



**Please return signed applications via one of the following methods:**

**EMAIL:**        [secure email link](#) (Ctrl+Click)  
                     [tiffany@lowinsure.com](mailto:tiffany@lowinsure.com)

**FAX:**            1-541-284-2994

**MAIL:**          CDA Insurance LLC  
                     P.O. Box 26540  
                     Eugene, OR 97402

**OFFICE:**       CDA Insurance LLC  
                     2160 W 11<sup>th</sup> Ave Ste D  
                     Eugene, OR 97402

**CONTACT:**    Tiffany Jackson, independent agent, with any questions or concerns, or if you prefer an electronic application.  
                     Email: [tiffany@lowinsure.com](mailto:tiffany@lowinsure.com) or phone: 1-541-434-9613

**DOCUMENTS:** The 'Outline of Coverage' and Medicare's 'Choosing a Medigap' book are located under each company heading.

- [www.medicare-oregon.com](http://www.medicare-oregon.com)
- [www.medicare-washington.com](http://www.medicare-washington.com)
- [www.medicare-idaho.com](http://www.medicare-idaho.com)
- [www.medicare-texas.net](http://www.medicare-texas.net)

TPMO disclaimer: CDA Insurance LLC may not offer every plan available in your area. Currently represented in the Medicare Advantage market are all plans available from: 9 insurance companies in the state of Oregon, 9 in the state of Washington, 4 in the state of Idaho, and 3 in the state of Texas. Any information provided is limited to those plans we do offer in your area. For a breakdown by county, please visit our websites: [Oregon](#), [Washington](#), [Idaho](#), [Texas](#) Please contact Medicare.gov, 1-800-MEDICARE , or your local SHIP to obtain information on all of your options.



Regence BlueCross BlueShield of Oregon is an Independent Licensee of the Blue Cross and Blue Shield Association

## Oregon Medicare Supplement (Medigap) Application

Thank you for considering Regence BlueCross BlueShield of Oregon for your health insurance coverage.

### Section 1: Plan selection

If you are enrolled in Medicare Part A and Part B, you may choose one of the following plans:

- Regence Bridge Plan A
- Regence Bridge Plan G
- Regence Bridge Plan K
- Regence Bridge Plan N

#### Optional benefits (Rider)

(available for purchase when you enroll in a Regence Bridge Plan)

- Dental/vision/hearing

If you became Medicare eligible before January 1, 2020, based on disability or ESRD status, or turned 65 before January 1, 2020, and are currently enrolled in Medicare Part A and Part B, you may be eligible for the following additional plan options:

- Regence Bridge Plan C
- Regence Bridge Plan F

To enroll in the optional supplemental benefit package, you must be enrolled in a Regence 2010 Standard Medigap plan. The effective date will be the same date as your Medigap plan and will automatically renew at your annual renewal date, as long as you remain a member on a Regence 2010 Standard Medigap plan. If you cancel the optional benefit package, you will not be able to re-enroll until the following calendar year.

### Section 2: Enrollment information

First name, MI	Last name (including suffix if applicable)	Birthdate	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
In the last 12 months have you smoked or used tobacco? <input type="checkbox"/> Yes <input type="checkbox"/> No		Language preference if other than English (optional) <input type="checkbox"/> Spanish <input type="checkbox"/> Other (please define)	
Medicare number		Requested effective date for this policy	
Medicare effective date - Part A (hospital)		Medicare effective date - Part B (physician)	

## Section 2: Enrollment information (continued)

### OREGON RESIDENCE ADDRESS

To be eligible to apply for our Medigap plans, you must reside in our service area. A photocopy of a valid Oregon state driver's license or identification card and a current utility bill with name and address may be requested as proof of residency.

Residence street address	Apartment/unit number (if applicable)	City, state, ZIP code
Mailing address (if different from residence street address)	Apartment/unit number (if applicable)	City, state, ZIP code
Home phone number	Alternate phone number	Email address

### Race and Ethnicity

Review the lists below and provide your ethnicity and race. We use this data exclusively to improve services to our members. You do not have to answer these questions and giving us this information will not affect your eligibility, plan choices, or access to programs.

