



Notice to applicant regarding replacement of existing Medicare Supplement or Medicare Advantage coverage.

(Notice is completed by insurer, agent or other representative.)

Alliance Health and Life Insurance Company
1414 E. Maple
Troy, MI 48083

Save this notice! It contains important information you may need in the future

According to your Alliance Medicare Supplement application, you plan to drop or otherwise terminate your existing Medicare supplement or Medicare Advantage plan and replace it with a policy or certificate from Alliance Health and Life Insurance Company®.

Please take the time to carefully review your new Alliance Medicare Supplement policy before you terminate your existing coverage. Compare it with all disability and other health coverage you now have. You should carefully consider if terminating your existing coverage for this new Medicare supplement policy is the best decision for you.

If you're not satisfied with this policy, you may return it to us within 30 days after you get it. You may return it to us by mail or to the agent who sold it. Then we'll refund to you any premium paid and this policy will be void.

Statement to applicant by insurer, agent or other representative:

I have reviewed your existing medical or health coverage. The replacement of coverage involved in this transaction does not duplicate your existing Medicare supplement policy – or your Medicare Advantage coverage, if applicable. This is true because you intend to terminate your existing Medicare supplement policy or leave your Medicare Advantage plan, to the best of my knowledge. The replacement policy is being purchased for the following reason (check one):

- Additional benefits
- No change in benefits, but a lower premium
- Fewer benefits and a lower premium
- Electing enrollment in the Dental and Vision package
- Existing plan has outpatient prescription drug coverage, and you are enrolling in a Medicare Part D plan
- Disenrollment from a Medicare Advantage plan. Please explain the reason for disenrollment:

Other reason (please specify): _____

1. You're insurer will not pay benefits for the first six (6) months of coverage under this policy for services relating to a pre-existing condition. A pre-existing condition is a condition for which medical advice was given or treatment was recommended within six (6) months before the Effective Date of this policy. The advice or treatment must come from a physician. This limitation will not apply or will be for shorter time if you (1) enrolled in Medicare Part B based on age (65 years or older) and (2) your application to us was submitted within 6 months of the time you enrolled in Medicare Part B. The limitation also won't apply or will be for a shorter period if you had a continuous period of creditable coverage as of the date we received your application. We will not exclude benefits for a pre-existing condition based on Genetic Information.
2. If you are reinstated there won't be any waiting period for any treatments for pre-existing conditions. The Medicare Supplement coverage we reinstate will be this policy or substantially equivalent coverage. And the premiums you pay will be on terms at least as favorable as the premium terms that would have applied if your coverage had not been suspended.
3. If, after thinking about it carefully, you still wish to drop your existing coverage and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history.
4. Before you sign your application, read it over carefully. You should confirm that all the information being submitted is complete and correct.
5. Do not cancel your existing policy until you have received your new policy and are sure that you want to keep it.

Signature of agent, broker or other representative

Printed name and address of agent, broker or other representative

(Date)

The above notice was delivered to me on: (Date) _____

(Applicant's signature)

(Applicant's printed name)

(Applicant's address)

(Policy, certificate or contract number being replaced)

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