Application for Group Insurance Programs

American General Life Insurance Company*

Houston, Texas
Administrative Office: 3600 Route 66, Medical Underwriting 3-C, P.O. Box 1588, Neptune, NJ 07754-1588

*This company does not solicit business in New York

<u>These Notices must be detached and retained by the applicant</u>

MIB DISCLOSURE NOTICE

Information regarding your insurability will be treated as confidential. The Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866 346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734.

The Company, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

NOTICE AS REQUIRED UNDER THE FAIR CREDIT REPORTING ACT(S)

This is to inform you that as part of our procedure for processing your insurance application, an investigative consumer report may be requested for the preparation of a report whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted or who may have knowledge of any such items of information. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living. **Information gathered will not be used to determine sexual orientation.** You have the right to make a written request to be informed as to whether or not such consumer report was requested, and if such report was requested, the name and address of the consumer reporting agency to whom the request was made. You may receive a copy of this report by contacting such agency.

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☐ Change in Family Status ☐ New Coverage ☐ Increasing Coverage ☐ Decreasing Coverage

Please print or type all information requested.

Please complete all sections of the application to avoid delays.

Group Policy Number ___________ **Division** _____ _______

Employee's annual salary $ _______ **Hire Date**___ _ ___

Job Title ________________

Actively at Work ___**Yes** ___**No**

1. Name of Employer/Association/Union ______________________________

2. Employee's/Member's full name ______________________________
FIRST *MIDDLE* *LAST*

3. Home Address ______________________________
NUMBER *STREET* *CITY* *STATE* *ZIP* *HOME TELEPHONE NUMBER*

Email Address ______________________________

4. **Select coverages with specific amounts for Life, AD&D, LTD, STD and Critical Illness. If increasing or decreasing coverage, list total amount of coverage requested and include copy of previously approved application or approval letter. * If you had prior Dental coverage with the employer named above, please indicate by checking box and including your prior effective date.**

Wherever the term spouse appears can also read as domestic partner (DP) throughout the application.

	Life Amount	AD&D Amount	LTD Amount	STD Amount	Dental	Vision
Employee	$ ______ ☐ refused	$ ______ ☐ refused	$ ______ ☐ refused	$ ______ ☐ refused	☐ Prior Coverage * Date / /	☐ refused
Spouse/DP**	$ ______ ☐ refused	$ ______ ☐ refused	(not to exceed maximum benefit) Salary must be completed above	(not to exceed maximum benefit) Salary must be completed above	☐ refused	
Child(ren):	$ ______ ☐ refused	/ / / / / /			☐ Employee ☐ Employee & Spouse ☐ Employee & Child ☐ Full Family	☐ Employee ☐ Employee & Spouse ☐ Employee & Child ☐ Full Family

Hospital Indemnity	Accident	Cancer	Critical Illness Amount
☐ Employee ☐ Employee & Spouse ☐ Employee & Child ☐ Full Family ☐ refused	☐ Employee ☐ Employee & Spouse ☐ Employee & Child ☐ Full Family ☐ refused	☐ Employee ☐ Employee & Spouse ☐ Employee & Child ☐ Full Family ☐ refused	Employee $__________ ☐ refused Spouse $__________ ☐ refused

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4 (a) Do you have any disability insurance in force or pending (including group coverage)? ☐ Yes ☐ No
If YES, please indicate companies and amounts ______________________________

4 (b) Will this coverage applied for, replace any insurance in force now? ☐ Yes ☐ No
If YES, please indicate companies and amounts ______________________________

5. Complete the following for employee/member, spouse/domestic partner and dependents requesting coverage.

	Name	Age	Date of Birth mm/dd/yy	Sex	Place of Birth	Height	Weight	Social Security #
EE						ft. in.	lbs.	
SP/DP						ft. in.	lbs.	
CH						ft. in.	lbs.	
CH						ft. in.	lbs.	

If you are eligible for Guaranteed Issue do not complete questions 6, 7, 8 and 9 unless you are applying for more than your group's Guaranteed Issue.

