



Omaha, Nebraska

Georgia Application Packet

G4800W-GA Pkt

06 135 4800 050109 GA

PDF processed with CutePDF evaluation edition www.CutePDF.com

06 135 2571 0509 GA



To be completed by Agent
Agent # _____

Home Office Use Only
Application # _____

A. General Information (please print)

1. Your Information

Name (First, Middle, Last) _____

Address (Street, City, State, ZIP) _____

Home Phone Number _____ Cell Phone Number _____

Best Time to Call: AM PM Home Work Cell

Email Address (It may be used to send you important notices.) _____

Employer (Name, Street, City, State, ZIP) _____

Occupation/Duties _____ Work Phone Number _____

If unemployed or employed part-time, are you seeking full-time employment? Yes No

Driver's License Number/State _____

2. Your Spouse's Information (where different)

Name (First, Middle, Last) _____

Address (Street, City, State, ZIP) _____

Home Phone Number _____ Cell Phone Number _____

Best Time to Call: AM PM Home Work Cell

Email Address (It may be used to send you important notices.) _____

Employer (Name, Street, City, State, ZIP) _____

Occupation/Duties _____ Work Phone Number _____

If unemployed or employed part-time, are you seeking full-time employment? Yes No

Driver's License Number/State _____

3. Persons proposed for insurance. List first, MI, and last names.	Birthdate Mo./Day/Yr.	State of Birth	Ht. ft., in.	Wt. lbs.	Sex	Full-time Student	Social Security Number
You					<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Spouse					<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Dependent					<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Dependent					<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Dependent					<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Dependent					<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	

4. Residency Information

- a. Do all people requesting coverage live in the same household? Yes No
- b. Are all of you U.S. citizens, have established permanent resident status, and have been in the U.S. a minimum of two years? Yes No
- If "No" to a. or b., explain:** _____
- c. Are any of you planning to live, work or attend school outside the U.S. for more than 60 consecutive days? Yes No
- If "Yes" to c., explain:** _____

5. Please complete if Critical Illness Benefit selected:

Beneficiary (First, Middle Initial, Last) _____	Address (Street, City, State, ZIP Code) _____	Social Security Number _____	Relationship _____
---	---	------------------------------	--------------------

B. HIPAA Eligible Individual Determination

You may be eligible for guaranteed issue health coverage if you qualify under the rules of the Health Insurance Portability and Accountability Act (HIPAA). The information you provide in this section will help determine whether you qualify under HIPAA. Please answer the following questions for all applicants.

- Was there any period of 63 days or more during the past 18 months when you were not continuously covered by group or individual health insurance, Medicare, Medicaid or any other health insurance? Yes No
- If you answered "Yes" to question 1, were you offered coverage under COBRA or a similar state program, and
 - refused coverage? Yes No
 - were not covered through COBRA for the full allowable period of coverage available? Yes No
 - are presently eligible for such coverage? Yes No
- Are you presently eligible for, or will you be eligible for health coverage provided by an employer? Yes No
- Was your most recent health insurance coverage terminated for non-payment of premium, misrepresentation or fraud? Yes No
- Do you currently have health insurance in force? Yes No
- Was your most recent health insurance coverage through an employer-sponsored group plan? Yes No

If you answered "No" to questions 1-5, and "Yes" to question 6, you meet the definition of an Eligible Individual.

- I elect to apply as a HIPAA Eligible Individual and understand the rates for this plan will be substantially higher than underwritten-plan rates.
- I am a HIPAA Eligible Individual, but elect to be underwritten and waive any available rights as an Eligible Individual. I understand I will be subject to pre-existing condition exclusions.

