# GROUP LIFE INSURANCE PERSONAL HEALTH APPLICATION

**Hartford Life and Accident Insurance Company** 

One Hartford Plaza

Hartford, Connecticut 06155



Association: Fleet Reserve Association

P.O. Box 14536

Des Moines, IA 50306

Questions?

CALL: 1-800-424-1120

EMAIL: fra.service@getamba.com

Policyholder (and Participating Association): Fleet Reserve Association				Policy No.: AGL-1930	Certificate No. (Leave Blank):	
Member Name (First, N	Middle Initial, Last):				☐ Male ☐ Female	
Date of Birth:	Place of Birth (State/Country):		Social Security Number	: Height: ft in		
Street:		Prefer	red Phone Number:	Email Address	): 	
City:           State:           Zip Code:						
Member Occupation:						
☐ I am a current FRA Member. Member Number:						

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Life Form Series includes GBD-1000, GBD-1100 or state equivalent.

09818-Q 074030010101

Primary Beneficiary	(ies) – Print full name and	compl	ete address			
Name:				Date of Birth:		
Address:				Telephone Number: ( )		
Social Security Number: Relationship:			Benefit Percent:	%		
Contingent Beneficiary(ies) – Print full name and complete address						
Name:			Date of Birth:			
Address:				Telephone Number: ( )		
Social Security Numb	er:	Rela	tionship:	Benefit Percent:%		
Spouse Name (First. N	Middle Initial, Last) if apply	 /ina:			☐ Male	
Topouse Name (First, Middle Initial, Last) II apply		yiiig.			Female	
Date of Birth:	Place of Birth (State/Cour	• ,	Social Security Number:	Height:	Weight:lbs. (if currently pregnant,	
				in	pre-pregnancy weight)	
					7	
Street:		Prefe	erred Phone Number:	Email Address:		
City:				-		
City:						
State:Zip Code:						
Spouse Occupation: _						
	(ies) – Print full name and					
Name:			Date of Birth:			
Address:						
Social Security Number: Relationship:			Benefit Percent:	%		
Contingent Benefici	iary(ies) – Print full name a	and co	mplete address			
Name:			Date of Birth:			
Address:		Telephone Number: ( )				
Social Security Number:		Rela	ationship:	Benefit Percent:%		

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Spousal Consent For Community Property States Only: If you live in Alaska you may complete the Spousal Consent section, which allows your spouse to waive his or her rights to any community property interest in the benefit. Certain tribal jurisdictions may also require spousal consent. Please see your Benefits Administrator for details.  This will certify that, as spouse of the Proposed Member above, I hereby consent to my spouse designating the person(s) listed above as beneficiaries of the group term life and/or accidental death insurance under the above policy and waive any rights I may have to the proceeds of such insurance under applicable community property laws. I understand that this consent and waiver supersede any prior spousal consent or waiver under this plan.					
LIFE INSURANCE Amount Desired (\$25,000 minimum up		000 increments)			
·	ase indicate if request is for: [	•			
Member:		20.0.090			
□\$25,000 (_0H1) □\$50,000 (_0N1) [	<b>□</b> \$75,000 (_0T1) <b>□</b> \$100,000	(_0Y1) <b>\$125,000</b> (_YF	H1) □\$150,000 (_YN1)		
Spouse:					
□\$25,000 (_0H5) □\$50,000 (_0N5) □	<b>1</b> \$75,000 (_0T5)	(_0Y5) <b>□\$125,000</b> (_Y⊦	H5) □\$150,000 (_YN5)		
The Spouse may not be covered und					
	☐ Change in Cove	erage			
Member Current benefit amount: \$	Additional benefi	t requested: \$	Total benefit: \$		
Spouse Current benefit amount: \$	Additional benefit	requested: \$	Total benefit: \$		
Child Coverage: □Yes □No					
Child Coverage is desired, please se	lect coverage requested and o	complete the following:			
<b>1</b> \$10,000 (N0E7)	·				
Full Nam	ne	Male/ Female	Birth Date		
		remale			

