

Enrollment Instructions

This packet contains information on the Sterling plan you requested. In it you will find everything you need to enroll in the plan.

- **Summary of Benefits:**
This document describes the benefits you are entitled to as a Sterling enrollee and how these benefits compare to those you receive with Original Medicare.
- **Enrollment Application and Instructions:**
Signing up is easy. Simply follow the enrollment instructions on the back of this sheet.
- **Authorization for Automated Premium Collection (form# M0010-4100-f03-6):**
Use this form if you are interested in having your monthly premiums withdrawn directly from your bank account.
- **Verification of Plan Selected Form (form# H5006_5908):**
This form provides a verification that you understand the type of plan you have selected and must be returned with your enrollment application. Complete by checking the plan you have chosen to enroll in, and signing as indicated.
- **Authorization for Use and Disclosure Form (form# M0010_MKAUTH_1):**
This form explains our use of your Protected Health Information. Please read carefully, sign where indicated and return with your application.
- **Agent Disclaimer notice (form# H5006_3507):**
This notice is for your information and for you to keep in your records.
- **PFFS What People/Providers Need to Know (form# H5006_7108):**
This form contains important information about Medicare Advantage Private Fee For Service Plans. Please review it carefully and keep it for your records.
- **Postage-paid Return Envelope:**
Enclose your application and other required forms and drop it in the mail.

Once your completed application is received and processed following Medicare guidelines, you will receive a Welcome Packet containing a wealth of information including a letter acknowledging your enrollment and its effective date. Your Sterling identification card will also arrive inside your Welcome Packet. We sincerely look forward to welcoming you as a Sterling enrollee. If you have not previously spoken with an agent, please call **1-888-300-9630**. TTY for the hearing impaired is available at **1-888-858-8567**.

STERLING HEALTH PLANS

Real People. Wise Choices.®

Underwritten by Sterling Life Insurance Company

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- Step 1:** Review the information in this Sterling Enrollment Packet. Carefully review the enclosed Summary of Benefits. If you have not previously spoken to an agent, call toll-free **1-888-300-9630**, or **1-888-858-8567** for TTY.
- Step 2:** Once you have decided to purchase a Sterling plan, review the Enrollment Application.
- Step 3:** Completely fill out the information on all pages of the Enrollment Application and initial statements where indicated. Be sure to indicate which plan you chose. Please print legibly with a character (letter/number) in each box. You'll need your Medicare card to fill out the bottom portion of page 1. Do not send in your Medicare card, simply print the information from the card where indicated on the application.
- Step 4:** On page 4, be sure to sign and date the application where indicated.
- Step 5:** If you would like to have your Sterling monthly premium withdrawn directly from your bank account, please fill out the enclosed Authorization for Automated Premium Collection—Pre-authorized Debit Agreement. Automatic bank withdrawal as a payment option is completely voluntary.

If you choose to have the premium automatically deducted from your Social Security check or choose to have your premium withdrawn from your bank account, then no payment for the initial premium needs to be included with the application.

- Step 6:** Keep all yellow copies of the forms provided for your records.
- Step 7:** Enclose the following in the postage-paid envelope provided:
- Completed four-page Enrollment Application form.
 - If you choose Automated Premium Collection, the white copy of the Pre-authorized Debit Agreement.
 - Completed Verification of Plan form.
 - Completed Authorization for Use and Disclosure form.
 - For clarification on any of these steps or information on other Sterling products, call toll-free **1-888-858-8572**. TTY for the hearing impaired is available at **1-888-858-8567**.

Sterling Life Insurance Company is a Medicare Advantage Organization contracting with the federal government. Anyone entitled to Medicare Part A and enrolled in Medicare Part B may apply. You must continue to pay your Medicare Part B premium. A Medicare Advantage Private Fee For Service plan works differently than a Medicare supplement plan. Your doctor and hospital must agree to accept the plan's terms and conditions prior to providing healthcare services to you, with the exception of emergencies. If your doctor or hospital does not agree to accept your payment terms and conditions, they may not provide healthcare services to you, except in emergencies. Providers can find our terms and conditions on our website at www.sterlingplans.com. *Limitations and/or cost sharing apply.