

DIRECTIONS FOR APPLYING FOR COVERAGE

This form must be completed when Evidence Of Insurability is required. To apply for coverage (as a Member/Employee, Spouse or Child), read the Information Practices Notice(s). Then complete all items, date, and sign as instructed. Send the original to Standard Insurance Company, at the address above. Please keep a copy for your records.

MEMBER/EMPLOYEE INFORMATION

Name of Group City and County of Denver		Group Number 615855	
Member/Employee Name		Birthdate (Mo/Day/Year)	Date Hired (Mo/Day/Year)
Occupation	Salary	Social Security Number	Check who is Applying (One per form) <input type="checkbox"/> Member/Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child

APPLICANT INFORMATION

Applicant's Name (Person to be insured)			Address (Street, City, State, Zip)	
Sex <input type="checkbox"/> M <input type="checkbox"/> F	Birthdate (Mo/Day/Year)	Birthplace	Social Security Number	Work Phone () Home Phone ()

APPLICATION INFORMATION

Type of Application (*check one*) Initial Increase in coverage Late Application

Check the insurance coverage you are requesting.

Additional Life _____ + _____ = _____
 Current Amount In Force, if any Additional Amount Requested Total Amount Requested

Dependents Life _____ + _____ = _____
 Current Amount In Force, if any Additional Amount Requested Total Amount Requested

MEDICAL HISTORY STATEMENT QUESTIONS

Check yes or no for each of these questions, and give details for any "yes" answers. Attach a separate sheet if necessary.

- Have you had any physical, mental or emotional condition, injury, sickness, or surgery in the past 5 years? Yes No
- Have you consulted or been attended by a physician or practitioner for any cause in the past 5 years? Yes No
- Are you now unable to work full-time because of any physical, mental or emotional condition, injury, or sickness? Yes No
- Has a medical professional ever treated you for, diagnosed you as having, or prescribed medication for you for any of the following:
 - High blood pressure, cardiovascular disease, heart ailment, arteriosclerosis, or stroke? Yes No
 - Mental condition, depression, epilepsy, or nervous system disorder? Yes No
 - Cancer, diabetes, or nephritis? Yes No
 - Arthritis, strained or injured back, slipped disc, or any bone, joint, or muscle disorder? Yes No
 - Lung, kidney, stomach, genital, urinary, liver, pancreas, or intestinal ailment? Yes No
 - Blindness or deafness? Yes No
 - An immune system disorder not related to Human Immunodeficiency Virus (HIV)? Yes No
- Has a medical professional ever diagnosed you as having or prescribed medication to you for Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or HIV infection? Yes No
- Have you sought or received advice or treatment for the use of alcohol or drugs in the past 10 years? Yes No
- In the past 10 years have you had a persistent cough, unintentional weight loss of 10 pounds or more, persistent fatigue, persistent lymph node enlargement, prolonged night sweats, pneumonia, lesions, or growths? Yes No
- Do you take medication for any physical, mental or emotional condition, injury, or sickness? Yes No
- Do you plan any operation or visit to a doctor or practitioner for an existing physical, mental or emotional condition, injury, or sickness? Yes No
- Have you ever been declined for insurance or offered a rated or restricted policy, either as a new policy or reinstatement? Yes No
- Are you now pregnant? Yes No

Height	Weight	Physician or Medical Facility with Applicant's Complete Medical Records
		Name and Full Mailing Address

Applicant Name	Social Security Number
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Describe below any "yes" answers. (Please provide the entire question number.)

Question Number	Description of Injuries, Disorders and Operations	Month/Year	Duration	Final Result	Physicians Consulted, City & State

ACKNOWLEDGMENT AND AUTHORIZATION FOR RELEASE OF INFORMATION (Please read carefully)

