under Medicaid or Medicare and may not need an accident and sickness policy. If you are eligible for Medicare, you may want to purchase a Medicare Supplement policy. If you are eligible for Medicare due to age or disability, 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.
 To the best of your knowledge:

13. Do you have another insurance policy or contract in force? Yes No

 (a) If so, with which company? _____
 (b) If so, do you intend to replace your current accident and sickness insurance with this policy?
14. Do you have any other accident and sickness insurance that provides benefits similar to this accident and sickness policy?
 (a) If so, with which company? _____
 (b) What kind of policy? _____
15. Are you covered for medial assistance through the state Medicaid Program?
 (a) As a Specified Low Income Medicare Beneficiary (SLMB)?
 (b) As a Qualified Medicare Beneficiary (QMB)?
 (c) For other Medicaid medical benefits?
16. Do you have another insurance policy or contract in force that you do not intend to replace?
 (a) If so, with which company? _____
 (b) If so, will the coverage terminate prior to the Requested Effective Date shown in the Coverage Information Section of this application?
 (c) If so, on what date will the coverage terminate? ____/____/____
17. Will the term life benefit replace any existing **life** insurance?
 Company Name _____ Policy Number _____
18. Has any applicant ever had an application or policy voided, declined, rated, or had coverage modified (including medical exclusion riders) by any health or life insurer? (If yes, list name and give details.)
 Person: _____ Company: _____ Action Taken: _____
 Date: _____ Reason for Action: _____
19. Has any applicant previously applied for, or been covered by, Golden Rule or UnitedHealthcare?
 Name _____ Policy/Certificate Number _____

DRIVING — FOR ALL APPLICANTS

20. In the last 24 months, has any applicant participated in driving any type of motorcycle? Yes No

If yes, please answer the following questions:
 a. Which applicant(s)? a. Primary b. Spouse c. Child d. Child e. Child f. Child g. Child
 b. Does applicant have a valid motorcycle license? Yes Yes Yes Yes Yes Yes Yes
 c. Within the last 24 months, has the applicant had any motor vehicle license suspended or revoked?
 d. Within the last 24 months, has the applicant, while operating any motor vehicle, been involved in an accident or received a moving violation? If yes, provide details in "Medical History Details."

MEDICAL HISTORY — FOR ALL APPLICANTS

IMPORTANT! YOU MUST PROVIDE DETAILS OF EACH YES ANSWER IN THE "MEDICAL HISTORY DETAILS" SECTION.

21. Are you, or is any family member (whether or not named in this application), pregnant or an expectant mother or father, or in the process of surrogate pregnancy, or do you or any family member have an adoption pending? Yes No
22. In the last 5 years, has any applicant filed a claim and/or received benefits from disability insurance or Worker's Compensation?
23. Has any applicant had or been advised to have: (a) any testing (other than routine testing, such as pap or mammogram); or (b) any treatment, which has not yet been completed?
24. In the last 6 months, has any applicant taken, or been advised to take, medication or received medical advice or treatment of any kind?

MEDICAL HISTORY — FOR ALL APPLICANTS (continued)

- | | | |
|---|--------------------------|--------------------------|
| | Yes | No |
| 25. In the last 12 months, has any applicant experienced a weight gain or loss of 15 pounds or more? | <input type="checkbox"/> | <input type="checkbox"/> |
| 26. In the last 5 years, has any applicant used an illegal drug; had any diagnosis or treatment of an alcohol or drug dependency, problem, or abuse; been advised to reduce alcohol intake; or had any alcohol- or drug-related moving violation, arrest, or driver's license suspension? | <input type="checkbox"/> | <input type="checkbox"/> |
| 27. Is any applicant currently, or in the last 5 years been, a user of alcoholic beverages in excess of 14 drinks* per week? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, show who and how many drinks* per week in "Medical History Details" (*one drink equals 12 oz. of beer, 4 oz. of wine, or 1 oz. of hard liquor). | | |
| 28. In the last 10 years, has any applicant: | | |
| a. Had a complicated pregnancy or delivery (including a caesarean section)? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Consulted a health-care provider for any condition or symptom(s) for which a diagnosis has not been established? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Had any signs, symptoms, diagnosis, or treatment of Acquired Immune Deficiency Syndrome (AIDS) or any HIV-related disease or illness, or tested positive for antibodies to the HIV virus? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Had any abnormal physical exam, X-ray, EKG, MRI, CT scan, or any adverse or abnormal laboratory or other test results? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Been confined in a hospital for anything other than childbirth? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Had surgery? | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Had placement, treatment, or maintenance of an internal or external implant or prosthetic device? | <input type="checkbox"/> | <input type="checkbox"/> |

