

APPLICATION FORM

A. General Questions

Proposed Insured's Name:

[1] ¹Abstracts 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
87	\$5,850
88	\$5,920
89	\$5,980
90	\$6,050
91	\$6,120
92	\$6,180
93	\$6,250
94	\$6,320
95	\$6,380
96	\$6,450
97	\$6,520
98	\$6,580
99	\$6,650
100	\$6,720

Payment Mode: ☐ Annual ☐ Semi-Annual ☐ Monthly PAT (complete PAT card)

Cash with Application: \$ _____

Planned modal premium: \$ _____

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Improvement should be measured regularly and assessed in order for you to know what's beneficial and what is not. This will help you set new targets.

Signature: _____

Date: _____

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Annelies Wilder-Smith



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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

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

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

Biomass Chars: Elaboration, Characterization and Applications II Lionel Limousy, Mejdí 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.

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 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.

Multifunctional Microbial Biosurfactants Pankaj Kumar, Ramesh Chandra Dubey, 2023-07-29 This book provides an overview of biosurfactants as biobased compounds and highlights novel applications in several industries, including biotech, food processing, cosmetic, oil recovery, petroleum, pharmaceutical, detergent, and textile. In the past few decades, biosurfactants have emerged as promising alternative surface active agents to chemical surfactants due to their high biodegradability, low toxicity, multi functionality.

under extreme pH and temperature conditions long term physicochemical stability and their production from renewable sources This book presents the fundamental aspects classification structure genetics and properties of biosurfactants and how their features contribute to the global bioeconomy Chapters from expert contributors discuss the latest screening purification and characterization methods of new biosurfactants and biosurfactant producing fungi and bacteria including extremophiles Particular attention is given to the role of biosurfactants in the formulation of sustainable agrochemicals and their application as eco friendly mosquitocidal agents and biopesticides Readers will discover a perspective on the antiviral activity of biosurfactants in which the latest in vitro and in silico studies are discussed Readers will also find more about the foremost therapeutic attributes of biosurfactant mediated nanoparticles as next generation drug delivery systems Given its breadth this book appeals to a wide readership from students and academic researchers to scientists and professionals from industry interested in the study and application of microbial surfactants

Innovations in Food Technology Pragya Mishra,Raghvendra Raman Mishra,Charles Oluwaseun Adetunji,2020-10-12 This book gathers a collection of essays that describe recent innovations in food technology including food processing packaging food safety and novel ingredients By 2050 the world will face the challenge of having to feed an estimated 9 billion people In order to meet that challenge innovations in food research are of the utmost importance The book is divided into four sections each of which explores an important aspect like food processing food microbiology and nutritional security Written by respected scholars in the field the respective chapters discuss a range of new and enhanced food materials as well as processing innovations to extend shelf life and reduce toxic effects The book also addresses the health potential of various nutraceuticals bio absorption of metals and their positive impacts on living systems as well as methods for reducing food wastage preventing the loss of nutritive value and preserving or enhancing palatability Given its scope the book will be highly interesting for food scientists both in academia and the food industry It will also benefit advanced graduate students and senior researchers

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

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

Amino Acid Fermentation Atsushi Yokota,Masato Ikeda,2017-05-11 This book presents the latest findings on amino acid fermentation and reviews the 50 year history of their development The book is divided into four parts the first of which presents a review of amino acid fermentation past and present The second part highlights selected examples of amino acid fermentation in more detail while the third focuses on recent advanced technologies The last part introduces readers to several topics for future research directions in amino acid production systems A new field amino acid fermentation was created by the progress of academic research and industrial development In 1908 the Japanese researcher Kikunae Ikeda discovered glutamate as an Umami substance Then a new seasoning MSG monosodium glutamate was commercialized Although glutamate was extracted from the hydro lysate of wheat or soybean in the early days a new production method was subsequently invented fermentation in which glutamate is produced from sugars such as glucose by a certain bacterium called *Corynebacterium* The topic of this volume is particularly connected in a significant way with biochemical biotechnological and microbial fields Both professionals in industry and an academic audience will understand the importance of this volume

Genomic, Proteomics, and Biotechnology RC Sobti,Manishi Mukesh,Aastha Sobti,2022-12-29 High throughput molecular technologies omics can help to decipher the contributions of different physiological systems and identify candidate molecules that are representative of different physiological pathways thereby allowing the discovery of biomarkers Notably the omics technologies along with and computational methods bioprospecting and artificial intelligence will continue to lead to better understanding of biological mechanisms that are responsible for physical attributes or phenotypes Research breakthroughs obtained through these technologies can be used to enhance productivity of food animals meet the increasing demand for animal sourced foods enhance high quality nutrient availability ensure nutrient safety mitigate the effects of climate variability and result in new