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		MEMBER	SPOUSE
	ying for this insurance, do you intend to replace, discontinue, or change an existing life ce policy that is not otherwise expiring?	☐ Yes ☐ No	☐ Yes ☐ No
Have yo	ou ever been declined for life insurance?		
If "yes"	date and reason for declination:	☐ Yes ☐ No	☐ Yes ☐ No
In the pa	ast 12 months, have you smoked cigarettes or cigars, or used a pipe, chewing tobacco,		
	products or snuff?	Yes	Yes
	indicate amount used daily: :: Spouse:	☐ No	☐ No
	consume alcohol? If "yes", please indicate:	☐ Yes	☐ Yes
Member			
Amount	: per weekdayper weekend		
Spouse			
Amount	per weekday per weekend		
		l. I	
PLEASE	COMPLETE THE FOLLOWING:	MEMBER	SPOUSE
1.	In the past 5 years have you been diagnosed or treated for high blood pressure, cancer, tumor, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder, gastro-intestinal disorder, any disease or disorder of the glands, thyroid, any lung or respiratory disorder, liver, kidney or genitourinary disease or disorder, including hepatitis, alcohol or drug abuse or dependency, epilepsy, mental or nervous disorder, neurological impairment, bone, joint, back, muscle or connective tissue disorder, or Chronic Fatigue Syndrome?	☐ Yes ☐ No	☐ Yes ☐ No
1.	tumor, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder, gastro-intestinal disorder, any disease or disorder of the glands, thyroid, any lung or respiratory disorder, liver, kidney or genitourinary disease or disorder, including hepatitis, alcohol or drug abuse or dependency, epilepsy, mental or nervous disorder, neurological impairment, bone, joint, back, muscle or connective tissue disorder, or		_
1.	tumor, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder, gastro-intestinal disorder, any disease or disorder of the glands, thyroid, any lung or respiratory disorder, liver, kidney or genitourinary disease or disorder, including hepatitis, alcohol or drug abuse or dependency, epilepsy, mental or nervous disorder, neurological impairment, bone, joint, back, muscle or connective tissue disorder, or Chronic Fatigue Syndrome?  If "yes", indicate:		_
1.	tumor, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder, gastro-intestinal disorder, any disease or disorder of the glands, thyroid, any lung or respiratory disorder, liver, kidney or genitourinary disease or disorder, including hepatitis, alcohol or drug abuse or dependency, epilepsy, mental or nervous disorder, neurological impairment, bone, joint, back, muscle or connective tissue disorder, or Chronic Fatigue Syndrome?  If "yes", indicate:  Diagnosis by your physician:		_
1.	tumor, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder, gastro-intestinal disorder, any disease or disorder of the glands, thyroid, any lung or respiratory disorder, liver, kidney or genitourinary disease or disorder, including hepatitis, alcohol or drug abuse or dependency, epilepsy, mental or nervous disorder, neurological impairment, bone, joint, back, muscle or connective tissue disorder, or Chronic Fatigue Syndrome?  If "yes", indicate:  Diagnosis by your physician:  Date of diagnosis:  Date of diagnosis:		_
2.	tumor, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder, gastro-intestinal disorder, any disease or disorder of the glands, thyroid, any lung or respiratory disorder, liver, kidney or genitourinary disease or disorder, including hepatitis, alcohol or drug abuse or dependency, epilepsy, mental or nervous disorder, neurological impairment, bone, joint, back, muscle or connective tissue disorder, or Chronic Fatigue Syndrome?  If "yes", indicate:  Diagnosis by your physician:   Date of diagnosis:  Treatment including medication, dosage, date last taken:	□ No	□ No
	tumor, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder, gastro-intestinal disorder, any disease or disorder of the glands, thyroid, any lung or respiratory disorder, liver, kidney or genitourinary disease or disorder, including hepatitis, alcohol or drug abuse or dependency, epilepsy, mental or nervous disorder, neurological impairment, bone, joint, back, muscle or connective tissue disorder, or Chronic Fatigue Syndrome?  If "yes", indicate: Diagnosis by your physician:   Date of diagnosis:  Treatment including medication, dosage, date last taken:  Has the medical professional treating you for this condition released you from care?  Have you ever been diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC*) or any other Disorder of the Immune System as defined	☐ No ☐ Yes ☐ No ☐ Yes ☐ Yes	☐ No ☐ Yes ☐ No ☐ Yes ☐ Yes

AIDS Related Complex (ARC)\* is a condition with signs and symptoms which may include generalized lymphadenopathy (swollen lymph nodes), loss of appetite, weight loss, fever, oral thrush, skin rashes, unexplained infections, dementia, depression, or other psychoneurotic disorders with no known cause. "Disorder of the Immune System" includes the hyperimmune conditions, disorders of gammaglobulin synthesis (hypogammaglobulinemia) of white blood cell production and maturation, and the immune-deficiency disorders both congenital and acquired. Also included in disorders of immunity are lupus erythamatosus, Grave's Disease, rheumatoid arthritis, primary biliary cirrhosis, and others.

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## Please read all items carefully and sign below. **AUTHORIZATION TO OBTAIN, RELEASE AND DISCLOSE INFORMATION**

#### **Notice**

To the best of your knowledge, you are required to notify Hartford Life and Accident Insurance Company in writing of any changes in your medical condition between the date you sign this form and the date coverage is approved.

In order to complete the evaluation of this application, Hartford Life and Accident Insurance Company may contact you, through the mail or over the telephone:

- 1. to clarify any information contained on this form;
- 2. to obtain any information missing from this form;
- 3. to ask additional questions of you or your physician about the information that you have provided; or
- 4. to request a paramedical exam.