#### Ethnicity:

- Cuban  Guatemalan  Hispanic or Latino/a  Mexican  Mexican American  Chicano/a  
 Puerto Rican  Salvadoran  
 Not Hispanic or Latino/a  Other (please define) \_\_\_\_\_  Prefer not to answer

#### Race:

- American Indian or Alaska Native  Asian Indian  Black or African American  Chinese  Filipino  
 Guamanian or Chamorro  Japanese  Korean  Native Hawaiian  Other Asian  
 Other Pacific Islander  Samoan  Vietnamese  White  Other (please define) \_\_\_\_\_  
 Prefer not to answer

## Section 3: Other coverage information

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medigap insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medigap plans. Please include a copy of the notice from your prior insurer with your application.

**Please answer all questions to the best of your knowledge. (Please mark Yes or No with an "X")**

### General Medicare coverage information

A. Did you turn 65 in the last six months?  Yes  No

B. Will you be turning 65 in the next six months?  Yes  No

C. Did you enroll in Medicare Part B in the last six months?  Yes  No

If Yes, what is your effective date for Medicare Part B? \_\_\_\_\_

If you answered Yes to A, B, or C, please skip the Health Statement (Section 4).

Please note: Congress has established a six-month open enrollment period for buying Medigap health insurance. The law guarantees that for six months immediately following enrollment in Medicare medical coverage Part B, individuals cannot be denied insurance due to health conditions.

### Section 3: Other coverage information (continued)

#### Medicaid coverage information

D. Are you covered for medical assistance through the state Medicaid program?  Yes  No

(Note to applicant: If you are participating in a "Spend Down Program" and have not met your "share of cost," please answer No to this question.)

If Yes to D, please answer the following two sub-questions:

1. Will Medicaid pay your premiums for this Medigap policy?  Yes  No

2. Do you receive any benefits from Medicaid other than payments toward your Medicare Part B premium?  Yes  No

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E. Have you recently lost coverage for medical assistance through the state Medicaid program?  Yes  No

If Yes, what date did coverage end? \_\_\_\_\_

#### Medicare insurance plans

F. Have you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage HMO or PPO)? If yes, fill in your start and end dates below. If you are still covered under this plan, leave "End" blank.  Yes  No

If No, skip to question G.

If Yes: Start \_\_\_\_\_ End \_\_\_\_\_

If Yes, with which company and what plan? \_\_\_\_\_

If Yes, answer questions a, b and c.

a. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medigap policy?  Yes  No

b. Was this your first time on this type of Medicare plan?  Yes  No

c. Did you voluntarily disenroll from a Medigap policy to enroll in the Medicare plan?  Yes  No

**Please complete Section 7, "Notice to applicant regarding replacement of Medigap insurance or Medicare Advantage."**

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G. Do you have another Medigap policy in force?  Yes  No

If No, skip to question H.

If Yes, with which company and what plan? \_\_\_\_\_

If Yes, do you intend to replace your current Medigap policy with this policy?  Yes  No

If Yes, was the effective date of your current policy prior to 6/1/10?  Yes  No

**Please complete Section 7, "Notice to applicant regarding replacement of Medigap insurance or Medicare Advantage."**

### Section 3: Other coverage information (continued)

#### Group or individual insurance coverage

H. Have you had coverage under any other health insurance within the past 63 days?  
(For example, through an employer, union, or individual plan.)  Yes  No

If No, skip to next section.

If Yes, with which company? \_\_\_\_\_

If Yes, what kind of policy? \_\_\_\_\_

If Yes, do you intend to replace your current policy with this policy?  Yes  No

If Yes, what are your dates of coverage under the other policy? If you are still covered under this plan, leave "End" blank. Start \_\_\_\_\_ End \_\_\_\_\_

**NOTE: To cancel a current policy, please contact your group administrator or insurance carrier.**

#### Guaranteed issue right

I have a guaranteed issue right which does not require the health statement to be complete.  Yes  No

If Yes, please skip the health statement (Section 4).

