

FACT MEMBERSHIP ENROLLMENT FORM

I hereby enroll for Full Associate membership in the FEDERATION OF AMERICAN CONSUMERS AND TRAVELERS (FACT). Upon completion of this enrollment form and payment of initial dues (\$3 monthly), I understand that: (a) I will be entitled to FACT's benefits; (b) these benefits may change from time to time; (c) my membership will become effective on the day this enrollment form is dated and signed; (d) I am eligible to apply for association group insurance; and (e) I authorize the release of my name and address listed on the Golden Rule Insurance Company Application for Insurance to FACT.

Member's Signature X _____ Date X _____

If you wish to apply for association group insurance, please complete the application below.

FACT ENFO 0105

GOLDEN RULE INSURANCE COMPANY

APPLICATION FOR INSURANCE

To be filled out personally by the applicant(s) PLEASE PRINT IN BLACK INK Do not separate application pages

APPLICANT(S) INFORMATION (Only list persons applying for coverage)

| Name (Last, First, M.I.) | Marital Status | Social Security Number | Birth Date | Age | Sex | Height | Weight |
|--------------------------|----------------------------------------------------------|------------------------|------------|-----|-----|--------|--------|
| 1. Primary (You) | <input type="checkbox"/> M <input type="checkbox"/> S | | | | | | |
| 2. Spouse | | | | | | | |
| 3. Dependent Children | | | | | | | |
| Name (Last, First, M.I.) | | | Birth Date | Age | Sex | Height | Weight |
| a. | | | | | | | |
| b. | | | | | | | |
| c. | | | | | | | |
| d. | | | | | | | |
| e. | | | | | | | |

4. Primary Applicant's Address (P.O. Boxes are not accepted.)

Street (Include Apt.) City State ZIP

5. Phone Numbers: () ()
Home Other Best number and times to call E-mail Address

6. Payor (If not You): Name Street City State ZIP

7. Your Beneficiary: Name Relationship Age You will be the beneficiary for your spouse.

8. Your Occupation: Date Hired: 9. Total Annual Household Income: \$15,000 or less \$35,001 to \$50,000 \$75,001 to \$99,999
Prior Employment (If within 2 years): \$15,001 to \$35,000 \$50,001 to \$75,000 \$100,000 or more

10. Primary Applicant's Mother's Maiden Name: (Last Name Only) Spouse's Mother's Maiden Name: (Last Name Only)

Primary Applicant's initials _____ Spouse's initials _____ Date ____ / ____ / ____



COVERAGE INFORMATION

11. Requested Effective Date: ___/___/_____

Special Instructions: _____

All plans include a preferred network; if not wanted, check here

Network Name: _____

Requested Health Class: Primary: Preferred Standard I Standard II
 Spouse: Preferred Standard I Standard II

Tobacco Use: Primary Yes No Spouse Yes No Child a. Yes No Child b. Yes No Child c. Yes No Child d. Yes No Child e. Yes No (See Question 30 for applicants age 18 and older, including dependent children.)

AVAILABLE PRODUCTS

HIGH DEDUCTIBLE PLANS

- Plan 100[®] \$ 500 (Saver 80 only)
- Plan 80SM \$1,000 (Saver 80 only)
- Saver 80SM \$1,500 \$2,500 \$3,500 \$5,000

COPAY PLANS

- Copay SelectSM \$ 500 (Copay Select only) \$1,000 (Copay Select only)
- Copay SaverSM \$1,500 \$2,500 \$5,000

HSA PLANS

| | Single 2008/2009 | Family 2008/2009 |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> HSA 100 [®] | <input type="checkbox"/> \$1,100/\$1,150 <input type="checkbox"/> \$1,900/\$1,900 <input type="checkbox"/> \$2,900/\$2,900 | <input type="checkbox"/> \$2,200/\$2,300 <input type="checkbox"/> \$3,850/\$3,850 <input type="checkbox"/> \$5,800/\$5,800 |
| <input type="checkbox"/> HSA Saver [®] | <input type="checkbox"/> \$3,500/\$3,500 <input type="checkbox"/> \$5,000/\$5,000 | <input type="checkbox"/> \$7,500/\$7,500 <input type="checkbox"/> \$10,000/\$10,000 |