C. General Medical Overview

1. **Within the past 5 years**, have you or any applicant been treated for or been diagnosed as having any of the following medical conditions?
 - a. Heart attack, angina, congestive heart failure, heart surgery, bypass or angioplasty? Yes No
 - b. Rheumatoid arthritis, connective tissue disorders or psoriatic arthritis? Yes No
 - c. Addison's Disease, Cushing's Syndrome or pheochromocytoma (tumor of the adrenal gland)? Yes No
 - d. Diabetes, including hyperglycemia, insulin resistance or impaired glucose tolerance? Yes No
 - e. Inflammatory bowel disease including ulcerative colitis or Crohn's disease? Yes No
 - f. Chronic obstructive pulmonary disease (COPD) requiring oxygen, emphysema requiring oxygen or cystic fibrosis? Yes No
 - g. Schizophrenia, psychoses, Alzheimer's disease or dementias? Yes No
 - h. Stroke/TIA, Parkinson's disease? Yes No
 - i. Liver failure, kidney failure/dialysis? Yes No
 - j. Amyotrophic lateral sclerosis (ALS), multiple sclerosis (MS), muscular dystrophy (MD) or lupus (systemic)? Yes No
 - k. Major organ transplant, including heart, lung, kidney or liver? Yes No
 - l. Cancer including, but not limited to, cancer of any organ, melanoma, sarcoma, leukemia, Hodgkin's or other lymphoma, but excluding basal or squamous cell skin cancers? Yes No
2. Are any of you now pregnant, an expectant father, in the process of adopting a child, or planning to serve as a surrogate? Yes No
3. Are any of you eligible for Medicare due to a disability? Yes No
4. a. Have you or any applicant ever been diagnosed as having, or been treated by a member of the medical profession as having AIDS (acquired immune deficiency syndrome), ARC (AIDS-related complex), or any other disease or disorder of the immune system? Yes No
 - b. Have you or any applicant ever tested positive for AIDS/HIV (limited to FDA licensed tests)? Yes No

Note: Applicant(s) who answers "Yes" to any questions in this section is not eligible for coverage. Please indicate individual(s): _____

D. Comprehensive Medical and Additional History

Please indicate "YES" or "NO" for each category. If you answer "YES", check (✓) the applicable condition and provide details in the space provided in the Explanation of Health Section. Categories do not necessarily include all the conditions related to that category, so please indicate "Other" for any conditions not listed.

Within the last 10 years, have you or any applicant been treated for or diagnosed with any of the following:

1. **Ears/Eyes/Nose/Throat** Yes No

<input type="checkbox"/> Ear infections/otitis	<input type="checkbox"/> Otosclerosis	<input type="checkbox"/> Double vision	<input type="checkbox"/> Retinal detachment
<input type="checkbox"/> Hearing loss	<input type="checkbox"/> Cochlear implant	<input type="checkbox"/> Loss of vision	<input type="checkbox"/> Rhinitis
<input type="checkbox"/> Meniere's disease	<input type="checkbox"/> Strabismus/lazy eye	<input type="checkbox"/> Macular degeneration	<input type="checkbox"/> Optic Neuritis
<input type="checkbox"/> Ear tubes	<input type="checkbox"/> Cataracts	<input type="checkbox"/> Glaucoma/Increased eye pressure	<input type="checkbox"/> Sinusitis
<input type="checkbox"/> Enlarged tonsils/Adenoids	<input type="checkbox"/> Tonsillitis		<input type="checkbox"/> Other _____
2. **Lungs and Respiratory** Yes No

<input type="checkbox"/> Allergic rhinitis	<input type="checkbox"/> Reactive airway disease	<input type="checkbox"/> Chronic lung disease	<input type="checkbox"/> Chronic obstructive pulmonary disease
<input type="checkbox"/> Allergic sinusitis	<input type="checkbox"/> Bronchitis	<input type="checkbox"/> Tuberculosis	<input type="checkbox"/> Other _____
<input type="checkbox"/> Asthma	<input type="checkbox"/> Pneumonia	<input type="checkbox"/> Sleep apnea	
<input type="checkbox"/> Emphysema	<input type="checkbox"/> Chronic cough		
3. **Heart/Circulatory** Yes No

<input type="checkbox"/> Chest pain	<input type="checkbox"/> Heart surgery (stent placement, coronary artery bypass, angioplasty, valve)	<input type="checkbox"/> High blood pressure/hypertension	<input type="checkbox"/> Claudication
<input type="checkbox"/> Heart valve disorders	<input type="checkbox"/> Heart murmurs	<input type="checkbox"/> Phlebitis	<input type="checkbox"/> High lipid (cholesterol or triglycerides)
<input type="checkbox"/> Coronary artery disease	<input type="checkbox"/> Peripheral vascular disease	<input type="checkbox"/> Thrombophlebitis	<input type="checkbox"/> Other _____
<input type="checkbox"/> Angina	<input type="checkbox"/> Edema	<input type="checkbox"/> Varicose veins	
<input type="checkbox"/> Heart attack		<input type="checkbox"/> Aneurysm	
<input type="checkbox"/> Irregular heart beat			
4. **Blood/Lymph/Anemia** Yes No

