



**JOE COSTA & ASSOCIATES, INC.**  
3001 Monroe Highway • Suite 100-B  
Watkinsville, GA 30677  
(770) 725-6488 • Fax (770) 725-6484  
Toll Free 888-546-6080  
[www.costainc.com](http://www.costainc.com)

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## **How To Complete Your Application**

In order to obtain accurate prices from Insurance Companies, the Companies require the details of who you are and your medical history. This information is completely confidential and will only be provided to the Insurance Companies. This will not bind you to any coverage; this is just to gain accurate prices! If you would prefer to give this application directly to our office, this can be arranged. In an effort to streamline this process, we would like to remind you of a few pieces of information that often get overlooked:

- 1) Please complete your application for yourself and your immediate family member you would like to cover on your policy.
- 2) Your Social Security Number is required for you and any dependents you are covering on your policy.
- 3) List your Mailing Address, as correspondence will be sent to this location.
- 4) Your Date of Hire is required for eligibility purposes.
- 5) Signatures are required from you and your dependent spouse, if applying for coverage on your policy.
- 6) Medical Questions must be completely answered for you and your dependents. This cannot be stressed enough. Insurance Companies will assume the most expensive scenario if not enough information is provided. So it is in your best interest to be thorough in explanations to "Yes" answers.

### **For Example:**

If you have Fully Recovered from a Surgery, Illness, etc., please write "Fully Recovered" in your explanation.

If you are listing information about a Medication, please list the EXACT name and dosage, especially if the medication is a generic.

If something is no longer on going please put an end date, otherwise they will assume the condition is still going on. If you don't know the end date, guess. Put a question mark and the approximate date (i.e.? 1997).

If allergies are seasonal, please indicate that. If you use over the counter (OTC) medications instead of prescriptions, let the underwriter know that also.

It is the goal of Joe Costa & Associates to serve you. By following the steps above, you allow us to get prices quicker and often at a lower cost. We are more than willing to accommodate privacy concerns, and help in any other areas. Thank you very much for thoroughly completing your application!

Sincerely,

**Joe Costa & Associates, Inc.**

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*"Your Life & Health Insurance Consultants"*