

APPLICATION FORM

A. General Questions

Proposed Insured's Name:

[1] ²Abstracts within designated sections.

Birth Date: _____

Gender: ☐ Male ☐ Female

Address: _____

Phone Number: _____ Email Address: _____

ID Number: _____ Social Security Number: _____

Status: ☐ Single ☐ Married ☐ Divorced ☐ Others

Occupation: _____ Are you a retiree? ☐ Yes ☐ No

B. Type of Health Coverage

Employee: ☐ Yes ☐ No
Plan Choice:

Spouse: ☐ Yes ☐ No
Plan Choice:

Children: ☐ Yes ☐ No
Plan Choice:

Complete If Spouse/Children are Proposed for Insurance:

Name	SSN/No.	Relationship to proposed insured	Birth Date	Age	Sex

C. The Policy

Units	Annual Premium
1	\$100
2	\$180
3	\$250
4	\$320
5	\$380
6	\$450
7	\$520
8	\$580
9	\$650
10	\$720
11	\$780
12	\$850
13	\$920
14	\$980
15	\$1,050
16	\$1,120
17	\$1,180
18	\$1,250
19	\$1,320
20	\$1,380
21	\$1,450
22	\$1,520
23	\$1,580
24	\$1,650
25	\$1,720
26	\$1,780
27	\$1,850
28	\$1,920
29	\$1,980
30	\$2,050
31	\$2,120
32	\$2,180
33	\$2,250
34	\$2,320
35	\$2,380
36	\$2,450
37	\$2,520
38	\$2,580
39	\$2,650
40	\$2,720
41	\$2,780
42	\$2,850
43	\$2,920
44	\$2,980
45	\$3,050
46	\$3,120
47	\$3,180
48	\$3,250
49	\$3,320
50	\$3,380
51	\$3,450
52	\$3,520
53	\$3,580
54	\$3,650
55	\$3,720
56	\$3,780
57	\$3,850
58	\$3,920
59	\$3,980
60	\$4,050
61	\$4,120
62	\$4,180
63	\$4,250
64	\$4,320
65	\$4,380
66	\$4,450
67	\$4,520
68	\$4,580
69	\$4,650
70	\$4,720
71	\$4,780
72	\$4,850
73	\$4,920
74	\$4,980
75	\$5,050
76	\$5,120
77	\$5,180
78	\$5,250
79	\$5,320
80	\$5,380
81	\$5,450
82	\$5,520
83	\$5,580
84	\$5,650
85	\$5,720
86	\$5,780
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126	\$8,450
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140	\$9,380
141	\$9,450
142	\$9,520
143	\$9,580
144	\$9,650
145	\$9,720
146	\$9,780
147	\$9,850
148	\$9,920
149	\$9,980
150	\$10,050
151	\$10,120
152	\$10,180
153	\$10,250
154	\$10,320
155	\$10,380

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Date: _____

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Poetic Environmental Activism and Education Amanda Fulford, Victoria Jamieson, 2025-03-25 This book brings together the works of the nineteenth and twentieth century writers Henry David Thoreau and Anna Shepherd Finding in their work a common approach of poetic forms of writing that enact kinds of environmental activism the book re positions them in the context of current environmental crises by offering an original resource for supporting poetic environmental activism in educational contexts Bringing together scholarship from North America and Europe the book draws on Thoreau and Shepherd s literary and philosophical sources to support a conceptual understanding of education s role in how we think about understand and tackle the climate crisis Chapters trace the idea of poetic environmental activism in Thoreau and Shepherd applying literary and environmental thought to educational practice and contexts The book is timely in taking a scholarly approach that explores educational engagements with climate change and focuses on education for environmental sustainability Advocating for engagement with the climate emergency through the lens of poetic environmental activism this volume will appeal to postgraduate students researchers and scholars involved with sustainability education philosophy of education poetic inquiry and literary theory for environmental action