<input type="checkbox"/> Anemia	<input type="checkbox"/> Thrombocytopenia	<input type="checkbox"/> Bleeding disorders	<input type="checkbox"/> Other _____
<input type="checkbox"/> Hemophilia	<input type="checkbox"/> Hyperglycemia (high blood sugar)		
5. **Digestive** Yes No

<input type="checkbox"/> Esophagitis	<input type="checkbox"/> Ulcers	<input type="checkbox"/> Ulcerative colitis	<input type="checkbox"/> Rectal bleeding
<input type="checkbox"/> Gastric reflux/GERD	<input type="checkbox"/> Gastritis	<input type="checkbox"/> Crohn's disease	<input type="checkbox"/> Other _____
<input type="checkbox"/> Hernia	<input type="checkbox"/> Recurrent indigestion	<input type="checkbox"/> Hemorrhoids	
<input type="checkbox"/> Irritable bowel	<input type="checkbox"/> Diverticulosis	<input type="checkbox"/> Chronic diarrhea	
6. **Liver/Gallbladder/Pancreas** Yes No

<input type="checkbox"/> Cirrhosis	<input type="checkbox"/> Fatty liver	<input type="checkbox"/> Pancreatitis	<input type="checkbox"/> Other _____
<input type="checkbox"/> Hepatitis	<input type="checkbox"/> Gallstones	<input type="checkbox"/> Spleen/pancreas disease	
7. **Urologic/Kidney/Bladder** Yes No

<input type="checkbox"/> Bladder infections	<input type="checkbox"/> Overactive bladder	<input type="checkbox"/> Interstitial cystitis	<input type="checkbox"/> Nephritis
<input type="checkbox"/> Incontinence	<input type="checkbox"/> Kidney stones	<input type="checkbox"/> Pyelonephritis	<input type="checkbox"/> Other _____

D. Comprehensive Medical and Additional History (Cont'd.)

8. Reproductive/Breast Yes No

<input type="checkbox"/> Prostate disorder	<input type="checkbox"/> Ovarian disorders	<input type="checkbox"/> Cesarean section delivery	<input type="checkbox"/> Menstrual disorders
<input type="checkbox"/> Impotence	<input type="checkbox"/> Infertility	<input type="checkbox"/> Breast cysts/lumps	(painful, excessive or
<input type="checkbox"/> Abnormal Prostate Specific Antigen (PSA)	<input type="checkbox"/> Sexually transmitted disease	<input type="checkbox"/> Abnormal mammogram	irregular bleeding
<input type="checkbox"/> Abnormal PAP smear	<input type="checkbox"/> Complications of pregnancy	<input type="checkbox"/> Gynecomastia	<input type="checkbox"/> Other _____
<input type="checkbox"/> Uterine fibroids	<input type="checkbox"/> Human papillomavirus (HPV)	<input type="checkbox"/> Endometriosis	
	<input type="checkbox"/> Mastitis		

9. Skin Yes No

<input type="checkbox"/> Acne/rosacea	<input type="checkbox"/> Eczema	<input type="checkbox"/> Shingles	<input type="checkbox"/> Keratosis
<input type="checkbox"/> Hemangioma	<input type="checkbox"/> Psoriasis	<input type="checkbox"/> Herpes	<input type="checkbox"/> Other _____

10. Bone/Muscular/Connective Tissue Yes No

<input type="checkbox"/> Arthritis	<input type="checkbox"/> Osteoarthritis	<input type="checkbox"/> Joint pain	<input type="checkbox"/> Sciatica
<input type="checkbox"/> Gout	<input type="checkbox"/> Joint replacement	<input type="checkbox"/> Curvature subluxation	<input type="checkbox"/> Fracture(s)
<input type="checkbox"/> Back/spine conditions	<input type="checkbox"/> Back pain	<input type="checkbox"/> Osteopenia/osteoporosis	<input type="checkbox"/> Fibromyalgia
<input type="checkbox"/> Herniated, bulging or degenerative discs	<input type="checkbox"/> Scoliosis	<input type="checkbox"/> Rheumatoid arthritis	<input type="checkbox"/> Other _____
	<input type="checkbox"/> Degenerative joint disease	<input type="checkbox"/> Muscular pain	

11. Prosthetic Devices/Plates, Pins, Screws Yes No

<input type="checkbox"/> Plates, pins, screws	<input type="checkbox"/> Artificial limb	<input type="checkbox"/> Shunts	<input type="checkbox"/> Other _____
<input type="checkbox"/> Rods	<input type="checkbox"/> Pacemakers	<input type="checkbox"/> Valve/joint replacement	

