

SERFF Tracking Number: USLH-126122102 State: Arkansas
 Filing Company: United Security Life and Health Insurance Company State Tracking Number: 42198
 Company Tracking Number: HOSPICE
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
 Product Name: Certificate Amendment - Hospice
 Project Name/Number: Certificate Amendment - Hospice/

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Certificate Amendment - Hospice SERFF Tr Num: USLH-126122102 State: ArkansasLH

TOI: H16G Group Health - Major Medical	SERFF Status: Closed	State Tr Num: 42198
Sub-TOI: H16G.001C Any Size Group - Other	Co Tr Num: HOSPICE	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Rosalind Minor
	Authors: Lisa Kosvick, Jaime Gettemans	Disposition Date: 05/14/2009
	Date Submitted: 04/21/2009	Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Certificate Amendment - Hospice

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small

Overall Rate Impact:

Group Market Type: Discretionary

Filing Status Changed: 05/14/2009

Explanation for Other Group Market Type:

State Status Changed: 05/14/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The enclosed filings are being submitted for your review and approval. These forms amend the HOSPICE CARE SERVICES as a benefit in the Certificates and adds the HOSPICE CARE SERVICES section to the Certificates if selected as an Option at the time of application. Once approved, these forms will be effective on all new business going forward for all Group Certificates; specifically, ABC-2008-HOSPICE-AR will amend Group Certificates ABC-

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2008ADCAR, ABC-2008PRPAR, ABC-2008APXAR and HOSPICE-AR will amend Group Certificates ABC-90, ADVANTAGE-04 and PROPLUS-98.

Company and Contact

Filing Contact Information

Jaime Gettemans, jaimegettemans@jandpholdings.com
 6640 S. Cicero Avenue (708) 552-2417 [Phone]
 Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois
 Company
 6640 S. Cicero Group Code: Company Type:
 Bedford Park, IL 60638 Group Name: State ID Number:
 (708) 475-6000 ext. [Phone] FEIN Number: 36-3692140

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: AR ADC 054 00 057 (II)(a)(1)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Security Life and Health Insurance Company	\$100.00	04/21/2009	27315264

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	05/14/2009	05/14/2009

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Disposition

Disposition Date: 05/14/2009

Implementation Date:

Status: Approved-Closed

Comment: These amendments are being approved for new business going forward.

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	HOSPICE-AR	Certificate Amendment - t, Insert Page, Endorsement or Rider	Certificate Amendment - Hospice Care Services	Initial		31	HOSPICE-AR.pdf
Approved-Closed	ABC-2008-HOSPICE-AR	Certificate Amendment - t, Insert Page, Endorsement or Rider	Certificate Amendment - Hospice Care Services	Initial		35	ABC-2008-HOSPICE-AR.pdf

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

Deletions for the Certificate:

The following is hereby deleted from the **ELIGIBLE EXPENSE** section of the Certificate:

- Charges made for Hospice Care by a Hospice Care Facility or Hospice Care Agency for terminally ill patients (diagnosed has having 6 months or less to live) up to \$5,000 per person;

Additions to the Certificate:

The following is hereby added to the **HOSPICE CARE SERVICES** section of the Certificate if selected as an option at the time of application:

- Charges made for Hospice Care by a Hospice Care Facility or Hospice Care Agency for terminally ill patients with coverage for prognosis and treatment of at least the rates of reimbursement as provided for hospice care under Medicare and the Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965, as in effect January 1, 1999.

The Amendment takes effect on the approval date from the Arkansas Insurance Department. It remains in force while the Certificate is in force.

United Security Life and Health Insurance Company



Secretary

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

Deletions for the Certificate:

The following is hereby deleted from the **HOSPICE CARE SERVICES** section of the Certificate:

- Charges made for Hospice Care by a Hospice Care Facility or Hospice Care Agency for terminally ill patients diagnosed as having 6 months or less to live. This amount is shown in the Schedule of Benefits.

A state-licensed hospice must be Medicare Certified and/or accredited by the Joint Commission on Accreditation of Healthcare Organization (JCAHO).

Additions to the Certificate:

The following is hereby added to the **HOSPICE CARE SERVICES** section of the Certificate if selected as an option at the time of application:

- Charges made for Hospice Care by a Hospice Care Facility or Hospice Care Agency for terminally ill patients with coverage for prognosis and treatment of at least the rates of reimbursement as provided for hospice care under Medicare and the Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965, as in effect January 1, 1999.

The Amendment takes effect on the approval date from the Arkansas Insurance Department. It remains in force while the Certificate is in force.

