Statement of Insurability
Instructions

1. **Employer's Name, Group #, Location/Division/Sub Group #, Class# (if applicable).** This information is required in order to process the request for coverage. The Statement of Insurability form may already show this information. If this information is missing, please obtain the correct information from your Benefits Administrator and fill it in on the form prior to submitting your request for coverage. If this information is missing or incomplete it will delay your request for coverage.

2. **Product(s) Being Underwritten.** This section must be completed in order to process the request for coverage. This section refers to the type(s) and amount(s) of coverage you (and your dependents, if applicable) already have with your employer and are requesting at this time.

   Your Benefits Administrator may complete this section of the form for you. If he/she does, you still need to make sure the reason the form is being submitted is completed at the end of the section.

   If your Benefits Administrator does not complete this section for you, you will need to complete it.
   PLEASE NOTE:
   - If you (or your dependents, if applicable) do not have coverage with your employer already, a zero "0" should be put in that box(s).
   - If you (or your dependents, if applicable) already have coverage with your employer and are requesting additional coverage with this form, enter your coverage that's already in place in the "Amount You Already Have With Employer" box. The "Amount You're Requesting" box should ONLY include the ADDITIONAL amount being requested.

   If you have any questions or concerns regarding the type(s) or amount(s) of coverage you already have with your employer or that you're requesting at this time, please contact your Benefits Administrator prior to submitting your request for coverage. If this information is missing or incomplete it will delay your request for coverage.

3. **Completing personal information on the form.** It is important that all the requested information be provided, including specific details to medical history, where asked. If this information is missing or incomplete it will delay your request for coverage.

4. **Signature(s) and date(s).** The signature and sign date of all adult applicants i.e. employee, and spouse if applicable, must be completed on the bottom of the Statement of Insurability form where specified. We cannot process a request without this information. Forms with this information missing will be returned, which will delay your request for coverage.

5. **For your records.** Please make a copy of the completed form for your records. The Insurance Information Practices Notice should be reviewed and kept by you for your records.

6. **Submitting the form.** After completing, signing and dating the Statement of Insurability form, please follow the instructions given to you by your Benefits Administrator on how and where it submit it. If you have been instructed to mail the Statement of Insurability form directly to the insurance company, please use the "Return form to" address on the last page of this form.

Unimerica Life Insurance Company
Statement of Insurability

Employer Name			
Group #	Location/Division/Sub Group #		Class #
Employee Name		Employee Social Security #.	
Employee Home Address		City, State, Zip	
Date of Birth	Date of Hire	Home Phone #	Work Phone #

Income
☐ Salaried Annual base salary _____ ☐ Hourly Hourly rate _____ # of hours worked _____ per week

Persons Proposed for Coverage (list Employee Information first):

EMPLOYEE INFORMATION	SEX (M/F)	HEIGHT (FT, IN)	WEIGHT (LBS)

SPOUSE INFORMATION NAME (FIRST, M.I., LAST)	SPOUSE SOCIAL SECURITY #	BIRTH DATE (MM/DD/YY)	SEX (M/F)	HEIGHT (FT, IN)	WEIGHT (LBS)

DEPENDENT CHILD INFORMATION NAME (FIRST, M.I., LAST)	BIRTH DATE (MM/DD/YY)	SEX (M/F)	HEIGHT (FT, IN)	WEIGHT (LBS)

Product(s) Being Underwritten

EMPLOYEE COVERAGE	AMOUNT YOU ALREADY HAVE WITH EMPLOYER	AMOUNT YOU'RE REQUESTING (If increase, only include additional amount)	TOTAL AMOUNT OF CURRENT COVERAGE PLUS NEW REQUEST
Basic Life	$	$	$
Supplemental Life	$	$	$
Short Term Disability	$_____ % of Income _____	$_____ % of Income _____	$_____ % of Income _____
Long Term Disability	$_____ % of Income _____	$_____ % of Income _____	$_____ % of Income _____

SPOUSE COVERAGE	AMOUNT YOU ALREADY HAVE WITH EMPLOYER	AMOUNT YOU'RE REQUESTING (If increase, only include additional amount)	TOTAL AMOUNT OF CURRENT COVERAGE PLUS NEW REQUEST
Basic Life	$	$	$
Supplemental Life	$	$	$