In the last 10 years, has any applicant had testing or additional tests recommended for, or had any signs, symptoms, diagnosis, or treatment of, any disease, disorder, or abnormality of any of the following:

- | | Yes | No | | Yes | No |
|--|--------------------------|--------------------------|---|--------------------------|--------------------------|
| 29. Digestive System | | | 36. Blood, Gland, Endocrine, or Metabolic | | |
| a. gallbladder, pancreas, or liver? | <input type="checkbox"/> | <input type="checkbox"/> | a. thyroid, breast, or other glands? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. ulcers? | <input type="checkbox"/> | <input type="checkbox"/> | b. diabetes or sugar in the blood or urine? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. gastroesophageal reflux disease (acid reflux, GERD)? | <input type="checkbox"/> | <input type="checkbox"/> | c. anemia? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. rectal bleeding? | <input type="checkbox"/> | <input type="checkbox"/> | d. immune system disorder (other than AIDS or HIV)? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. other digestive system disorder or condition? | <input type="checkbox"/> | <input type="checkbox"/> | e. other blood, endocrine, or metabolic disorder or condition? | <input type="checkbox"/> | <input type="checkbox"/> |
| 30. Urinary System | | | 37. Brain and Nervous System | | |
| a. kidney? | <input type="checkbox"/> | <input type="checkbox"/> | a. migraines or chronic or severe headaches? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. other urinary system disorder or condition? | <input type="checkbox"/> | <input type="checkbox"/> | b. seizures or epilepsy? | <input type="checkbox"/> | <input type="checkbox"/> |
| 31. Eyes, Ears, Nose | | | c. mental, emotional, or behavioral disorder (including anorexia or bulimia)? | <input type="checkbox"/> | <input type="checkbox"/> |
| a. ear or sinus infections (more than two in the past 12 months)? | <input type="checkbox"/> | <input type="checkbox"/> | d. multiple sclerosis or paralysis? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. other disorder or condition of the eyes, ears, or nose? | <input type="checkbox"/> | <input type="checkbox"/> | e. other brain or nervous system disorder or condition? | <input type="checkbox"/> | <input type="checkbox"/> |
| 32. Mouth, Throat, or Jaw | <input type="checkbox"/> | <input type="checkbox"/> | 38. Muscular or Skeletal System | | |
| 33. Skin Disorders | <input type="checkbox"/> | <input type="checkbox"/> | a. joints, bones, spine, or back? | <input type="checkbox"/> | <input type="checkbox"/> |
| 34. Heart or Circulatory System | | | b. arthritis or fibromyalgia? | <input type="checkbox"/> | <input type="checkbox"/> |
| a. chest pain? | <input type="checkbox"/> | <input type="checkbox"/> | c. amputation? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. high or low blood pressure? | <input type="checkbox"/> | <input type="checkbox"/> | d. other muscular/skeletal system disorder or condition? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. elevated cholesterol? | <input type="checkbox"/> | <input type="checkbox"/> | 39. Respiratory System | | |
| d. stroke? | <input type="checkbox"/> | <input type="checkbox"/> | a. asthma or allergies? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. shunts, stents, or pacemaker? | <input type="checkbox"/> | <input type="checkbox"/> | b. sleep apnea? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. other heart or circulatory system disorder or condition? | <input type="checkbox"/> | <input type="checkbox"/> | c. other respiratory system disorder or condition? | <input type="checkbox"/> | <input type="checkbox"/> |
| 35. Male or Female Reproductive System | | | 40. Cancer, Cyst, or Tumor | | |
| a. infertility or erectile dysfunction? | <input type="checkbox"/> | <input type="checkbox"/> | a. cancer? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. sexually transmitted disease? | <input type="checkbox"/> | <input type="checkbox"/> | b. tumor, cyst, polyp, lump, or growth of any kind? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. abnormal mammogram or Pap smear? | <input type="checkbox"/> | <input type="checkbox"/> | 41. Birth Defects or Congenital Abnormalities | | |
| d. other male or female reproductive system disorder or condition? | <input type="checkbox"/> | <input type="checkbox"/> | a. Down's syndrome? | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | b. cerebral palsy? | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | c. other birth defect or congenital abnormality? | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | | Yes | No |
| 42. In the last 5 years, has any applicant had any signs, symptoms, diagnosis, or treatment for any other disease, disorder, injury, or condition (excluding childbirth) that is not listed on this application? | <input type="checkbox"/> | <input type="checkbox"/> | | | |