*Note: A health statement may be required if guaranteed issue eligibility criteria is not met.*

## Section 4: Health statement

Complete this section if you are not applying during your open enrollment period. Your open enrollment period is the six-month period immediately following your 65th birthday or your enrollment in Medicare Part B. There are other exceptions where you will not need to complete this section. If you have a guaranteed issue right that does not require the health statement, please skip this section.

Applicant's height \_\_\_\_\_ weight \_\_\_\_\_

In the last 12 months, have you used tobacco or vaped?  Yes  No

A. Within the last five years, have you had diagnosis, treatment, or advice relating to any of the following:

- |   |  |   |  |
|---|--|---|--|
| 1. Accident, injury, or deformity.....                                  | <input type="checkbox"/> Yes <input type="checkbox"/> No | 23. Lung problems, chronic obstructive pulmonary disease, emphysema, or oxygen use..... | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Acquired immune deficiency syndrome (AIDS) or related disease        | <input type="checkbox"/> Yes <input type="checkbox"/> No | 24. Mental anxiety, emotional condition, or depression.....                             | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Alcoholism/drug dependency.....                                      | <input type="checkbox"/> Yes <input type="checkbox"/> No | 25. Muscular disorders/dystrophies.....   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Anemia, blood disease, or leukemia                                   | <input type="checkbox"/> Yes <input type="checkbox"/> No | 26. Neurological disease or Parkinson's...  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Arthritis or rheumatoid arthritis.....                               | <input type="checkbox"/> Yes <input type="checkbox"/> No | 27. Neuritis, chronic or recurrent numbness/tingling.....                               | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Asthma or chronic bronchitis.....                                    | <input type="checkbox"/> Yes <input type="checkbox"/> No | 28. Obesity (overweight).....   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Back trouble (recurrent or chronic)                                  | <input type="checkbox"/> Yes <input type="checkbox"/> No | 29. Prostate or male disorder.....  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. Cancer or tumor.....   | <input type="checkbox"/> Yes <input type="checkbox"/> No | 30. Rectal disorder, hemorrhoids, or bleeding.....                                      | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Confusion or Alzheimer's.....  | <input type="checkbox"/> Yes <input type="checkbox"/> No | 31. Sciatica or chronic pain.....   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. Diabetes.....   | <input type="checkbox"/> Yes <input type="checkbox"/> No | 32. Skin condition or disease, melanoma   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. Dizziness or headaches (frequent)...                                | <input type="checkbox"/> Yes <input type="checkbox"/> No | 33. Stroke.....   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 12. Epilepsy or convulsions.....  | <input type="checkbox"/> Yes <input type="checkbox"/> No | 34. Stomach disorders, frequent or chronic heartburn.....                               | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 13. Ear, nose, or throat disorders.....                                 | <input type="checkbox"/> Yes <input type="checkbox"/> No | 35. Thyroid or glandular.....   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 14. Eye disorder, glaucoma.....   | <input type="checkbox"/> Yes <input type="checkbox"/> No | 36. Ulcer (stomach or duodenal).....  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 15. Female disorders, fibroids, or excessive or irregular bleeding..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | 37. Varicose veins, phlebitis, or blood clots.....                                      | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 16. Gallbladder.....  | <input type="checkbox"/> Yes <input type="checkbox"/> No | 38. Any other condition or disease not listed above (list below).....                   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 17. Heart or circulatory.....   | <input type="checkbox"/> Yes <input type="checkbox"/> No |   |  |
| 18. High or low blood pressure, or cholesterol.....                     | <input type="checkbox"/> Yes <input type="checkbox"/> No |   |  |
| 19. Intestines, bowel, or colon.....                                    | <input type="checkbox"/> Yes <input type="checkbox"/> No |   |  |
| 20. Joint problems, including knee and other.....                       | <input type="checkbox"/> Yes <input type="checkbox"/> No |   |  |
| 21. Kidney or bladder.....  | <input type="checkbox"/> Yes <input type="checkbox"/> No |   |  |
| 22. Liver disorder or hepatitis.....                                    | <input type="checkbox"/> Yes <input type="checkbox"/> No |   |  |

## Section 4: Health statement (continued)

Please explain below any items that you checked "Yes" on the previous page.