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Secretary

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Flesch Certification **Review Status:** Approved-Closed 05/14/2009

Comments:

Please find attached two (2) Flesch Certifications; one for HOSPICE-AR and one for ABC-2008-HOSPICE-AR.

Attachments:

Flesch Certification (HOSPICE-AR).pdf
Flesch Certification (ABC-2008-HOSPICE-AR).pdf

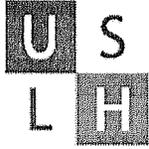
Satisfied -Name: Application **Review Status:** Approved-Closed 05/14/2009

Comments:

Please find attached the Arkansas Benefit Application that will be used. This Application updated the Mandated Offers to include Hospice, TMJ, and Mental Disorders.

Attachment:

4.16.09 - Updated Arkansas Benefit application.pdf



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

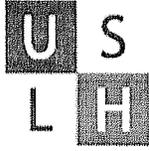
6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (HOSPICE-AR) that deletes under ELIGIBLE EXPENSE the Hospice Care Services as a benefit in the Certificates and adds the Hospice Care Services section to the Group Certificates ABC-90, ADVANTAGE-04 and PROPLUS-98 if selected as an Option at the time of application, received a Flesch Reading Ease Score of 31.3. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

Peter Harmon
Senior Vice President

Date



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (ABC-2008-HOSPICE-AR) that deletes the Hospice Care Services as a benefit in the Certificates and adds the Hospice Care Services section to the Group Certificates ABC-2008ADCAR, ABC-2008PRPAR and ABC-2008APXAR if selected as an Option at the time of application, received a Flesch Reading Ease Score of 35.1. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

Peter Harmon
Senior Vice President

Date

Short Term Major Medical

The Perfect Solution if You Are:

- A Recent College Graduate
- Temporarily Unemployed
- A Temporary or Seasonal Worker
- Retiree Waiting for Medicare Coverage
- Waiting For Coverage from Your Employer
- Recently Discharged from the Military
- Applying for Major Medical Coverage with USL&H

Plan Highlights

- Coverage Available as Early as Next Day
- \$2 Million Lifetime Maximum
- Visit Any Doctor/Any Hospital
- Prescription Drug Coverage
- Limited Benefits While Outside the U.S.

Apply Online at www.unitedsecuritylandh.com and We'll Waive the \$25 Application Fee!

Other Health Care Products from United Security Life and Health

If you are approved for a Major Medical plan with USL&H, you may also be pre-approved for our ancillary products:

E-Z Life (Simplified-Issue)

Piece of mind for your final expenses

- Face Amounts from \$2,500 - \$25,000
- Whole Life Policy
- Simplified Underwriting – Only 7 health questions!
- Optional Accelerated Death Benefit

Disability Income

It works when you can't

- Monthly Benefits from \$400 - \$3,000
- 24-Hour Coverage – On or off the job!
- No Restrictions on How to Use Benefit Money

Cancer Benefit

Provides a benefit as soon as you need it... for whatever you need

- Guaranteed Renewable for Life
- Lump Sum Benefit up to \$50,000 Available
- Benefit Paid Upon Diagnosis - No restrictions on how you use the money!



www.unitedsecuritylandh.com

6640 SOUTH CICERO AVENUE, BEDFORD PARK, ILLINOIS 60638 • 800/875-4422

ARKANSAS BENEFIT SELECTION SHEET

Please mark the appropriate plan, deductible, coinsurance, and optional benefit(s) desired.
 Submit this with your Application. Availability is subject to Underwriting approval.

Proposed Insured (Print): _____ Date: _____

Unlimited Access Plan

Any Doctor / Any Hospital

Deductible

\$500 \$1,000 \$2,500 \$5,000

Optional Benefits

- Maternity Benefit
- Dental Benefit
- AD&D
- Enhanced Prescription Drug Card

Mandated Offers

- Alcohol & Drug Dependency
- TMJ
- Mental Disorders
- Hospice

HealthSelect PPO Plan

Preferred Provider (PPO)

Deductible

\$1,000 \$1,500 \$2,500 \$5,000

Optional Benefits

- Maternity Benefit
- Dental Benefit
- Enhanced Prescription Drug Card

Mandated Offers

- Alcohol & Drug Dependency
- TMJ
- Mental Disorders
- Hospice

Preferred Value Plan

High Deductible (HDHP)

