

# UNITED STATES FIRE INSURANCE COMPANY

Administrative Offices: 5 Christopher Way • Eatontown, NJ 07724  
(a stock company, here referred to as the Company)

## LIMITED BENEFIT INSURANCE POLICY

The policy provides fixed indemnity insurance coverage. It is designed to provide fixed amounts for certain medical services for a covered injury or sickness. Benefit amounts are based on a schedule of benefits. Benefits are not based on the actual cost of health care services. As a fixed indemnity product, the policy is not subject to the ACA requirements for comprehensive health insurance coverage. The policy DOES NOT provide "minimum essential coverage" or "essential health benefits."

## FIXED INDEMNITY INSURANCE APPLICATION

NAME \_\_\_\_\_

First

Last

SEX \_\_\_\_\_

Male

Female

DATE OF BIRTH \_\_\_\_\_

Month

Day

Year

EMAIL \_\_\_\_\_

ADDRESS \_\_\_\_\_

Street

City

AL

State

Zip

PHONE NUMBER \_\_\_\_\_

SOCIAL SECURITY NUMBER \_\_\_\_\_

Please fill out a separate application for each family member.

## MEDICAL QUESTIONNAIRE

Have you in the past 5 years been diagnosed with any of the following

AIDS/HIV Yes \_\_\_\_\_ No \_\_\_\_\_

Diabetes Yes \_\_\_\_\_ No \_\_\_\_\_

Heart Disease Yes \_\_\_\_\_ No \_\_\_\_\_

Mental Health Disorder Yes \_\_\_\_\_ No \_\_\_\_\_

Kidney/Renal Failure Yes \_\_\_\_\_ No \_\_\_\_\_

Blood Disorders Yes \_\_\_\_\_ No \_\_\_\_\_

Liver Disease Yes \_\_\_\_\_ No \_\_\_\_\_

Lung Disease Yes \_\_\_\_\_ No \_\_\_\_\_

Muscular Dystrophy Yes \_\_\_\_\_ No \_\_\_\_\_

Systemic Lupus Yes \_\_\_\_\_ No \_\_\_\_\_

Transplant Yes \_\_\_\_\_ No \_\_\_\_\_

Rheumatoid Arthritis Yes \_\_\_\_\_ No \_\_\_\_\_

Have you had any of the following in the last five years?

Back Surgery Yes \_\_\_\_\_ No \_\_\_\_\_

Hepatitis C Yes \_\_\_\_\_ No \_\_\_\_\_

Weighed over 300 lbs. as a male or 200 lbs. as a female Yes \_\_\_\_\_ No \_\_\_\_\_

Have you visited any of the following five or more times in the past 12 months?

Chiropractor Yes \_\_\_\_\_ No \_\_\_\_\_

Psychiatrist or Psychologist Yes \_\_\_\_\_ No \_\_\_\_\_

Are you currently:

Fighting cancer or in cancer remission Yes \_\_\_\_\_ No \_\_\_\_\_

Dependent on a device that helps with walking, breathing, dialysis, etc. Yes \_\_\_\_\_ No \_\_\_\_\_

Pregnant Yes \_\_\_\_\_ No \_\_\_\_\_

Using tobacco products once or more daily Yes \_\_\_\_\_ No \_\_\_\_\_

What procedures do you expect to have in the next 12 months?

\_\_\_\_\_

What prescriptions do you take regularly?

\_\_\_\_\_

Deductible: \_\_\_\_\_

Total Policy Year Maximum: \_\_\_\_\_

Outpatient Prescription Drug: Yes \_\_\_\_\_ No \_\_\_\_\_

Three Year Rate Lock: Yes \_\_\_\_\_ No \_\_\_\_\_

Requested Effective Date (at least 14 days after date of application): \_\_\_\_\_  
Month Day Year

Premium Mode: \_\_\_\_\_  
Monthly Quarterly Semi-annual Annual

Is this policy being applied for intended to replace any other insurance? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, Type of coverage(s) \_\_\_\_\_

Policy Number(s) \_\_\_\_\_

Company(ies) \_\_\_\_\_

### ACCOUNT INFORMATION FOR PREMIUM PAYMENTS

Please choose one method of payment for your premiums. You may change your choice at any time through the Portal. You can also change it by calling the Program Administrator ("Admin") at the at the toll-free number 1-877-653-6440.

Option #1: Automatic Credit Card Payment

Cardholder's Name \_\_\_\_\_

Card Number \_\_\_\_\_ Card Type \_\_\_\_\_

Expiration Date \_\_\_\_\_ CVV # \_\_\_\_\_ Billing Zip Code \_\_\_\_\_

OR

Option #2: Electronic Funds Transfer via Bank Account

Financial Institution Name \_\_\_\_\_

Checking Account \_\_\_\_\_ Savings Account \_\_\_\_\_

Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_

OR

Option #3: Paying by Check via the Mail

If I have selected Option 1 or Option 2, I hereby authorize the Admin to debit entries from the card/bank account listed above to pay for my premium amounts.

Cardholder/Accountholder Signature \_\_\_\_\_ Date \_\_\_\_\_

## ACCOUNT INFORMATION FOR PAYMENT OF MY PORTION OF MEDICAL INVOICES

Please choose one method of payment for your part of any Medical Invoice. You may change your choice at any time through the Portal. You can also change it by calling the toll-free number 1-877-653-6440.

Option #1: Use the same payment elections for paying my portion of medical invoices as I have selected above for paying my premiums.