Metal Oxide-Based Heterostructures Naveen Kumar, Bernabé Marí Soucase, 2022-11-13 Metal Oxide Based Heterostructures Fabrication and Applications provides information on synthesis strategies structural and hierarchical features morphological characteristics of metal oxide based heterostructures and their diverse applications This book begins with an introduction to the various multidimensional heterostructures synthesis aspects and techniques used to control the formation of heterostructures Then the impact of synthesis routes on the formation of mixed metal oxide heterostructures and their properties are analyzed The effect of nonmetal doping metal doping and composites of metal oxide heterostructures on the properties of heterostructures is also addressed and that also includes opportunities for optimization of the material s performance for specific applications Special attention is given to the surface characteristics of the metal oxide heterostructures and their impact on the material s performance and the applications of metal oxide heterostructures in various fields such as environmental remediation sensing organic catalysis photovoltaics light emitting materials and hydrogen production Introduces key principles for metal oxide heterostructures their properties key characteristics and synthesis routes Emphasizes the relationship between synthesis strategies and material performance including optimization strategies such as tailoring the material s surface characteristics or structure Discusses metal oxide heterostructures and their application in lighting and displays energy environment and sensing

Recent Advances in Application of Synthetic Biology for Production of Bioactive Compounds Luan Luong Chu, Jae Kyung Sohng, Dipesh Dhakal, Jingwen Zhou, 2022-02-09

Application of thermo-optic beam control in GaAs-based edge emitters Philipp Hildenstein, 2025-06-04 Edge emitting GaAs based diode lasers and amplifiers are essential for high power coherent light sources 620 1180 nm in metrology and materials processing However

photonic integration on silicon or glass offers higher on chip functional density This thesis enhances GaAs emitters by integrating adaptive thermo optical elements enabling functions previously requiring other platforms or complex optics The thermo optic effect refractive index change via temperature provides large index modulation with moderate power Part I studies light propagation under localized heating Metallized heater stripes are processed on a passive GaAs slab waveguide no quantum wells to create thermal waveguides Straight stripes demonstrate optical waveguiding while bent stripes probe bend losses versus offset and heat input The results are supported by multi physics simulations Part II applies these results to active GaAs structures emitting at 1120 nm with top side heaters First beam steering achieves 14 horizontal deflection with near diffraction limited quality and 0.6 kHz modulation promising for LIDAR and scanning Second adaptive thermal lenses in tapered edge amplifiers compensate intrinsic astigmatism across the operating range preserving beam quality and power beneficial for fiber coupling and nonlinear pumping These findings show that precise thermal control enables diverse functions in GaAs edge emitters establishing design principles for future advanced GaAs based lasers and amplifiers

Microbial Vitamins and Carotenoids in Food Biotechnology Syed Amir Ashraf, Mohammed Kuddus, 2024-05-06 In recent years there has been a global surge in the production and application of vitamins and pigments in food and pharmaceuticals industries leading to draw the attention of scientific communities to develop novel strategies to cope with world demand Microbial vitamins and carotenoids in food biotechnology Novel source and potential applications allow the audience to understand the current status of the biotechnological approaches used for the production of vitamins and carotenoids from microorganisms The title provides important insights to understand the molecular mechanisms involved in microbial biosynthesis of vitamins and carotenoids The chapters all written by leading researchers from academia help to put forward all the latest advancement concerning the production and applications of microbial vitamins and carotenoids The book also provides the sustainable alternative to chemically synthesized compound and presents the wide coverage for the most promising sources of vitamins and carotenoids in food and pharmaceutical industries This is a complete and unique resource beneficial for the scientific communities as well as food science and nutrition research students Thoroughly explores biotechnological approaches surrounding the production and application of microbial vitamins and carotenoids in food processing and manufacturing industries Covers the major portion of novel source and various biotechnological approaches used for the production of various types of vitamins and carotenoids from microorganisms and their applications in food industry Contains up to date information required for the formulations of new products or protocols for enhancing production of specific compounds

Analytics and Intuition in the Process of Selecting Talent Jürgen Deters, 2022-11-07 Human decisions especially in management and personnel selection are based on making judgments about people analytically and intuitively Yet in business and scientific contexts judgments are expected to be based on a rational analysis rather than intuitions or emotions Intuition is often seen as something mystical that should not be trusted

and thus eliminated from human decision making Our empirical and theoretical research shows that this is impossible when people are dealing with people Instead intuitions and emotions have significant power in the decision making process Neuroscience even shows that humans are incapable of switching off their emotions or intuitions when making decisions Therefore intuition and emotions as evolutionary achievements of human beings should be looked at more closely to use the wisdom they offer This book provides an insight into the current state of research on rational analytical procedures in personnel selection and complements this with research on intuitions and emotions in personnel diagnostics By integrating scientifically verifiable rational analytical decision making procedures with the inner experiential knowledge of people this book bridges two complementary ways of recognizing and making good decisions It demonstrates how intuitions are developed and used in different fields of practice and cultures and how scientific research results from rational analytical and intuitive emotional selection procedures are successfully integrated by practitioners Pathway Design for Industrial

