

# Group Long-Term Care Short Form Application

| SECTION 1 – APPLICANT INFORMATION  |   |                  |                  |  |  |  |  |
|--|---|------------------|------------------|--|--|--|--|
| Applicant's Name: First, Middle Initial, Last                                    |   | Date of Birt     | h: Sex: (M or F) |  |  |  |  |
| Applicant's Address:         Number and Street         Social Security Nur       |   | Security Number: |                  |  |  |  |  |
| City:  | State:  |                  | Zip Code:        |  |  |  |  |
| Daytime Phone Number:  | me Phone Number: Evening Phone Number:          |                  |                  |  |  |  |  |
| SECTION 2 – BENEFIT SELECTIONS   | L   |                  |                  |  |  |  |  |
| Select ONE Daily Benefit/ Lifetime Maximum:                                      |   |                  |                  |  |  |  |  |
| Two Year Lifetime Maximum Five Yea   |   |                  | <u>e Maximum</u> |  |  |  |  |
| \$100 Daily Benefit / \$73,000 Lifetime Maximum                                  | \$100 Daily Benefit/ \$182,500 Lifetime Maximum |                  |                  |  |  |  |  |
| \$150 Daily Benefit/ \$109,500 Lifetime Maximum                                  | \$150 Daily Benefit/ \$273,750 Lifetime Maximum |                  |                  |  |  |  |  |
| \$200 Daily Benefit/ \$146,000 Lifetime Maximum                                  | \$200 Daily Benefit/ \$365,000 Lifetime Maximum |                  |                  |  |  |  |  |
| \$250 Daily Benefit/ \$182,500 Lifetime Maximum                                  | \$250 Daily Benefit/ \$456,250 Lifetime Maximum |                  |                  |  |  |  |  |
| Ten Year Lifetime Maximum  |   |                  |                  |  |  |  |  |
| \$100 Daily Benefit/ \$365,000 Lifetime Maximum                                  |   |                  |                  |  |  |  |  |
| \$150 Daily Benefit/ \$547,500 Lifetime Maximum                                  |   |                  |                  |  |  |  |  |
| \$200 Daily Benefit/ \$730,000 Lifetime Maximum                                  |   |                  |                  |  |  |  |  |
| \$250 Daily Benefit/ \$912,500 Lifetime Maximum                                  |   |                  |                  |  |  |  |  |
| Optional Feature (Please select one choice below):                               |   |                  |                  |  |  |  |  |
| Yes, I want to include the Future Benefit Guarantee (Nonforfeiture)              |   |                  |                  |  |  |  |  |
| No, I do <u>not</u> want to include the Future Benefit Guarantee (Nonforfeiture) |   |                  |                  |  |  |  |  |
| SECTION 3 – EMPLOYEE INFORMATION   |   |                  |                  |  |  |  |  |
| I certify that I am:   |   |                  |                  |  |  |  |  |
| Employee Name: First, Middle, Last   | Date of Hire:                                   | -                |                  |  |  |  |  |
|  |   |                  |                  |  |  |  |  |

Employee ID:

Employee's Social Security Number:

# **SECTION 4 – PAYMENT METHOD**

I authorize my employer to make payroll deductions for the above-specified coverage and release other necessary information to the administrators of this program.