12. Nervous System Yes No

<input type="checkbox"/> Dizziness/syncope	<input type="checkbox"/> Restless leg syndrome	<input type="checkbox"/> Seizures	<input type="checkbox"/> Other _____
<input type="checkbox"/> Cerebral palsy	<input type="checkbox"/> Carpal tunnel syndrome	<input type="checkbox"/> Epilepsy	
<input type="checkbox"/> Neuropathy	<input type="checkbox"/> Headaches/migraines	<input type="checkbox"/> Tourette's syndrome	
<input type="checkbox"/> Muscular weakness	<input type="checkbox"/> Paralysis	<input type="checkbox"/> Convulsions	

13. Endocrine/Thyroid Yes No

<input type="checkbox"/> Diabetes	<input type="checkbox"/> Hyperthyroid	<input type="checkbox"/> High blood sugar	<input type="checkbox"/> Impaired glucose tolerance
<input type="checkbox"/> Goiter	<input type="checkbox"/> Hypothyroid	<input type="checkbox"/> Insulin resistance	<input type="checkbox"/> Other _____

14. Cancer/Tumors Yes No

<input type="checkbox"/> Of internal organ	<input type="checkbox"/> Hodgkin's disease	<input type="checkbox"/> Adenoma	<input type="checkbox"/> Breast cancer
<input type="checkbox"/> Leukemia	<input type="checkbox"/> Sarcoma	<input type="checkbox"/> Basal or squamous cell skin cancer	<input type="checkbox"/> Neoplasm
<input type="checkbox"/> Melanoma	<input type="checkbox"/> Other lymphoma		<input type="checkbox"/> Other _____

15. Psychological Yes No

<input type="checkbox"/> Emotional disorder	<input type="checkbox"/> Attention deficit disorder	<input type="checkbox"/> Bipolar (manic depression)	<input type="checkbox"/> Obsessive compulsive disorder
<input type="checkbox"/> Anxiety	<input type="checkbox"/> Eating disorder	<input type="checkbox"/> Psychiatric treatment or counseling	<input type="checkbox"/> Other _____
<input type="checkbox"/> Depression	<input type="checkbox"/> Chemical imbalance		

16. Congenital Disorders/Birth Defects/Developmental Disorders Yes No

<input type="checkbox"/> Down's syndrome	<input type="checkbox"/> Autism	<input type="checkbox"/> Cleft lip/palate	<input type="checkbox"/> Speech impairment
<input type="checkbox"/> Mental retardation	<input type="checkbox"/> Club foot	<input type="checkbox"/> Delayed development	<input type="checkbox"/> Other _____

17. Other Conditions

a. In the past 10 years, have you or any applicant required an emergency room visit, hospital stay, surgery, or treatment? Yes No

b. In the past 10 years, have you or any applicant been recommended to have surgery or to receive treatment from a physician, chiropractor or other practitioner? Yes No

c. Do you or any applicant have any medical conditions for which you have not seen a health care provider? Yes No

d. Have you or any applicant had any tests or procedures recommended that have not yet been performed? Yes No

18. Medication Use

a. Have you or any applicant taken or been recommended to take any prescription medication in the last 2 years? Yes No

b. In the last two years have you or any applicant taken any herbal or over-the-counter medication more often than once a week? Yes No

19. Substance Abuse/Advice to Reduce or Eliminate Use _____

a. In the past 5 years, have you or any applicant ever been evaluated or treated for alcoholism, frequently used alcoholic beverages to excess or intoxication, or been advised to modify drinking habits for any reason? Yes No

b. In the past 5 years, have you or any applicant ever used non-prescribed sedatives, tranquilizers, cocaine, marijuana, hallucinogenic, other narcotic drugs or controlled substances, or received treatment or evaluation for drug abuse or chemical dependency? Yes No

20. Tobacco Use

In the past 12 months, has anyone used cigarettes, cigars, pipes, oral tobacco or nicotine replacements? Yes No

If "YES", list name(s): _____

21. High Risk Activities

In the past 2 years, has anyone participated in hazardous activities, including activities like hang-gliding, scuba diving, rodeoing or racing (including automobile, motorcycle, etc.)? Yes No