Deductible

\$1,500 \$2,500 \$5,000 \$10,000

Optional Benefits

- Enhanced Prescription Drug Card

Mandated Offers

- Alcohol & Drug Dependency
- TMJ
- Mental Disorders
- Hospice

Healthy Savings Plan

HSA-Qualified

Deductible

Individual	Family
<input type="checkbox"/> \$1,500	<input type="checkbox"/> \$2,500
<input type="checkbox"/> \$2,500	<input type="checkbox"/> \$5,000
<input type="checkbox"/> \$3,750	<input type="checkbox"/> \$7,500
<input type="checkbox"/> \$5,000	

Optional Benefits

- Maternity Benefit

Coinsurance Options

- 100%
- 80/20 to allowable max.
(Only available with \$1,500 or \$2,500 deductible)

Mandated Offers

- Alcohol & Drug Dependency
- TMJ
- Mental Disorders
- Hospice

Additional Options

Term Life Rider

(Not Available on Preferred Value Plan)

- | | |
|---|---|
| <input type="checkbox"/> Proposed Insured | <input type="checkbox"/> Insured's Spouse |
|---|---|

Benefit

- | | |
|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> \$10,000 | <input type="checkbox"/> \$10,000 |
| <input type="checkbox"/> \$20,000 | <input type="checkbox"/> \$20,000 |
| <input type="checkbox"/> \$30,000 | <input type="checkbox"/> \$30,000 |
| <input type="checkbox"/> \$40,000 | <input type="checkbox"/> \$40,000 |
| <input type="checkbox"/> \$50,000 | <input type="checkbox"/> \$50,000 |

Cancer Policy

- Individual Plan
- Single Parent Plan
- Family Plan

Benefit Amount

- \$10,000 \$40,000
- \$20,000 \$50,000
- \$30,000

Disability Income Policy

Monthly Benefit: _____
 (from \$400 - \$3,000)

Elimination Period: 7 Days 14 Days 30 Days
 60 Days* 90 Days* *(5 year plan only)

Benefit Period: 6 Months 12 Months 24 Months
 60 Months* *(only available to P Class)

Occupation Class: Professional (P) Accidental (A)
 Manual Labor (B)

*Billing Fees: Annual \$0 Semi-Annual \$10 Quarterly \$10 Monthly Direct \$10
 Credit Card \$10 PAC \$2 Convenience Bill \$10

\$ _____ + \$ **25** + \$ _____ + \$ _____ = Total Remitted
 Modal Premium + Application Fee + *Billing Fee

Please submit the premium, billing fee, and application fee (refundable if insurance is denied, withdrawn or policy is not taken) with your application. Make check payable to United Security Life & Health.

APPLICATION FOR INSURANCE



6640 S. Cicero Avenue
Bedford Park, IL 60638 • 800/875-4422

NEW INSURANCE

Requested Effective Date (1st thru 28th only) _____

ADD ON APPLICATION

Month _____ Day _____

PROPOSED INSURED(S)

(Please include Maiden name) (First, MI, Last)

	Social Security #	Sex	Date of Birth	Age	State of Birth	Marital Status	Height	Weight	Tobacco Use
1. Primary Insured <input type="checkbox"/> Uninsured Applicant									<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Spouse									<input type="checkbox"/> YES <input type="checkbox"/> NO
3. Dependents									Full Time Student <input type="checkbox"/> YES <input type="checkbox"/> NO
A. _____									<input type="checkbox"/> YES <input type="checkbox"/> NO
B. _____									<input type="checkbox"/> YES <input type="checkbox"/> NO
C. _____									<input type="checkbox"/> YES <input type="checkbox"/> NO
D. _____									<input type="checkbox"/> YES <input type="checkbox"/> NO
E. _____									<input type="checkbox"/> YES <input type="checkbox"/> NO

YES NO If No, explain below. The parent where Dependent(s) reside must also sign this application.

4. Residence Address

Street _____ City _____ State _____ Zip _____

Day Time Phone Number _____ / Cell Number _____ Best Time to Call _____ E-mail address _____

5. Billing Address (if different than above)

Street _____ City _____ State _____ Zip _____ Phone Number _____

6. Occupation

Primary Insured – Employer Name _____ Spouse – Employer Name _____

Duties _____ Monthly Earned Income _____ Duties _____ Monthly Earned Income _____

7. Beneficiary (if applying for Life Insurance) If none listed, Beneficiary will be the Estate of the Insured

Primary Insured: Primary _____ Relation to Insured _____ Contingent _____ Relation to Insured _____

Spouse: Primary _____ Relation to Insured _____ Contingent _____ Relation to Insured _____