OPTIONAL BENEFITS — See current brochure and inserts for availability

- Enhanced Term Life - Primary \$50,000 \$100,000 \$150,000
- Enhanced Term Life - Spouse \$50,000 \$100,000 \$150,000
- Accidental Death Benefit - Primary
- Accidental Death Benefit - Spouse
- Lifetime Maximum - \$5 Million
- Maternity (not available with HSA Plans)
- Supplemental Accident: \$500 \$1,000
- Preventive Care (not available with Copay Select)
- 2 Additional Dr. Visits a Year (Copay Saver only)
- Prescription Drug - no annual max. (Copay Select only)
- Prescription Drug Card (Plan 100 and Plan 80 only)
- HSA Hospital Indemnity Rider (not available with \$1,100/\$1,150 or \$2,200/\$2,300 deductibles)
- UnitedHealthcare Dental: PremierSM ValueSM (if available)
- UnitedHealthcare Vision (if available)

A \$20 fee will be charged for each non-sufficient fund payment transaction. Failure to pay required fees may result in revocation and/or termination of coverage.

OTHER COVERAGE

13. Within the last 62 days, has any applicant **been covered by** any type of **medical** insurance? If yes, complete chart below. Yes No
Your signature on this application indicates your agreement to terminate any existing coverage listed below as being replaced (see (7) above the signature lines).

| Applicant's Name | Company Name | Policy/Certificate Number | Type (Individual, Employer Group, Short Term, COBRA, Medicaid, Other) | Is this to be replaced? | Termination Date |
|------------------|--------------|---------------------------|-----------------------------------------------------------------------|-------------------------|------------------|
| | | | | | |
| | | | | | |

14. Will the term life benefit replace any existing **life** insurance or annuities? Company Name _____ Policy # _____ Yes No

15. Has any applicant ever had an application or policy voided, declined, postponed, rated, or charged an extra premium, or had coverage modified (including medical exclusion riders) by any health or life insurer? (If yes, list name and give details.) Yes No
 Person: _____ Company: _____ Action Taken: _____
 Date: _____ Reason for Action: _____

BILLING (or attach health insurance quote)

12. **Initial Payment With Application:** Check EFT Credit Card
Ongoing Payments: Monthly (EFT) List Bill (include forms) Quarterly Direct Bill

| | | | |
|-----------------------------------------------------------|----|------|----------------------|
| FACT Dues | \$ | 3.00 | |
| Base Premium Amount | + | | |
| Enhanced Term Life - Primary | + | | Optional |
| Enhanced Term Life - Spouse | + | | Optional |
| Accidental Death - Primary | + | | Optional |
| Accidental Death - Spouse | + | | Optional |
| Lifetime Maximum - \$5 Million | + | | Optional |
| Maternity Benefit | + | | Optional |
| Supplemental Accident | + | | Optional |
| Preventive Care | + | | Optional |
| 2 Additional Dr. Visits a Year | + | | Optional |
| Prescription Drug - no annual max. | + | | Optional |
| Prescription Drug Card | + | | Optional |
| Dental | + | | Optional |
| Vision | + | | Optional |
| HSA Deposit (only with HSA) | + | | \$25 Monthly Minimum |
| Child(ren) Admin. Fee (only if primary applicant <18 yrs) | + | | \$5 Monthly |

Total Monthly Payment = \$ _____
 One-Time HSA Set-Up Fee + _____ \$10 (only with HSA)
 One-Time HSA Indemnity Rider + _____ Optional (only with HSA)
Initial Payment = \$ _____ Make check payable to "FACT"

If Quarterly, Total Monthly Payment x 3 = \$ _____
 One-Time HSA Set-Up Fee + _____ \$10 (only with HSA)
 One-Time HSA Indemnity Rider + _____ Optional (only with HSA)
Initial Payment = \$ _____ Make check payable to "FACT"

IMPORTANT: Premium will be verified and may be adjusted up or down during the underwriting process.

Yes No

16. Has any applicant previously applied for, or been covered by, Golden Rule?
If yes, who? _____ Policy/Certificate # _____

DRIVING -- FOR ALL APPLICANTS

Yes No

17. In the last 24 months, has any applicant participated in driving any type of motorcycle?

If yes, please answer the following questions:

- a. Which applicant(s)? Primary Spouse Child a. Child b. Child c. Child d. Child e.
- b. Does applicant have a valid motorcycle license? Yes Yes Yes Yes Yes Yes Yes
- c. Within the last 24 months, has the applicant had any motor vehicle license suspended or revoked?
- d. Within the last 24 months, has the applicant, while operating any motor vehicle, been involved in an accident or received a moving violation? If yes, provide details in "Medical History Details."

MEDICAL HISTORY -- FOR ALL APPLICANTS

IMPORTANT! PLEASE PROVIDE DETAILS OF EACH YES ANSWER IN "MEDICAL HISTORY DETAILS."

