

The process of purchasing medical health insurance from Golden Rule Insurance.

The reason Golden Rule Insurance is referred to as an "individual" health insurance plan is because you are purchasing the medical health insurance as an individual versus a business.

Golden Rule offers "individual medical plans" that are available to individuals, couples, and families. Applying is easy. **You can apply online or by paper.** Both are acceptable. For questions or assistance call (866) 508 - 0618

1. Complete and sign and initial the 6 pages of the application. Be sure to have your spouse do the same.
2. Complete all questions on page 3 Medical History. Be sure to answer the questions for all family members applying for coverage.
3. The last page, Replacement of insurance, needs to be signed if you are replacing health insurance which is active.
4. Enclose a check payable to Golden Rule for the first months premium.
5. If you want to pay Golden Rule directly from your bank in the future, fill out the Monthly PAC Form (page 5). Be sure to include a check marked "VOID".
6. Mail all these forms and checks to the Golden Rule producer: Creative Healthcare Benefits, PO Box 2048, Manchester, Ct 06045

Once we receive your application, we will review your application for mistakes and omissions. A small omission could delay your application by a week or more. If everything looks OK, we will immediately send to the underwriting department.

**** Note:** If you have a question you would like answered before you mail, Please call us at 1-866-508-0618, or you can fax us a copy to review at 860-432-3803. We will review and contact you shortly thereafter.

There is no charge for our services and the price is the same as you could purchase from Golden Rule. However, sometimes we are able to find ways to lower the price for you.

In Connecticut, All individual health or medical insurance plans are medically underwritten. This means the health plan will look at your physical health answers and make a decision whether they will accept you.