If "YES", list name(s): _____

Activity: _____ Frequency: _____

D. Comprehensive Medical and Additional History (Cont'd.)

22. Driving Violations

In the past 2 years, has anyone been convicted of any driving violation, including DUI, DWI, license suspension or revocation, or 3 or more speeding violations?..... Yes No

Name: _____ Date: _____ Violation _____

Name: _____ Date: _____ Violation _____

23. Insurance Declination

In the past 5 years, has anyone's health insurance been declined, rescinded, rated or issued with waivers?..... Yes No

Name(s) _____

Insurance Company(ies) _____ Date(s) _____

Reason(s) _____ Details _____

24. Complete ONLY if applying for Critical Illness/Cancer Care

Has any applicant's biological parents, brothers or sisters, either living or deceased, been diagnosed prior to age 55 with any of the following: diabetes, heart disease, stroke, kidney disease, internal cancer or MS, Alzheimer's, Parkinson's? Yes No

Name	Family member's relationship	Condition	Age at onset	Current age/ Age at death

Explanation of Health

Provide details for all questions 1 through 19 with "YES" answers. If you need additional space, please include a separate sheet and sign, date and attach to this application.

a. Name	Medical Condition	Date of Onset
---------	-------------------	---------------

Dates of Treatment	Treatment (<i>prescription drugs, herbal or over-the-counter medications, office visits, therapy, or surgery</i>)
--------------------	---

Physician's Name	Physician's Location (City/State)	Phone Number
------------------	-----------------------------------	--------------

b. Name	Medical Condition	Date of Onset
---------	-------------------	---------------

Dates of Treatment	Treatment (<i>prescription drugs, herbal or over-the-counter medications, office visits, therapy, or surgery</i>)
--------------------	---

Physician's Name	Physician's Location (City/State)	Phone Number
------------------	-----------------------------------	--------------

c. Name	Medical Condition	Date of Onset
---------	-------------------	---------------

Dates of Treatment	Treatment (<i>prescription drugs, herbal or over-the-counter medications, office visits, therapy, or surgery</i>)
--------------------	---

Physician's Name	Physician's Location (City/State)	Phone Number
------------------	-----------------------------------	--------------

d. Name	Medical Condition	Date of Onset
---------	-------------------	---------------

Dates of Treatment	Treatment (<i>prescription drugs, herbal or over-the-counter medications, office visits, therapy, or surgery</i>)
--------------------	---

Physician's Name	Physician's Location (City/State)	Phone Number
------------------	-----------------------------------	--------------

Physician Information

	Name of Primary Physician	Location City/State	Phone Number	Date Last Seen	Reason for Visit	Results
Primary						
Spouse						
Dependent						
Dependent						
Dependent						

Please add any additional information you feel will be helpful in evaluating your application on a separate sheet and sign, date and attach to this application.

E. Other Coverage

1. Is any person applying for coverage covered by another plan? Yes No
 If "Yes", list name(s): _____
 If "Yes", check all that apply: COBRA Individual Medicare/Medicaid Other Coverage _____
2. Will the plan applied for replace the existing coverage(s)? Yes No
 Effective date of other coverage(s): _____
 Paid-to-date(s) or expected termination date(s) of their coverage(s): _____

 Name(s), policy number(s) and telephone number(s) of other carrier(s): _____

Please Note: Other coverage should not be terminated until a new policy is issued and accepted.

Please Read, Sign and Date

I have read and agree:

- **No insurance exists unless and until coverage is approved by the Company, the first premium is paid and a policy is delivered.**
- The information furnished is complete, true and correctly recorded to the best of my knowledge.
- Any false statement or misrepresentation may result in loss or reduction of coverage or an increase in premium.
- If requested, I will complete a recorded telephone call with a Company representative as part of the underwriting process.
- I must tell the Company if the health of any applicant changes prior to delivery of the policy.
- The policy, if issued, will cover accidents that occur and illnesses, the symptoms of which manifest after the date the policy is issued.
- Health conditions present before the application is signed will be covered only if listed on this application and not excluded from coverage.
- I will be informed of the status of coverage within 90 days.

I represent that the following information is correct and true as it relates to the health insurance being applied for:

1. no portion of the premium will be paid, during the period the policy is in force, by or on behalf of my employer, either directly, or through wage adjustments or other means of reimbursement;
2. neither I, nor my spouse, nor my dependents, nor my employer intends to treat the policy, during the period the policy is in force, as part of a plan or program under Section 162 (other than Section 162(1)), Section 125, or Section 106 of the United States Internal Revenue Code.