Complete questions 6, 7, 8, and 9 if applying for Life or Disability Coverage.	EMPLOYEE/ MEMBER	SPOUSE/DP	CHILD
6a. Have you ever been diagnosed with or treated for any disease or disorder of the heart, kidneys, liver; lungs or blood; chest pain; stroke or other neurological disorder; cancer or tumor; diabetes or high blood pressure, mental or nervous disorder, alcohol or drug dependency; arthritis or other musculoskeletal disease or disorder **(EXCEPT FOR HIV**)?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
6b. Have you ever been diagnosed with or treated for AIDS (Acquired Immune Deficiency Syndrome); AIDS related complex or other immune disorder? **Answer this question "NO" if you have tested positive for HIV, but have not developed the symptoms of the disease AIDS or ARC.**	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
7. Have you, during the past 5 years, consulted any physician or other practitioner or been confined or treated in any hospital or similar institution for any reason other than stated above? **Answer this question "NO" if you have tested positive for HIV, but have not developed the symptoms of the disease AIDS or ARC.**	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
8. Are you presently taking any medications?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
9. Have you, in the last 12 months, missed more than 5 consecutive days of work due to illness or injury?	☐ Yes ☐ No	☐ Yes ☐ No	

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Complete questions 10, 11, 12, and 13 if applying for Accident, Cancer, Critical Illness or Hospital =bXYa b]lmCoverage	EMPLOYEE/ MEMBER	SPOUSE
[10.] Has any Proposed Insured ever been diagnosed as having or been treated by any member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS), for AIDS Related Complex (ARC), or for any disorder of the immune system? **Answer this question "NO" if you have tested positive for HIV, but have not developed the symptoms of the disease AIDS or ARC.**	☐Yes ☐ No	☐Yes ☐ No
[11.] In the last 5 years, has any Proposed Insured been diagnosed or received medical advice for cancer, leukemia, melanoma, malignant tumor, Hodgkin's disease, or non-Hodgkin's lymphoma?	☐Yes ☐ No	☐Yes ☐ No
12. In the past 90 days immediately prior to the date of this application, has any Proposed Insured been physically incapable of working, or incapable of performing normal daily activity excluding pregnancy for more than three 3 consecutive days?	☐Yes ☐ No	☐Yes ☐ No
13. In the last 12 months has any Proposed Insured used any form of tobacco or nicotine product, including a nicotine patch?	☐Yes ☐ No	☐Yes ☐ No
Complete questions 14 and 15 if applying for Critical Illness or Hospital =bXYa b]lmCoverage		
14. In the last 5 years, has any Proposed Insured:		
a. sought or received counseling or treatment by a medical professional for any alcohol and/or drug addictions and/or substance abuse, including abuse of drugs prescribed by a physician?	☐Yes ☐ No	☐Yes ☐ No
b. used cocaine, marijuana, heroin, controlled substance, or a drug requiring a prescription that was not legally prescribed by a physician?	☐Yes ☐ No	☐Yes ☐ No
c. been diagnosed as having or been treated for, or consulted a licensed health care provider for disease or disorder of the nervous system (seizure, disorder of the brain or spinal cord or any other nervous system disorder), paralysis; stroke, or transient ischemic attack (TIA); diabetes, disease or disorder of the lung, liver, heart, or blood vessels, heart attack, or uncontrolled high blood pressure, kidney failure, polycystic kidneys or abnormal kidney function, familial adenomatous polyposis Gardener's syndrome or multiple sclerosis?	☐Yes ☐ No	☐Yes ☐ No
d. had an organ transplant or been advised of the need of an organ transplant?	☐Yes ☐ No	☐Yes ☐ No
15. Does any Proposed Insured have a loss of hearing, requiring the use of a hearing aid or cochlear implant; or a history of glaucoma, optic neuritis or macular degeneration?	☐Yes ☐ No	☐Yes ☐ No

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If "yes" to any part of questions 6 through 15, give details (EXCEPT FOR HIV) on the following page (not required for child(ren) if employee or spouse is also applying). Use a separate sheet of paper if more space is needed for answers:

SIGNATURE IS REQUIRED ON THE FOLLOWING PAGE

Question No.	Does Question Apply to Employee, Spouse/DP or Child	Condition	Date Occurred	Duration	Degree of Recovery	Names & Addresses of Physicians Hospitals/Clinics Consulted

	EMPLOYEE/MEMBER	SPOUSE/DP
16. Have you used tobacco in any form during the past 12 months?	☐ Yes ☐ No	☐ Yes ☐ No

If this question is not completed, you will be billed using smoker rates.

