

Open Enrollment and Guaranteed Issue Worksheet

If any of the following situations apply, applicant is in an open enrollment or guaranteed issue period: (Situations may vary by state and coverage may be limited. Please refer to the Underwriting Guide for more information.)

ELIGIBILITY FOR OPEN ENROLLMENT

Applicant is:

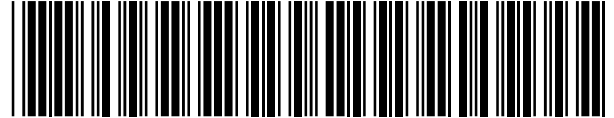
- at least 64 ½ years of age (in most states) and within six months before or after his/her effective date for Medicare Part B, or
- covered under Medicare Part B prior to age 65 (eligible for a six-month open enrollment period upon reaching age 65)

Note: Coverage cannot be effective until your Medicare coverage is effective.

ELIGIBILITY FOR GUARANTEED ISSUE

Evidence of eligibility is required for the following situations.

Applicant:



- is in the original Medicare plan, has an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays, and that coverage is ending
- is in the original Medicare plan, has a Medicare Select policy, and moves out of the Select plan's service area
- loses coverage due to their Medicare supplement insurance company's insolvency or at no fault of the applicant
- the applicant leaves their Medicare supplement plan because the company has not followed rules, or has misled the applicant

Applicant has the right to buy Medicare supplement Plan A, B, C, F, K or L that is sold in the applicant's state by any insurance company.

Applicant was enrolled in a Medicare Advantage (MA) plan, and:

- the plan is leaving the Medicare program or stops service in the applicant's area, or the applicant moves out of the plan's service area (applicant must switch back to original Medicare)
- the applicant leaves the plan because the company has not followed rules, or has misled the applicant

Applicant has the right to buy Medicare supplement Plan A, B, C, F, K or L that is sold in the applicant's state by any insurance company.

- the applicant decided to switch to original Medicare within the first year of joining a MA plan when first eligible for Medicare Part A at age 65

Applicant has the right to buy any Medicare supplement plan that is sold in the applicant's state by any insurance company.

- after dropping their Medicare supplement policy to join a MA plan for the first time, has been on the MA plan less than one year and wants to switch back

Applicant has the right to obtain their Medicare supplement policy back if that carrier still sells it or, if not available, buy any Medicare supplement Plan A, B, C, F, K or L that is sold in the applicant's state by any insurance company.

Applicant was enrolled in a Medicaid plan or state-specific variation of a Medicaid plan, and:

- the applicant's state has Guaranteed Issue or Open Enrollment Rights for the loss of Medicaid or state-specific variation of a Medicaid plan

Reference the Underwriting Guidelines for states that have Guarantee Issue or Open Enrollment Rights for loss of Medicaid or state-specific variation of a Medicaid plan.

Acceptable Evidence of Eligibility:

- a. Copy of the applicant's MA plan's termination notice
- b. Copy of the letter the applicant sent to his/her MA plan requesting disenrollment
- c. Signed statement that the applicant has requested to be disenrolled from his/her MA plan
- d. Certification of group coverage
- e. Copy of the termination letter from employer or group carrier
- f. Image of insurance ID card (**ONLY** allowed if your MA plan is being terminated)
- g. Copy of the termination letter that the applicant received regarding their state Medicaid plan or state-specific variation of a Medicaid plan

UNITED WORLD LIFE INSURANCE COMPANY

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Calculate Your Premium

PLEASE COMPLETE

Medicare Supplement Insurance Plan **Applicant A** _____

Applicant B _____

Before you begin: Please go to the Height and Weight Chart on the next page to determine your eligibility for coverage, unless you are in an open enrollment or guaranteed issue period.

	Steps	Example Rate displayed is used for calculation purposes only.	Applicant A	Applicant B
#1	Age Write in your age at the time of signing the application. ZIP Code Indicate your ZIP Code used to determine your rate.	65 51502		
#2	Premium Write in your Med supp plan's premium from the Outline of Coverage provided, based on your age and ZIP Code listed in Step #1.	\$128.52		
#3	Household Premium Discount Please refer to the application for state specific household discount premium rules. If the rules apply , multiply the amount from Step #2 by .93. If the rules do not apply , enter the amount from Step #2.	\$128.52 x .93 = \$119.52 In this example, the person qualifies for the household premium discount.		
#4	Rate Adjustment <i>If you're in your open enrollment or guaranteed issue period, skip to Step #5.</i> Locate your height, then weight on the next page. <ul style="list-style-type: none"> If your weight is in the Standard column, enter the amount from Step #3 If your weight is in the Class I or II column, multiply the amount from Step #3 by: 1.10 if in Class I column 1.20 if in Class II column 	\$119.52 x 1.20 = \$143.42 Person's weight is in the Class II column.		
#5	Payment Options Your monthly payment is your last premium entered (Step #3 or #4). To determine other payment schedules, multiply your monthly premium by: 3 to pay 4 times a year (quarterly) 6 to pay twice a year (semiannually) 12 to pay once a year (annually)	\$143.42 monthly payment \$430.26 quarterly payment \$860.52 semiannual payment \$1,721.04 annual payment		

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Height and Weight Chart

Eligibility

Find your height in the left-hand column and look across the row to find your weight. If your weight is in the Decline column, we're sorry, you're not eligible for coverage at this time.

