

MIDWEST SECURITY LIFE INSURANCE COMPANY
IMPORTANT: PLEASE READ PRIOR TO ENROLLMENT

NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

To request special enrollment or obtain more information, contact us at:

Midwest Security Life Insurance Company
2700 Midwest Drive, Onalaska, WI 54650
800-542-6642

GENERAL NOTICE OF PRE-EXISTING CONDITION LIMITATION

This plan excludes coverage for conditions that existed prior to your enrollment date. The exclusion applies only to conditions that you received medical advice, diagnosis, care or treatment for during the six-month period prior to your enrollment date in this plan. This exclusion complies with state and federal laws and will not exceed a period of 12 months (9 months for INDIANA 2-50 size groups) from your enrollment date or 18 months (15 months for INDIANA 2-50 size groups) from your enrollment date if you are a late enrollee. Your enrollment date is the first day of your eligibility period. If you are not subject to an eligibility period, your enrollment date is your effective date under the plan. If you are a late enrollee, your enrollment date is your effective date under the plan. This exclusion complies with federal law.

The exclusion does not apply to claims for pregnancy. The exclusion will not be applied to a child that is enrolled under the plan within 30 days of the child's birth, adoption or placement for adoption.

You have the right under federal law to have the pre-existing condition limit reduced. Credit is based on the number of days of creditable coverage you can show. Creditable coverage is a period of continuous coverage, without a lapse of more than 63 days (not including waiting periods), under any of the following:

- A group health plan
- Health insurance coverage (group, individual or other)
- Part A or B of Medicare
- Medicaid
- The Active Military Health Program or TRICARE
- A medical care program of the Indian Health Services or of a tribal organization
- A State sponsored health benefits risk sharing pool
- The Federal Employees Health Plan
- The Peace Corp. Health Program
- A State Children's Health Insurance Program
- A public health plan that provides health coverage to enrolled individuals and is sponsored by the U.S. government, a State, a foreign country, or any political subdivision thereof.

Credit may be obtained by providing the plan with a Certificate of Creditable Coverage from your prior health plan or coverage. If you do not have a certificate from the prior plan or coverage, federal law requires them to provide you with one in most cases. If you are unable to obtain a certificate after requesting one in writing, you should contact this plan. This plan will assist you in obtaining the certificate or in demonstrating proof of prior coverage in other ways.

For more information regarding the plan's pre-existing condition exclusion or on obtaining credit for prior health coverage, contact us at:

Midwest Security Life Insurance Company
2700 Midwest Drive, Onalaska, WI 54650
800-542-6642

F **Portability Information:** Complete to determine appropriate reduction of this plan's pre-existing condition limitation. Attach certification of creditable coverage from your prior plan if you are a new enrollee under the above employer's plan.

Prior Coverage Start Date: _____ End Date: _____

Covered Individuals: _____ Prior plan or carrier name: _____

Reason for ending prior coverage: _____

G

1. Are you now actively at work on a full-time basis? Yes No

2. Is any dependent currently disabled or unable to perform their normal activities? Yes No

3. Have you or any dependent ever been postponed or refused medical or life insurance? Yes No

4. Have you or any dependent, **in the last 10 years**, received treatment (including medication) or been told by a member of the medical or mental health profession that you had:

a) Disorders of the heart or blood vessels, chest pain, or high blood pressure? Yes No

b) Paralysis, epilepsy, Parkinson's disease, nervous system disorders, or migraine headaches? Yes No

c) Tumor, cancer or any malignancy, diabetes, kidney or liver disorders? Yes No

d) Mental disorders, depression or other emotional disorders, alcohol or other drug abuse or addictions? Yes No

e) Stomach, intestinal, or gall bladder disorders, rheumatism, arthritis, back or spinal disorders? Yes No

f) Tuberculosis, asthma, shortness of breath, or other respiratory disorders? Yes No

5. Are you or any dependent currently pregnant?

a) Have you or any dependent, in the last 10 years, received treatment (including medication), or been told by a member of the medical profession that you had: infertility, premature delivery, miscarriage, c-section, or any other complications of pregnancy? Yes No

6. HAVE YOU OR ANY DEPENDENT to be covered by this insurance had any other injury, illness, treatment, or been hospitalized during the past 10 years which is not listed above or anticipate treatment or surgery? Yes No

7. Have you or any of your dependents, in the last 10 years, been treated or diagnosed by a member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or any sexually transmitted disorder? Yes No

If any of the above questions are answered "YES", please indicate the following information: (1) The attending physician name and address; and (2) Any additional details or information concerning diagnosis or treatment. Attach additional page if needed.

PATIENT NAME	MEDICAL IMPAIRMENT	DATE	CURRENT STATUS/MEDICATION AND DOSAGE
PHYSICIAN/HOSPITAL NAME	PHYSICIAN'S CLINIC AFFILIATION	CITY AND STATE	
PATIENT NAME	MEDICAL IMPAIRMENT	DATE	CURRENT STATUS/MEDICATION AND DOSAGE
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H **Authorization to Obtain Medical Information**

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance or reinsuring company, organization, institution or person, that has any records or knowledge of me, my spouse, or my minor children to give to Midwest Security Life Insurance Company or its reinsurers, any and all such information. To facilitate the rapid submission of such information, I authorize all said sources to give such records or knowledge to any agency employed by Midwest Security Life Insurance Company to collect and transmit such information.

I understand the information obtained by use of the Authorization will be used by Midwest Security Life Insurance Company to determine eligibility for insurance and eligibility for benefits under an existing policy. Any information obtained will not be released by Midwest Security Life Insurance Company to any person or organization except to reinsuring companies, the Plan Administrator, Plan sponsor, insurance intermediaries, or other persons or organizations performing business or legal services in connection with my application, claims plan renewal, or as may be otherwise lawfully required or as I may further authorize.

I acknowledge that I have received a copy of the Authorization to Obtain Medical Information. I agree this Authorization shall be valid for two and one half years from the date shown below and that a copy of this Authorization shall be as valid as the original.

A person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Signed this _____ day of _____

Signature of Applicant
(or parent or guardian if proposed insured is a minor)

Signature of Spouse