DEPENDENT CHILD COVERAGE	AMOUNT YOU ALREADY HAVE WITH EMPLOYER	AMOUNT YOU'RE REQUESTING (If increase, only include additional amount)	TOTAL AMOUNT OF CURRENT COVERAGE PLUS NEW REQUEST
Basic Life	$	$	$
Supplemental Life	$	$	$

This Statement of Insurability is being submitted due to: ☐ Initial Enrollment ☐ Late Entrant ☐ Employer Open Enrollment
☐ Increase ☐ Other. If other, please explain: _____

The following questions apply to all persons proposed for coverage:

1. Within the past 10 years (7 years in Maryland) has any person proposed for coverage ever been medically treated or medically diagnosed with:
   a) ☐ Yes ☐ No Diabetes or sugar, albumin or blood in the urine: If Yes, when first diagnosed? _____
   b) ☐ Yes ☐ No High blood pressure, chest pain, heart murmur, shortness of breath, angina or other heart or circulatory disorder?
   c) ☐ Yes ☐ No Stroke, epilepsy, fainting, dizziness, headaches or any disorder of the brain or nervous system?
   d) ☐ Yes ☐ No Tuberculosis, asthma, hay fever, lung or respiratory disorder?
   e) ☐ Yes ☐ No Stomach or duodenal ulcer, other ulcer, colitis, disorder of gall bladder, liver, stomach or intestines?
   f) ☐ Yes ☐ No Varicose veins, varicose ulcers, or phlebitis or hernia of any kind?
   g) ☐ Yes ☐ No Kidney, bladder or prostate disorder or other urinary disorder?
   h) ☐ Yes ☐ No Tumor or disease or dysfunction of the breast, reproductive organs or abnormal menstrual period?
   i) ☐ Yes ☐ No Arthritis, rheumatism or any disorder of the joints, muscles, back or bones ?
   j) ☐ Yes ☐ No Cancer or tumor or ulcer of any kind, growth or cyst?
   k) ☐ Yes ☐ No Any disorder of eyes, ears, nose or throat?
   l) ☐ Yes ☐ No Alcoholism, narcotic addiction (or have you or your dependents joined any organization for alcoholism or drug abuse)?
   m) ☐ Yes ☐ No Nervous or mental disorder (including professional counseling)?
   n) ☐ Yes ☐ No Any disorder of the immune system, including AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex)?
2. Has any person proposed for coverage:
   a) ☐ Yes ☐ No Had any life or health insurance declined (not applicable to Missouri residents), postponed or modified, or had a waiver or extra premium added?
   b) ☐ Yes ☐ No Been released from the military for medical reasons?
   c) ☐ Yes ☐ No Received payment for disability, illness or injury?
   d) ☐ Yes ☐ No Had a change of weight of more than 10 pounds in the last 12 months? If Yes, state name of person(s), reason(s) and amount(s) of gain/loss in Detail Section below.
3. Within the past 5 years, has any person proposed for coverage:
   a) ☐ Yes ☐ No Had abnormal findings of a physical examination, electrocardiogram, X-ray, blood test or diagnostic test?
   b) ☐ Yes ☐ No Had inpatient or outpatient surgery?
   c) ☐ Yes ☐ No Been advised to have surgery not yet done?
   d) ☐ Yes ☐ No Had any medical treatment, health or physical impairment, condition or congenital anomaly not Mentioned above?
4. ☐ Yes ☐ No Have medications been prescribed to any person proposed for coverage for any reason in the last 12 months? If Yes, please list medication name, dose, dates used and condition used for in Detail Section below.
5. ☐ Yes ☐ No Are any persons to be covered pregnant?
   If Yes: Name of person_____
   Expected delivery date:_____.

DETAIL SECTION - GIVE FULL DETAILS FOR EACH "YES" ANSWER IN QUESTIONS 1 – 4 ABOVE IF MORE SPACE IS NEEDED, ATTACH A SEPARATE PIECE OF PAPER, SIGNED AND DATED.