- I represent that the statements contained herein, including those made in response to the Medical History Statement questions and any attachments, are true and complete, to the best of my knowledge and belief, and I understand that they form the basis of any coverage under the Group Policy(ies). I understand that any misstatements or failure to report information which is material to the issuance of coverage may be used as a basis for rescission of my insurance and/or denial of payment of a claim. I agree to notify Standard Insurance Company of any change in my medical condition while my enrollment application is pending. I agree that if my application is approved by Standard Insurance Company, the effective date of any coverage will be determined in accordance with the terms of the Group Policy(ies), including any applicable Active Work requirement. I agree that if my application is declined, Standard Insurance Company's liability is limited to the return of any premium which may have been paid.
- To any physician, health care provider, hospital, insurance or reinsurance company, the Medical Information Bureau, Inc. (MIB), or any employer: I authorize you to release to Standard Insurance Company or its reinsurers all medical information you have about me including medical history, diagnosis, prognosis and treatment of any physical, mental or emotional condition. I understand that Standard Insurance Company will use the information obtained by this authorization to determine my eligibility for group insurance coverage. I further authorize Standard Insurance Company to release this information to its reinsurers, MIB, and to other insurance companies to which I have applied for insurance coverage or benefits.
- I understand that if my application is approved, premiums shall be paid in accordance with the provisions of the Group Policy(ies), and my coverage will be subject to all terms and conditions of the Group Policy(ies) and state limitations.
- For Member/Employee: If I currently have a Life and/or Trust Life beneficiary designation on file with my plan administrator, I understand the designation(s) on file will also apply to any approved amounts. If I have no beneficiary designation(s) on file or I wish to change the name of the current beneficiary(ies), I will contact my plan administrator.
- I understand that insurance on a Spouse or other Dependent, if any, is payable to the Member/Employee, if living, or as provided under the terms of the Group Policy(ies).
- I acknowledge that I have read and received the Information Practices Notice, the applicable Fraud Notice, and I have kept a copy of this Medical History Statement.
- I understand a copy of this authorization will be provided to me, or my authorized representative, upon request. This authorization will remain valid one year from the date below. A photocopy of this authorization shall be as valid as the original.
- I understand that I have the right to revoke this authorization at any time by sending a written statement to Standard Insurance Company. I further understand that the revocation of the authorization, or the failure to sign the authorization, may impair Standard Insurance Company's ability to evaluate or process my application and may be a basis for denying my application for insurance coverage.

Signature of Applicant (or Member/Employee for Dependent Child)	Dated
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Note: Declinations do not affect either Guarantee Issue Amounts not subject to Evidence Of Insurability or other coverages already in force with Standard Insurance Company.

Applicant Name	Social Security Number
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INFORMATION PRACTICES NOTICE

- To help us determine your eligibility for group insurance, we may request information about you from other persons and organizations. For example, we may request information from your doctor or hospital, other insurance companies, or MIB, Inc. (Medical Information Bureau). We will use the authorization you signed on this form when we seek this information.
- MIB (MEDICAL INFORMATION BUREAU) – Information we collect about you is confidential. However, Standard Insurance Company or its reinsurers may make a brief report to the MIB. MIB is a nonprofit corporation. It exchanges information among its member life insurance companies. If you later apply to another MIB member company for life or health insurance coverage, or if you submit a claim for benefits to such member company, MIB will supply the member company with any information it has about you in its files. This will be done only upon the member company's request. Standard Insurance Company or its reinsurers may also release information about you to Standard Insurance Company's reinsurers or to other insurance companies to whom you have applied for life or health insurance or made claim for benefits.
- MIB will disclose any information it has about you at your request. If you believe that the information MIB has about you is incorrect, you may contact MIB and request a correction. Your request for correction will be handled by MIB in accordance with the procedures outlined in the federal Fair Credit Reporting Act. The address of the MIB information office is: P.O. Box 105, Essex Station, Boston, Massachusetts 02112. MIB's telephone number is (617) 426-3660.
- DISCLOSURE TO OTHERS – The information collected about you is confidential. We will not release any information about you without your authorization, except to the extent necessary to conduct our business or as required or permitted by law.
- YOUR RIGHTS – You have a right to know what information we have about you in our underwriting file. You also have a right to ask us to correct any information you think is incorrect. We will carefully review your request and make changes when justified. If you would like more information about this right or our information practices please write to us, at Medical Underwriting, Standard Insurance Company, 900 SW Fifth Avenue, Portland, Oregon 97204-1282 or call 1-800-843-7979.

FRAUD NOTICE

- FOR RESIDENTS OF ARKANSAS, DISTRICT OF COLUMBIA, KENTUCKY, OHIO, TENNESSEE: Some states require us to inform you that any person who knowingly and with intent to injure, defraud or deceive an insurance company, or other person, files a statement containing false or misleading information concerning any fact material hereto commits a fraudulent insurance act which is subject to civil and/or criminal penalties, depending upon the state. Such actions may be deemed a felony and substantial fines may be imposed.
- FOR RESIDENTS OF COLORADO: 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 the 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.
- FOR RESIDENTS OF NEW YORK: 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 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 such violation.
- FOR RESIDENTS OF NEW JERSEY: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- FOR RESIDENTS OF PENNSYLVANIA: 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.

PLEASE RETAIN A COPY FOR YOUR RECORDS