8. Do you or any Proposed Insured have any health insurance coverage currently in force or pending? YES NO
Name of Company _____ Type of Coverage _____

9. Is this plan of insurance intended to replace any insurance in force? YES NO

10. Has any Proposed Insured ever participated in any of the following occupations/avocations/activities: Aviation, ATV Riding, Bungee Jumping, Crop Dusting, Hang Gliding, Horse Riding, Martial Arts (over age 15), Motorcycle/Motorbike Riding, Motorized Vehicle Racing, Mountain/Rock Climbing, Parachuting, Parasailing, Professional/Semi-professional/Collegiate Athletics, Rodeo Activities, SCUBA Diving, Skydiving? If YES, provide complete details in # 24. YES NO

11. Have any of the Proposed Insureds ever had a driver's license suspended, revoked, been cited for driving while intoxicated, had two or more violations in the past two years or been licensed to operate a motorcycle? YES NO

If YES, Proposed Insured: _____ Driver's License #: _____ State Issued: _____
Details: _____

12. Has every Proposed Insured been a legal resident of the United States for the past year? If NO, give details: YES NO

MIB, Inc. Pre-Notice

Information regarding your insurability will be treated as confidential. However, United Security Life & Health Insurance Company may make a brief report to the MIB, Inc., a non-profit membership organization of life insurance companies operating as an information exchange for its members. If you apply to another MIB member company for life or health insurance or a claim is submitted to such a company, upon request the MIB will supply the company with information it has in its file. Upon receipt of a request from you, the MIB, Inc., will arrange disclosure of any information it has in your file. (Medical information will be disclosed only to your attending physician.) If you question the accuracy of information in the file, you may contact the MIB and seek a correction in accordance with the procedures in the Fair Credit Reporting Act. The MIB's information address is P.O. Box 105, Essex Station, Boston, Massachusetts 02112, (617) 426-3660. The Company and its reinsurers may release information in its file to its reinsurers and to other life and health insurance companies to whom you apply for insurance or to whom a claim is submitted.

Investigative Consumer Report Notice

Thank you for your application. As part of our underwriting procedure, a routine investigative consumer report may be made during the next few days. This report typically concerns information on an applicant's character, general reputation, personal characteristics and mode of living except as may be related directly or indirectly to your sexual orientation. This information will be obtained through personal interviews with your friends, neighbors and associates. We will be pleased to provide you with further information on the nature and scope of such a report, if one is made, upon receipt of your written request. You may request to be interviewed in connection with the preparation of such a report, and you are entitled to receive a copy of the report. Should you wish to contact us about questions you may have, please write to: United Security Life & Health Insurance Company, Life Administration Division, 6640 S. Cicero Avenue, Bedford Park, IL 60638.

Abbreviated Notice Of Information Practices

As permitted by law, the insurance institution or agent may provide an abbreviated notice informing the applicant or policyholder that: 1) Personal information may be collected from persons other than the individual or individuals proposed for coverage, 2) Such information as well as other personal or privileged information subsequently collected by the insurance institution or agent may in certain circumstances be disclosed to third parties without authorization, 3) You have the right to access the information and correct it, 4) Your right of access does not include any information which relates to and is collected in connection with or in reasonable anticipation of a claim or civil or criminal proceeding, 5) A more detailed notice of Insurance Information Practices will be furnished to the applicant or policyholder upon request.

Conditional Receipt - To be completed by agent.

Proposed Insured: _____ Date of Application: _____ Amount Received: _____ Date of Receipt _____

NO INSURANCE WILL BECOME EFFECTIVE UNLESS EACH AND EVERY CONDITION CONTAINED IN THIS RECEIPT IS MET. NO AGENT IS AUTHORIZED TO ALTER OR WAIVE ANY OF THE FOLLOWING CONDITIONS.

Subject to the limitations shown below, insurance will become effective under the receipt if the following conditions are met:

1. The application is completed in full and is unconditionally accepted and approved by USL&H at its Home Office.
2. The first full premium, according to the mode of premium payment chosen, has been paid and the check is honored on the first presentation for payment. "An effective date in compliance with USL&H guidelines" means the latter of:
 - a. The requested coverage date, if any, shown on the application; or
 - b. The date upon which the application is approved by USL&H at its Home Office.
3. The policy is issued by USL&H exactly as applied for within 60 days from the date of application, delivered, and accepted by the proposed insured.

Limitation: This conditional receipt does not create any temporary or interim insurance and does not provide any coverage except as expressly provided herein. USL&H has the right to deny this application and, if it does so, the applicant will be notified in writing and the premium submitted (minus the application fee) will be refunded.