Please Note: Any person who knowingly and with intent to defraud or damage, files a claim containing false, incomplete or misleading information, may be in violation of state law. Use of the mail to defraud is a violation of federal law.

Managed Care Acknowledgement

I, the undersigned applicant, hereby acknowledge that the following information was provided at the time of the application:

- a. the number, mix and distribution of participating providers. (The list shall be updated at least every 30 days and will be published on an Internet service site made available by World at no cost to me.);
- b. the existence of limitations and disclosure of such limitations on choices of health care providers; and
- c. a summary of any agreements or contracts between the managed care plan and any health care provider or hospital.

Signed at _____ this _____ day of _____, _____
(City/State) (Date) (Month) (Year)

X _____
 Your Signature

X _____
 Your Spouse's Signature, if applying

X _____
 Dependent's Signature, if 18 or older

X _____
 Dependent's Signature, if 18 or older

X _____
 Dependent's Signature, if 18 or older

Please Complete for Applicant Demographics

Business Name _____ Business Phone Number _____

Business Address (Street, City, State, ZIP) _____

Type of Business _____ Number of Employees _____

For Agent Use Only

I certify that the answers given to the foregoing questions in this application were provided by the applicant and accurately recorded. I have no information to add to the application that could affect the acceptance or rejection of the risk. I have provided the applicant with the Special Notice Federal Fair Credit Report Act and an outline of coverage where required.

Are you aware of any information, not recorded on the application, which might have a bearing on insurability of any person proposed for insurance? (If Yes, please list details below.) Yes No

X _____ **X** _____
 Agent Name Agent Number Agent Signature Date

_____ _____ _____ _____
 Agent Phone Number Agent Cell Phone Number Agent Fax Number Agent Email Address

Administrative Details

1. **Proposal Required. Submit with application – the proposal documents the type of coverage requested.**
 2. **Choice of Requested Date of Coverage:** Underwriting Approval Date Specified Future Date (1st - 28th) _____
 3. **Health Savings Account Information:** Applicant requests HealthEquity open an HSA account according to the terms and conditions of the HealthEquity Service Agreement located at www.healthequity.com
 4. **Payment Mode: Direct Bill:** Annual Semiannual Quarterly **Monthly:** Bank Draft Credit Card
 List Bill (If requesting a new list bill [if allowed in your state], the current list bill forms are required. Submit only application fee, if any, for initial premiums.)
 5. **Payment for Initial Premium:** Check Bank Draft Credit Card
 \$ _____ Total Amount Submitted With Application (The first full premium by mode and the application fee must be submitted with this application.)
- Application Fees are non-refundable unless required by state law.**

HIPAA Authorization

I authorize any person described below who has health or non-health information about me or my minor dependents to disclose such information to World Insurance Company and the entities with which it contracts to administer insurance applications (collectively the "Company"), and their agents and representatives. The purpose of the disclosure is so that the information may be used to underwrite and determine eligibility for the insurance plan(s) for which I have applied.

Health information includes information on past and present physical or mental conditions (including, but not limited to, drug and/or alcohol conditions). It includes complete medical files. These files may include, but are not limited to: doctors' notes, lab reports, testing results, consulting doctor reports and test results. The information authorized for disclosure does not include psychotherapy notes.

Non-health information is all other information. It may be about employment, other insurance owned, or motor vehicle, consumer, or credit reports. It may also be information used to confirm questions and answers on the application for insurance.

I authorize disclosure of this information to the Company by any of the following sources: doctors, medical practitioners, hospitals, clinics, or other medical or medically related facilities or professionals; the Company's legal representatives or agents; insurers or reinsurers; health plans; consumer reporting agencies; public records; employers; or the Medical Information Bureau (MIB).

I understand:

- I can refuse to sign this Authorization. If I refuse, the Company will not be able to consider my application(s).
- I can revoke this Authorization at any time, except to the extent that the Company has acted in reliance upon it or other law that gives the Company the right to contest a claim under the policy/certificate or the policy/certificate itself.

- Revoking this Authorization means the Company will not be able to consider my application(s). Requests to revoke must be in writing and sent to: World Insurance Company, P.O. Box 3160, Omaha, Nebraska 68103.
- Subject to state and federal laws, information used or disclosed pursuant to this Authorization may be subject to redisclosure by the recipient and may no longer be protected.
- I (or my authorized personal representative) am entitled to and will be sent a copy of this Authorization.
- This Authorization expires 24 months from the date I sign it.
- I have the right to ask for and obtain a copy of any consumer report made about me to the Company.