Rate Adjustment

The column heading above your weight will indicate your appropriate rate adjustment, if any (risk class).

	Decline	Class I (10%)	Standard	Class I (10%)	Class II (20%)	Decline
Height	Weight	Weight	Weight	Weight	Weight	Weight
4' 2"	< 54	54 – 60	61 – 110	111 – 128	129 – 145	146 +
4' 3"	< 56	56 – 62	63 – 114	115 – 133	134 – 151	152 +
4' 4"	< 58	58 – 65	66 – 119	120 – 138	139 – 157	158 +
4' 5"	< 60	60 – 67	68 – 123	124 – 143	144 – 163	164 +
4' 6"	< 63	63 – 70	71 – 128	129 – 149	150 – 170	171 +
4' 7"	< 65	65 – 73	74 – 133	134 – 154	155 – 176	177 +
4' 8"	< 67	67 – 75	76 – 138	139 – 160	161 – 182	183 +
4' 9"	< 70	70 – 78	79 – 143	144 – 166	167 – 189	190 +
4' 10"	< 72	72 – 81	82 – 148	149 – 172	173 – 196	197 +
4' 11"	< 75	75 – 84	85 – 153	154 – 178	179 – 202	203 +
5' 0"	< 77	77 – 87	88 – 158	159 – 184	185 – 209	210 +
5' 1"	< 80	80 – 89	90 – 164	165 – 190	191 – 216	217 +
5' 2"	< 83	83 – 92	93 – 169	170 – 196	197 – 224	225 +
5' 3"	< 85	85 – 95	96 – 175	176 – 203	204 – 231	232 +
5' 4"	< 88	88 – 99	100 – 180	181 – 209	210 – 238	239 +
5' 5"	< 91	91 – 102	103 – 186	187 – 216	217 – 246	247 +
5' 6"	< 93	93 – 105	106 – 192	193 – 223	224 – 254	255 +
5' 7"	< 96	96 – 108	109 – 197	198 – 229	230 – 261	262 +
5' 8"	< 99	99 – 111	112 – 203	204 – 236	237 – 269	270 +
5' 9"	< 102	102 – 115	116 – 209	210 – 243	244 – 277	278 +
5' 10"	< 105	105 – 118	119 – 216	217 – 250	251 – 285	286 +
5' 11"	< 108	108 – 121	122 – 222	223 – 258	259 – 293	294 +
6' 0"	< 111	111 – 125	126 – 228	229 – 265	266 – 302	303 +
6' 1"	< 114	114 – 128	129 – 234	235 – 272	273 – 310	311 +
6' 2"	< 117	117 – 132	133 – 241	242 – 280	281 – 319	320 +
6' 3"	< 121	121 – 136	137 – 248	249 – 288	289 – 328	329 +
6' 4"	< 124	124 – 139	140 – 254	255 – 295	296 – 336	337 +
6' 5"	< 127	127 – 143	144 – 261	262 – 303	304 – 345	346 +
6' 6"	< 130	130 – 147	148 – 268	269 – 311	312 – 354	355 +
6' 7"	< 134	134 – 150	151 – 275	276 – 319	320 – 363	364 +
6' 8"	< 137	137 – 154	155 – 282	283 – 327	328 – 373	374 +
6' 9"	< 140	140 – 158	159 – 289	290 – 335	336 – 382	383 +
6' 10"	< 144	144 – 162	163 – 296	297 – 344	345 – 392	393 +
6' 11"	< 147	147 – 166	167 – 303	304 – 352	353 – 401	402 +
7' 0"	< 151	151 – 170	171 – 311	312 – 361	362 – 411	412 +
7' 1"	< 155	155 – 174	175 – 318	319 – 369	370 – 421	422 +
7' 2"	< 158	158 – 178	179 – 326	327 – 378	379 – 431	432 +
7' 3"	< 162	162 – 183	184 – 333	334 – 387	388 – 441	442 +
7' 4"	< 166	166 – 187	188 – 341	342 – 396	397 – 451	452 +

Medicare supplement insurance is underwritten by
UNITED WORLD LIFE INSURANCE COMPANY
 A MUTUAL of OMAHA COMPANY
 Mutual of Omaha Plaza
 Omaha, Nebraska 68175
 mutualofomaha.com



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Agent Writing #

DNIS _____ Auth # _____

Group # (if applicable) _____ Keyline _____

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Application for Medicare Supplement Coverage

Applicant acknowledges and agrees that if there is more than one applicant on this application, all information provided may be viewed or shared with the other applicant.