Signature of Secretary

Agent's Signature

Agent #

ALL PREMIUM CHECKS MUST BE MADE PAYABLE TO UNITED SECURITY LIFE & HEALTH INSURANCE COMPANY. DO NOT PAY CASH OR MAKE CHECKS PAYABLE TO THE PRODUCER OR LEAVE THE PAYEE BLANK.

If you do not hear from USL&H regarding the proposed insurance within 30 days, please call (800) 875-4422.

THIS FORM LIMITS OUR LIABILITY. BE SURE TO READ AND SIGN THE APPLICATION. KEEP THIS DOCUMENT, IT HAS IMPORTANT INFORMATION.

As signed off on application

Notice To Applicant Regarding Replacement of Health Insurance

According to information you have furnished, you intend to lapse or otherwise terminate existing health insurance and replace it with a Certificate to be issued by United Security Life and Health Insurance Company. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new Certificate.

1. Health conditions which you may presently have, which may be referred to in the policy as pre-existing conditions, may not be immediately or fully covered under this new Certificate. This could result in denial or delay of a claim for benefits under this new Certificate, whereas a similar claim might have been payable under your present coverage.
2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present coverage. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
3. If, after due consideration, you still wish to terminate your present coverage and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. FAILURE TO INCLUDE ALL MATERIAL MEDICAL INFORMATION ON AN APPLICATION MAY PROVIDE A BASIS FOR THE COMPANY TO DENY CLAIMS AND TO REFUND YOUR PREMIUM AS THOUGH YOUR CERTIFICATE HAS NEVER BEEN IN FORCE. After the application has been completed and before you sign it, reread it carefully to be certain that all information has been properly recorded.

TEAR OFF AND LEAVE WITH APPLICANT

If you answered "YES" to question #9, you must complete this section.

Notice To Applicant Regarding Replacement of Health Insurance

According to information you have furnished, you intend to lapse or otherwise terminate existing health insurance and replace it with a Certificate to be issued by United Security Life and Health Insurance Company. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new Certificate.

1. Health conditions which you may presently have, which may be referred to in the policy as pre-existing conditions, may not be immediately or fully covered under this new Certificate. This could result in denial or delay of a claim for benefits under this new Certificate, whereas a similar claim might have been payable under your present coverage.
2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present coverage. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
3. If, after due consideration, you still wish to terminate your present coverage and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. **FAILURE TO INCLUDE ALL MATERIAL MEDICAL INFORMATION ON AN APPLICATION MAY PROVIDE A BASIS FOR THE COMPANY TO DENY CLAIMS AND TO REFUND YOUR PREMIUM AS THOUGH YOUR CERTIFICATE HAS NEVER BEEN IN FORCE.** After the application has been completed and before you sign it, reread it carefully to be certain that all information has been properly recorded.

The above "Notice to Applicant" was delivered to me on:

Date

Applicant's Signature

AGENT CHECKLIST

By taking the time to check off the questions below, you are helping to ensure that your application has been filled out completely; allowing us to process the application quickly and accurately.

- | | |
|--|---|
| <input type="checkbox"/> Have you answered EVERY health question? (Make sure to check "Yes" or "No" for all sections of Question #15. If the answer is "Yes", please check all conditions that apply). | <input type="checkbox"/> Have you included payment or credit card information with the application? |
| <input type="checkbox"/> Is the physician information complete with name, address AND phone number? | <input type="checkbox"/> If the applicant is intending to replace current coverage have they signed the above Notice to Applicant Regarding Replacement of Health Insurance? |
| <input type="checkbox"/> Have you attached detailed descriptions for any health questions which have been answered "YES"? | <input type="checkbox"/> Have you completed the Conditional Receipt Form? |
| <input type="checkbox"/> Has the applicant signed AND dated the application? | <input type="checkbox"/> Have you separated and delivered the tear-off page (which includes the MIB, Inc. Pre-Notice, Investigative Consumer Report Notice, Abbreviated Notice of Information Practices, Conditional Receipt and Notice To Applicant Regarding Replacement of Health Insurance) to applicant? |
| <input type="checkbox"/> Have you filled out the Agent Information section, complete with your signature, agent number and current e-mail address? | |

Thank you for submitting your business to USL&H.

Did you know you can now submit applications electronically at www.unitedsecuritylandh.com?

MEDICAL HISTORY (All health questions must be answered)

13. Is any family member (whether applying for coverage or not) currently pregnant, an expectant parent, or in the process of adopting a child?