List in "Medical History Details" any additional doctors or other health-care professionals that any applicant has consulted with or been treated by in the last 5 years, and give full details.

MEDICAL HISTORY DETAILS — FOR ALL APPLICANTS

Question Number: _____ Person: _____ Dates: _____

Symptoms or Conditions: _____
_____Prescriptions (include dose, how often taken, dates taken): _____
_____Treatment, Advice Given, Results, and Other Details: _____
_____Name, Address, Phone of Doctors, Hospitals, etc.: _____

Question Number: _____ Person: _____ Dates: _____

Symptoms or Conditions: _____
_____Prescriptions (include dose, how often taken, dates taken): _____
_____Treatment, Advice Given, Results, and Other Details: _____
_____Name, Address, Phone of Doctors, Hospitals, etc.: _____

Question Number: _____ Person: _____ Dates: _____

Symptoms or Conditions: _____
_____Prescriptions (include dose, how often taken, dates taken): _____
_____Treatment, Advice Given, Results, and Other Details: _____
_____Name, Address, Phone of Doctors, Hospitals, etc.: _____

Question Number: _____ Person: _____ Dates: _____

Symptoms or Conditions: _____
_____Prescriptions (include dose, how often taken, dates taken): _____
_____Treatment, Advice Given, Results, and Other Details: _____
_____Name, Address, Phone of Doctors, Hospitals, etc.: _____
_____If you need more space to provide complete and accurate information, please use lined paper, sign and date it, and check this box. **SPECIAL INSTRUCTIONS**

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

STATEMENT OF UNDERSTANDING — Review the completed application and read the section below carefully before signing.

I personally completed this application. I represent that the answers and statements on it are true, complete, and correctly recorded.

I understand and agree that:

- (1) This application and the initial payment do not give me immediate coverage.
- (2) I should not terminate existing coverage until I have accepted the Golden Rule coverage.
- (3) Unless Golden Rule agrees to an earlier date, coverage for illness begins on the 15th day after a person becomes insured for injury.
- (4) There will be no benefits for any loss incurred in the first year of coverage due to a preexisting condition.
- (5) **Incorrect or incomplete information on this application may result in voidance of coverage and claim denial.**
- (6) This completed application, and any supplements or amendments, will be a part of any policy/certificate, if issued.
- (7) The broker may only submit the application and initial payment, and may not promise me coverage, modify Golden Rule's underwriting policy or terms of coverage, or change or waive any right or requirement.
- (8) The broker may receive copies of any correspondence about my medical history when correspondence is required.
- (9) **If I continue other coverage existing on the Golden Rule effective date for more than 90 days after that date, the Golden Rule coverage will be void.**
- (10) I must notify Golden Rule of any medical conditions or treatment arising between the date of this application and the effective date of my coverage.
- (11) 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 all listed dependents.
- (12) If Golden Rule rejects this application, under no circumstances will any benefits be payable. Receipt of money, cashing of my check, or charging my credit card by Golden Rule does not constitute approval of my application or create Golden Rule coverage.
- (13) Golden Rule may request additional information, and this may delay the processing of this application. If the health-care provider charges a fee for these services, Golden Rule will determine its payment, and I will be responsible for any difference.
- (14) Golden Rule has the right to rely upon the answers and statements in this application, without requesting medical records from any provider listed.
- (15) I have completed and signed the Colorado Determination of Self-Employed Business Group of One Form included in this application packet. I have received a Notice of Information Practices and a Conditional Receipt or Conditions Prior to Coverage.