- | | Yes | No | | Yes | No |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| 18. Is any family member (whether or not named in this application) pregnant or an expectant mother or father? | <input type="checkbox"/> | <input type="checkbox"/> | 24. In the last 10 years, has any applicant: | | |
| | | | a. had a complicated pregnancy or delivery? | <input type="checkbox"/> | <input type="checkbox"/> |
| 19. Do any applicants, other than dependent children, not read, write, speak, and understand the English language? | <input type="checkbox"/> | <input type="checkbox"/> | b. tested positive for antibodies to the HIV virus? | <input type="checkbox"/> | <input type="checkbox"/> |
| 20. Do you have an adoption pending? | <input type="checkbox"/> | <input type="checkbox"/> | c. been hospital confined, had surgery, or discussed surgery? | <input type="checkbox"/> | <input type="checkbox"/> |
| 21. In the last 6 months , has any applicant taken, or been advised to take, medication or received medical advice or treatment of any kind? | <input type="checkbox"/> | <input type="checkbox"/> | 25. In the last 10 years, has any applicant had any indication, signs, symptoms, diagnosis, or treatment of any disease, disorder, or abnormality of the: | | |
| 22. Within the last 10 years, has any applicant had any indication, signs, symptoms, diagnosis, or treatment of any disease or disorder of the: | | | a. heart or circulatory system? | <input type="checkbox"/> | <input type="checkbox"/> |
| a. gallbladder? | <input type="checkbox"/> | <input type="checkbox"/> | b. nervous system? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. pancreas or liver? | <input type="checkbox"/> | <input type="checkbox"/> | c. digestive system? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. joints or spine? | <input type="checkbox"/> | <input type="checkbox"/> | d. muscular or skeletal system? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. kidney? | <input type="checkbox"/> | <input type="checkbox"/> | e. respiratory system? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. eyes, ears, or nose? | <input type="checkbox"/> | <input type="checkbox"/> | f. male or female reproductive system, including infertility? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. mouth, throat, or jaw? | <input type="checkbox"/> | <input type="checkbox"/> | g. urinary system? | <input type="checkbox"/> | <input type="checkbox"/> |
| 23. In the last 10 years, has any applicant had any indication, signs, symptoms, diagnosis, or treatment of: | | | h. thyroid, breast, or other glands? | <input type="checkbox"/> | <input type="checkbox"/> |
| a. high blood pressure? | <input type="checkbox"/> | <input type="checkbox"/> | 26. In the last 10 years, has any applicant had any indication, signs, symptoms, diagnosis, or treatment of any other disease, disorder, injury, or adverse finding, or had any adverse or abnormal test results? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. chest pain? | <input type="checkbox"/> | <input type="checkbox"/> | 27. In the last 12 months, has any applicant experienced a weight gain or loss of 15 pounds or more? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. headaches? | <input type="checkbox"/> | <input type="checkbox"/> | 28. In the last 5 years, has any applicant had any indication, diagnosis, or treatment of an alcohol or drug dependency, problem, or abuse; or any alcohol- or drug-related arrest? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. paralysis? | <input type="checkbox"/> | <input type="checkbox"/> | 29. Is any applicant currently, or in the last 5 years been, a user of alcoholic beverages in excess of 14 drinks per week? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. arthritis? | <input type="checkbox"/> | <input type="checkbox"/> | If yes, show who and how many drinks per week in "Medical History Details" (one drink equals: 12 oz. of beer; 4 oz. of wine; 1 oz. of hard liquor). | | |
| f. convulsions or epilepsy? | <input type="checkbox"/> | <input type="checkbox"/> | 30. Has any applicant smoked cigarettes or used tobacco in any form (including smokeless tobacco) or nicotine substitute within the past 12 months? (If yes, mark "Tobacco" in Question 11.) | <input type="checkbox"/> | <input type="checkbox"/> |
| g. elevated cholesterol? | <input type="checkbox"/> | <input type="checkbox"/> | 31. List in "Medical History Details" any additional doctors or other health care professionals that any applicant has consulted with or been treated by in the last 5 years, and give full details. | | |
| h. sexually transmitted disease? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| i. cancer? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| j. diabetes or sugar in the blood or urine? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| k. stroke? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| l. Acquired Immune Deficiency Syndrome (AIDS) or any HIV-related disease or illness? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| m. tumor, cyst, polyp, lump, or growth of any kind? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| n. mental, emotional, or behavioral disorder? | <input type="checkbox"/> | <input type="checkbox"/> | | | |

ASSOCIATION GROUP POLICY INFORMATION

- You must already be or become a member of the Federation of American Consumers and Travelers (FACT) to apply for this coverage. (See the FACT Membership Enrollment Form.)
- FACT's membership dues are \$3 per month. This fee is in addition to the premium amount for the Golden Rule insurance coverage.
- The master policy for this association group coverage is issued to FACT. If insurance coverage is offered to and accepted by you, you will receive a certificate explaining your coverage under that master policy.
- The premium rate for, and the terms and conditions of, this coverage are determined between Golden Rule and FACT and may be changed by agreement between Golden Rule and FACT without the consent of the individual certificate holder. You will be informed of any such change at least 31 days prior to the effective date of the change.