IF YES, NO FAMILY MEMBER IS ELIGIBLE FOR COVERAGE, even if the pregnant individual is not applying for coverage. YES NO

14. Has any Proposed Insured ever been told by a medical professional that they have, been diagnosed with, or been treated for

Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC) or tested positive for HIV or HTLV III? YES NO

15. Has any Proposed Insured had any symptoms, testing, treatment, diagnosis, been prescribed medication for or had a consultation with a medical professional for any of the following physical systems, organs, illnesses, injuries, diseases, or disorders? – **Check all that apply.**

15A. Respiratory System YES NO

Allergies Asthma Bronchitis Emphysema/COPD Pneumonia Sinusitis
 Chronic Cough Tuberculosis Shortness of Breath Sleep Apnea Other Lung Disorder
If YES, Check all that apply

15B. Circulatory System YES NO

Heart Disease Coronary Artery Disease High Blood Pressure Elevated Cholesterol/Triglycerides
 Varicose Veins Irregular Heartbeat Chest Pain Heart Murmur
 Stroke/TIA Phlebitis Blood Clot Blood Disorder Poor Circulation
If YES, Check all that apply

15C. Digestive System YES NO

Ulcers Gastritis Colitis Stomach Gallbladder/Gall Stones
 Hernia Hemorrhoids Spleen Bleeding Esophagus/Reflux/GERD
 Pancreas Liver/Bile Ducts Hepatitis (A __, B __, C __) Intestinal Disorder
If YES, Check all that apply

15D. Endocrine System YES NO

Pancreas Diabetes Abnormal Blood Glucose Pituitary Other Gland Disorder
 Thyroid Goiter Addison's Disease Sugar in the Urine
If YES, Check all that apply

15E. Reproductive System (Male/Female) YES NO

Ovaries/Ovarian Cyst Caesarean Section Miscarriage Menstrual Disorder
 Infertility Cervix Abnormal PAP Herpes
 Endometriosis Uterus/Uterine Fibroids Genital Warts Prostate/Elevated PSA Sexually Transmitted Diseases
If YES, Check all that apply

15F. Urinary System YES NO

Kidney Stone/Disorder Bladder Stones Bladder Prostate Urinary Tract Infection
If YES, Check all that apply

15G. Musculo-Skeletal System YES NO

Back/Spine/Vertebrae Fibromyalgia Arthritis Rheumatism Gout
 Foot/Knee Disorder TMJ/Jaw Disorder Lupus Herniated/Slipped Disc
 Arm/Shoulder Disorder Joint Disorder/Replacement Bursitis Collagen Vascular Disorder
 Connective Tissue Disorder Muscle/Ligament/Tendon/Cartilage Disorder Spinal Manipulation/Adjustment
If YES, Check all that apply

15H. Nervous System YES NO

Epilepsy Convulsions Seizures Paralysis Parkinson's Disease
 Head Injury Brain Disorder Dementia Headaches/Migraines Alzheimer's Disease Neuropathy
If YES, Check all that apply

15I. Mental/Nervous System YES NO

Anxiety/Depression Attention Deficit/ADD/ADHD Neurosis/Psychosis Sleep Disorder
 Bi-Polar Disorder Chemical Imbalance Psychiatric Treatment or Counseling Eating Disorder
If YES, Check all that apply

16. Has any Proposed Insured had any symptom, consulted with, received medical care or advice from, been diagnosed or treated, had surgery for or received any prescription medication from any member of the medical profession for any condition or illness not listed above? YES NO

17. Has any Proposed Insured received treatment for cancer, melanoma, leukemia, tumor/growth, skin cancer, or cyst? YES NO

18. Has any Proposed Insured, in the past five years, taken any prescription medication or received any medical treatment? ... YES NO

19. Has any Proposed Insured been advised by a medical professional to have surgery, treatment, testing or hospitalization and not done so?..... YES NO

20. Has any Proposed Insured had any diagnosis related to, received treatment for, been advised to seek treatment, been told to decrease or discontinue alcohol consumption, used illegal drugs, or been hospitalized due to alcohol or drug use/abuse? YES NO

21. Has any Proposed Insured used, or is currently using, any tobacco products?..... YES NO

If YES, but not currently using, date last used: _____

22. Has any Proposed Insured experienced a weight change of more than 10% of his/her current weight in the past year? YES NO

23. Does any Proposed Insured currently have any internal fixations (i.e. screws, plates) or implants of any kind? YES NO

