UNITED STATES FIRE INSURANCE COMPANY

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

FIXED INDEMNITY INSURANCE APPLICATION

This 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, this policy is not subject to the ACA requirements for comprehensive health insurance coverage. This policy DOES NOT provide "minimum essential coverage" or "essential health benefits."

NAME _____ _____
First Last

SEX _____ _____ **DATE OF BIRTH** _____ _____ _____
Male Female Month Day Year

EMAIL _____

ADDRESS _____ _____ SC _____
Street City State Zip

PHONE NUMBER _____ **SOCIAL SECURITY NUMBER** _____

Please fill out a separate application for each family member.

MEDICAL QUESTIONNAIRE

Have you in past 5 years ever 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** _____
Cancer	**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 260 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?

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 or medical devices has a medical provider recommended to you in the past 12 months?

What prescriptions do you take regularly?

Are there any health conditions, prescription drugs, or upcoming procedures that you would like to exclude from your coverage?

Deductible:

Total Policy Year Maximum:

Outpatient Prescription Drug: **Yes** _____ **No** _____

Maternity coverage **Yes** _____ **No** _____

*Note: If you select Maternity Coverage, the Three year Rate Lock will be added to your plan.

If yes, please select the deductible and maximum coverage you want for the maternity coverage:

Deductible for Maternity Coverage: _____

Total Policy Year Maximum for Maternity Coverage: _____

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 this coverage is not available to anyone who is age 65 or older.

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, for claims and payment processing and for other permitted uses in accordance with the HIPAA Privacy Rule. 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. If you give consent, the online services available through the Portal and other communications the Company may deliver to you by electronic means include: policy delivery, acknowledgements, notices (including, without limitation, privacy notices), forms, invoices, explanation of benefits, proof of loss, claims documentation, releases, authorizations to obtain medical records, affidavits, and disclosures, to the extent permitted by law (collectively "communications"). If you elect to allow for communications to be delivered to you by electronic means, you should know that the Company considers this election to be consent by you that all communications may be sent electronically, including to your email address and in the course of your using the Portal. As a result, you should be diligent in notifying the Company and updating the email address you provided to the Company if the address should change.

You have the right to obtain, at no additional cost, a paper copy, or other non-electronic form, of any documents previously delivered to you by electronic means by making such request in writing to the Company's administrative office.

You may:

A) Update Your email address to which We will communicate with You electronically, or

B) Withdraw this consent to electronic delivery,

at any time by notifying the Company in writing at the Company's administrative office by either paper or electronic means.

If you wish to withdraw your consent to receive communications electronically through your use of the Portal, you may discontinue your use of the online access.

If you withdraw this Consent to Electronic Delivery, then effectively immediately, the Company will no longer provide communications to you by electronic means, and instead such communications will be provided in paper form to your address that is on file with the Company.

Your withdrawal of consent for electronic delivery will not affect or change in any way the legal effectiveness, validity or enforceability of any documents that were delivered to you electronically before your withdrawal became effective.

As part of the online activities, you may be given the option to sign certain communications electronically by either checking the appropriate box or engaging in a similar online process as instructed. You agree that by checking the appropriate box within or adjacent to the applicable communication or engaging in a similar online electronic signature process, you are providing your electronic signature and agree to be bound by the terms and conditions in such communication just as if you had signed your name to a paper document.

To receive, access, and reply to applicable electronic communications, you will need

- A personal computer, smart phone, tablet, or other access device with World Wide Web (Internet) access.
- A security-enabled web browser with 128-bit encryption installed, such as Google Chrome 49+, Firefox 59+, Safari 11+, Opera 53+, Edge 16+ or Internet Explorer 11+. Many other browsers may also work with our site.
- You will also need an e-mail address that allows you to read, write, and send e-mail.
- You will need a PDF reader to read your policy documents and application forms.
- You will need a printer if you wish to print out your documents.

To retain the communications sent to you electronically for your records, your system must have the ability to either download or print PDF documents, web pages and embedded HTML files.

☐ I give my written consent to allow the Company to communicate with me, either directly or indirectly through the Admin, by electronic means, including email to the address listed in the application. I confirm that I am authorized to provide consent for electronic delivery 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 or electronic means.

Signature: _____ Date: _____

IMPORTANT NOTICE TO PERSONS ON MEDICARE. THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS. This is not Medicare Supplement Insurance. If you are eligible for Medicare, you are not eligible to purchase this policy and should review the guide to health insurance for people with Medicare available from the Company.

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