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HEALTH INSURANCE CERTIFICATION AND AUTHORIZATION TO OBTAIN AND DISCLOSE NONMEDICAL INFORMATION

This insurance coverage is not designed nor marketed as employer-provided insurance. This coverage does not comply with all your state's small-employer group health insurance laws. Therefore, this plan cannot be used, now nor at some future date, by you or an employer to provide insurance for employees.

I certify that: (a) I am not employed by an employer with 2-50 employees; or (b) I am employed by an employer with 2-50 employees; however, no portion of the premium is paid, either directly or indirectly, by my employer.

If you cannot certify to either (a) or (b) above, you are not eligible to apply for this plan.

By signing below, I certify that I understand that I am applying for personal health insurance that may never be used as employer-provided insurance.

953B-799

I authorize Golden Rule Insurance Company's Insurance Administration and Claims Departments to obtain information that they need to underwrite or verify my application for insurance. Any employer, insurance company, government agency, consumer-reporting agency, or the Medical Information Bureau (MIB) having information about my

occupation(s), avocations, driving history, criminal history, or prior insurance coverage for my family or me is authorized to give it to Golden Rule's Insurance Administration and Claims Departments.

Golden Rule may also release this information about my family or me to the MIB or any member company for the purposes described in Golden Rule's Notice of Information Practices.

I (we) have received Golden Rule's Notice of Information Practices. This authorization shall remain valid for 30 months from the date below.

I (we) understand the following: A photocopy of this authorization is as valid as the original. I (we) or my (our) authorized representative may obtain a copy of this authorization by writing to Golden Rule. I (we) may request revocation of this authorization by writing to Golden Rule, as explained in Golden Rule's Notice of Information Practices. Golden Rule may condition enrollment in its health plan or eligibility for benefits on my (our) refusal to sign this authorization. The information that is used or disclosed in accordance with this authorization may be redisclosed by the receiving entity and may no longer be protected by federal or state privacy laws.

I have read the above: Health Insurance Certification and Authorization to Obtain and Disclose Nonmedical Information.

Signed X _____ / _____ / _____ at _____ City _____ State _____
Date

X _____
Signature of Parent/Guardian (If You are a minor)

X _____
Signature of Primary Applicant (You)

X _____
Signature of Spouse (If to be covered)

AUTHORIZATION TO OBTAIN AND DISCLOSE HEALTH INFORMATION

I authorize Golden Rule Insurance Company's Insurance Administration and Claims Departments to obtain health information that they need to underwrite or verify my application for insurance. Any health-care provider, consumer-reporting agency, the Medical Information Bureau (MIB), or insurance company having any information as to a diagnosis, the treatment, or prognosis of any physical or mental conditions about my family or me is authorized to give it to Golden Rule's Insurance Administration and Claims Departments. This includes information related to substance use or abuse.

I understand any existing or future requests I have made or may make to restrict my protected health information do not and will not apply to this authorization, unless I revoke this authorization.

Golden Rule may release this information about my family or me to the MIB or any member company for the purposes described in Golden Rule's Notice of Information Practices.

I (we) have received Golden Rule's Notice of Information Practices. This authorization shall remain valid for 30 months from the date below.

I have read the above: Authorization to Obtain and Disclose Health Information.

Signed X _____ / _____ / _____ at _____ City _____ State _____
Date

X _____
Signature of Parent/Guardian (If You are a minor)

I (we) understand the following:

- A photocopy of this authorization is as valid as the original;
- I (we) or my (our) authorized representative may obtain a copy of this authorization by writing to Golden Rule;
- I (we) may request revocation of this authorization as described in Golden Rule's Notice of Information Practices;
- Golden Rule may condition enrollment in its health plan or eligibility for benefits on my (our) refusal to sign this authorization;
- The information that is used or disclosed in accordance with this authorization may be redisclosed by the receiving entity and may no longer be protected by federal or state privacy laws regulating health insurers.

I have retained a copy of this authorization.