OR

Option #2: Automatic Credit Card Payment

Cardholder's Name \_\_\_\_\_

Card Number \_\_\_\_\_ Card Type \_\_\_\_\_

Expiration Date \_\_\_\_\_ CVV # \_\_\_\_\_ Billing Zip Code \_\_\_\_\_

OR

Option #3: Electronic Funds Transfer via Bank Account

Financial Institution Name \_\_\_\_\_

Checking Account \_\_\_\_\_ Savings Account \_\_\_\_\_

Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_

OR

Option #4: Paying by Check via the Mail

If I selected Option 1, Option 2 or Option 3, I hereby authorize the Admin to debit entries from the card/bank account listed above to pay for my portion of any Medical Invoice. In such case, I understand and agree that my card/bank account will be linked to the debit card provided to me by the Admin for the payment of my portion of any Medical Invoice.

Cardholder/Accountholder Signature \_\_\_\_\_ Date \_\_\_\_\_

## APPLICANT'S ACKNOWLEDGEMENTS

I have read and agree to the statements above and confirm that all the information I have provided is true and complete to the best of my knowledge.

I understand that my use of this policy is administered by the Admin, Sidecar Health Insurance Solutions, LLC. I understand that I may access information about this policy through a website, web-based application, or other digital platform identified by the Admin. I also understand that any benefits that are paid under this policy will be delivered via a debit card issued to me by the Admin unless I request to receive such benefits in the form of a paper check sent to me via the mail.

I understand that my policy will only cover services that are deemed Medically Necessary. I also understand that should I feel that a claim has been wrongly denied, I can file an appeal under state laws.

The Portal is not a part of the Policy. It is offered to provide information only. If there is any conflict in language between the Policy and the Portal, the Policy language will control.

I understand this policy does not provide comprehensive medical insurance coverage as defined by the Affordable Care Act. I understand that this policy is a supplement to health insurance and is not a substitute for comprehensive medical insurance. I also understand that lack of comprehensive medical insurance (or other minimum essential coverage) may result in an additional payment with my taxes.

I understand that any person who knowingly makes a false or fraudulent claim for payment of a loss or benefit or knowingly states false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

I acknowledge that I have received and understand the Terms and Conditions provided to me at the time I applied for this coverage.

By signing this application, I represent and warrant that I will take full responsibility for payments should the account become delinquent or there is evidence of fraud.

Signature of Insured or Guardian (if Insured is under 18) \_\_\_\_\_

Print Name \_\_\_\_\_ Date \_\_\_\_\_

**THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.**

## APPLICANT'S AUTHORIZATIONS

I hereby permit any licensed physician, health care professional, hospital, clinic, Veterans Administration or other medical facility, care provider, pharmacy or pharmacy benefit management (PBM) company, any prescription database service, insurance company, consumer reporting agency, administrative services provider or insurance support company that has any records or knowledge of my health, drug or medication history to give to the Company, and agents acting for the Company including its employees, third-party administrative services provider, insurance support organizations, or its reinsurer(s) any such information ("Health Data"). Such Health Data about me may be disclosed to the Company and any representatives acting for the Company, including its agents, insurance support organizations, third-party administrators, affiliates, any reinsurers, and any consumer reporting agency.

I recognize that such Health Data will be used to consider my insurability with the Company. A photocopy of this permission will be as valid as the original. I agree that this permission will be valid for 24 months from the date signed. This permission may be revoked by submitting a written request to the Company's Privacy Office to: 5 Christopher Way, Eatontown, NJ 07724. Any action taken by the Company (or one of its agents) before the receipt of such notice of revocation will still be valid.

Although my signature on this form is voluntary, I understand that it is required to determine my insurability and qualification to be issued an insurance policy from the Company. Without my signature, I understand that my application for insurance cannot be processed. By signing, I also acknowledge that if a party or organization receiving my Health Data is not a health plan or health care provider subject to federal health information privacy laws, then the information described may be disclosed to others and may no longer be protected by such laws. However, the Company does require its agents to keep the confidentiality of Health Data.

I understand that a copy of this signed permission form will be given to me or my authorized agent. No producer can waive or change any receipt or policy provision or agree to issue a policy.

## APPLICANT'S CONSENT TO ELECTRONIC DELIVERY

The Company may not communicate with you by electronic means unless you give consent.

I give my written consent to allow the Company to communicate with me, either directly or indirectly through the Admin, by email to the address listed in the application. I confirm that I am authorized to provide consent for email to the email address that I provided and further agree to indemnify and hold harmless the Company for any action or loss arising from any incorrect or false email address provided.

I acknowledge that, should I desire to revoke this written authorization, I will inform the Company in writing.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Note:** If you elect to allow for notices and communications to be sent to the email address you provided, you should know that the Company considers this election to be consent by you that all notices may be sent electronically. This consent includes notice of non-renewal and notice of cancellation. As a result, you should be diligent in electronically notifying the Company and updating the email address you provided to the Company if the address should change. However, you may notify the Company in writing, at the Company's Administrative Office or electronically, if you prefer to withdraw this Consent to Electronic Delivery. If you withdraw this Consent to Electronic Delivery, then effectively immediately, the Company will no longer provide electronic notices and communications to you, and instead such communications will be provided in paper form to your address that is on file with the Company.

## **IMPORTANT NOTICE TO PERSONS ON MEDICARE. THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS**

### **This is not Medicare Supplement Insurance**

This insurance pays a fixed amount, regardless of your expenses for each day you meet the policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

### **This insurance duplicates Medicare benefits when:**

- Any expenses or services covered by the policy are also covered by Medicare

### **Medicare generally pays for most or all of these expenses.**

### **Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:**

- Hospitalization
- Physician services
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Hospice care
- Other approved items and services

### **Before You Buy This Insurance**

- ✓ Check the coverage in **all** health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

"A Guide to Health Insurance for People with Medicare" is available at <https://www.medicare.gov/Pubs/pdf/02110-Medicare-Medigap.guide.pdf>