X _____
Primary Applicant (You)

X _____
Spouse (if to be covered)

X _____
Parent/Guardian (if You are a minor) Relationship

X _____ / _____ / _____
Date

BROKER CERTIFICATION

1. List any other health insurance policies/certificates personally sold to the applicant which are still in force. Indicate if policy/certificate is to be replaced.

Name of Company	Type of Coverage	To Be Replaced

2. List any policy/certificate personally sold to the applicant within the past five (5) years which is no longer in force.

Name of Company	Type of Coverage	Policy/Certificate Number

Scott Erickson

Licensed Agent or Broker (Please Print.)

1343913

Individual Producer #

MED-AP-123-05N2

IMPORTANT INFORMATION

Before You Submit Your Application:

- If you were previously insured by UnitedHealthcare or any of its companies, you still must complete this application fully and accurately.
- Read the applicable product brochure.
- Altered applications will not be accepted.
- Brokers must be licensed with Golden Rule in the state where an application is signed and the state where the primary applicant resides.
- **Coverage is not available if:**
 - Any family member, whether or not named in this application, is currently pregnant; or
 - The applicant has not resided in the U.S. for at least 12 consecutive months.

Important Information:

- Any person who knowingly presents false, incomplete, or misleading information in an application for insurance may be committing insurance fraud.
- You must disclose your full health history and the full health history of all applicants listed on the application. Even if your application is approved, any omissions or false statements may result in future claims being denied and/or termination or rescission of coverage.
- Include all requested details and explanations. If you need to include additional information, attach an extra sheet of paper. Include your signature and date on the extra sheet.
- Do not cancel any existing coverage you might have until you are notified that your application has been approved.

BROKER STATEMENT: Review the completed application before signing below

Each question on the application was completed by the applicant(s). The applicant has received a Notice of Information Practices and a Conditional Receipt or Conditions Prior to Coverage.

I agree with the answer given for Question 17, "Will the term life benefit replace any existing **life** insurance?" (If the response shown for Question 17 does not reflect your understanding, please check this box and attach an explanation.)

X _____
Signature of Licensed Broker

X Scott Erickson
Print Full Name

1343913
Broker Number

HEALTH INSURANCE CERTIFICATION AND AUTHORIZATION TO OBTAIN AND DISCLOSE NONMEDICAL INFORMATION

This insurance coverage is not designed nor marketed as employer-provided insurance. This coverage does not comply with all your state's small-employer group health insurance laws. Therefore, this plan cannot be used, now nor at some future date, by you or an employer to provide insurance for employees.

I certify that:

- my employer is not contributing any part of the premium, directly or through wage adjustments or other means of reimbursement;
- neither I nor my dependents intend to treat this insurance as part of a plan or program under section 106, 125, or 162 of the U.S. Internal Revenue code; and
- this plan was not marketed to me through my employer's place of business.

By signing below, I certify that I understand that I am applying for personal health insurance that may never be used as employer-provided insurance.

063B-799

I authorize Golden Rule Insurance Company's Insurance Administration and Claims Departments to obtain information that they need to underwrite or verify my application for insurance. Any employer,

insurance company, government agency, consumer-reporting agency, or the Medical Information Bureau (MIB) having information about my occupation(s), avocations, driving history, criminal history, or prior insurance coverage for my family or me is authorized to give it to Golden Rule's Insurance Administration and Claims Departments.

Golden Rule may also release this information about my family or me to the MIB or any member company for the purposes described in Golden Rule's Notice of Information Practices.