Fermentation Walter Koch,2024-01-16 Pathway Design for Industrial Fermentation Explore the industrial fermentation processes of chemical intermediates In Pathway Design for Industrial Fermentation distinguished researcher Dr Walter Koch delivers an expert overview on industrial fermentation production technology as compared with natural extraction organic chemistry and biocatalysis The book offers key insights for professionals designing and monitoring fermentation processes The author explores the applications alternative production biochemical pathways metabolic engineering strategy and downstream processing of various products including C1 to C6 products with a focus on low value products with market prices below 4 per kilogram Products will include methane ethane acetate lactic acid alanine and others With specific commentary and insightful perspectives on the cost drivers and technological aspects critical to commercially successful applications the book also includes Thorough introductions to methane ethanol acetate lactic acid alanine and 3 Hydroxypropionic acid Comprehensive explorations of 1 3 Propanediol butanol isobutanol and isobutene Practical discussions of 1 4 butanediol succinic acid itaconic acid and glutamic acid Fulsome treatments of isoprene pentamethylenediamine lysine citric acid and adipic acid Perfect for process engineers biotechnologists and chemical engineers Pathway Design for Industrial Fermentation will also benefit biochemists and professionals working in the chemical and food industries

Biomass Chars: Elaboration, Characterization and Applications II Lionel Limousy,Mejdi Jeguirim,2019-10-16 Biomass can be converted to energy biofuels and bioproducts via thermochemical conversion processes such as combustion pyrolysis and gasification Combustion technology is most widely applied on an industrial scale However biomass gasification and pyrolysis processes are still in the research and development stage The major products from these processes are syngas bio oil and char called also biochar for agronomic application Among these products biomass chars have received increasing attention for different applications such as gasification co combustion catalysts or adsorbents precursors soil amendment carbon fuel cells and supercapacitors This Special Issue provides an overview of biomass char production methods pyrolysis

hydrothermal carbonization etc characterization techniques e g scanning electronic microscopy X ray fluorescence nitrogen adsorption Raman spectroscopy nuclear magnetic resonance spectroscopy X ray photoelectron spectroscopy and temperature programmed desorption and mass spectrometry their properties and their suitable recovery processes

Reimagining Israel and Palestine in Contemporary British and German Culture Isabelle Hesse,2024-03-05 Isabelle Hesse identifies an important relational turn in British and German literature TV drama and film published and produced since the First Palestinian Intifada 1987 1993 This turn manifests itself on two levels one in representing Israeli and Palestinian histories and narratives as connected rather than separate and two by emphasising the links between the current situation in Israel and the Occupied Palestinian Territories and the roles that the United Kingdom and Germany have played historically and continue to play in the region This relational turn constitutes a significant shift in representations of Israel and Palestine in British and German culture as these depictions move beyond an engagement with the Holocaust and Jewish suffering at the expense of Palestinian suffering and indicate a willingness to represent and acknowledge British and German involvement in Israeli and Palestinian politics This book offers new ways of thinking about how Israel and Palestine are imagined and reimagined as topics of cultural and political interest in two countries that have had complicated histories with both Israel and Palestine histories which are marked by each country s memories of the Holocaust and colonialism The Monetization of Technical Data Daniel Trauth,Thomas Bergs,Wolfgang Prinz,2023-01-01 The monetization of data is a very young topic for which there are only very few case studies There is a lack of strategy or concept that shows decision makers the way into the monetization of data especially those who have discovered or are threatened by the digital transformation or Industry 4 0 Because machine data is usually unstructured and not usable without domain knowledge metadata the monetization of machine data has an as yet unquantifiable potential In order to make this potential tangible this work describes not only contributions from science but also practical examples from industry Based on different examples from various industries the reader can already become part of a future data economy today Values and benefits are described in detail The translation was done with the help of artificial intelligence A subsequent human revision was done primarily in terms of content **Advances in Microbial Physiology Volume 77** Robert K. Poole,2020-10-25 Advances in Microbial Physiology Volume 77 the latest release in this ongoing series continues the long tradition of topical important cutting edge reviews in microbiology The updated release contains updates in the field with comprehensive chapters covering Microbubble Intensification of Bioprocessing Bacterial cellulose biosynthesis production and applications Microbial energy management a product of three broad tradeoffs and more Contains contributions from leading authorities in microbial physiology Informs and updates on all the latest developments in the field of microbial physiology *Advanced Imaging of Glioma* Han Zhang,Yanmei Tie,Cornelia Brendle,2022-02-01 **Regulating with RNA in Bacteria and Archaea** Gisela Storz,Kai Papenfort,2020-07-10 Revealing the many roles of RNA in regulating gene expression For decades after the