QUESTION #	NAME OF PERSON FOR WHOM YOU ANSWERED "YES"	REASON / CONDITION	DATE OF ONSET	DIAGNOSIS	NAME, COMPLETE ADDRESS & PHONE # OF MEDICAL PROVIDER	DATE LAST SEEN

NAME, ADDRESS AND PHONE # OF PRIMARY CARE PHYSICIAN OF PERSONS PROPOSED FOR COVERAGE:

	EMPLOYEE	SPOUSE	CHILDREN
DOCTOR NAME			
STREET ADDRESS			
CITY, STATE, ZIP			
PHONE NUMBER			
DATE LAST SEEN			

AUTHORIZATION AND ACKNOWLEDGEMENT

I hereby declare that all the statements made above and on the reverse side are, to the best of my knowledge and belief, true and complete and that they are the basis on which insurance requested by me may be issued.

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medically related facility, Insurance company or its reinsurer, the Medical Information Bureau or other organization, institution or person, that has any records or knowledge of me or my health, or that of any member of my family whose name appears in the application to which this is attached to give Unimerica Life Insurance Company ("ULIC"), and its affiliates any such information. This information will be used to determine eligibility for insurance. I understand that I may revoke this authorization at any time by sending a written revocation to UIC at the address below. Such revocation will not affect any action taken or information released prior to the revocation, and will not affect any legal right UIC has to contest an insurance policy/certificate, or to contest a claim under an insurance policy/certificate. I understand that if I revoke this authorization, UIC may not be able to process my application, and may not be able to make any benefit payments due under any existing policy, certificate, or other binding agreement.

I agree that a photocopy of this form shall be as valid as the original, and that it shall be valid for 30 months (24 months in KY and NM) from the date signed. I also understand that I or a person authorized to act on my behalf, is entitled to receive a copy of this authorization form.

NOTICE: 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 may commit a fraudulent insurance act, which is a crime and may be subject civil penalties, criminal penalties and/or the denial of insurance benefits. California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage

Employee Signature _____ Date _____

Spouse Signature (if applying for coverage)_____ Date: _____

Return form to: Unimerica Life Insurance Company, Medical Underwriting Services, PO Box 17829, Portland, ME 04112

Unimerica Life Insurance Company
Insurance Information Practices Notice

Our Underwriting Procedures

For certain types of coverage, we require proof of good health to determine if you are eligible for the coverage you requested. We review all of the information in the Statement of Insurability Form, and, if necessary, confirm or add to this information in the ways described in this notice.

Privacy and Information Practices

Collecting Information

Your Statement of Insurability Form is our main source of information. But we may:

- Ask you to have a physical exam, an EKG and/or a blood profile, etc.
- Ask physicians, hospitals, or other health care providers to confirm or add to the information you have given us.
- Obtain information from the Medical Information Bureau (MIB). See "Notice Regarding MIB, Inc." below.
- Seek information from other companies you have applied to for insurance.
- Ask you for additional information through use of a written request.

Information Use

We will use the information only for business purposes arising from the relationship you have with us.

Information Maintenance and Disclosure

We treat the information we have about you as confidential. The authorization form that you have been asked to complete will permit us to send the information to our affiliates and to MIB, our reinsurers, employees, contractors, or other organizations that process transactions concerning coverage you have with Unimerica Life Insurance Company or its affiliates, and to other life insurance companies to whom you may apply for life or health insurance or to whom a claim for benefits may be submitted. In certain circumstances, the information we have about you may be disclosed to third parties without your specific permission.

Access to Information

If you request it in writing, we will send you a copy of the relevant information we obtain about you in connection with your request for coverage. Medical information, however, will only be disclosed through the attending licensed physician.

If you feel that any of the information in our file is not correct or is incomplete, we will review it. If we agree with you, we will make the corrections. If we do not agree with you, you may file a short statement of dispute with us. Your statement will be included any time we disclose this information to anyone.

We will not send you information we collect in expectation of or in connection with any claim or civil or criminal proceeding.

Notice Regarding MIB, Inc. (Medical Information Bureau)

Information regarding your insurability will be treated as confidential. Unimerica Life Insurance Company, or its reinsurers may, however, make a brief report thereon to MIB, 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 in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of 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.

Unimerica Life Insurance Company, or its reinsurers, may also release information in its files to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.