technologies that provide continued improvement in food security worldwide. Such breakthroughs are an urgent necessity because over the past 50 years there has been an unprecedented increase in the world's population which will reach ten billion by the year 2050. Innovative and technological advancements that enhance all aspects of food production will arise from basic fundamental research. Besides food, animal by-products have found many applications in the fields of pharmaceuticals, cosmetics, and household and industrial products. Hence the need to ameliorate the productivity, reproductivity, growth, performance, and disease resistance in animals has created a worldwide interest in gaining a deeper understanding of animal biology, biotechnology, and genomics and proteomics. The present volume thoroughly discusses the omics studies in domestic and non-domestic animals and their role in mitigation of various challenges ahead. The volume thus focuses on: i) Omics: genomics, proteomics, transcriptomics, metabolomics; technologies in identifying/characterizing biodiversity; ii) Role of molecular techniques for improvement of domestic and non-domestic organisms; iii) Animal and alternative model systems using stem cells, tissue engineering, cell-free systems, 3D platforms etc. for studying life phenomena; iv) Genetically modified organisms as factories for the products. *Encyclopedia of Microbiology* Thomas M.

Schmidt, 2019-09-11. *Encyclopedia of Microbiology* Fourth Edition Five Volume Set gathers both basic and applied dimensions in this dynamic field that includes virtually all environments on Earth. This range attracts a growing number of cross-disciplinary studies which the encyclopedia makes available to readers from diverse educational backgrounds. The new edition builds on the solid foundation established in earlier versions, adding new material that reflects recent advances in the field. New focus areas include Animal and Plant Microbiomes and Global Impact of Microbes. The thematic organization of the work allows users to focus on specific areas e.g. for didactical purposes while also browsing for topics in different areas. Offers an up-to-date and authoritative resource that covers the entire field of microbiology from basic principles to applied technologies. Provides an organic overview that is useful to academic teachers and scientists from different backgrounds. Includes chapters that are enriched with figures and graphs and that can be easily consulted in isolation to find fundamental definitions and concepts. *Agricultural Biocatalysis* Peter Jeschke, Evgeni B. Starikov, 2022-12-22. Agricultural biocatalysis is of immense scientific interest nowadays owing to its increasing importance in the efforts for more sustainable agriculture while optimizing environmental impacts. Plant compatibility is essential for developing eco-friendly and sustainable microbial products. Therefore our search for novel technologies ought to be in the foreground for which a thorough understanding of biochemical processes, applications of agricultural enzymes, traits, and viruses should get the highest priority. Volumes 8 to 10 in this series compile the recent research on agricultural biocatalysis by interdisciplinary teams from international institutes for chemistry, biochemistry, biotechnology, and materials and chemical engineering who have been investigating agricultural biocatalytic topics related to biochemical conversions or bioremediation and modern biological and chemical applications exemplified by the use of selected and highly innovative agricultural enzymes, traits, and viruses. The editors are prominent

researchers in agrochemistry and theoretical biophysical chemistry and these three volumes are useful references for the students and researchers in the fields of agrochemistry biochemistry biology biophysical chemistry natural product chemistry materials and drug design Volume 8 covers the research on biosynthesis biocatalysis and photosynthesis aspects for use in agrochemistry including nano biocatalytic processing atrazine toxicity and theoretical studies in biocatalysis and biological processes

A compact mode-locked diode laser system for high precision frequency comparison experiments (Band 64) Heike Christopher, 2021-04-09 Optical frequency combs OFC have revolutionized various applications in applied and fundamental sciences that rely on the determination of absolute optical frequencies and frequency differences The latter requires only stabilization of the spectral distance between the individual comb lines of the OFC allowing to tailor and reduce system complexity of the OFC generator OFCG One such application is the quantum test of the universality of free fall within the QUANTUS experimental series Within the test the rate of free fall of two atomic species Rb and K in micro gravity will be compared The aim of this thesis was the development of a highly compact robust and space suitable diode laser based OFCG with a mode locked optical spectrum in the wavelength range around 780 nm A diode laser based OFCG was developed which exceeds the requirements with a spectral bandwidth 16 nm at 20 dBc a comb line optical power 650 nW at 20 dBc a pulse repetition rate of 3.4 GHz and an RF linewidth of the free running pulse repetition rate 10 kHz To realize a proof of concept demonstrator module the diode laser based OFCG was hybrid integrated into a space suitable technology platform that has been developed for future QUANTUS experiments Proof of sufficient RF stability of the OFCG was provided by stabilizing the pulse repetition rate to an external RF reference This resulted in a stabilized pulse repetition rate with an RF linewidth smaller than 1.4 Hz resolution limited thus exceeding the requirement The developed diode laser based OFCG represents an important step towards an improved comparison of the rate of free fall of Rb and K quantum gases within the QUANTUS experiments in micro gravity