| Employee's Signature Date _/ |  |          |    |  |
|------------------------------|--|----------|----|--|
| SE                           | ECTION 5 – STATEMENT OF INSURABILITY   |          |    |  |
|                              | Height ft in. Weight lbs.<br>During the last seven years have you been diagnosed, received medical advice or beer treated by a member of the medical profession for any of the following:  | ר<br>YES | NO |  |
|                              | <ul> <li>a. Acquired Immune Deficiency Syndrome (AIDS) or any other immune system disorder.</li> <li>b. Alzheimer's Disease, Dementia or change in cognitive functioning.</li> <li>c. Multiple Sclerosis, Huntington's Disease, Parkinson's Disease or Amyotrophic Latera Sclerosis.</li> <li>d. Emphysema, Chronic Bronchitis or Asthma.</li> <li>e. Internal Lupus Erythematosus or any other connective tissue disease or disorder.</li> <li>f. Cancer which has spread or metastasized.</li> <li>g. Heart Disorder.</li> <li>h. Diabetes Mellitus, Glucose Intolerance or Hyperglycemia.</li> <li>i. Cerebral Vascular Accident, Stroke or Transient Ischemic Attack.</li> <li>j. Alcoholism or Substance Abuse.</li> <li>k. Bone or Joint disease or disorder requiring prescription medication or surgery.</li> <li>l. Mental, Emotional or Nervous disease or disorder, Depression, or Chemical Imbalance.</li> </ul> |          |    |  |
| 3.                           | Have you used any tobacco products more than once a month at any time during the last three years?   | e        |    |  |
| 4.                           | At any time during the last two years have you needed assistance or supervision or were you limited in any way physically or cognitively from performing any of the daily activities of bathing dressing, toileting, mobility, eating or managing medications?   |          |    |  |
| 5.                           | At any time in the last seven years have you applied for or received Social Security disability benefits or Medicaid?  | /        |    |  |
| 6.                           | Do you currently have or have you had in the past 12 months any long-term care insurance in force other than Group Long-Term Care Insurance from Continental Casualty Company of have you applied for such insurance?  |          |    |  |
| 7.                           | Do you intend to replace any medical or health insurance coverage including a health care service contract or health maintenance organization with insurance applied for with this application other than with Group Long-Term Care from Continental Casualty Company?   |          |    |  |

## **SECTION 6 – AUTHORIZATION**

NOTICE: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, is guilty of insurance fraud.

I understand and agree that the statements in this application are complete and true to the best of my knowledge and belief and that they will form a part of the contract of insurance. I also understand and agree that the insurance for which I am applying, if issued, shall be based on these statements.

### Authorization to Obtain Information

"Information Provider" as used herein may include any physician, medical practitioner, hospital, clinic, other medical or medically related facility, clearinghouse, insurance or reinsuring company, agent, broker, service provider, Medical Information Bureau, Inc. (MIB), credit bureau or other consumer reporting agency, employer or the Veterans Administration.

"Information" received from an Information Provider may include advice, diagnosis, prognosis, treatment or care of any physical or mental condition concerning me, including information about HIV or AIDS, drug or alcohol abuse or mental illness (except psychotherapy notes) and/or financial, consumer report, or any other non-medical information concerning me.

I AUTHORIZE any Information Provider to give Continental Casualty Company (the Company) any and all Information regardless of any previous restriction or limitation on disclosure of such Information. In order to expedite my request, I further authorize an Information Provider (except MIB) to release Information to the Company's agents, brokers, service providers, its reinsurers, or any other third party retained by the Company to collect and transmit such Information.

I UNDERSTAND that the Information obtained by use of this Authorization is at my request and will be collected by the Company to determine eligibility for insurance. I understand that this Authorization to Obtain Information shall remain valid for two years from the date shown below. I understand that if I do not sign this Authorization, the Company may not accept my application for insurance.

I UNDERSTAND that the Company may maintain or have access to personal information acquired separately through any of my previous insurance applications with the Company or its affiliates for insurance even in instances where insurance was not placed with me. I authorize the Company to use or disclose such information for consideration of my current application for insurance.

I UNDERSTAND that I may revoke this Authorization at any time by providing written notice to the Company, except: (i) to the extent that an individual has taken action in reliance upon such authorization prior to notice of the revocation, or (ii) to the extent that this authorization was provided as a condition of obtaining insurance coverage and other law provides the Company with the right to contest a claim for coverage under the policy or the insurance coverage under the policy itself.

I UNDERSTAND that Information disclosed pursuant to this Authorization may be subject to re-disclosure by the recipient and no longer the responsibility of the Information Provider or protected by the privacy rule under the Health Insurance Portability and Accountability Act.

I UNDERSTAND I may request to receive a copy of this Authorization and I agree that a photographic copy of this Authorization shall be as valid as the original.

I CERTIFY that I have read, or had read to me, the completed application. All statements in this application are representations and not warranties. If this application is accepted, the insurance will take effect on the effective date shown on the schedule page attached to the certificate of coverage.

Caution Notice: If your answers on this application are incorrect or untrue, the Continental Casualty Company may have the right to deny benefits or rescind your coverage, subject to the incontestability provisions in the policy.

#### Applicant's Signature

Date / /

| Coverage is not guaranteed a | and is based on the | information p | provided. |
|------------------------------|---------------------|---------------|-----------|
| ZG-119896-A                  |                     | 3             |           |