

Evidence of Insurability Statement Life and Disability Coverage

Aetna Life Insurance Company

Read This Instruction Page Carefully.

Aetna may contact you directly to request additional information upon receipt of this completed Statement.

Instructions

Plan Sponsor (Employer)

Please Print

Complete Section A in its entirety. Be sure that:

- All items are completed.
- The Control Number, Suffix and Account numbers are provided (A1).
- The Employee/Member's Social Security Number is provided (A2).
- Both the Employee/Member's and your name and address are shown in the spaces provided (A3 and A4).
- The telephone number of your authorized representative (A5), Employee/Member's date of hire (A7) and Employee/Member's home and work telephone numbers (A8) are provided.
- Your Employee/Member's and your E-mail addresses are provided (A6 and A10).
- Employee/Member's Annual Earnings is completed (A9).
- You check the appropriate box(es) for individual(s) requesting Life coverage. Provide the current (existing and guarantee issue) amount of coverage, requested additional (new) amount of coverage that needs an Evidence of Insurability, resulting total amount of coverage for each individual for whom coverage is being requested (A11).
- You check the reason for requested life coverage (A11).
- You check the appropriate Disability box(es) and provide current and requested amounts or percentage of coverage (A11).
- Section A is signed by your Authorized Representative (A12).

Give the form to your Employee/Member for his/her confidential submission to Aetna.

Aetna will advise you of its coverage decision. Employee/Member will be notified directly if coverage is denied.

Employee/Member

Read the Privacy Notice and Misrepresentation section on "Page 2 of 4" of the Insurability Statement before completing.

Please Print

Submission and Approval

Verify that your name, address and Social Security Number as shown in Section A are complete and accurate. We may need to direct additional inquiries to your attention.

Complete Section B. Be sure that:

- All items are completed.
- Only the names of individuals requesting coverage at this time are listed (B1).
- Height and Weight must be provided or this form will be returned unprocessed for your completion (B1).
- The appropriate boxes regarding dependent child coverage are checked, if applicable (B2a, B2b, and B2c).
- Complete dates and details are given for all conditions checked in B3g, (B4).
- You need to inform us of any changes in your health or in any of the information provided which takes place after you complete and sign this form and before you receive our coverage approval notice.
- The form is signed by you. If you are requesting spouse coverage, the spouse's signature is also required. Read the Certification, Acknowledgment and Authorization prior to signing the form (bottom of Section B).

Make a copy for your records. Mail the original to:

Aetna Life Insurance Company Medical Underwriting Department

Fax to (Applications within the US): Fax to (International Applications Only): 1-402-474-8426

1-800-792-9710

PO Box 83641

Lincoln, NE 68501-3641

If you have any questions, call us toll-free at: 1-800-660-9913

If a final underwriting decision cannot be made within six months, Aetna reserves the right to request a new Evidence of Insurability Statement.

The requested coverage will not be in effect unless and until evidence of insurability is submitted as required and is approved by Aetna.

Please Note: If this form is not completed in its entirety and signed, it will delay processing.

EOI PH Sign Req'd

OR

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Privacy Notice

In evaluating your insurability, we (Aetna) will rely primarily on the health information you furnish to us in this Evidence of Insurability Statement. In addition, however, we may ask you to take a physical examination, or request additional medical information about you from any of the sources specified in the authorization on Page 4 of 4 of this form.

Disclosure of Information to Others

All of this information will be treated as confidential and will not be disclosed to others without your authorization, except to the extent necessary for the conduct of our business and not contrary to any law. For example, Aetna Life Insurance Company may also release information in its file to its reinsurer(s) and to other life insurance companies to whom you may apply for coverage, or to whom a claim for benefits may be submitted. In addition, information may be furnished to regulators of our business and to others as may be required by law, and to law enforcement authorities when necessary to prevent or prosecute fraud or other illegal activities.