Question number	Year	Duration	Disease, injury, or condition	Was recovery complete?	Name of physician

B. In the past three years, have you been advised to have an operation that was not performed?

Yes  No

If Yes, please give full details, including name of physician.

C. Have you been hospitalized in the last five years or are you currently hospitalized or in an extended care facility?  Yes  No

If Yes, please explain below (use an extra sheet of paper if necessary).

Date of hospitalization	Disease, injury, or condition	Name of operation performed, if any	Name of physician

D. Are you planning to be hospitalized within the next six months?  Yes  No

If Yes, please explain.

E. Have you taken any prescription medications within the past 12 months?  Yes  No

If Yes, please explain below (use an extra sheet of paper if necessary).

Medication	Prescribing physician	Medical condition	Still taking?
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

## Section 5: Premium billing options

<b>Billing address</b> (Complete only if billing should be sent to an address other than the mailing address listed on the front of the application.)			
First name	Last name		Relationship to applicant
Address			Apartment/unit number (if applicable)
City, state, ZIP code			County

Please indicate which billing option you want to use. (If billing option is left blank, your policy will automatically default to monthly paper billing).

- Monthly paper billing
- EFT (premium is automatically deducted from your bank account on the 5th of each month)

### EFT information (complete only if EFT is selected)

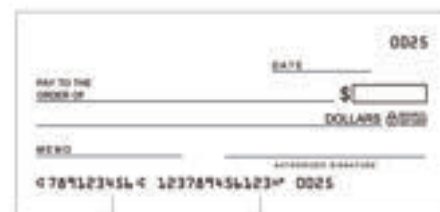
#### Authorization to my bank

Depending on the timing of your effective date, your first premium payment may have to cover multiple months. If more than one month's premium is due for the first draft, do you authorize Regence to pull the full amount from your account?

- Yes  No

**If No**, you are not eligible for EFT right away. You can enroll in EFT and provide your bank information at a later time.

I authorize Regence to charge my bank account for monthly premiums. I also authorize my bank to honor these monthly charges. This authority remains in effect until I revoke it in writing and provide notice to Regence.



<b>Financial institution or bank</b>			
<b>Transit/routing number</b>		<b>Account number</b>	<b>Check one:</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Checking account
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Savings account
<b>Account holder's name (please print)</b>		<b>Account holder's signature</b>	<b>Date</b>
<input type="text"/>		<input type="text"/>	<input type="text"/>

## Section 6: Household discount (if application is approved)

If you are not applying to receive a household discount, please continue to Section 7.

You may receive a premium discount if you qualify for our household discount. You qualify if (1) you reside with a spouse or domestic partner of any age, or (2) you currently reside with at least one, but no more than three, other adults who are age 60 or older. List the individual who you reside with that meets the household discount criteria.

If you qualify, please complete the following:

First name	Last name	Birthdate	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



## Section 7: Notice to applicant regarding replacement of Medigap insurance or Medicare Advantage

Please review this section if you indicated in Section 3 of the application that you intend to terminate existing Medigap coverage or Medicare Advantage insurance, and replace it with a policy to be issued by Regence. Your new policy will provide 30 days within which you may decide without cost whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medigap coverage is a wise decision, you should terminate your present Medigap or Medicare Advantage plan. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

### Statement to applicant by issuer, producer (agent)

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medigap policy will not duplicate your existing Medigap coverage or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medigap coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one):

- Additional benefits
- No change in benefits, but lower rates
- Fewer benefits and lower rates
- My plan has outpatient prescription drug coverage and I am enrolling in Part D
- Disenrollment from a Medicare Advantage plan (please explain reason for disenrollment)

Other (please specify)

State law provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods, or probationary periods. The insurer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.

If 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 and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premiums as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded. Do not cancel your present policy until you have received your new policy and are sure you want to keep it.