I agree that a copy of this Authorization is as valid as the original.

Date

_____ **X**

Your Name (Please Print) Your Signature

_____ **X**

Your Spouse's Name (if applying) (Please Print) Your Spouse's Signature (if applying)

_____ **X**

Your Child's Name (if 18 or older) Your Child's Signature (if 18 or older)

_____ **X**

Your Child's Name (if 18 or older) Your Child's Signature (if 18 or older)

Your Child(ren)'s Name(s) if younger than 18 (Please Print)

1. _____ 3. _____

2. _____ 4. _____

A personal representative must sign for each minor child. If you are signing as a personal representative for an individual to be insured, read and sign below:

I hereby certify and attest that I am the duly authorized personal representative of these persons to be insured.

Person(s) to be Insured (Please Print)

My relationship to applicant(s) (Please Print)

X _____
Personal Representative

Authorization to Disclose Information

I authorize World Insurance Company (the Company) to disclose health and non-health information that they may obtain about me to the Medical Information Bureau (MIB). The purpose of the disclosure is fraud prevention. I understand that I do not have to authorize this disclosure to MIB.

Issuance of coverage will not be conditioned on me signing this authorization. Yes No

I understand that, subject to state and Federal laws, information used or disclosed pursuant to this authorization may be subject to redisclosure by the recipient and may no longer be protected.

I understand that I have the right to revoke this authorization at any time except to the extent that the Company has acted upon this authorization. I further understand that if I revoke this authorization I must do so in writing and

must send my written request to: World Insurance Company, P.O. Box 3160, Omaha, Nebraska 68103.

I understand that this authorization will expire 24 months from the date I sign it.

I acknowledge that I, or my authorized personal representative, am entitled to and have received a copy of this form.

Date

_____ **X**

Your Name (Please Print) Your Signature

_____ **X**

Your Spouse's Name (if applying) (Please Print) Your Spouse's Signature (if applying)

A personal representative must sign for each minor child. If you are signing as a personal representative for an individual to be insured, read and sign below:

I hereby certify and attest that I am the duly authorized personal representative of these persons to be insured.

Person(s) to be Insured (Please Print)

My relationship to applicant(s) (Please Print)

X _____
Personal Representative

Build Chart for Preferred Risks

Male		Female	
Height	Weight (lbs.)	Height	Weight (lbs.)
4' 6"	80-131	4' 6"	79-126
4' 7"	83-134	4' 7"	82-129
4' 8"	86-138	4' 8"	83-132
4' 9"	89-142	4' 9"	87-135
4' 10"	92-145	4' 10"	90-138
4' 11"	95-149	4' 11"	92-140
5' 0"	98-152	5' 0"	94-143
5' 1"	101-155	5' 1"	96-146
5' 2"	103-159	5' 2"	98-150
5' 3"	105-162	5' 3"	101-153
5' 4"	107-166	5' 4"	104-158
5' 5"	110-171	5' 5"	107-163
5' 6"	112-175	5' 6"	109-168
5' 7"	115-181	5' 7"	112-173
5' 8"	118-186	5' 8"	115-178
5' 9"	121-191	5' 9"	117-185
5' 10"	124-197	5' 10"	119-192
5' 11"	126-203	5' 11"	122-197
6' 0"	129-208	6' 0"	123-202
6' 1"	132-215	6' 1"	126-207
6' 2"	135-220	6' 2"	130-212
6' 3"	139-226	6' 3"	134-217
6' 4"	143-232	6' 4"	138-222
6' 5"	146-240	6' 5"	142-227
6' 6"	149-246	6' 6"	146-232
6' 7"	153-252	6' 7"	150-237
6' 8"	156-258	6' 8"	154-242
6' 9"	160-264	6' 9"	158-247
6' 10"	163-270	6' 10"	162-252
6' 11"	167-276	6' 11"	166-257



P.O. Box 3160
Omaha, NE 68103-0160

GEORGIA

CRITICAL ILLNESS RIDER ACKNOWLEDGEMENT

I am applying for Critical Illness coverage to be added to a policy by rider. I have been furnished information regarding the benefits and limitations of the Critical Illness Coverage Rider. I understand that Critical Illness coverage is considered a limited benefit type of coverage in Georgia, and is meant to supplement, not be a substitute or replacement for major medical insurance.