Your Right of Access & Correction

In general, you have a right to learn the nature and substance of any information in our files about you. You also have a right of access to such files (except information which relates to a claim or a civil or criminal proceeding), and to request correction, amendment or deletion of recorded personal information in states which provide such rights and grant immunity to insurers providing such access. We may elect, however, to disclose details of any medical information you request to your (attending) physician. If you wish to exercise this right, or if you wish to have a more detailed explanation of our information practices, please contact:

Aetna Life Insurance Company, Medical Underwriting Department, PO Box 83641, Lincoln, NE 68501-3641

Under New Mexico law, a resident of New Mexico has the right to register as a "protected person" in connection with disclosure of confidential domestic abuse information. If you wish to exercise this right, write to the address shown above.

Misrepresentation

Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Attention Alabama Residents: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is quilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof. Attention Arkansas, District of Columbia, Rhode Island and West Virginia Residents: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is quilty of a crime and may be subject to fines and confinement in prison. Attention California Residents: For your protection, California law requires notice of the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. Attention Colorado Residents: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies. Attention Florida Residents: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree. Attention Kansas Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person submits an enrollment form for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto may have violated state law. Attention Kentucky Residents: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime. Attention Louisiana Residents: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application is guilty of a crime and may be subject to fines and confinement in prison. Attention Maine and Tennessee Residents: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits. Attention Maryland Residents: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. Attention Missouri Residents: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, denial of insurance and civil damages, as determined by a court of law. Any person who knowingly and with intent to injure, defraud or deceive an insurance company may be guilty of fraud as determined by a court of law. Attention New Jersey Residents: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. Attention New York Residents, the following statement applies only to your AD&D and Disability coverage: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation. Attention North Carolina Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and subjects such person to criminal and civil penalties. Attention Ohio Residents: Any person who, with intent to defraud or knowing he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. Attention Oklahoma Residents: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. Attention Oregon Residents: Any person who with intent to injure, defraud or deceive any insurance company or other person submits an enrollment form for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto may have violated state law. Attention Pennsylvania Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. Attention Puerto Rico Residents: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years. Attention Texas Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any intentional misrepresentation of material fact or conceals, for the purpose of misleading, information concerning any fact material thereto may commit a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. Attention Vermont Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. Attention Virginia Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent act, which is a crime and subjects such person to criminal and civil penalties. Attention Washington Residents: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

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Aetna Life Insurance Company Medical Underwriting Department PO Box 83641