A. Plan Information (to be completed by Producer)

Applicant A	Applicant B
Plan (select one) <input type="checkbox"/> Plan A <input type="checkbox"/> Plan F <input type="checkbox"/> Plan F - High Deductible <input type="checkbox"/> Plan G <input type="checkbox"/> Plan N	Plan (select one) <input type="checkbox"/> Plan A <input type="checkbox"/> Plan F <input type="checkbox"/> Plan F - High Deductible <input type="checkbox"/> Plan G <input type="checkbox"/> Plan N
Requested Effective Date <input type="text"/> / <input type="text"/> / <input type="text"/>	Requested Effective Date <input type="text"/> / <input type="text"/> / <input type="text"/>
Deliver Policy to Applicant A <input type="checkbox"/> Producer <input type="checkbox"/>	Deliver Policy to Applicant B <input type="checkbox"/> Producer <input type="checkbox"/>

B. Applicant Information

Applicant A	Applicant B
Name (First/Middle Initial/Last)	Name (First/Middle Initial/Last)
Residence Address	Residence Address (if different from Applicant A's)
City	City
State ZIP	State ZIP
Mailing Address (if different from residence address)	Mailing Address (if different from residence address)
City	City
State ZIP <input type="text"/>	State ZIP <input type="text"/>
Home Phone <input type="text"/> - <input type="text"/> - <input type="text"/> (area code)	Home Phone <input type="text"/> - <input type="text"/> - <input type="text"/> (area code)
E-mail Address	E-mail Address
Current Age _____	Current Age _____
Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/> mo day yr	Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/> mo day yr
<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Social Security # <input type="text"/> - <input type="text"/> - <input type="text"/>	Social Security # <input type="text"/> - <input type="text"/> - <input type="text"/>
Height <input type="text"/> Ft <input type="text"/> In <input type="text"/> Weight <input type="text"/> Lbs	Height <input type="text"/> Ft <input type="text"/> In <input type="text"/> Weight <input type="text"/> Lbs

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B. Applicant Information (Continued)

Applicant A	Applicant B
Have you used any form of tobacco, an electronic cigarette (e-cig) or other nicotine product in the past 12 months?..... <input type="checkbox"/> Y <input type="checkbox"/> N	Have you used any form of tobacco, an electronic cigarette (e-cig) or other nicotine product in the past 12 months?..... <input type="checkbox"/> Y <input type="checkbox"/> N
Go paperless! To receive your Explanation of Benefits (EOBs) online, select "YES" below and provide your current e-mail address in Section B. If you subscribe, you will <u>not</u> receive paper EOBs, but instead, will receive an e-mail notification when new EOBs become available with a link to access each specific EOB. We will continue to mail EOBs if you are entitled to receive any monetary reimbursement from United of Omaha Life Insurance Company.	
Receive statement online? <input type="checkbox"/> Y <input type="checkbox"/> N	Receive statement online? <input type="checkbox"/> Y <input type="checkbox"/> N

C. Medicare Information

Please reference your Medicare card to complete this section.



Applicant A	Applicant B
Medicare Number	Medicare Number
Medicare Part A Effective Date <input type="text"/> / <input type="text"/> / <input type="text"/> If you are not covered under Medicare Part A, what is your eligibility date <input type="text"/> / <input type="text"/> / <input type="text"/>	Medicare Part A Effective Date <input type="text"/> / <input type="text"/> / <input type="text"/> If you are not covered under Medicare Part A, what is your eligibility date <input type="text"/> / <input type="text"/> / <input type="text"/>
Medicare Part B Effective Date <input type="text"/> / <input type="text"/> / <input type="text"/> If you are not covered under Medicare Part B, indicate the date you plan to enroll <input type="text"/> / <input type="text"/> / <input type="text"/>	Medicare Part B Effective Date <input type="text"/> / <input type="text"/> / <input type="text"/> If you are not covered under Medicare Part B, indicate the date you plan to enroll <input type="text"/> / <input type="text"/> / <input type="text"/>

D. Household Premium Discount Information

	Applicant A	Applicant B
You may be eligible for a policy with a lower premium rate based on your answers to the statements in this section.		
1. Does a member of your household: (a) with whom you have continuously resided for the last 12 months; or (b) to whom you are either married or in a civil union partnership either have an existing Medicare Supplement plan with, or are applying for coverage with United World Life Insurance Company, United of Omaha Life Insurance Company, Omaha Insurance Company, or Mutual of Omaha Insurance Company?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
2. If you answered "YES" to Question 1 above, please fill out the following information, except if both applicants are both applying for coverage on this application.		
Name (First/Middle/Last)		
Policy Number		
Street Address		
City/State/ZIP		

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E. Previous or Existing Coverage Information

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare supplement insurance policy or certificate, or that you had certain rights to buy such a policy or certificate, you may be guaranteed acceptance in one or more of our Medicare supplement plans. **Please include a copy of the notice from your prior insurer with your application.** PLEASE ANSWER ALL QUESTIONS. Please mark "YES" or "NO" with an "X" to the questions below.

To the Best of Your Knowledge and Belief:		Applicant A	Applicant B
3. Are you covered for medical assistance through the state Medicaid program?..... (NOTE TO APPLICANT: If you are participating in a "Spend-Down Program" and have not met your "Share of Cost," please answer "NO" to this question.)		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
If "YES," answer the following about this existing coverage:			
(a) Will Medicaid pay your premiums for this Medicare supplement policy?.....		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(b) Do you receive any benefits from Medicaid OTHER THAN payments toward your Medicare Part B premium?.....		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

Please answer questions regarding another Medicare supplement or Select plan:

4. Do you have another Medicare supplement or Medicare Select insurance policy or certificate in force?.....		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
If "YES," answer the following about this existing coverage:			
(a) Do you intend to replace your current Medicare supplement policy/certificate with this policy?.....		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(b) Indicate planned termination or disenrollment date.....		Applicant A	Applicant B
		____/____/____	____/____/____
(c) With what company, and what plan do you have?			