I (we) have received Golden Rule's Notice of Information Practices. This authorization shall remain valid for 30 months from the date below.

I (we) understand the following: A photocopy of this authorization is as valid as the original. I (we) or my (our) authorized representative may obtain a copy of this authorization by writing to Golden Rule. I (we) may request revocation of this authorization by writing to Golden Rule, as explained in Golden Rule's Notice of Information Practices. Golden Rule may condition enrollment in its health plan or eligibility for benefits on my (our) refusal to sign this authorization. The information that is used or disclosed in accordance with this authorization may be redisclosed by the receiving entity and may no longer be protected by federal or state privacy laws.

I have read the above: Health Insurance Certification and Authorization to Obtain and Disclose Nonmedical Information.

Signed X _____ at _____
Date City State

X _____
Signature of Primary Applicant (You)

X _____
Signature of Parent/Guardian (If you are a minor)

X _____
Signature of Spouse (If to be covered)

AUTHORIZATION TO OBTAIN AND DISCLOSE HEALTH INFORMATION

I authorize Golden Rule Insurance Company's Insurance Administration and Claims Departments to obtain health information that they need to underwrite or verify my application for insurance. Any health-care provider, consumer-reporting agency, the Medical Information Bureau (MIB), or insurance company having any information as to a diagnosis, the treatment, or prognosis of any physical or mental conditions about my family or me is authorized to give it to Golden Rule's Insurance Administration and Claims Departments. This includes information related to substance use or abuse.

I understand any existing or future requests I have made or may make to restrict my protected health information do not and will not apply to this authorization, unless I revoke this authorization.

Golden Rule may release this information about my family or me to the MIB or any member company for the purposes described in Golden Rule's Notice of Information Practices.

I (we) have received Golden Rule's Notice of Information Practices. This authorization shall remain valid for 30 months from the date below.

I (we) understand the following:

- A photocopy of this authorization is as valid as the original;
- I (we) or my (our) authorized representative may obtain a copy of this authorization by writing to Golden Rule;
- I (we) may request revocation of this authorization as described in Golden Rule's Notice of Information Practices;
- Golden Rule may condition enrollment in its health plan or eligibility for benefits on my (our) refusal to sign this authorization;
- The information that is used or disclosed in accordance with this authorization may be redisclosed by the receiving entity and may no longer be protected by federal or state privacy laws regulating health insurers.

I have retained a copy of this authorization.

I have read the above: Authorization to Obtain and Disclose Health Information.

Signed X _____ at _____
Date City State

X _____
Signature of Primary Applicant (You)

X _____
Signature of Parent/Guardian (If you are a minor)

X _____
Signature of Spouse (If to be covered)

HEALTH SAVINGS ACCOUNT (HSA) APPLICATION (only if opening an HSA with OptumHealth Bank)

By signing to the right, I acknowledge that:

- I wish to establish a health savings account (HSA) with OptumHealth Bank as custodian.
- I understand the eligibility requirements for deposits made to my HSA and state that I qualify to make deposits to this account. I have reviewed this application and understand and agree that my HSA will be opened under and governed by OptumHealth Bank's Custodial and Deposit Agreement and that the terms and conditions therein will be binding on me. This document will be sent to me when my account is opened, along with OptumHealth Bank's Privacy Policy and Schedule of Fees.
- I authorize OptumHealth Bank to provide information about my HSA, including my account number, to Golden Rule, and those acting on behalf of Golden Rule or OptumHealth Bank (if applicable), in connection with the establishment and maintenance of my HSA.
- I acknowledge that Golden Rule and all others acting on behalf of Golden Rule, may provide information on my behalf to establish and maintain my HSA and authorize Golden Rule and its designee to take such action deemed necessary and appropriate by Golden Rule to administer my HSA, including but not limited to, making deposits and correcting errors where necessary.
- I understand my monthly account statements will be made available to me electronically. I agree to notify OptumHealth Bank if I wish to have statements mailed to my home address.
- I have requested a MasterCard Prepaid Debit Card and if I have filled out the information to request an Authorized User debit card, I hereby request OptumHealth Bank to issue a debit card on my account to the person indicated and I acknowledge I will be liable for the use of the debit card by the Authorized User.
- I authorize OptumHealth Bank to share information about my HSA with the Authorized User named and to allow any account transactions made by such Authorized User.
- I certify that the information provided in this application is true and complete.

