

FRAUD STATEMENTS

Please read the following before completing the attached form.

☞ If you live in the states of Arkansas or Louisiana, the following statement applies to you:

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.

☞ If you live in the state of California, the following statement applies to you:

For your protection California law requires the following to appear on the 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.

☞ If you live in the state of Colorado, the following statement applies to you:

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.

☞ If you live in the District of Columbia, the following statement applies to you:

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.

☞ If you live in the state of Florida, the following statement applies to you:

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.

☞ If you live in the state of Kansas, Maryland or Oregon, the following statement applies to you:

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 may be guilty of insurance fraud.

☞ If you live in the state of New Jersey, the following statement applies to you:

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

☞ If you live in the state of Virginia, the following statement applies to you:

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 may have violated state law.

☞ If you live in a state other than mentioned above, the following statement applies to you:

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.

To avoid unnecessary delays, be sure all parts of the Application are completed according to the instructions, and DO NOT SEPARATE the pages.

Voluntary Term Life Insurance Employee Application



Please print.

Desired effective date of request _____

Failure to sign and date the application on the next page and to accurately complete the questions on this application may affect the existence or amount of coverage. Please refer to your product brochure for available benefit amounts and maximums.

Employer		Policy/part no.	Certificate no.
Insured's name (last, first, middle initial)		Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Date of birth (month, day, year)	Social Security number	Job title	
Date of hire (month, day, year)	Present salary \$ _____ per month/week/year _____ hours per week.		
Beneficiary's name (last, first, middle initial)		Relationship	

Have you used tobacco products regularly in the past 12 months? Yes No

Employee coverage

Amount elected \$ _____

Accidental Death and Dismemberment Insurance—equal to your amount of life insurance.
(Coverage not elected will be assumed refused, even if not specifically refused.)

If over the guaranteed issue amount or late entrant, complete all health questions on the next page.

<p>Spouse coverage</p> <p>Name of the spouse _____</p> <p>Date of birth _____</p> <p>Amount elected \$ _____ (Amount cannot exceed 50% of the employee's amount.)</p> <p>Has your spouse used tobacco products regularly in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If over the guaranteed issue amount, complete all health questions on the next page.</p>	<p>Dependent/Child(ren) coverage (If applying for dependent coverage, please complete below; amount cannot exceed 50% of the employee's amount.)</p> <p><input type="checkbox"/> \$1,000 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000</p> <p>Child(ren)'s name(s)</p> <table style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Last (if different)</th> <th style="text-align: left;">First</th> <th style="text-align: left;">Date of birth</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>	Last (if different)	First	Date of birth	_____	_____	_____	_____	_____	_____	_____	_____	_____
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Refusal – Sign below ONLY if you are refusing coverage. If you wish to ENROLL, please sign on the REVERSE.

This is to certify that I have been given an opportunity to participate in the Voluntary Life plan but have declined this coverage. I fully understand that I will not be entitled to any benefits under this coverage. I further understand that if I desire to participate in the Voluntary Life plan at a later date, I must furnish, at my own expense, proof of good health satisfactory to Fortis Benefits Insurance Company and that I can be turned down for coverage on the basis of my health.

Signature _____ Date _____

HEALTH QUESTIONS

Please personally answer the following questions. If you answer "Yes," to any question, please provide details in REMARKS below. If you are applying for dependent coverage, please answer all questions for your eligible dependents.

- | | | |
|---|--------------------------|--------------------------|
| | YES | NO |
| 1. Applicant's height _____ Weight _____ Spouse's height _____ Weight _____
Have you or your dependents gained or lost 10 or more pounds during the past 12 months?
If "Yes," how much <input type="checkbox"/> Gained _____ <input type="checkbox"/> Lost _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you or your dependents within the past 5 years:
a) Received or been advised to receive any medication, treatment, surgery, therapy, testing, observation or consultation by a physician, surgeon or other health care provider (including psychologist, counselor, dentist, chiropractor, osteopath, etc.) in any clinic, hospital, sanitarium, health resort or any other health related facility?
b) Used any illegal drug? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. In the past 5 years, have you or your dependents ever had, been treated for or been advised to seek treatment for persistent cough, fatigue or swollen glands, pneumonia, chest discomfort, muscle weakness, unexplained weight loss of ten pounds or more, patches in mouth, skin lesions, prolonged night sweats, visual disturbance or recurring diarrhea, fever or infection? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you or your dependents ever had, been medically diagnosed, treated, or been advised to seek treatment for: arthritis; back, neck or joint disorder; asthma; emphysema or lung disorder; cancer or tumors; diabetes; alcohol, cocaine or drug abuse; high blood pressure; stroke or heart disease or disorder; depression; psychological counseling; mental, nervous or eating disorder; seizures; acquired immune deficiency syndrome (AIDS) within the past 5 years or immune system disorder?