Applicant A	Applicant B
Name of Company	Name of Company
Plan	Plan

Please answer questions regarding Medicare plan coverage (other than Medicare supplement):

5. Have you had coverage from any Medicare plan other than Medicare Part A or B within the past 63 days? (for example, a Medicare Advantage plan, or a Medicare HMO or PPO).....		Applicant A	Applicant B
		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
If "YES," answer the following about this previous or existing coverage:			
(a) Fill in your start and end dates below. If you are still covered under this plan, leave "END" blank.....		Applicant A	Applicant B
START		____/____/____	____/____/____
END		____/____/____	____/____/____
Applicant B		START	____/____/____
		END	____/____/____
(b) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement policy?.....		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(c) Planned date of termination/disenrollment?.....		Applicant A	Applicant B
		____/____/____	____/____/____
(d) Was this your first time in this type of Medicare plan?.....		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(e) Did you drop a Medicare supplement or Medicare Select policy/certificate to enroll in this Medicare plan?.....		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(f) Is your former Medicare supplement or Medicare Select policy certificate still available?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N



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- (g) Please indicate reason for termination/disenrollment:
- Your Medicare Advantage plan is leaving the Medicare program.....
 - Your Medicare Advantage organization stopped offering Medicare Advantage plans.....
 - Your Medicare Advantage organization stopped offering coverage in the area in which you live.....
 - You moved out of the geographic service area of your Medicare Advantage plan.....
 - You had a Medicare Advantage plan with Medicare Part D benefits and are enrolling in a stand-alone Medicare Part D plan.....
 - Other: _____
- Applicant A _____
- Applicant B _____

Check box(s) below if applicable

Applicant A	Applicant B
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Please answer questions regarding other health insurance:

6. Have you had coverage under any other health insurance within the past 63 days?.....
(For example, an employer group health plan, union plan, or individual non-Medicare supplement plan.)

Applicant A	Applicant B
<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

If "YES," answer the following about this previous or existing coverage:

(a) What are your dates of coverage under the other policy/certificate?
If you are still covered under this plan, leave "END" blank.....



Applicant A	START	____/____/____
	END	____/____/____
Applicant B	START	____/____/____
	END	____/____/____
Applicant A		____/____/____
Applicant B		____/____/____

(b) Planned date of termination/disenrollment?.....

Applicant A	____/____/____
Applicant B	____/____/____

(c) Have you disenrolled from your current coverage voluntarily?.....

<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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(d) Please state the reason for your disenrollment:

Applicant A _____

Applicant B _____

(e) With what company and what kind of policy/certificate? (List below.)

Applicant A	Applicant B
Name of Company	Name of Company
Policy/Certificate type	Policy/Certificate type

F. Please answer all of the following questions:

To the Best of Your Knowledge and Belief:

7. Are you applying during an open enrollment period?

Applicant A	Applicant B
<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

(a) Did you turn age 65 in the last six months?.....

(b) Did you enroll in Medicare Part B in the last six months?.....

If either question 7a or 7b is "YES", indicate your Medicare Part B effective date

Applicant A	____/____/____
Applicant B	____/____/____

8. Are you applying during a guaranteed issue period?.....
(NOTE: Refer to the Guide to Health Insurance for People with Medicare to help identify if you are eligible. If the answer above is "YES," attach proof of eligibility.)

<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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STOP IF YOU ANSWER "YES" TO BOTH QUESTIONS 7A AND 7B OR QUESTION 8 IN SECTION F, OR ARE OTHERWISE IN AN OPEN ENROLLMENT PERIOD, SKIP SECTIONS G & H AND GO TO SECTION I.

If you are applying during an open enrollment or guaranteed issue period: SKIP SECTIONS G & H and GO TO SECTION I.

(Please see the enclosed material for explanation of the open enrollment and guaranteed issue periods.)

G. Health Information



For all plans, answer questions 9-20. Note: An interviewer may call to confirm and verify the information you have provided on this application.

Part A: Medical Questions: (If “YES” is answered to any of the following questions 9-16, that person is not eligible for coverage.)

To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
9. Are you currently confined to a wheelchair or any motorized mobility device?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
10. Are you currently hospitalized, confined to a bed, in a nursing home or assisted living facility?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
11. Have you been medically diagnosed with, treated for, or had surgery for any of the following:		
A. Chronic kidney disease (Stages 3, 4, or 5), kidney failure, or kidney disease requiring dialysis?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
B. Emphysema, chronic obstructive pulmonary disease (COPD), any other chronic pulmonary disorder or any cardio-pulmonary disorder requiring oxygen?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
C. Alzheimer’s disease, dementia or any other cognitive disorder?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
D. Parkinson’s disease, multiple sclerosis or amyotrophic lateral sclerosis (Lou Gehrig’s Disease), Huntington’s disease, or cerebral palsy?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
E. Systemic lupus, scleroderma or myasthenia gravis?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
F. Chronic hepatitis or cirrhosis?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
12. At any time have you been medically diagnosed with, treated or tested for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) by a physician or an appropriately licensed clinical professional acting within the scope of his/her license?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
13. Have you had an organ or stem cell transplant or been advised to have an organ or stem cell transplant (excluding cornea implants)?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
14. Do you have Osteoporosis, and as a result, experienced a fracture?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
15. Do you have diabetes with complications including retinopathy, neuropathy, peripheral artery disease, peripheral venous thrombotic disease, stroke, transient ischemic attack (TIA), any heart disorder or any kidney disease?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
16. Do you have an implanted cardiac defibrillator?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

