## GROUP 10-YEAR LEVEL TERM LIFE INSURANCE PERSONAL HEALTH APPLICATION

Hartford Life and Accident Insurance Company



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.: AGT-1758	Certificate No. (Leave Blank):	
Member Name (First, Middle Initial, Last):					☐ Male ☐ Female	
Date of Birth:	Place of Birth (State/Country):		Social Security Number: Height: ft in		Weight:lbs.  (if currently pregnant, pre-pregnancy weight)	
Street:		Preferr	referred Phone Number: Ema		s:	
City:           State:         Zip Code:						
Member Occupation:						
☐ I am a current FRA Member. Member Number:						

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Primary Beneficia	ry(ies) - Print full name and	compl	ete address			
Name:				Date of Birth:		
Address:				Telephone Number: ( )		
Social Security Number: Relationship:			onship:	Benefit Percent:	<u></u> %	
Contingent Benefi	ciary(ies) - Print full name a	nd co	mplete address			
Name:			Date of Birth:			
Address:				Telephone Number: ( )		
Social Security Nun	nber:	Relat	tionship:	Benefit Percent:%		
O Nome /First	Middle Initial Leath (it and the	\-				
Spouse Name (First,	Middle Initial, Last) (if applying	g):			☐ Male☐ Female	
Date of Birth:	Place of Birth (State/Cour	ntry):	Social Security Number:	_	Weight:lbs.	
				ft in	(if currently pregnant, pre-pregnancy weight)	
Street:		Prefe	erred Phone Number:	Email Address:		
State:Zip	o Code:					
Spouse Occupation	:					
Primary Beneficia	ry(ies) – Print full name and	compl	ete address			
Name:			Date of Birth:			
Address:			Telephone Number:	( )		
Social Security Number: Relationship:			Benefit Percent:	%		
Contingent Benef	iciary(ies) – Print full name a	and co	mplete address			
Name:			Date of Birth:			
Address:				Telephone Number:	( )	
Social Security Nur	mber:	Rela	tionship:	Benefit Percent:	%	

<b>Spousal Consent For Community Property States Only:</b> If you live in a community property state – Arizona, Louisiana, Nevada, New Mexico or Wisconsin –, 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 Member named 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.							
Signature of Member's Spouse:	Date:	:					
LIFE INSURANCE							
Amount Desired (\$50,000 minimum up to \$250,0	00 maximum in \$50,000 increments)						
Please indicate	te if request is for:   New Coverage						
Member:							
□\$50,000 (_0N1) □\$100,000 (_0Y1) □\$150,000	O (_YN1) □\$200,000 (_0Z1) □\$250,000 (_ZN	1)					
Spouse:							
□\$50,000 (_on5) □\$100,000 (_oy5) □\$150,000	O (_YN5) \$\Bigcup\$200,000 (_0Z5) \$\Bigcup\$250,000 (_ZN:	5)					
	☐ Change in Coverage						
Member Current benefit amount: \$	Additional benefit requested: \$	Total benefit	: \$				
Spouse Current benefit amount: \$	Additional benefit requested: \$	Total benefit:	\$				
		MEMBER	SPOUSE				
By applying for this insurance, do you intend to rensurance policy that is not otherwise expiring?	eplace, discontinue, or change an existing li	ife	☐ Yes				
Have you ever been declined for life insurance?			_				
f "yes" date and reason for declination:	☐ Yes ☐ No	☐ Yes ☐ No					
n the past 12 months, have you smoked cigarett icotine products or snuff? "yes", indicate amount used daily:	es or cigars, or used a pipe, chewing tobac	co,	☐ Yes				
Nember:	_ Spouse:	_					
o you consume alcohol? If "yes", please indica	te:	Yes	☐Yes				
lember:		□No	□No				
mount: per weekday pe	r weekend						
pouse and/or Domestic Partner: mount: per weekday pe	r weekend						