X _____

Signature of Primary Applicant

Primary Applicant's Social Security Number

Applicant's Spouse Social Security Number

Per the USA Patriot Act: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open the account, we will ask for your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

REQUEST FOR AN AUTHORIZED USER DEBIT CARD (OPTIONAL)

Authorized User's _____
 First Name Middle Initial

Authorized User's _____
 Last Name

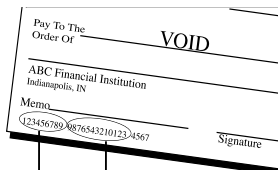
Authorized User's _____
 Date of Birth

Authorized User's _____
 Social Security No.

155X-1108

ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION — ONLY IF PAYING BY EFT

I (we) hereby authorize Golden Rule to initiate debit entries to the account indicated below. I also authorize the named financial institution to debit the same to such account. I agree this authorization will remain in effect until you actually receive written notification of its termination from me.



Type of Account: Checking Savings

Nine-digit Routing No.

Account No.

Financial Institution's Name _____

Address _____

City, State, ZIP _____

Draft On _____

Day

Date Signed

In Tennessee and Texas, drafts may only be scheduled on 1) the premium due date; or 2) up to 10 days after the due date.

X _____

Authorized Account Signature

E-mail Address _____

INITIAL PAYMENT CREDIT CARD AUTHORIZATION

I authorize Golden Rule to bill my MasterCard/Visa account for the Initial Payment. **If quarterly billing requested, the Initial Payment will be for three months plus any one-time costs.**

Type of Card: MasterCard Visa Exp. Date:
 Month Year

Card Number:

X _____

Signature of Authorized User

NOTE: Some card issuers/financial institutions charge cash advance fees on insurance payments.

COLORADO DETERMINATION OF SELF-EMPLOYED

Business Group of One Form

A person who answers "yes" to all four questions below meets the legal definition of a "self-employed business group of one" in Colorado.

SECTION 1

- Yes No 1. Are you or your spouse (if applying for coverage) either a self-employed person with no employees or a sole proprietor who is not offering or sponsoring health-care coverage to employees?
- Yes No 2. Have you or your spouse (if applying for coverage) carried on significant business activity as a self-employed person or sole proprietor for a period of at least one year prior to application for coverage?
- Yes No 3. Do you or your spouse (if applying for coverage) have gross income from self-employment or sole proprietorship as indicated on Federal Internal Revenue forms 1040, Schedule C, F, or SE, or other forms recognized by the Federal Internal Revenue Service for income reporting purposes which you or your spouse have derived a substantial part of your or your spouse's income from your or your spouse's business as a self-employed person or sole proprietor for one year out of the past three years? Note: "Substantial part of your or your spouse's income" means income derived from business activities of the business group of one that is sufficient to pay for the annual premiums for the business group of one's health benefit plan.
- Yes No 4. Do you or your spouse (if applying for coverage) work a minimum of 24 hours a week on a permanent basis?

If you or your spouse (if applying for coverage) answered "Yes" to all of the above questions, complete Section 2, read Sections 3 and 4, and sign and date the form.

If both you and your spouse (if applying for coverage) answered "No" to any of the above questions, skip Sections 2 and 3, read Section 4, and sign and date the form.

