

Sample Application Questions – Hospital & Doctor (Fixed Indemnity)

For illustrative purposes only. Actual questions may vary by state and other factors. These are **not** the state-specific application questions. Applicants will be presented with state-specific questions during the application process.

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Application Questions			
General Information		Yes	No
G1	During the past 12 months, has any applicant smoked cigarettes or e-cigarettes or used tobacco in any form (including smokeless tobacco) or nicotine substitute? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
If a question listed below is answered yes for any applicant, I understand that applicant will not be covered under the policy.			
Medical History Information		Yes	No
M1	Is any applicant currently pregnant, an expectant parent, in the process of adopting a child, or undergoing infertility treatment? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
M2	Is any applicant currently confined to a hospital, nursing home, mental facility, inpatient rehabilitation facility, subacute facility, or hospice? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
M3	During the past 12 months, has any applicant:		
	a. Been confined to a hospital (other than for pregnancy or routine newborn care), nursing home, mental facility, inpatient rehabilitation facility, subacute facility, or hospice? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	b. Experienced recurrent breast tumors, unexplained tumors/growths, or abnormal pap smear without normal follow-up pap smear? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	c. Experienced unexplained weight loss, fatigue, dizziness, or seizures? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	d. Experienced circulatory problems (such as vascular insufficiency), pulmonary hypertension, uncontrolled hypertension/high blood pressure, chest pains, irregular heartbeat or tachycardia? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	e. Received medical care from a member of the medical profession for a condition that has yet to be diagnosed? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	f. Been advised to undergo any test (except for HIV test), treatment, hospitalization, or surgery which has not yet been completed or for which results have not yet been received? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	g. Applied for, received, or currently receiving disability benefits from any insurance company, government, employer, or other source other than for maternity? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
M4	During the past 5 years, has any applicant been advised by a doctor to seek treatment or been treated for substance use disorder, drug or alcohol abuse or addiction? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐

Application Questions (continued)			
M5	During the past 5 years, has any applicant been diagnosed with or received medical or surgical care from a member of the medical profession for any of the following:		
	a. Disease or disorder of the heart or circulatory system, heart attack, cardiomyopathy, bypass/stent/angioplasty, atrial fibrillation, implant of pacemaker/defibrillator, renal hypertension, heart surgery (including valve replacement or correction), or congestive heart failure? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	b. Stroke/transient ischemic attack (TIA), thrombosis, embolism, or hemophilia? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	c. Chronic obstructive pulmonary disease (COPD) or any chronic lung disease, emphysema, cystic fibrosis, or pulmonary fibrosis? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	d. Diabetes (except gestational diabetes), organ transplant (or awaiting an organ transplant), bone marrow transplant, chronic kidney disease or disorder (not including stones), chronic liver disease including cirrhosis, hepatitis B, or hepatitis C? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	e. AIDS, HIV infection, or any AIDS related condition? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	f. Any cancer (excluding basal cell or squamous cell skin cancer), carcinoma in situ, leukemia, or Hodgkin's or non-Hodgkin's lymphoma? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	g. Paralysis, multiple sclerosis, muscular dystrophy, or amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	h. Systemic lupus erythematosus (SLE), Parkinson's, Alzheimer's, or senile dementia? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	i. Schizophrenia, bipolar mood disorder, mood (affective) disorder, or currently taking anti-psychotic medication prescribed by a medical professional? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
	j. Crohn's disease or ulcerative colitis? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐
Other Coverage Information		Yes	No
O1	Does any applicant now have (or currently applying for) other hospital or fixed indemnity insurance that will not terminate prior to the requested effective date? If yes, select each person: ☐ Primary ☐ Spouse ☐ Child1 ☐ Child 2 ☐ Child 3 ☐ Child 4 ☐ Child 5 ☐ Child 6	☐	☐