

Beneficiary or his/her legal representative understands that Medi-Gap plans do not, and that other supplemental plans may elect not to, make payments for items and services not paid for by Medicare.

Beneficiary or his/her legal representative acknowledges that the beneficiary is not currently in an emergency or urgent health care situation.

Beneficiary or his/her legal representative acknowledges that a copy of this contract has been made available to him.

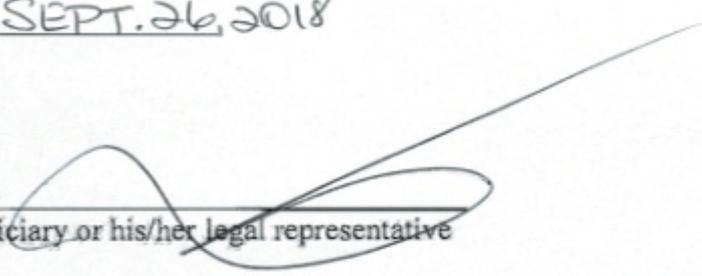
Executed on:

Date: SEPT. 26, 2018



2935318
EPSTEIN, JEFFREY
01/20/1953
Initial: ___ Date: ___

By:



Beneficiary or his/her legal representative

And:

Darius Paduch, M.D.