I acknowledge that: (check the appropriate following item or items below)

- a. I already have Major Medical Health Insurance coverage through this insurer;
- b. I am applying for Major Medical Health Insurance coverage and Critical Illness Rider coverage through this application; or
- c. I am applying for a Critical Illness Rider and another form of limited benefit through this application.

X

Applicant's Signature

This acknowledgement is made part of the application and the policy to which it is attached.

WORLD INSURANCE COMPANY • P.O. Box 3160, Omaha, NE 68103-0160

NOTICE TO PROPOSED INSURED

Thank you for your application for insurance.

We are required by Public Law 91-508, the Fair Credit Reporting Act and Privacy Act Prenotification, to inform you that as part of our underwriting procedure, an investigative consumer report may be obtained that will provide applicable information concerning character, general reputation, personal characteristics and mode of living.

Further information on the nature and scope of such report, if one is made, is available to you upon written request to the Underwriting Department at the above address.

Information given in your application may be made available to other insurance companies to which you make application for life or health insurance coverage or to which a claim is submitted.

For South Carolina Residents Only: Disclosure Statement – You must already be or become a member of the association to be eligible for coverage under the group policy. The member is responsible for all costs related to association membership, including but not limited to the initial association membership fee and the amount of the annual association dues. Membership fees and/or dues are in addition to the policy premium. The association holds the master policy. The premium charged and the terms and conditions of coverage are determined between the association and us. The premium, terms and conditions of coverage may be changed by agreement of the association group policyholder and us, without your consent.

NOTIFICATION REGARDING THE MEDICAL INFORMATION BUREAU

Information you provide will be treated as confidential except that World Insurance Company or its reinsurers may make a brief report thereon to the Medical Information Bureau, a nonprofit membership organization of life insurance companies that operates an information exchange on behalf of its members. Upon request by another member insurance company to which you have applied for life or health insurance coverage or to which a claim is submitted, the M.I.B will supply such company with the information it may have in its files.

Upon receipt of the request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734, telephone number (866) 692-6901.

World Insurance Company or its reinsurers also may release information in its files to other life insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted.

X Signature of Applicant _____

Signature of Agent/Broker _____

Date _____ Agent # _____

ABBREVIATED NOTICE OF INSURANCE INFORMATION PRACTICES

To issue a policy/certificate, we need to obtain information about you and any other person proposed for insurance. Some of that information will come from you, and some will come from other sources. That information and any subsequent information collected by us may in certain circumstances be disclosed to third parties without your specific authorization.

You have the right of access and correction with respect to the information collected about you except information that relates to a claim or civil or criminal proceeding.

If you wish to have a more detailed explanation of our information practices, please contact World Insurance Company, P.O. Box 3160, Omaha, NE 68103-0160.

CONDITIONAL RECEIPT

INSTRUCTIONS: Complete Conditional Receipt ONLY when full premium, including all application fees (where applicable), is being submitted with the application. Applicant is to sign the receipt. Agent is to witness signature and date the receipt. If premium is not being submitted, this receipt must not be completed.

Received from _____ the sum of \$ _____ paid with the attached insurance application to World Insurance Company.

Conditions – World Insurance Company agrees to insure those proposed for insurance if:

1. The payment received with the application is equal to the full first modal premium, including all application fees (where applicable), for this policy/certificate,
2. All medical or lab tests, if required, have been completed and no adverse medical condition(s) have been detected which would result in the declination or amendment of the policy/certificate; and
3. All those proposed for insurance are insurable on the date of application without special exception and at standard or preferred rates under the Company's regular underwriting rules and practices for the certificate applied for.

Terms of Conditional Insurance:

1. This conditional receipt is governed by the terms of the policy/certificate applied for.
2. This conditional receipt terminates 45 days after the application date, when the policy/certificate applied for is declined or withdrawn, or when the policy/certificate applied for becomes effective, whichever occurs first. The effective date will be the earlier of a) underwriting approval date; or b) specified future effective date (no sooner than 10 days after application date).

No Representative of the Company is authorized to modify this Conditional Receipt

PERSONAL PROFILE INTERVIEW

Please call 800-846-9981 for your Personal Profile Interview. The hours available to complete your Interview are Monday thru Friday 7 a.m. to 9 p.m. and Saturday 9 a.m. to 3 p.m. (Central Time).

Make checks payable to World Insurance Company

Application Fees are non-refundable unless required by state law.