Part B: Medical Questions: (If “YES” is answered to any of the following questions 17-20 that person MAY not be eligible for coverage and is subject to an underwriting review.) If you would like consideration to be given to an application that contains a "Yes" answer to any question in Part B, attach an explanation stating how long the condition has existed and how it is being controlled.

To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
17. Within the past two years, have you been treated for, or been advised by a physician to have treatment for:		
A. Coronary artery disease, angina, heart attack, cardiac angioplasty, bypass surgery or stent placement?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
B. Cardiomyopathy, congestive heart failure, aortic or cardiac aneurysm, peripheral artery disease, peripheral venous thrombotic disease, vascular angioplasty, endarterectomy, carotid artery disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
C. Alcoholism or drug abuse?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
D. Any mental or nervous disorder requiring treatment (including hospital confinement)?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
E. Internal cancer, lymphoma or melanoma?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
F. A stroke or transient ischemic attack (TIA)?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
G. Degenerative bone disease, spinal stenosis, rheumatoid arthritis, psoriatic arthritis, arthritis that restricts mobility or have you been advised to have joint replacement?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
18. Do you have diabetes with high blood pressure and have you:		
A. Taken more than two medications for either condition (insulin dependent or oral medications)? ...	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
B. Had any changes in your medications within the past two years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
19. Have you been hospital confined three or more times in the past two years for a same or similar condition?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
20. Have you been advised by a medical professional to have treatment, further diagnostic evaluation, diagnostic testing, follow up visits or any surgery that has not been performed?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

NOTE: Please verify the completeness and accuracy of the above statements as they may impact claim payment.

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H. Medication Information



If you are applying for ANY plan OUTSIDE of an open enrollment or guaranteed issue period, please answer the question. If "yes" list all over-the-counter or prescription medications you are currently taking or have been prescribed in the last 2 years.

To the Best of Your Knowledge and Belief: 21. Are you currently taking, or have you been prescribed during the previous 2 years any prescription drugs or over-the-counter medications?	Applicant A <input type="checkbox"/> Y <input type="checkbox"/> N	Applicant B <input type="checkbox"/> Y <input type="checkbox"/> N
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Applicant A

Medication Name (copy off pharmacy label)	Dosage	Frequency	Have you taken this medication for more than 2 years?	Prescribed by Primary Physician?	Diagnosis/Condition
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	



Applicant B

Medication Name (copy off pharmacy label)	Dosage	Frequency	Have you taken this medication for more than 2 years?	Prescribed by Primary Physician?	Diagnosis/Condition
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	

WA5981-11

Part III. Account Information (continued)

I authorize United World Life Insurance Company ("United World") to withdraw funds from my account for the initial and/or monthly renewal premiums and understand that the amounts may differ. Premium shortages may result from a variety of causes, including underwriting adjustments. I authorize my financial institution to pay from my account to United World any preauthorized bank account withdrawals. I agree that my financial institution shall be fully protected in honoring any such payment and that its rights and responsibilities regarding the payment shall be the same as if the payment were signed personally by me. I agree to notify the business in writing of any changes in my account information. This authorization will be effective until I give you at least three business days' notice to cancel. If notice is given verbally, United World may require written confirmation from me within 14 days after my verbal notice.

Applicant A	Applicant B
 _____	 _____
Authorized Signature as Shown on Account	Authorized Signature as Shown on Account
_____ Date	_____ Date



UNITED WORLD LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY



NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

Save this notice! It may be important to you in the future.

According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a policy or certificate to be issued by United World Life Insurance Company. Your new policy or certificate will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy or certificate.

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 Medicare supplement coverage is a wise decision, you should terminate your present Medicare supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy or certificate.

Statement to Applicant by Issuer, Agent, Broker or Other Representative:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement policy or certificate will not duplicate your existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. The replacement policy or certificate is being purchased for the following reason(s) (check one):

Applicant	Applicant B
<input type="checkbox"/> Additional benefits	<input type="checkbox"/> Additional benefits
<input type="checkbox"/> No change in benefits, but lower premiums	<input type="checkbox"/> No change in benefits, but lower premiums
<input type="checkbox"/> Fewer benefits and lower premiums	<input type="checkbox"/> Fewer benefits and lower premiums
<input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D	<input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D
<input type="checkbox"/> Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment	<input type="checkbox"/> Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment
<input type="checkbox"/> Other (please specify)	<input type="checkbox"/> Other (please specify)
_____	_____
_____	_____
_____	_____

1. Health conditions which you may presently have may not be immediately or fully covered under the new policy or certificate. This could result in denial or delay of a claim for benefits under the new policy or certificate, whereas a similar claim might have been payable under your present policy or certificate.
2. Section 363(7)(b) of the Illinois Insurance Code provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy or certificate for similar benefits to the extent such time was spent under the original policy or certificate.
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 or certificate 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 or certificate until you have received your new policy or certificate and are sure that you want to keep it.

