

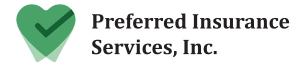
For Residents of Illinois

#### Preferred Insurance Services, Inc. Dental Plan

**ELIGIBILITY:** You must be a resident of a long—term care facility at which the Preferred Insurance Services, Inc. offers the Dental Plan.

ENROLLEE INFORMATION:			
Name: (please print):			
Date of Birth:			
Long-term care facility (please print	·):		
Name of Facility			_
Address			_
City	State	Zip	_
CURRENT DENTAL COVERAGE coverage will replace an existing de		choices belo	w to indicate if the dental
☐ I currently have dental coverage.	This policy will rep	lace my curr	ent dental policy.
☐ This policy will not replace any e	existing dental insura	ance coverag	e.

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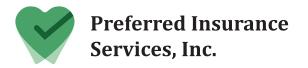
For Residents of Illinois

PREMIUM: SELECTYOUR POLICY

#### PLEASE CHECK ONLY ONE OF THE CHOICES BELOW:

☐ \$750 Annual Maximum Benefit
The premium is [\$653.38] per year ([\$54.45] per month) for the first Benefit Year and is payable in advance in semi-annual installments of [\$326.69] each
☐ \$1,500 Annual Maximum Benefit
The premium is [\$845.04] per year ([\$70.42] per month) for the first Benefit Year and is payable in advance in semi-annual installments of [\$422.52] each
□ \$2,500 Annual Maximum Benefit
The premium is [\$987.06] per year ([\$82.26] per month) for the first Benefit Year and is payable in advance in semi-annual installments of [\$493.53] each
The premium may change at the beginning of a Benefit Year. The Plan will provide notice of any change in premium not less than 30 days prior to the first day of the Benefit Year for which such change is effective. If any change in premium is greater than 25%, the Plan will provide notice not less than 60 days prior to the first day of the Benefit Year for which such change is effective
PLEASE CHECK ONLY ONE OF THE CHOICES BELOW:
Yes, I elect coverage under the Preferred Insurance Services, Inc. Dental Plan program. I hereby confirm that I am eligible for Illinois Medicaid and that I am currently a resident of a long-term care facility. I understand that a licensed dentist approved by the facility and selected by Preferred Insurance Services, Inc. Dental Plan will provide the dental care benefits. Furthermore, I understand that I will not incur any out-of-pocket cost for services in the Preferred Insurance Services, Inc. Dental Plan Schedule of Benefits subject to the annual maximum in Section 9, limitations in Section I 0 and exclusions in Section I I. I agree to have my public fund sources available for healthcare benefits adjusted to cover the Preferred Insurance Services, Inc. Dental Plan premium. I hereby authorize the long-term care facility at which I am a resident to disburse the premiums to Preferred Insurance Services, Inc. Dental Plan on a timely basis.
NO, I do not want coverage under the Preferred Insurance Dental Plan Program. However, I do want to receive dental care, upon request, from a Preferred Insurance Services, Inc. Dental Plan dentist. Care will be according to the stated Medicaid limited benefits. I understand that I may be responsible to pay the charges for individual services provided by the dentist.

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For Residents of Illinois

#### RENEWABILITY, CANCELLATION AND TERMINATION OF POLICY:

Coverage under the Preferred Insurance Services, Inc. Dental Plan will be for a 12-month Benefit Year and will be effective (the "Coverage Effective Date") on the first day of a calendar month, as follows. Upon receipt of paid premium, the Coverage Effective Date and the start of the Benefit Year for coverage will begin on the 1st day of the immediately succeeding month.

Premiums are payable in semi-annual installments on the first day of a Benefit Year and on the first day of the seventh month of a Benefit Year. Coverage will renew automatically on an annual basis, subject however to termination or disenrollment as follows:

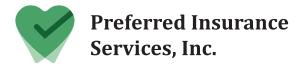
- A. You or the Preferred Insurance Services, Inc. Dental Plan may terminate coverage as of the last day of a Benefit Year upon not less than 60 days prior written notice of termination to the other;
- B. There is a 31-day grace period for premium payments. You must pay your premium before the end of the grace period. At that point, PI will terminate your coverage if premium is still unpaid. If non-payment of premium terminates your coverage, a subsequent acceptance of premium by PI or by any agent duly authorized by the insurer to accept such premium will reinstate coverage. Coverage becomes effective again as of the date of payment acceptance.
- C. You or Preferred Insurance Services, Inc. may terminate coverage at any time upon not less than 60 days prior notice to the other party. No refund of premium will occur if termination of coverage pursuant to this Section 3(c) occurs prior to the last day of the sixth month of the first Benefit Year. If termination of coverage pursuant to this Section 3(c) occurs after the last day of the sixth month of the first Benefit Year, Preferred Insurance Services, Inc. will refund you the unearned prorated premium based upon the "Premium Refund Table" filed with the Department of Insurance, less a 10% short rate penalty.