"Disorder" is defined as a disease, illness, injury and/or condition differing in any way from the usual or normal state and/or structure. | <input type="checkbox"/> | <input type="checkbox"/> |

Personal physician _____ (_____) _____
NAME ADDRESS TELEPHONE NO.

Employee's address _____ Home phone (_____) _____

REMARKS AND ADDITIONAL INFORMATION FOR "YES" ANSWERS
If you answered "Yes" to any medical questions above, please provide details below.

Ques. no.	First name	Description of illness, injury or pregnancy, medication and treatment	Duration (dates) & no. of episodes	Residual effects	Name and address of attending Physician or Hospital (Include zip)

IMPORTANT NOTICE TO APPLICANTS—PLEASE READ CAREFULLY

AUTHORIZATION TO RELEASE INFORMATION: For underwriting and claim purposes, I give my permission to: Any physician or other medical practitioner, hospital, clinic, pharmacy, insurance company, consumer reporting agency, employer, Medical Information Bureau or any other organization to give Fortis Benefits Insurance Company or its reinsurers ALL INFORMATION on my behalf, including findings on medical care, dental care, alcohol or drug abuse information, psychiatric or psychological care or examination, or surgery, as they apply to me or my dependents who are to be insured. I give my permission to Fortis Benefits Insurance Company or its reinsurers to release any information to other life insurance companies as I may come in contact with.

I know that I have a right to a copy of this authorization. A photocopy of this authorization will be as valid as the original. This authorization will be valid for two and one half years (in the state of Minnesota 26 months) from the date shown below. This authorization is not governed by HIPAA, however, when necessary, I may be asked to execute a HIPAA authorization form, allowing Fortis Benefits Insurance Company to use and disclose protected health information.

MY SIGNATURE ON THIS APPLICATION CERTIFIES THAT I 1) Apply for the coverages designated for which I am eligible under my employer's plan with Fortis Benefits Insurance Company. 2) Authorize any required deductions from my earnings. 3) Designate the beneficiary(ies) named on this form to receive any benefits payable in the event of my death. 4) Represent that all of the information on this application is complete, correct and true to the best of my knowledge and belief. 5) Understand that I must be actively at work on the effective date, or coverage will be deferred until I return to work and that dependent coverage will not become effective while the dependent is in a hospital or similar facility. 6) Have read, understood and received a copy of this application and the NOTICE REGARDING THE MEDICAL INFORMATION PRACTICES AND AUTHORIZATION TO OBTAIN AND FURNISH INFORMATION.

NOTICE: For this group insurance plan to become effective, a minimum number of employees must apply. Your coverage will not go into effect unless the minimum requirement is met.

Date _____ Signature _____

Date _____ Spouse's signature (if spousal coverage) _____

**NOTICE REGARDING MEDICAL INFORMATION BUREAU
INSURANCE INFORMATION PRACTICES AND AUTHORIZATION TO OBTAIN AND FURNISH INFORMATION**

To properly underwrite applications and issue insurance policies on an equitable basis, we must obtain information about our proposed insured. The nature of the information we seek includes age, occupation, physical condition, health history, habits, avocations and other personal characteristics. This information will be collected from you and various sources, including health professionals and health facilities. Information regarding factors affecting insurability will be treated as confidential.

In addition, we may obtain an investigative consumer report from an insurance support organization. If a report is prepared, upon request to your agent, you have the right to be personally interviewed in connection with the investigation. Also, upon proper request to Fortis Benefits Insurance Company, you may obtain a copy of the report.

Further, we or our reinsurers may obtain a report from and make a report to the Medical Information Bureau, a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. If you apply to another bureau member for life or health coverage, or a claim for benefits is submitted to such a company, the bureau, upon request, will supply information contained in its file.

Upon receipt of a request from you, the bureau will arrange disclosure of the information in its file. If the accuracy of the information is questioned, you may request that corrections be made by following the procedures set forth in the Fair Credit Reporting Act. The address of the Bureau's Information Office is P.O. Box 105, Essex Station, Boston, Massachusetts 02112 (telephone 617-426-3660).

The information which we collect may, under certain circumstances, be disclosed to third parties without your specific authorization. However, be assured that disclosure will be strictly limited to that which is reasonably required. This authorization is not governed by HIPAA, however, when necessary, you may be asked to execute a HIPAA authorization form, allowing Fortis Benefits Insurance Company to use and disclose protected health information.

You have the right to gain access to and request correction of information contained in our files. However, we will not disclose information which relates to a claim or to a civil or criminal proceeding.

If you wish to receive a more detailed explanation of our information practices, including a description of access and correction rights as well as circumstances under which non-authorized disclosures or personal information may be made, please contact Senior Vice-President, Underwriting and Administration, 2323 Grand Boulevard, Kansas City, Missouri 64108.