Signature of Agent, Broker or Other Representative*

Date

United World Life Insurance Company, 3316 Mutual of Omaha Plaza, Omaha, NE 68175

W244680_0605_IL

Applicant	Applicant B
Signature	Signature
Date	Date

*Signature not required for direct response sales

UNITED WORLD LIFE INSURANCE COMPANY

Medicare Supplement Checklist—ILLINOIS

Please complete the following fields and the "Existing Coverage" column with the applicant's existing coverage information.

Applicant's Name _____
 Policy Number _____
 Name of Existing Insurer _____
 Expiration Date of Existing Insurance _____



Service	Benefit	Medicare Pays	Existing Coverage	Supplement Pays	You Pay
Hospital Inpatient Semi-private room and board, general nursing, and miscellaneous services and supplies	First 60 days	All but \$1,340.00		Plan A – Nothing Plans F, High Deductible F*, G, N – \$1,340.00 (Part A Deductible)	Plan A – \$1,340.00 (Part A Deductible) Plans F, High Deductible F*, G, N – Nothing
	61st through 90th day	All but \$335.00 a day		Plans A, F, High Deductible F*, G, N - \$335.00 a day	Plans A, F, High Deductible F*, G, N - Nothing for covered expenses
	91st to 150th day (lifetime reserve)	All but \$670.00 a day		Plans A, F, High Deductible F*, G, N - \$670.00 a day	Plans A, F, High Deductible F*, G, N - Nothing for covered expenses
	Beyond 150 days	Nothing		Plans A, F, High Deductible F*, G, N - 100% of Medicare eligible expenses	Plans A, F, High Deductible F*, G, N - Nothing for covered expenses
Skilled Nursing Home Care You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital	First 20 days	100% of approved amounts		Plans A, F, High Deductible F*, G, - Nothing	Plans A, F, High Deductible F*, G, - Nothing
	21st through 100th days	All but \$167.50 a day		Plan A – Nothing Plans F, High Deductible F*, G, N – Up to \$167.50 a day	Plan A – Up to \$167.50 a day Plans F, High Deductible F*, G, N – Nothing
	101st day and after	Nothing		Plans A, F, High Deductible F*, G, N - Nothing	Plans A, F, High Deductible F*, G, N - All costs
Medical Expenses In or out of the hospital and outpatient hospital treatment, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic, tests, durable medical equipment	First \$183.00	Nothing		Plans A, G, N – Nothing Plan F, High Deductible F* – \$183.00 (Part B Deductible)	Plans A, G, N – \$183.00 (Part B Deductible) Plan F, High Deductible F* – Nothing
	Remainder of Medicare approved amounts	Generally 80%		Plans A, F, High Deductible F*, G, - Generally 20% Plan N - Balance, other than copayment	Plans A, F, High Deductible F*, G, - Nothing Plan N - Copayment
	Part B excess charges (above Medicare approved amounts)	Nothing		Plans A, N – Nothing Plan F, High Deductible F*, G – 100%	Plans A, N – 100% Plan F, High Deductible F*, G – Nothing

The policy does comply with the minimum standards set forth in Section 363 of the Illinois Insurance Code.

*After you pay \$2,240 (High F deductible)

Date _____ Signature of Applicant _____
 Signature of Agent/Insurance Producer _____

W140748_IL

UNITED WORLD LIFE INSURANCE COMPANY

Medicare Supplement Checklist—ILLINOIS

Please complete the following fields and the "Existing Coverage" column with the applicant's existing coverage information.

Applicant's Name _____
 Policy Number _____
 Name of Existing Insurer _____
 Expiration Date of Existing Insurance _____



Service	Benefit	Medicare Pays	Existing Coverage	Supplement Pays	You Pay
Hospital Inpatient Semi-private room and board, general nursing, and miscellaneous services and supplies	First 60 days	All but \$1,340.00		Plan A – Nothing Plans F, High Deductible F*, G, N – \$1,340.00 (Part A Deductible)	Plan A – \$1,340.00 (Part A Deductible) Plans F, High Deductible F*, G, N – Nothing
	61st through 90th day	All but \$335.00 a day		Plans A, F, High Deductible F*, G, N - \$335.00 a day	Plans A, F, High Deductible F*, G, N - Nothing for covered expenses
	91st to 150th day (lifetime reserve)	All but \$670.00 a day		Plans A, F, High Deductible F*, G, N - \$670.00 a day	Plans A, F, High Deductible F*, G, N - Nothing for covered expenses
	Beyond 150 days	Nothing		Plans A, F, High Deductible F*, G, N - 100% of Medicare eligible expenses	Plans A, F, High Deductible F*, G, N - Nothing for covered expenses
Skilled Nursing Home Care You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital	First 20 days	100% of approved amounts		Plans A, F, High Deductible F*, G, - Nothing	Plans A, F, High Deductible F*, G, - Nothing
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The policy does comply with the minimum standards set forth in Section 363 of the Illinois Insurance Code.