X _____
Signature of Primary Applicant (You)

X _____
Signature of Spouse (If to be covered)

HEALTH SAVINGS ACCOUNT (HSA) APPLICATION (only if opening an HSA with OptumHealth Bank)

By signing to the right, I acknowledge that:

- I wish to establish an HSA with OptumHealth Bank as custodian.
- I understand and agree that my HSA will be opened under and governed by OptumHealth Bank's Custodial and Deposit Agreement. Terms of this Agreement will be binding on me unless I close my account within 30 days. This document will be sent to me when my account is opened, along with OptumHealth Bank's Privacy Policy and Schedule of Fees and Charges.
- I authorize OptumHealth Bank to provide information about my HSA, including my account number, to Golden Rule, and those acting on behalf of Golden Rule or OptumHealth Bank (if applicable), in connection with the establishment and maintenance of my HSA.
- I acknowledge that Golden Rule and all others acting on behalf of Golden Rule (if applicable), may provide information on my behalf to establish and maintain my HSA.
- I understand my monthly account statements will be made available to me electronically. I agree to notify OptumHealth Bank if I wish to have statements mailed to my home address.
- If I have filled out the information to request an additional debit card, I hereby request OptumHealth Bank to issue a debit card on my account to the person indicated and I acknowledge I will be liable for the use of the debit card by the Authorized User.
- I authorize OptumHealth Bank to share information about my HSA with the Authorized User named and to allow withdrawals by check, debit card, or other means to be made by such Authorized User.
- I certify that the information provided in this application is true and complete.

X

Signature of Primary Applicant

Primary Applicant's
Social Security Number

Spouse's
Social Security Number

Per the USA Patriot Act: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open the account, we will ask for your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

REQUEST FOR AN AUTHORIZED USER DEBIT CARD (OPTIONAL)

Authorized User's _____
First Name Middle Initial

Authorized User's _____
Last Name

Authorized User's _____
Date of Birth

Authorized User's _____
Social Security No.

155X-0108

ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION -- ONLY IF PAYING BY EFT

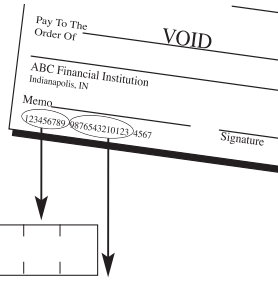
I (we) hereby authorize FACT to initiate debit entries to the account indicated below. I also authorize the named financial institution to debit the same to such account.

I agree this authorization will remain in effect until you actually receive written notification of its termination from me.

Type of Account: Checking Savings

Nine-digit Routing No. _____

Account No. _____



Financial Institution's Name _____

Address _____

City, State, ZIP _____

Draft On _____

Day

Date Signed

In Tennessee and Texas, drafts may only be scheduled on 1) the premium due date; or 2) up to 10 days after the due date.

X

Authorized Account Signature

E-mail Address _____

INITIAL PAYMENT CREDIT CARD AUTHORIZATION

I authorize FACT to bill my MasterCard/Visa account for the Initial Payment. **If quarterly billing requested, the Initial Payment will be for three months plus any one-time costs.**

Name as Printed on Card: _____

Billing Address _____

City _____

State _____

ZIP _____

Type of Card: MasterCard Visa Expiration Date: _____

Month

Year

Card Number: _____

X

Signature of Authorized User

REVIEW BEFORE MAILING THE APPLICATION

- Please read the current product brochure before completing the application for insurance.

Note:

- If you were previously insured by UnitedHealthcare, you must still fully complete this application accurately. Our underwriters do not have access to UnitedHealthcare underwriting and claims files.
- Broker must be licensed with Golden Rule in state where application is signed AND state where applicant resides.
- Coverage is not available if any family member is currently pregnant.
- Coverage is not available if the applicant has not resided in the U.S. for the last 12 consecutive months.
- Altered applications will not be accepted.
- Any person who knowingly presents false, incomplete, or misleading information in an application for insurance may be committing insurance fraud.
- You will be notified of the actions taken within 45 days after the date of the application, or be given the reason for delay.

- There is no coverage until approved in writing by Golden Rule.
- **Applications received by Golden Rule more than 15 days after the signed date will not be accepted.**

Mail this Application Packet with the following:

- Health insurance quote.
- Initial payment:
 - Check made payable to "FACT";
 - EFT authorization (if paying via EFT); or
 - Credit card authorization (if paying via credit card).

Mail to: Golden Rule Insurance Company
HEALTH APPLICATION
PO Box 68994
Indianapolis, Indiana 46268-0994