SECTION 2

When a Business Group of One applies for an individual health benefit plan to include coverage for his/her family, Colorado law requires that the insurance carrier accept or reject the entire family, unless the applicant waives coverage for a family member who has other coverage in effect. If you are applying for coverage for your family, please list all your dependents (even if not applying for coverage) and provide the information requested below:

	Full Name (Please Print)	Birth Date	Waiving Coverage	Type of Other Health Coverage	Effective Date of Other Coverage
Spouse			<input type="checkbox"/> Yes <input type="checkbox"/> No		
Dependent 1			<input type="checkbox"/> Yes <input type="checkbox"/> No		
Dependent 2			<input type="checkbox"/> Yes <input type="checkbox"/> No		
Dependent 3			<input type="checkbox"/> Yes <input type="checkbox"/> No		

If you need to list additional dependents, please use lined paper, sign and date it, and check this box.

SECTION 3

Please read and sign the following disclosure required by Colorado law:

I/we meet the definition of a Self-Employed Business Group of One as indicated in Section 1 of this form. I/we understand that by purchasing an individual policy instead of small group coverage, I/we give up what would otherwise be my/our right to purchase, during open enrollment periods as specified by law, a Business Group of One Standard, Basic, or other small group health benefit plan from a small employer carrier for a period of three (3) years after the effective date of the individual health benefit plan for which I am/we are applying. I/we understand that this will be the case unless a small employer carrier voluntarily permits me/us to purchase small group coverage within such three-year period.

I/we understand that the factors used to set new and renewal rates for the individual policy I/we want to purchase consist of: the policy plan, age and sex of covered persons, type and level of benefits and selected options, effective date of the plan, time the policy has been in force, ZIP Code of residence on the premium due date, Medicare eligibility status, tobacco use, underwriting classification at issue, and mandated state requirements.

By comparison, the rating factors that would apply if I/we purchased a small group business group of one policy are limited to: plan design; the carrier's overall cost and utilization trends (index rate); my/our age(s); my/our family size; a factor that reflects the cost of care where I/we live; and/or tobacco use.

I/we have been given a health plan description form showing the benefits under Colorado's small group Standard Health Benefits Plans. I/we have also been given a Colorado Health Plan Description for the plan for which I am/we are applying.

SECTION 4

I/we attest that the answers to the questions contained in this form are true and correct. I/we further certify that the statements and representations contained in Sections 2 and 3 of this form, if applicable, are true and correct. I/we understand that this form will become part of my/our application for insurance provided by Golden Rule Insurance Company.

X _____ X _____ _____
 Signature of Applicant Signature of Spouse Date

Applicant's and/or Spouse's Business

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE
GOLDEN RULE INSURANCE COMPANY: 7440 WOODLAND DRIVE • INDIANAPOLIS, INDIANA 46278-1719
SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application, you intend to lapse or otherwise terminate your present policy and replace it with a policy to be issued by Golden Rule Insurance Company. Your new policy will provide ten (10) days within which you may decide without cost whether you desire to keep the policy.

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 accident and sickness coverage is a wise decision, you should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

STATEMENT TO APPLICANT BY ISSUER OR BROKER:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this accident and sickness policy will not duplicate your existing coverage because you intend to terminate your existing coverage. The replacement policy is being purchased for the following reason(s) (check one):

- Additional benefits.
 No change in benefits, but lower premiums.
 Fewer benefits and lower premiums.
 Other (please specify). _____

1. Health conditions which you may presently have (preexisting conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim may have been payable under your present policy.
2. State law provides that your replacement policy or contract may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The issuer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.

3. If you still wish to terminate your present policy 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 policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

Signature of Broker

Scott Erickson

Typed Name of Broker

Address of Broker

Applicant's Signature

Date

Golden Rule's Copy

Aug 24 2009 02:02:37

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE
GOLDEN RULE INSURANCE COMPANY: 7440 WOODLAND DRIVE • INDIANAPOLIS, INDIANA 46278-1719
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- Additional benefits.
- No change in benefits, but lower premiums.
- Fewer benefits and lower premiums.
- Other (please specify). _____

1. Health conditions which you may presently have (preexisting conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim may have been payable under your present policy.
2. State law provides that your replacement policy or contract may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The issuer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.

Signature of Broker

Scott Erickson

Typed Name of Broker

Address of Broker

Applicant's Signature

Date

Applicant's Copy

Aug 24 2009 02:02:37