*After you pay \$2,240 (High F deductible)

Date _____ Signature of Applicant _____
 Signature of Agent/Insurance Producer _____

W140748_IL

IMPORTANT DOCUMENTS

LEAVE THE FOLLOWING REMAINING PAGES WITH CLIENT(S)

As part of the application process, the applicant has signed multiple forms. Applicant copies of these forms and client notifications on the following pages are to be given to the applicant(s) if applicable.

Replacement Notice

If replacing, both you and the applicant must sign the customer copy of the replacement notice.

Medicare Supplement Checklist

Premium Receipt / Notice of Information Practices

UNITED WORLD LIFE INSURANCE COMPANY

Medicare Supplement Checklist—ILLINOIS

Please complete the following fields and the "Existing Coverage" column with the applicant's existing coverage information.

Applicant's Name _____
 Policy Number _____
 Name of Existing Insurer _____
 Expiration Date of Existing Insurance _____



Service	Benefit	Medicare Pays	Existing Coverage	Supplement Pays	You Pay
Hospital Inpatient Semi-private room and board, general nursing, and miscellaneous services and supplies	First 60 days	All but \$1,340.00		Plan A – Nothing Plans F, High Deductible F*, G, N – \$1,340.00 (Part A Deductible)	Plan A – \$1,340.00 (Part A Deductible) Plans F, High Deductible F*, G, N – Nothing
	61st through 90th day	All but \$335.00 a day		Plans A, F, High Deductible F*, G, N - \$335.00 a day	Plans A, F, High Deductible F*, G, N - Nothing for covered expenses
	91st to 150th day (lifetime reserve)	All but \$670.00 a day		Plans A, F, High Deductible F*, G, N - \$670.00 a day	Plans A, F, High Deductible F*, G, N - Nothing for covered expenses
	Beyond 150 days	Nothing		Plans A, F, High Deductible F*, G, N - 100% of Medicare eligible expenses	Plans A, F, High Deductible F*, G, N - Nothing for covered expenses
Skilled Nursing Home Care You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital	First 20 days	100% of approved amounts		Plans A, F, High Deductible F*, G, - Nothing	Plans A, F, High Deductible F*, G, - Nothing
	21st through 100th days	All but \$167.50 a day		Plan A – Nothing Plans F, High Deductible F*, G, N – Up to \$167.50 a day	Plan A – Up to \$167.50 a day Plans F, High Deductible F*, G, N – Nothing
	101st day and after	Nothing		Plans A, F, High Deductible F*, G, N - Nothing	Plans A, F, High Deductible F*, G, N - All costs
Medical Expenses In or out of the hospital and outpatient hospital treatment, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic, tests, durable medical equipment	First \$183.00	Nothing		Plans A, G, N – Nothing Plan F, High Deductible F* – \$183.00 (Part B Deductible)	Plans A, G, N – \$183.00 (Part B Deductible) Plan F, High Deductible F* – Nothing
	Remainder of Medicare approved amounts	Generally 80%		Plans A, F, High Deductible F*, G, - Generally 20% Plan N - Balance, other than copayment	Plans A, F, High Deductible F*, G, - Nothing Plan N - Copayment
	Part B excess charges (above Medicare approved amounts)	Nothing		Plans A, N – Nothing Plan F, High Deductible F*, G – 100%	Plans A, N – 100% Plan F, High Deductible F*, G – Nothing

The policy does comply with the minimum standards set forth in Section 363 of the Illinois Insurance Code.

*After you pay \$2,240 (High F deductible)

Date _____ Signature of Applicant _____
 Signature of Agent/Insurance Producer _____

W140748_IL

UNITED WORLD LIFE INSURANCE COMPANY

Medicare Supplement Checklist—ILLINOIS

Please complete the following fields and the "Existing Coverage" column with the applicant's existing coverage information.

Applicant's Name _____

Policy Number _____

Name of Existing Insurer _____

Expiration Date of Existing Insurance _____



Service	Benefit	Medicare Pays	Existing Coverage	Supplement Pays	You Pay
Hospital Inpatient Semi-private room and board, general nursing, and miscellaneous services and supplies	First 60 days	All but \$1,340.00		Plan A – Nothing Plans F, High Deductible F*, G, N – \$1,340.00 (Part A Deductible)	Plan A – \$1,340.00 (Part A Deductible) Plans F, High Deductible F*, G, N – Nothing
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	Remainder of Medicare approved amounts	Generally 80%		Plans A, F, High Deductible F*, G, - Generally 20% Plan N - Balance, other than copayment	Plans A, F, High Deductible F*, G, - Nothing Plan N - Copayment
	Part B excess charges (above Medicare approved amounts)	Nothing		Plans A, N – Nothing Plan F, High Deductible F*, G – 100%	Plans A, N – 100% Plan F, High Deductible F*, G – Nothing

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*After you pay \$2,240 (High F deductible)

Date _____ Signature of Applicant _____

Signature of Agent/Insurance Producer _____

W140748_IL

UNITED WORLD LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY



NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

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According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a policy or certificate to be issued by United World Life Insurance Company. Your new policy or certificate will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy or certificate.