Biodental Engineering IV R.M. Natal Jorge, J.C. Reis Campos, Mário A.P. Vaz, Sónia M. Santos, Joao Manuel R.S. Tavares, 2017-11-14 Since dentistry is a branch of medicine with its own peculiarities and very diverse areas of action it can be considered as an interdisciplinary field BIODENTAL ENGINEERING IV contains the full papers presented at the 4th International Conference on Biodental Engineering BIODENTAL 2016 Vila Nova de Famalicão Portugal 21-23 June 2016 and covers the use of new techniques and technologies in dentistry The contributions provide a comprehensive coverage of the state of the art in this area and addresses the following topics Aesthetics Bioengineering Biomaterials Biomechanical disorders Biomedical devices Computational bio imaging and visualization Computational methods Dental medicine Experimental mechanics Signal processing and analysis Implantology Minimally invasive devices and techniques Orthodontics Prosthesis and orthosis Simulation Software development Telemedicine Tissue engineering Virtual reality BIODENTAL ENGINEERING IV will be of interest to academics and professionals involved or interested in dentistry biomechanical disorders numerical simulation orthodontics implantology aesthetics dental medicine medical

devices and medical imaging **Novel Enzyme and Whole-Cell Biocatalysts** Anwar Sunna, Richard Daniellou, 2020-11-04

The concept of a circular economy relies on waste reduction valorization and recycling Global trends for green synthesis of chemicals have positioned the field of enzyme technology and biocatalysis multi enzymes and whole cells as an alternative for the synthesis of more social and environmentally responsible bio based chemicals Recent advances in synthetic biology computational tools and metabolic engineering have supported the discovery of new enzymes and the rational design of whole cell biocatalysts In this book we highlight these current advances in the field of biocatalysis with special emphasis on novel enzymes and whole cell biocatalysts for applications in several industrial biotechnological applications *Microbial Cell Factories Engineering for Production of Biomolecules* Vijai Singh, 2021-02-13

Microbial Cell Factories Engineering for Production of Biomolecules presents a compilation of chapters written by eminent scientists worldwide Sections cover major tools and technologies for DNA synthesis design of biosynthetic pathways synthetic biology tools biosensors cell free systems computer aided design OMICS tools CRISPR Cas systems and many more Although it is not easy to find relevant information collated in a single volume the book covers the production of a wide range of biomolecules from several MCFs including *Escherichia coli* *Bacillus subtilis* *Pseudomonas putida* *Streptomyces* *Corynebacterium* *Cyanobacteria* *Saccharomyces cerevisiae* *Pichia pastoris* and *Yarrowia lipolytica* and algae among many others This will be an excellent platform from which scientific knowledge can grow and widen in MCF engineering research for the production of biomolecules Needless to say the book is a valuable source of information not only for researchers designing cell factories but also for students metabolic engineers synthetic biologists genome engineers industrialists stakeholders and policymakers interested in harnessing the potential of MCFs in several fields Offers basic understanding and a clear picture of various MCFs Explains several tools and technologies including DNA synthesis synthetic biology tools genome editing biosensors computer aided design and OMICS tools among others Harnesses the potential of engineered MCFs to produce a wide range of biomolecules for industrial therapeutic pharmaceutical nutraceutical and biotechnological applications Highlights the advances challenges and future opportunities in designing MCFs *Leafy Medicinal Herbs* Dawn C P Ambrose, Annamalai Manickavasagan, Ravindra Naik, 2016-07-25

Medicinal herbs are rich in vitamins minerals and antioxidants and are able to synthesize secondary metabolites with disease preventive properties It is due to these qualities that herbs have been used throughout history for flavouring and in food medicine and perfumery preparations They are also often considered to be safe alternatives to modern medicines because of their healing properties Though interest in medicinal and aromatic crops is growing worldwide there is still little focus on the area of leafy medicinal herbs This book compiles the literature for 23 globally relevant leafy medicinal herbs Beginning with a general overview and discussion of the importance of these plants it then handles each herb by chapter Chapters discuss the botany of the crop including its history and origin geographical distribution and morphology before focusing on the chemical composition and phytochemical attributes They then review postharvest technology aspects

such as processing and value addition before concluding with the general and pharmacological uses for each crop A complete compilation of the subject this book forms a vital resource for researchers students farmers and industrialists in the area of leafy medicinal herbs **Engineering the Microbial Platform for the Production of Biologics and Small-Molecule Medicines** Dipesh Dhakal,Eung-Soo Kim,Mattheos Koffas,2019-12-23

Adopting the Tune of Term: An Emotional Symphony within **Sahms Applications Forms For 2016**

In a global consumed by monitors and the ceaseless chatter of instantaneous interaction, the melodic beauty and psychological symphony produced by the written word frequently diminish into the background, eclipsed by the constant sound and disturbances that permeate our lives. But, nestled within the pages of **Sahms Applications Forms For 2016** a wonderful literary value overflowing with fresh feelings, lies an immersive symphony waiting to be embraced. Crafted by an elegant musician of language, that interesting masterpiece conducts viewers on a psychological journey, skillfully unraveling the hidden melodies and profound influence resonating within each carefully constructed phrase. Within the depths of this poignant review, we will discover the book is main harmonies, analyze its enthralling writing type, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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