AUTHORIZATION

1. I hereby authorize any licensed physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company or the MIB, Inc. that has records or knowledge of my health, to give to American General Life Insurance Company of Delaware or its reinsurers any such information. Such information will pertain to my employment, or other insurance carrier or medical care, advice, treatment or supplies for any physical or mental condition. This includes, information obtained in connection with the preparation or procurement of an investigative consumer report as defined under the Fair Credit Reporting Act(s). To facilitate the rapid submission of such information, I authorize all said sources, except MIB, to give such records or knowledge to any agency employed by American General Life Insurance Company of Delaware to collect and transmit such information. **This authorization excludes divulging whether tests for the presence of the HIV antibody have been performed and excludes divulging the results of such tests. Such test results shall not be disclosed or published. Nothing in this caveat will prohibit this authorization from divulging the fact that the applicant has AIDS or ARC.** 2. I understand that this information will be used by American General Life Insurance Company of Delaware solely to determine eligibility for insurance. 3. I understand that I may revoke this authorization at any time by submitting a written request to American General Life Insurance Company of Delaware. I agree that such revocation will not affect any action which American General Life Insurance Company of Delaware has taken in reliance upon this authorization. I understand that revoking this authorization may be a basis for denying benefits. I understand this authorization will not be valid after 24 months, if not revoked earlier. 4. I understand that I or my authorized representative has the right to receive a copy of this authorization. 5. I know that I should retain a copy of this authorization for my records. 6. I agree that a photocopy of this authorization is as valid as the original. 7. To the best of my knowledge and belief, all statements made above are true and complete. All statements are representations and not warranties. 8. I understand that my application for group insurance will be accepted or declined on the basis of these statements. Insurance will take effect only if a certificate is issued based on this application and the first premium is paid in full (a) during the lifetime of all proposed insured's; and (b) while there is no change in the insurability or health of such person from that stated in the application. 9. I authorize deductions from earnings for the costs of this insurance. 10. I designate the beneficiary named on this form to receive the proceeds, if any payable upon my death (applicable to life insurance coverage. 11. I understand that failure to sign this authorization may affect processing this application and may be the basis for denying coverage.

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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______________________________ ______________________________

(DATE SIGNED) *(SIGNATURE OF EMPLOYEE/MEMBER)*

______________________________ ______________________________

(DATE SIGNED) *(SIGNATURE OF SPOUSE, IF APPLYING FOR INSURANCE)*

➢ Witness to above Signature(s): ______________________________

BENEFICIARY DESIGNATION (For Life Insurance)
Unless you otherwise request below, the employee/member named in 2 above will be the beneficiary of any spouse and children insurance applied for, and the spouse named in 5 above will be the beneficiary of any employee/member insurance applied for. For an employee/member, if you have no spouse or children and no one is named below, proceeds will be payable to the estate of the insured:

Beneficiary of Employee
and Relationship ______________________________

Beneficiary of Spouse
and Relationship ______________________________

For Administrative Use Only (if Agent is involved)

____
Agent Name

____
License Number

____
Agent Signature

IMPORTANT NOTICE – For Hospital Indemnity Plan Applicants

The American General Life Insurance Company ("AGL") believes that the Hospital Indemnity Plan that you are applying for qualifies as a supplemental excepted benefit under the Affordable Care Act ("ACA"), provided that you also maintain major medical or other required minimum essential coverage. It does not qualify as an excepted benefit if you do not maintain major medical or other minimum essential coverage. Therefore, AGL is providing you with this important Disclosure Statement about the Hospital Indemnity Plan.

THE HOSPITAL INDEMNITY POLICY AND THE ASSOCIATED CERTIFICATES ARE SUPPLEMENTAL TO HEALTH INSURANCE AND ARE NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

I HEREBY ATTEST THAT I AM PURCHASING THIS POLICY AS A SUPPLEMENT TO MY HEALTH COVERAGE, WHICH MEETS THE FEDERAL REQUIREMENT OF MINIMUM ESSENTIAL COVERAGE.

______________________________________ ________________________

Applicant's Signature Date