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 Medicare supplement coverage is a wise decision, you should terminate your present Medicare supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy or certificate.

Statement to Applicant by Issuer, Agent, Broker or Other Representative:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement policy or certificate will not duplicate your existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. The replacement policy or certificate is being purchased for the following reason(s) (check one):

Applicant	Applicant B
<input type="checkbox"/> Additional benefits	<input type="checkbox"/> Additional benefits
<input type="checkbox"/> No change in benefits, but lower premiums	<input type="checkbox"/> No change in benefits, but lower premiums
<input type="checkbox"/> Fewer benefits and lower premiums	<input type="checkbox"/> Fewer benefits and lower premiums
<input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D	<input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D
<input type="checkbox"/> Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment	<input type="checkbox"/> Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment
<input type="checkbox"/> Other (please specify)	<input type="checkbox"/> Other (please specify)
_____	_____
_____	_____
_____	_____

1. Health conditions which you may presently have may not be immediately or fully covered under the new policy or certificate. This could result in denial or delay of a claim for benefits under the new policy or certificate, whereas a similar claim might have been payable under your present policy or certificate.
2. Section 363(7)(b) of the Illinois Insurance Code provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy or certificate for similar benefits to the extent such time was spent under the original policy or certificate.
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 or certificate 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 or certificate until you have received your new policy or certificate and are sure that you want to keep it.

Signature of Agent, Broker or Other Representative*

Date

United World Life Insurance Company, 3316 Mutual of Omaha Plaza, Omaha, NE 68175

W244680_0605_IL

Applicant	Applicant B
Signature	Signature
Date	Date

*Signature not required for direct response sales

UNITED WORLD LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY



Premium Receipt

All premiums must be made payable to United World Life Insurance Company.

Do not make check payable to the agent or leave the payee blank.

Applicant A

Received from _____
this ____ day of _____, _____
an application for Form _____ Policy
and/or Riders _____ and
Check for _____ Dollars.

Applicant B

Received from _____
this ____ day of _____, _____
an application for Form _____ Policy
and/or Riders _____ and
Check for _____ Dollars.

Agent _____

Agent _____

No insurance of any kind shall take effect until a policy is issued and delivered to the applicant, and the initial premium is paid, all during the life of the applicant. If no policy is issued, United World Life Insurance Company shall have no liability except to refund the initial premium to the applicant. This is a receipt of your application and initial premium.

Illinois Civil Union Law Notice

Signed by Governor Quinn on January 31, 2011, the Religious Freedom Protection and Civil Union Act (Public Act 96-1513, the "Civil Union Law") allowed both same-sex and different-sex couples to enter into a civil union with all of the obligations, protections, and legal rights that Illinois provides to married heterosexual couples. A civil union is a legal relationship granted to unmarried adult partners by the State of Illinois. The Civil Union Law ensures that civil unions and marriage are treated identically under Illinois law. For purposes of Illinois law, the term "spouse" (and other terms that denote the spousal relationship) now includes a party to a civil union.

This notice is to inform you that in compliance with the Act, effective June 1, 2011, under all Mutual of Omaha Insurance Company or its affiliated companies insurance policies and riders covering Illinois residents, any benefit, coverage or right, governed by Illinois state law, provided to a person considered a spouse by marriage will also be provided to a party to a civil union and any benefit, coverage or right, governed by Illinois state law, provided to a child of a marriage will also be provided to a child of a civil union.

Federal law may impact how eligibility and benefits for certain insurance products are treated. For example, federal tax laws that afford favorable income-deferral options to an opposite-sex spouse under the Internal Revenue Code do not currently extend such rights to a same-sex spouse (e.g., the Federal Defense of Marriage Act).

More information of the act or how it affects insurance coverage is available by contacting the company.

Notice of Information Practices

In the course of properly underwriting and administering your insurance coverage, we will rely heavily on information provided by you. We may also collect information from others, such as medical professionals who have treated you, hospitals, other insurance companies, and consumer reporting agencies.

In certain circumstances, and in compliance with applicable law, we or our reinsurers may also release your personal or privileged information in our/their files, to third parties without your authorization. Upon request, you have the right to be told about and to see a copy of items of personal information about you which appear in our files, including information contained in investigative consumer reports. You also have the right to seek correction of personal information you believe to be inaccurate.

In compliance with applicable law, we or our reinsurers may also release information in our/their files, including information in an application, to other insurance companies to which you apply for life or health insurance or to which a claim is submitted.

So that there will be no question that the insurance benefits will be payable at the time a claim is made, we urge you to review your application carefully to be sure the answers are correct and complete.

THE ABOVE IS A GENERAL DESCRIPTION OF OUR INFORMATION PRACTICES. IF YOU WOULD LIKE TO RECEIVE A MORE DETAILED EXPLANATION OF THESE PRACTICES, PLEASE SEND YOUR REQUEST TO: UNITED WORLD LIFE INSURANCE COMPANY, DIRECTOR OF INDIVIDUAL UNDERWRITING, 3316 FARNAM STREET, OMAHA, NE 68175.

Provide the completed premium receipt, if applicable, and notices to the applicant.