



## 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

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These Notices must be detached and retained by the applicant

#### **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](http://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. 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.

Group Policy Number Division

Please complete all sections of the application to avoid delays.

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.

Table with 6 columns: Life Amount, AD&D Amount, LTD Amount, STD Amount, Dental, Vision. Rows for Employee, Spouse/DP\*\*, and Child(ren).

Table with 4 columns: Hospital Indemnity, Accident, Cancer, Critical Illness Amount. Rows for Employee, Employee & Spouse, Employee & Child, Full Family, and 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
6. Have you ever been diagnosed with or treated by any member of the medical profession for: any disease or disorder of the heart, kidneys, liver; lungs or blood; chest pain; stroke or other neurological disorder; cancer or tumor; AIDS (Acquired Immune Deficiency Syndrome); AIDS related complex, or other immune disorder; diabetes or high blood pressure, mental or nervous disorder, alcohol or drug dependency; arthritis or other musculoskeletal disease or disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Are you presently taking any medications?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Have you, in the last 12 months, missed more than 5 consecutive days of work due to illness or injury?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	



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<b>Complete questions 10, 11, 12, and 13 if applying for Accident, Cancer, Critical Illness or Hospital Indemnity Coverage</b>	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, or tested positive for the Human Immunodeficiency Virus (HIV)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. In the last 12 months has any Proposed Insured used any form of tobacco or nicotine product, including a nicotine patch?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Complete questions 14 and 15 if applying for Critical Illness or Hospital Indemnity Coverage</b>		
14. In the last 5 years, has any Proposed Insured: <ul style="list-style-type: none"> <li>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?</li> <li>b. used cocaine, marijuana, heroin, controlled substance, or a drug requiring a prescription that was not legally prescribed by a physician?</li> <li>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 Gardner's syndrome or multiple sclerosis?</li> <li>d. had an organ transplant or been advised of the need of an organ transplant?</li> </ul>	<div style="margin-bottom: 10px;"><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <div style="margin-bottom: 10px;"><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <div style="margin-bottom: 10px;"><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div>	<div style="margin-bottom: 10px;"><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <div style="margin-bottom: 10px;"><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <div style="margin-bottom: 10px;"><input type="checkbox"/> Yes <input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div>
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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



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If "yes" to any part of questions 6 through 15, give details 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 BELOW

Table with 7 columns: 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

16. Have you used tobacco in any form during the past 12 months? EMPLOYEE/MEMBER [ ] Yes [ ] No SPOUSE/DP [ ] 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, MIB, or other organization, institution or person that has any records or knowledge of me or 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. 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. 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 this authorization will not be valid after 24 months, if not revoked earlier. 4. I know that I should retain a copy of this authorization for my records. 5. I agree that a photocopy of this authorization is as valid as the original. 6. To the best of my knowledge and belief, all statements made above are true and complete. All statements are representations and not warranties. 7. 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 insureds; and (b) while there is no change in the insurability or health of such person from that stated in the application. 8. I authorize deductions from earnings for the costs of this insurance. 9. I designate the beneficiary named on this form to receive the proceeds, if any payable upon my death.

(DATE SIGNED)

(SIGNATURE OF EMPLOYEE/MEMBER)

(DATE SIGNED)

(SIGNATURE OF SPOUSE, IF APPLYING FOR INSURANCE)

Witness to above Signature(s):



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**BENEFICIARY DESIGNATION**

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/Insurance Producer is involved)**

\_\_\_\_\_  
**Agent/Insurance Producer Name**

\_\_\_\_\_  
**License Number**

\_\_\_\_\_  
**Agent/Insurance Producer Signature**



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**Important Notice**

**For residents of Arkansas, Louisiana, Rhode Island and West Virginia:** 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 guilty of a crime and may be subject to fines and confinement in prison.

**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 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.

**For residents of the District of Columbia:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**For residents of Florida:** 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.

**For residents of Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

**For residents of Maine, Tennessee, Virginia and Washington:** 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.

**For residents of Maryland:** Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**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 New Mexico:** 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 GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**The following statement does not apply to an application for life insurance in New York:**

**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 insurance act, which is a crime, and shall also 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 Ohio:** Any person who, with intent to defraud or knowing that 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.

**For residents of Oklahoma:** 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.

**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.

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**\*\*\*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.

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Applicant’s Signature

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Date