Applicant's name (please print)	Producer signature*
Applicant or personal representative's signature	Producer number*
Date of applicant or personal representative's signature	Date of producer's signature*

\*Producer information not required if you do not have a producer

## Section 8: Certification, authorization and signature

Be sure to sign and date the following page of the application. Signature applies to both “Certification of completion and correctness” and “Authorization for use and disclosure of protected health information”:

### Certification of completion and correctness

- I affirm that the answers given in this application are true, complete, and correct.
- I am providing these answers as part of the application procedure required by Regence to enroll in their coverage.
- I understand that Regence will rely on each answer in making coverage and rating determinations.
- For the protection of all our members, fraud or misrepresentation of material fact by me for the purposes of defrauding Regence may result in Regence taking any action allowed by law or contract, including termination or rescission of coverage, denial of benefits, and/or pursuit of criminal charges and penalties.
- I understand that Regence can rescind my policy if additional information changes my eligibility status.
- If coverage is rescinded due to ineligibility, fraud or intentionally misleading statements, Regence will reimburse premium less any claims paid and will pursue reimbursement for claims paid exceeding any premium.
- I will promptly inform Regence in writing if anything happens before my coverage takes effect that makes this application incomplete or incorrect.
- I understand and agree that no coverage shall be in force until approved by Regence. Regence may call me to clarify answers on this application.
- As the applicant, I understand I have the right to inspect the information in my file.
- I will promptly inform Regence if my Medicare eligibility status changes.
- If applying with an insurance producer (agent), I have received the ***Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*** booklet and an Outline of Coverage.

### Authorization for use and disclosure of protected health information

I acknowledge and understand my health plan may request or disclose health information about me from time to time for the purpose of facilitating health care treatment, payment or for the purpose of business operations necessary to administer health care benefits, or as required by law.\*

Health information requested or disclosed may be related to treatment or services performed by:

- A physician, dentist, pharmacist or other physical or behavioral health care practitioner
- A clinic, hospital, long-term care or other medical facility
- Any other institution providing care, treatment, consultation, pharmaceuticals or supplies, or
- An insurance carrier or health plan

Health information requested or disclosed may include, but is not limited to, claims records, correspondence, medical records, billing statements, diagnostic imaging reports, laboratory reports, dental records, or hospital records (including nursing records and progress notes). A separate authorization will be required for psychotherapy notes.

I understand that if this application contains any material misstatements or omissions, Regence may deny coverage, modify or cancel coverage and/or take any other legal action available to us by law.

**This authorization may not be used for psychotherapy notes** (notes recorded and separately maintained by a mental health professional documenting or analyzing the contents of a conversation during a counseling session).

\*For more information about such uses and disclosures, including uses and disclosures required by law, please refer to the Regence Consumer Privacy Notice. A copy is available on our website at [regence.com](http://regence.com) or by telephone request at 1-800-365-3155.

## Section 8: Certification, authorization and signature (continued)

**Do you have a personal representative (legal power of attorney/ guardian) that is completing this application on your behalf?**  Yes  No  
**If Yes, complete the following:**

Personal representative's first name	Personal representative's last name
Relationship to the individual	
Personal representative's signature	Date
Please attach legal power of attorney or guardianship documentation if signing as a personal representative.	

**If no personal representative, complete the following:**

Signature of applicant	Date
If additional health information is required to qualify you for coverage, we may send you a separate authorization form for the purpose of obtaining medical information.	

Do not send payment with your application. We will bill you upon acceptance of your application.

## Section 9: Insurance producer (agent) certification

If you have a producer, that producer may receive bonuses, commissions, administrative service fees, or other compensation, including non-cash compensation, from Regence. Incentives may be based on any of several factors, including the products you buy, your producer's volume of business with Regence, and the other services your producer provides you. For more information, please contact your producer.

For producer use only	
I (the producer) certify I have explained the eligibility provisions to the applicant. I have not made any statements about benefits, conditions or limitations of the policy except through written material furnished by Regence. I have informed the applicant that the effective date of coverage is assigned only by Regence and provided the Oregon Disclosure Information required.	
<b>I certify that the information supplied to me by the applicant has been truly and accurately recorded here.</b>	
List any other medical or health insurance policies sold to the applicant	
List the policies still in force	
List the policies sold in the past five years that are no longer in force	
Producer name (please print or type)	
Producer phone number	Producer number
Producer signature (required)	Date (required)
<b>Producer: Collect no premium with application.</b>	

### Congratulations. You're almost done!

Mail, fax or email this form to Regence BlueCross BlueShield of Oregon.