discoveries of messenger RNA transfer RNA and ribosomal RNA it was largely assumed that the role of RNA in the cell was limited to shuttling the genomic message chaperoning amino acids and toiling in the ribosomes Eventually hints that RNA molecules might have regulatory roles began to appear With the advent of genomics and bioinformatics it became evident that numerous other RNA forms exist and have specific functions including small RNAs sRNA RNA thermometers and riboswitches to regulate core metabolic pathways bacterial pathogenesis iron homeostasis quorum sensing and biofilm formation All of these functions and more are presented in *Regulating with RNA in Bacteria and Archaea* written by RNA biologists from around the globe Divided into eight sections RNases and Helicases Cis Acting RNAs Cis Encoded Base Pairing RNAs Trans Encoded Base Pairing RNAs Protein Titration and Scaffolding General Considerations Emerging Topics and Resources this book serves as an excellent resource for established RNA biologists and for the many scientists who are studying regulated cellular systems It is no longer a fair assumption that gene expression regulation is the provenance of proteins only or that control is exerted primarily at the level of transcription This book makes clear that regulatory RNAs are key partners along with proteins in controlling the complex interactions and pathways found within prokaryotes [EU Internet Law in the Digital Era](#) Tatiana-Eleni Synodinou,Philippe Jougoux,Christiana Markou,Thalia Prastitou,2019-10-18 The book provides a detailed overview and analysis of important EU Internet regulatory challenges currently found in various key fields of law directly linked to the Internet such as information technology consumer protection personal data e commerce and copyright law In addition it aims to shed light on the content and importance of various pending legislative proposals in these fields and of the Court of Justice of the European Union s recent case law in connection with solving the different problems encountered The book focuses on challenging legal questions that have not been sufficiently analyzed while also presenting original thinking in connection with the regulation of emerging legal questions As such it offers an excellent reference tool for researchers policymakers judges practitioners and law students with a special interest in EU Internet law and regulation **Alternative Therapeutics Against Antimicrobial-Resistant Pathogens** Rebecca Thombre,Kamlesh Jangid,Ravi Shukla,Noton Kumar Dutta,2019-12-19 [Krause and Mahan's Food and the Nutrition Care Process, 16e, E-Book](#) Janice L Raymond,Kelly Morrow,2022-07-30 Selected for Doody s Core Titles 2024 with Essential Purchase designation in Nutrition Provide optimal nutritional care with the latest guidelines to evidence based practice Krause and Mahan s Food the Nutrition Care Process 16th Edition provides an all in one resource for the dietetics information you need to care for patients throughout the entire life cycle With insight from clinical specialists the book guides you through the steps of assessment diagnosis and intervention monitoring and evaluation It also covers nutrition in each stage of life weight management medical nutrition therapies for conditions and disorders and the use of nutrition therapies in childhood From a team of nutrition experts led by Janice L Raymond and Kelly Morrow this classic text has been trusted by nurses nutritionists and dieticians for since 1952 UNIQUE Pathophysiology algorithms and flow charts present the

cause pathophysiology and medical nutrition management for a variety of disorders and conditions to help you understand illness and provide optimal nutritional care Clinical case studies help you translate academic knowledge into practical patient care using a framework of the nutrition care process Sample Nutrition Diagnosis boxes present a problem its etiology and its signs and symptoms then conclude with a nutrition diagnosis providing scenarios you may encounter in practice Clinical Insight boxes expand on information in the text highlight new areas of focus and contain information on studies and clinical resources New Directions boxes suggest areas for further research by spotlighting emerging areas of interest in nutrition care Focus On boxes provide thought provoking information on key nutrition concepts Summary boxes highlight CRISPR the Indigenous food movement hearing assessment health disparities and the Health At Every Size movement and include a tribute to Dr George Blackburn a respected specialist in obesity and nutrition Key terms are listed at the beginning of each chapter and bolded within the text NEW Infectious Diseases chapter is written by a new author with specific expertise in infectious disease NEW Transgender Nutrition chapter is added from two new authors NEW COVID 19 updates are provided in multiple chapters each relating to epidemiology and patient care NEW Information on the FODMAP diet is included in the appendix covering the sugars that may cause intestinal distress NEW Emphasis on diversity equity and inclusion is included in all chapters NEW Updated International Dysphagia Diet Standardisation Initiative IDDSI information is included in the appendix NEW Updated pregnancy growth charts are added to this edition NEW Updated Healthy People 2030 information is added throughout the book

