

APPLICATION FORM

A. General Questions

Proposed Insured's Name:

[illegible]

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: _____

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

Cash with Application: \$

Planned modal premium: \$

Terms & Conditions

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.

Signatures:

Date: _____

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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 *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

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 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 *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 *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

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 *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 **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 Alternative Therapeutics Against Antimicrobial-Resistant Pathogens Rebecca Thombre,Kamlesh Jangid,Ravi Shukla,Noton Kumar Dutta,2019-12-19 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 *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

Varieties of Impact Investing Philip Balsiger,Daniel Burnier,Noé Kabouche,2025-09-22 Available open access digitally under CC BY NC ND licence A new trend in ethical finance impact investing aims to generate positive social or environmental impacts alongside financial returns But what does it really mean and how is it practiced across different regions and organizations This volume explores the malleability of impact investing and how it overlaps with the development sphere to give finance a new role From global networks to the Global South it compares diverse investing practices and

discourses Providing an original perspective on this emerging field this is a key resource for the scholars of social studies of finance economic sociology management and organization studies

Bioprospecting of Microbial Diversity Pradeep Verma, Maulin P. Shah, 2022-02-01 Bioprospecting of Microbial Diversity Challenges and Applications in Biochemical Industry Agriculture and Environment Protection gives a detailed insight into the utilization of microorganisms or microorganism based bioactive compounds for the development of sustainable approaches covering recent advances and challenges in the production and recovery of bioactive compounds such as enzymes biopesticides biofertilizers biosensors therapeutics nutraceutical and pharmaceutical products The challenges associated with the different approaches of microbial bioprospecting along with possible solutions to overcome these limitations are addressed Further the application of microbe based products in the area of environmental pollution control and developing greener technologies are discussed Providing valuable insight into the basics of microbial prospecting the book covers established knowledge as well as genomic based technological advancements to offer a better understanding of its application to various industries promoting the commercialization of microbial derived bioactive compounds and their application in biochemical industries agriculture and environmental protection studies Describes the advanced techniques available for microbial bioprospecting for large scale industrial production of bioactive compounds Presents recent advances and challenges for the application of microbe based products in agriculture and environment pollution control Provides knowledge of microbial production of bioenergy and high value compounds such as nutraceuticals and pharmaceuticals

Coins, Riches, and Lands Fernando López Sánchez, Marisa Bueno, David Martínez Chico, 2025-01-31 A study of how coins riches and lands were gained and distributed among the soldiers warriors and mercenaries in the Antiquity and Early Medieval times Land was the ideal store of wealth in the ancient Mediterranean world It brought social respectability and its possession allowed participation in the politics of the cities governed by landowning elites Crucial defense of the interests of a given polity through armed services often involved the distribution of lands to laborers still not integrated in these societies Mediterranean urban dynamics also involved paid labor and were always in need of short contract manpower including skilled soldiers and warriors For short time military services lands were not always available so soldiers and warriors were paid with coins and riches Because of their superior development urban economies in the Mediterranean were able to attract migrant paid labor When returning home the migrant warriors carried coins and riches that would enable them to maximize the return that a homecoming entailed Although difficult to prove whether these men were paid in advance or when discharged it is an important issue as it shows the strength of one contractor over another and helps to better understand the construction of statehood in ancient and early medieval times This collection of papers sheds light on how coins riches and lands were gained and distributed among soldiers warriors and mercenaries Contributions cover a wide chronological span from Late Pharaonic to early medieval times linking a well defined core area the Mediterranean basin with its peripheries Central Europe and Scandinavia to the

north and the margins of the Sahara Desert and the Fertile Crescent to the south and the east **Targeted Cancer**
Therapies, From Small Molecules to Antibodies Zhe-Sheng Chen,Jian-ye Zhang,Yunkai Zhang,Yan-yan Yan,2020-07-22

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