Preferred Insurance Services, Inc. advised me in good faith that this policy is suitable for my situation and me.

I agree that Preferred Insurance Services, Inc. Dental Plan has the exclusive right to select the Dentist to provide the dental services in the Schedule of Benefits.

Preferred Insurance Services, Inc. will issue me a copy of the Policy and the included Dental Plan Schedule of Benefits within 30 days after receipt of my paid premium.

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true, accurate and complete on the date hereof.

## POLICYHOLDER APPLICATION FOR MEDICAID ELIGIBLE RESIDENTS

For Residents of Illinois

Resident signature:

Dated:

And/or Responsible party's signature:

Relationship:

Dated:

Witness (if necessary):

Second witness:

Agent signature:

Agent License #:

I hereby declare that the statements and answers provided on this Policyholder Application are

Attachments:

I. Release of Medical and Dental Records

\*

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For Residents of Illinois

#### **RELEASE OF MEDICAL AND DENTAL RECORDS**

I agree to the release of all my medical and dental records to Preferred Insurance Services, Inc. and/or its contracted dental provider.

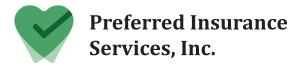
These records will include treatment histories, diagnoses and any chronic health conditions, surgeries and prescription medications taken.

Preferred Insurance Services, Inc. will use this information solely to aid in understanding my health history as it pertains to future dental care.

Additionally, my authorized representative may agree to this release if I am unable.

Resident signature:	
Dated:	
And/or Responsible party's signature:	
Relationship:	
Kelacionship.	
Dated:	

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For Residents of Illinois

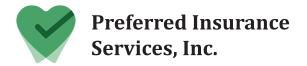
### NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND HEALTH INSURANCE

On page one of your application, you may have indicated you intend to lapse or otherwise terminate existing accident and health insurance and replace it with the policy delivered herewith issued by Preferred Insurance Services, Inc. Your new policy provides 10 days within which you may decide, without cost, whether you desire to keep the policy. 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 policy.

- I. Health conditions that you may presently have (preexisting conditions), may not be immediately or fully covered under the new policy insofar as excepted benefit policies and grandfathered health plans are concerned. Generally, excepted benefits involve coverage only for accident or disability income insurance, or coverage issued as a supplement to liability insurance, or other separately offered coverage such as dental or vision benefits. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
- 2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interests 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 policy 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 future claims and refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, re-read it carefully to be certain that all information has been properly recorded.

The above "Notice to Applic	ant" was delivered	to me on:
Date		
Applicant's Signature		

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Signature of Account Holder

#### POLICYHOLDER APPLICATION FOR MEDICAID ELIGIBLE RESIDENTS

Date

For Residents of Illinois

#### **AUTO PAY FROM CHECKING OR SAVINGS ACCOUNT**

If you wish to have the monthly premium automatically deducted from your Checking or Savings Account, complete the following authorization and sign and date below.

If you do not wish to set up the automatic premium deduction option, you do not need to

complete this form. I hereby authorize Preferred Insurance Services, Inc. or its authorized administrator and the bank named below, to initiate monthly debit entries for my dental premium: Name of Account Holder: Account Type: ☐ Checking □ Savings Bank Name: City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_ Transit/ABA No: Account No: Attach a Voided Check for Checking/Savings Account Auto-Payment By signing, I authorize the debiting of my checking or savings account for my dental premium. This includes any premium increases or reinstatement fees provided in the policy. This authorization is to remain in full force and effect until I provide written notification to terminate the authorization and that notification has been received in such time and manner as to afford Preferred Insurance Services or its authorized administrator a reasonable opportunity to act on it. I understand that Preferred Insurance Services, Inc. or its authorized administrator may elect to terminate this payment convenience option at any time.

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