

APPLICATION FOR DENTAL/VISION INSURANCE
GOLDEN RULE INSURANCE COMPANY — INDIANAPOLIS, INDIANA

PLEASE PRINT IN BLUE INK

APPLICANT(S) INFORMATION

PROPOSED INSURED: [Grid for Name and Birth Date] Male Female
First Name Middle Initial Last Name Birth Date: Month Day Year Age Gender

Mailing Address: [Grid for Street, City, State, ZIP]
Street (Include Apt.)
City State ZIP

A physical address is required if different than your mailing address. P.O. Boxes are not accepted as a physical address.

Physical Address: [Grid for Street, City, State, ZIP]
Street (Include Apt.)
City State ZIP

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

DEPENDENTS: List below any dependents to be covered under the policy.

Table with columns: Name (Last, First, M.I.), Relationship, Birth Date, Gender. Includes 'Spouse' entry.

PAYOR: (If not You): Name E-mail Address [Grid for Street, City, State, ZIP]

REQUESTED EFFECTIVE DATE: ___/___/___
(See Statement of Understanding section.)

Plan Choices: [] UnitedHealthcare Dental PremierSM [] UnitedHealthcare Dental ValueSM (if available)

OPTIONAL: [] UnitedHealthcare Vision

Payment Mode: [] Monthly [] Quarterly [] Semi-annual [] Annual

Payment Options: Initial Payment with Application:

[] Check [] EFT [] Credit Card

Ongoing Payments: [] Monthly EFT

[] Direct Bill (quarterly, semi-annual and annual only)

[] List Bill (include forms; \$25 monthly admin. fee per list bill group)

Notice: The state of Ohio requires that we provide you with the following information: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.



STATEMENT OF UNDERSTANDING

I have read this application and represent that the information shown on it is true and complete. I understand that: (a) no insurance will become effective unless my application is approved and the appropriate premium is actually received by Golden Rule with this application; (b) if other dental/vision insurance exists that duplicates coverage under the dental/vision plan being applied for, the existing dental/vision coverage must be terminated prior to the effective date of this coverage; (c) if coverage is issued, the coverage will not be a continuation of any prior coverage; and (d) the policy being applied for may contain waiting periods for certain benefits listed on the policy Data Page. Incorrect or incomplete information on this application may result in voidance of coverage and claim denial. The information provided in this application, and any supplement or amendments to it, will be made a part of any policy that may be issued. I understand that, for an application sent by any electronic means, insurance, if approved, will be effective the later of: (i) the requested effective date; or (ii) the day after receipt by Golden Rule. I understand that, for a mailed application, insurance, if approved, will be effective the later of: (i) the requested effective date; or (ii) the day after the **postmark date** affixed by the U.S. Postal Service. If mailed and not postmarked by the U.S. Postal Service or if the postmark is not legible, the effective date will be the later of: (i) the requested effective date; or (ii) the date received by Golden Rule. I understand that the broker is only authorized to submit the application and initial premium and may not change or waive any right or requirement.

X _____ X _____ X _____
 Proposed Insured's Signature or Parent/Legal Guardian if proposed insured is a child State where you signed this application Date you signed and read application

X _____ X _____
 Licensed Agent or Broker (Please print.) Individual Producer Number

IMPORTANT NOTES: "Postmark date" means the date of the postmark as affixed by the U.S. Postal Service. No application will be accepted if received by Golden Rule more than 15 days after the date signed. Altered applications will not be accepted.

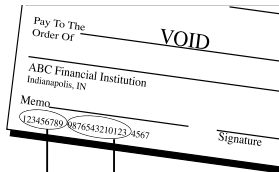
ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION — ONLY IF PAYING BY EFT

I (we) hereby authorize Golden Rule 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. _____
 Acct 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 Golden Rule to bill my MasterCard/Visa account for the Total Premium for Mode Chosen.*

Type of Card: MasterCard Visa Exp. Date: _____
 Month Year

Card Number: _____
 X _____
 Signature of Authorized User

Note: Some card issuers/financial institutions charge cash advance fees on insurance payments.

CALCULATE YOUR PREMIUM

1 OHIO DENTAL BASE RATES

UnitedHealthcare <i>Dental Premier</i>	1 Person	2 People	3+ People
Statewide	29.40	58.21	102.90
UnitedHealthcare <i>Dental Value</i>			
Statewide	17.61	34.87	61.64

2 TREND FACTORS

Effective Dates	Factor
October through December 2010	1.120
January through March 2011	1.135
April through June 2011	1.150
July through September 2011	1.165
October through December 2011	1.180
January through March 2012	1.195

3 OHIO VISION RATES

Statewide	9.00	16.00	24.00
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4 PAYMENT MODE FACTORS

Modes	Factor
Monthly	1
Quarterly	3
Semi-annual	6
Annual	12

PREMIUM CALCULATION	
Dental Base Rate for Plan Chosen 1	_____
Trend Factor 2	x _____
Subtotal	= _____
Vision Rate 3	+ _____
Subtotal	= _____
Payment Mode Factor 4	x _____
Premium for Mode Chosen*	= _____

*The amount charged to your credit card will be the total amount for the payment mode chosen (Monthly, Quarterly, Semi-annual, or Annual).

Mail completed application to:
 Golden Rule Insurance Company
DENTAL APPLICATION
 PO Box 68994
 Indianapolis, IN 46268-0994