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Tips on **Completing Your World Health Application**

Thank you for choosing World Insurance Company for your health insurance protection. You will find the following information helpful as you complete your health insurance application.

World Insurance Company's health insurance is fully underwritten. This means World will consider the medical history of each individual on the application before offering health insurance coverage. By accepting only individuals who are in good health, World is able to keep premium rates affordable.

Once your coverage with World begins, your premium rates will not be affected by your personal health condition or medical expenses.

Please note that coverage will not be offered if:

- You or anyone else on the application is not one of the following: (a) a U.S. Citizen, or (b) a permanent resident who has lived in the United States for the past 12 consecutive months.
- You or anyone else on the application travels outside the United States more than six months per year. Please note that foreign coverage under this certificate or policy is limited to emergency treatment.
- You are unemployed, defined as between jobs and actively seeking employment.
- You, your spouse, or any dependent child is either pregnant or an expectant father (whether or not the pregnant person or expectant father is included on the application for insurance).

Please be sure you understand the insurance product for which you are applying:

- Before completing the application, please be sure to read the product brochure and, if you have any questions, ask your agent for clarification.

Please follow these instructions when completing your application:

- **Important:** Please complete all sections fully and accurately. If you answer a question inaccurately, or fail to provide complete information regarding a medical condition, you risk having claims denied or the policy/certificate canceled. This can occur even after coverage is issued, if we determine the correct and complete information would have led us to decline your application or offer coverage on a modified basis.
- If the application form doesn't contain enough room for you to provide complete information, please attach additional sheets of paper or World's Application Supplement form. Please sign and date any additional sheets or supplemental forms.
- Please use black or blue ink, not pencil. If you need to change the answer to a question before submitting the application, please cross out the old information and initial and date the new information. Do not use correction fluid or erase any information.

Please remember to:

- Indicate the PPO network you have selected, if you are applying for a PPO plan. This information is requested in the "Type of Coverage Requested" Section of your application.
- Select a certificate or policy effective date that is no earlier than 10 days after the date you complete the application, and no later than 60 days after the date you complete the application. This information is requested in the "Type of Coverage Requested" Section of your application.
Inform your agent immediately if you choose to change your requested effective date while the application is being considered by World. Effective dates cannot be changed once coverage is approved by World.
- Sign and date the application and any related forms, and ensure your spouse (if proposed for insurance) also signs and dates it. Be sure to use your legal signature. A printed signature will not be accepted unless it is your legal signature (for example, it is acceptable if it matches the signature on your drivers license).
- Include the one-time non-refundable application fee, first modal premium and fees (including association membership, if you are applying for WorldCare). If you are paying monthly, your "first modal premium and fees" is one month's premium and fees (plus the one-time application fee) listed on the premium illustration; if paying annually, it's 12 months' premium and fees, etc.
- **Give the completed application and payment check to your World agent.** Make your check payable to "World Insurance Company."
- **Do not cancel any other health insurance coverage or allow other coverage to lapse** until and unless you receive your approved policy/certificate from World and you choose to accept World's coverage offer. World may decline your application. Do not assume you have coverage from World until you receive your approved policy/certificate and you have paid all required premium and satisfied any delivery requirements.