#### Mail:

ATTN: Underwriting  
P.O. Box 1106  
Lewiston, ID 83501-1106

#### Questions?

Talk to your producer (agent) or call us at 1-844-REGENCE (1-844-734-3623).

#### New to Regence?

You'll receive a letter with your member ID number to get started on regence.com.

#### Fax:

1-877-369-3418

#### Email:

MedigapEligRBS@regence.com

## Special Notice

- You do not need more than one Medigap policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- You may be eligible for benefits under Medicaid and may not need a Medigap policy.
- If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medigap policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medigap policy (or, if that is no longer available, a substantially equivalent policy) will be re-instituted if requested within 90 days of losing Medicaid eligibility. If the Medigap policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the re-instituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- If you are eligible for, and have enrolled in a Medigap policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medigap policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medigap policy under these circumstances, and later lose your employer or union-based group a substantially equivalent policy) will be re-instituted, if requested within 90 days of losing your employer or union-based group health plan. If the Medigap policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the re-instituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- Counseling services may be available in your state to provide advice concerning your purchase of Medigap insurance and concerning medical assistance through the state Medicaid program, including benefits as a qualified Medicare beneficiary (QMB) and specified low-income Medicare beneficiary (SLMB).
- Your rate may change at your renewal date. Rates are guaranteed not to increase for 12 months after your renewal date.
- We can't accept third party payments unless from a not-for-profit foundation that provides such payments on a charitable basis and does not base contributions on the policyholder's health status or enrollment in a particular health insurance plan. Additionally, if you or your spouse are actively working, payments from your employer or your spouse's employer are not permitted if the employer making the payment has 20 or more employees. Premium payments that do not meet the above criteria will not be accepted and this policy may be terminated for non-payment.
- You understand that you must be enrolled in Medicare Part A and Part B to be eligible for Medigap coverage. If Medicare Part A and/or Part B terminate for any reason, a Medigap policy is no longer beneficial because Medicare covered benefits will not be reimbursed.
- Regence will validate householder eligibility and may request additional documentation. If you are deemed ineligible for the household discount, we will adjust your premium accordingly back to your original effective date.
- **Your application is subject to review and approval by Regence. Complete applications received in our office by midnight Pacific time on the last business day of the month will be eligible for an effective date of the first of the following month, unless otherwise indicated. Incomplete applications may receive a later effective date.**

# NONDISCRIMINATION NOTICE

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Regence does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

## **Regence:**

**Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:**

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats).

**Provides free language assistance services to people whose primary language is not English, which may include:**

- Qualified interpreters
- Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Civil Rights Coordinator.

If you believe that Regence has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

### **Customer Service**

Civil Rights Coordinator  
PO Box 1106  
Lewiston, ID 83501-1106  
Phone: 1-888-344-6347, (TTY: 711)  
Fax: 1-888-309-8784  
Email: CS@regence.com

### **Medicare Customer Service**

Phone: 1-800-541-8981 (TTY: 711)  
Email: medicareappeals@regence.com

### **VSP Customer Service**

Phone: 1-844-299-3041  
TTY: 1-800-428-4833

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-888-344-6347 (TTY:711) まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በአዲስ አበባ ተዘጋጅተዋል፤ የሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስማት ለተሳናቸው:- 711)::

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू नि:शुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-888-344-6347 (टिटिवाइ: 711)

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-344-6347 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi ballooji-ma to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

โปรดทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-888-344-6347 (TTY: 711)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຄວນມີຮ່ວມໃຫ້ທ່ານ. ໂທ 1-888-344-6347 (TTY: 711)

Afaan dubbattan Oroomiffaa tiif, tajaajila gargaarsa afaanii tola ni jira. 1-888-344-6347 (TTY: 711) tiin bilbilaa.

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-888-344-6347 (TTY: 711) تماس بگیرید.

ملحوظة: إذا كنت تتحدث فاذاكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-344-6347 (رقم هاتف الصم والبكم 711 TTY)