Corynebacterium glutamicum Masayuki Inui,Koichi Toyoda,2020-04-13 This updated second edition covers the molecular biology genome engineering tools and comprehensive analysis techniques for Corynebacterium glutamicum Aside from modern omics based approaches the authors also focus on cell physiology including cell division central carbon metabolic pathways and the respiratory chain Readers will learn how primary mechanisms like energy metabolism can be applied in processes like biorefinery Newly added topics include cell envelope structures and aromatic compound metabolism in C glutamicum These chapters will be particularly useful for those interested in the microbial production of commodity chemicals fuels and proteins Corynebacteriaceae are already some of the most important industrial microorganisms Understanding the cell physiology of C glutamicum will help manufacturers to increase their product range and productivity through efficient metabolic engineering

Krause and Mahan's Food and the Nutrition Care Process E-Book Janice L Raymond,Kelly Morrow,2020-05-03 NEW Food Nutrient Delivery Planning the Diet with Cultural Competency chapter provides international nutrition guidelines and resources to assist you with multicultural meal planning NEW Clinical Nutritional Genomics chapter features an author from the NIH s Human Genome Project and introduces you to the latest research about CRISPR and epigenetics NEW MNT for Neurologic Disorders chapter features two new authors including a speech therapist and displays IDDSI guidelines and an appendix for dysphagia diets to help you carefully and consistently address the nutritional needs of these patients NEW Clinical Water Electrolytes and Acid Base

Balance and Clinical Biochemical Physical and Functional Assessment chapters are updated with the most relevant and evidence based complementary and integrative approaches to expand your expertise in these clinical nutritional areas NEW MNT for Adverse Reactions to Food Food Allergies and Intolerance chapter features completely revised guidelines and a new pathophysiology algorithm to ensure you are confident in your knowledge of how to prevent emergencies and what to do when emergencies do happen NEW Coverage of intermittent fasting health at every size and health disparities focuses on the latest nutrition trends to ensure you are well versed in these topics NEW The Mediterranean Diet Choline and Biotin appendices display at a glance information to help you find quickly supplemental information NEW Directions boxes and Focus On boxes as well as useful websites resources and key terms at the end of each chapter help you find information quickly and easily

Advances in genomic and genetic tools, and their applications for understanding embryonic development and human diseases Muhammad Abu-Elmagd,Ahmed Rebai,Mourad Assidi,2023-03-02 *Frontiers in*

Chemistry: Rising Stars Steve Suib,Huangxian Ju,Serge Cosnier,Bunsho Ohtani,John D. Wade,Gil Garnier,Nosang Vincent Myung,Luís D. Carlos,Michael Kassiou,Fan Zhang,Iwao Ojima,Pellegrino Musto,Tony D. James,Thomas S. Hofer,Sam P. De Visser,2020-04-17 The Frontiers in Chemistry Editorial Office team are delighted to present the inaugural Frontiers in Chemistry Rising Stars article collection showcasing the high quality work of internationally recognized researchers in the early stages of their independent careers All Rising Star researchers featured within this collection were individually nominated by the Journal s Chief Editors in recognition of their potential to influence the future directions in their respective fields The work presented here highlights the diversity of research performed across the entire breadth of the chemical sciences and presents advances in theory experiment and methodology with applications to compelling problems This Editorial features the corresponding author s of each paper published within this important collection ordered by section alphabetically highlighting them as the great researchers of the future The Frontiers in Chemistry Editorial Office team would like to thank each researcher who contributed their work to this collection We would also like to personally thank our Chief Editors for their exemplary leadership of this article collection their strong support and passion for this important community driven collection has ensured its success and global impact Laurent Mathey PhD Journal Development Manager

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