Lincoln, NE 68501-3641 **Customer Service:** 1-800-660-9913

Fax to (Applications within the US): 1-800-792-9710

Fax to (International Applications Only): 1-402-474-8426

Control Number	Suffix	Account	2.	Employee/Memi	ber Social Security Nu	ımber	
Plan Sponsor Name & Mailing	Address		4.	Employee/Memb	er Name & Mailing Add	Iress	
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Name							
Street				Street			
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City Plan Sponsor - Authorized Re		State ZIP Code 7a. Employee/Member		City Employee/Memb	er Telephone Numbers		ZIP Code
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Plan Sponsor E-mail Address		7b. Employee/Member		b. Home ()		
		Rehire Date (MM/DD/YYYY)		-	_	☐ Yes ☐ No	
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Employee/Member Social Security Number
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3.	3. Statement of Health for individual(s) listed above requesting coverage. Please answer the following questions to the best of your knowledge and belief. If any of the following questions are checked "Yes", you must provide details in Number 4 below.							
	Yes No	necked tes , you <u>must</u> provi	vide details in Number 4 below.					
a.		1.1	Date Due:					
b.	Any pregnancy complications or problems? If Yes, exHas any individual used tobacco products in the last 1		ne chewing tohacco\?					
D.	If Yes , Who:	2 months (digarettes, digar, pipe	be, onewing tobaccor:					
C.	☐ Are any inpatient or outpatient medical, surgical or dia							
	Individual:		Name of procedure:					
d.	Reason for procedure: In the past 7 years , has any individual been confined to a hospital, clinic, sanatorium, rehabilitation or other treatment facility?							
u.	If Yes , Who:							
	Why: When:							
e.								
	counselor for any condition other than minor illnesses If Yes , Who:	,						
	Why:		When:					
f.	☐ ☐ Is any individual(s) currently taking medication(s)? If Y							
	Name of Individual Medication	Dosage/Frequency	Diagnosis					
~	Within the past 10 years have your analyse or shild(ran) ha	d any diagona impairment of ar	r troatmont (athor than minor illness	oo) for ony of				
g.	Within the past 10 years, have you, your spouse or child(ren) ha the following? If Yes, check the appropriate box(es) and provi		r treatment (other than millor lilless	es) for any or				
	☐ AIDS* ☐ Cancer	☐ Immune System	n Disorder					
	Arthritis Type: Carpal Tunnel Synd		<u> </u>					
	Asthma/Emphysema/COPD Chest Pain	☐ Kidney/Bladder		em				
	□ Back/Spine/Neck□ Chronic Fatigue/Fib□ Blood Disorder/Bleeding/Blood Clot□ Diabetes/Metabolic	romyalgia Liver/Spleen/Par						
	☐ Blood Disorder/Breeding/Blood Clot ☐ Blabetes/Metabolic ☐ Blood Pressure/Hypertension ☐ Ears/Eyes	☐ Lungs/Breathing ☐ Lupus Type:	Stroke Stroke Substance Abuse (Alcohol/Drug)				
	☐ Blood Vessels/Circulation ☐ Epilepsy/Seizure		al Condition Throat/Tonsils/Swa					
	,	n/GERD Multiple Sclerosis		•				
	☐ Brain ☐ Heart		tion					
	Other *AIDS (Acquired Immune Deficiency Syndrome) is a serious disease. It is caused	by a view a called LIV//Llymon Immunos	adafiaianau Virus). Tha virus is found in same	human hadu				
	fluids of infected people, most notably in semen and blood. If the AIDS virus finds							
4	threatening diseases. There is no known cure.	and musicide additional informatio	ion for acceptions Op a and Op f if no	- d - d				
4.	In the space below, describe all conditions checked in 3g above at the space of the space of the space below, describe all conditions checked in 3g above at the space below, describe all conditions checked in 3g above at the space below, describe all conditions checked in 3g above at the space below, describe all conditions checked in 3g above at the space below.			overy Date				
No.	Individual Diagnosis Onset	Symptoms Recei	eived or is con	dition ongoing				
_								
	Check here if you are providing additional information on a separa		A					
	fication: I certify these answers and statements are complete and true to the best I take place between the time the form is completed and the time coverage becom							
	owledge that I have retained a copy of this document as completed by me. owledgment: I understand that, to the extent permitted by state law, false statem	onte may recult in the denial of claims of	or in my incurance coverage being void as of	its offootive date				
with	no benefits payable. I understand that conditions which are disclosed on this form	may be subject to all conditions of my Pl	Plan Sponsor's Plan including any preexisting	condition				
	tions, fraud provisions and employee actively at work and dependent health condifor completeness and accuracy.	ion requirements. My signature indicate	tes that I have reviewed all information and st	tatements on this				
Auth	orization: To all physicians and other health professionals, hospitals and other he							
	ledical Information Bureau: You are authorized to provide Aetna Life Insurance Co d to mental illness and/or AIDS/ARC/HIV) provided me or any members of my fan							
infor	nation concerning results of AIDS/ARC/HIV tests performed on a criminal offender	or a crime victim.) I acknowledge that in	information obtained from any or all of the ab	ove may result in				
further underwriting investigation. This information will be used for the purpose of determining eligibility for coverage. This authorization will be valid for twelve (12) months from the date signed. I acknowledge that I have read the Privacy Notice and Misrepresentation section shown on "Page 2 of 4" of this form and know that I have a right to receive a copy of								
this authorization upon request. I agree that a photographic copy of this authorization is as valid as the original. Employee/Member's or Authorized Person's Signature (Required at all Date Spouse's or Authorized Person's Signature (Required if spouse Date								
times	,	coverage is requested)	ni s signature (nequirea ii spouse	Dale				

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