We may also use information about you obtained from other sources, including our claim files, evidence of insurability applications you have previously submitted to us, and copies of medical records which you have authorized us to review, and information obtained from MIB, Inc.

#### **Authorization**

I, an undersigned applicant, authorize Hartford Life and Accident Insurance Company, together with its affiliates, ("Company") to contact me, during the evaluation of this application, through the mail, secure e-mail, or over the telephone, at the address or telephone number identified in this application, or otherwise provided by me:

- 1. to clarify any information contained on this form;
- 2. to obtain any information missing from this form; or
- 3. to request a paramedical exam.

In the event that I cannot be reached via telephone, I authorize a representative of the Company to leave a voice message identifying his or her name, the Company name, and a return phone number, indicating that he or she is calling to obtain information necessary to complete my recent application for insurance. The message will also contain an underwriting ID number and the hours during which I may reach a representative of the Company by telephone.

or and demparity by telephone.	
$\square$ No, please do not leave a message.	
Yes, you may leave a message as indicated above.   \to No, please do not leave a message.   (If not checked, you will not be contacted by phone.)	

In addition to the information that I have provided on this application, I authorize the Company to use information about me obtained from Company claim files, insurance applications and medical information I or my physician(s) have previously submitted to the Company. I further authorize any employer, any health or benefits plan, physician, counselor, medical professional, hospital, clinic or medical facility, laboratory, MIB, Inc., pharmacy or pharmacy benefits manager, motor vehicle violation reporting agency, consumer reporting agency that possesses my protected Personal Health Information ("PHI"), including copies of records concerning physical or mental illness, diagnosis, prognosis, prescription information, care or treatment provided to me (but excluding HIV and genetic testing), drug and alcohol use history, other insurance coverage or employment status to furnish such protected health information to the Company or its representative. The Company may only use information disclosed under this Authorization that is relevant to underwrite this or any other insurance application to the Company during the period that the Authorization is valid (as described below), at any time to aid in the detection of fraud, and for internal research purposes.

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I acknowledge that I am currently a member of FRA and understand I must retain membership to be eligible for this insurance plan.

I hereby acknowledge that I have read all statements and answers in this application, and in any other application or medical form required by the Company, and that they are full, complete, and true to the best of my knowledge and belief. I also understand that any misrepresentation contained herein or relied on by the Company may be used to reduce or deny a claim or void the contract within the contestable period if such misrepresentation materially affects the acceptance of the risk. I also agree that a copy of this application shall be attached to and form a part of any certificate issued. I also understand that the Company may request whatever additional evidence of insurability it needs.

Subject to any deferred effective date provision, I understand that coverage will not become effective until (a) the Company grants its underwriting approval; and b) at the time of payment of the first premium, I am living, and my insurability remains the same as that described in the application. I do not receive temporary or conditional insurance coverage just because I submit an application and paid my first premium.

I authorize the Hartford Life and Accident Insurance Company to give information about me or my dependents to any other insurance company to whom I or my dependents may apply for Life and Health Insurance, the MIB, Inc., or other persons or organizations handling a claim, underwriting coverage applied for or administering coverage issued as a result of this application or as required by law.

I understand that upon written request I may revoke this authorization except to the extent that action has already been taken in reliance on the authorization. This authorization expires two (2) years from the effective date of my coverage or my dependent's coverage or, if no coverage has been issued one (1) year from the date of this application.

I understand that a photocopy of this form is as valid as the original, and that I have a right to receive a copy of this form upon request.

Member signature (Sign name in full)	Date Required Required			
, , , , , , , , , , , , , , , , , , , ,	Required	Required		
Spouse signature (if applying)		_ Date Required		
	Required	Required		
PREMIUM PAYMENT I wish to pay my premiums:   Monthly	☐ Quarterly ☐ Semi-annually	☐ Annually		
Automatic Bank Withdrawal (Electronic Fund	ds Transfer):			
Name:	Banking In	stitution:		
Routing Number:	Account N	umber:		
Bank Account Type: ☐ Checking ☐ Saving	S			
I authorize the Administrator to initiate my re payment will be processed on or after the du notify the Administrator otherwise in writing of this may involve an adjustment to my account	ne date and will continue to be char for my coverage ends. I also unders	rged or deducted from my account unless I		
Member signature (Sign name in full)		_ Date		
	Required	Required		
Spouse signature (if applying)		Date		
- F (" applying)	Required	- Required		

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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 may be guilty of a crime and may be subject to fines and confinement in prison.

### **Return Completed Form Today to:** FRA-ENDORSED INSURANCE PROGRAMS

P.O. Box 14536, Des Moines, IA 50306

**QUESTIONS?** 

CALL: 1-800-424-1120

**EMAIL**: fra.service@getamba.com

WEBSITE: www.frainsure.com

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