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PLEASE COMPLETE THE FOLLOWING:	MEMBER	SPOUSE DOMESTIC PARTNER
1. Have you ever been diagnosed or treated for high blood pressure, tumor, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder (excluding HIV, AIDS or AIDS Related Complex (ARC)*), 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, mental or nervous disorder, neurological impairment, bone, joint, back, muscle or connective tissue disorder, or Chronic Fatigue Syndrome? If "yes", indicate:	☐ Yes ☐ No	☐ Yes ☐ No
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?	☐ Yes ☐ No	☐ Yes ☐ No
2. Have you been tested positive for exposure to the HIV infection or been diagnosed as having AIDS Related Complex (ARC)* or AIDS caused by the HIV infection or other sickness or condition derived from such infection?	☐ Yes ☐ No	☐ Yes ☐ No
3. Have you ever been confined in a hospital, nursing home, sanatorium or similar institution (excluding maternity)?	☐ Yes ☐ No	☐ Yes ☐ No
4. Have you ever been diagnosed or treated by a member of the medical profession for cancer?	☐ Yes ☐ No	☐ Yes ☐ No
If "yes", indicate:		
Type of cancer diagnosed by your physician:		
Date treatment completed:		
<ol><li>Have you ever been diagnosed or treated by a member of the medical profession for seizures? If "yes", indicate:</li></ol>	☐ Yes ☐ No	☐ Yes ☐ No
Type of seizure diagnosed by your physician:		
Date of diagnosis/onset:		
Cause of seizures:		
Frequency of seizures:		
Date of last seizure:		
Medication, dosage, date last taken:		
6. In the past 5 years have you consulted any medical professional, surgeon, psychologist, psychiatrist or other practitioner, other than a family member or yourself if you are a physician, for any reason not previously noted on this application (excluding HIV, AIDS or AIDS Related Complex (ARC)*)?	☐ Yes ☐ No	☐ Yes ☐ No
7. Have you been advised to have a medical test done or are you awaiting treatment for a medical condition?	☐ Yes ☐ No	☐ Yes ☐ No
8. Are you currently pregnant?	Yes	Yes
Are there any medical complications?	│	│

If you answered "Yes" to any of the above questions, provide the details below to include the condition, diagnosis, number of episodes, duration, severity, date of last symptom, current status, treatment, medications and dosages, test results, any further treatments planned and the medical professional's and hospital's name, address and phone number. If additional space is needed, provide additional sheet with details.

Question Number, Condition, Dates and Details	Name of Family Member	Medical professional's name, full address and phone number

**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.

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.

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In the event that I cannot be reached via telephone, I authorize a identifying his or her name, the Company name, and a return phoinformation necessary to complete my recent application for insurumber and the hours during which I may reach a representative	one number, indicating that he or she is calling to obtain rance. The message will also contain an underwriting ID
☐ Yes, you may leave a message as indicated above.  (If not checked, you will not be contacted)	☐ No, please do not leave a message.  d by phone.)
In addition to the information that I have provided on this applications are previously submitted to the Company. I further authorize any emmedical professional, hospital, clinic or medical facility, laboratory motor vehicle violation reporting agency, consumer reporting age Information ("PHI"), including copies of records concerning physic information, care or treatment provided to me (but excluding HIV insurance coverage or employment status to furnish such protect representative. The Company may only use information disclose this or any other insurance application to the Company during the below), at any time to aid in the detection of fraud, and for internal	nd medical information I or my physician(s) have ployer, any health or benefits plan, physician, counselor, or, MIB, Inc., pharmacy or pharmacy benefits manager, ency that possesses my protected Personal Health cal or mental illness, diagnosis, prognosis, prescription and genetic testing), drug and alcohol use history, other ed health information to the Company or its dunder this Authorization that is relevant to underwrite experiod that the Authorization is valid (as described
I acknowledge that I am currently a member of FRA and underst insurance plan.	and I must retain membership to be eligible for this
I hereby acknowledge that I have read all statements and answer medical form required by the Company, and that they are full, co also understand that any misrepresentation contained herein or a claim or void the contract within the contestable period if such risk. I also agree that a copy of this application shall be attached understand that the Company may request whatever additional experience.	mplete, and true to the best of my knowledge and belief. I relied on by the Company may be used to reduce or deny misrepresentation materially affects the acceptance of the to and form a part of any certificate issued. I also
Subject to any deferred effective date provision, I understand company grants its underwriting approval; and b) at the time consurability remains the same as that described in the application coverage just because I submit an application and paid my first provided in the same as the coverage is the coverage is submit an application and paid my first provided in the same as the coverage is submit an application and paid my first provided in the same as the coverage is submit an application and paid my first provided in the same as the coverage is submit as a submit an application and paid my first provided in the same as the coverage is submit as a submit as	of payment of the first premium, I am living, and my  I do not receive temporary or conditional insurance
I authorize the Hartford Life and Accident Insurance Company to other insurance company to whom I or my dependents may appl persons or organizations handling a claim, underwriting coverage of this application or as required by law.	y for Life and Health Insurance, the MIB, Inc., or other
I understand that upon written request I may revoke this authorize taken in reliance on the authorization. This authorization expires my dependent's coverage or, if no coverage has been issued on	two (2) years from the effective date of my coverage or

Member signature (Sign name in full) Required Required Date \_\_\_\_ Spouse signature (if applying) Required PREMIUM PAYMENT I wish to pay my premiums: 

Monthly Quarterly Semi-annually Annually Automatic Bank Withdrawal (Electronic Funds Transfer): Name: Banking Institution: Routing Number:\_\_\_\_\_ Account Number:\_\_\_\_\_ Bank Account Type: Checking Savings I authorize the Administrator to initiate my regular payment from the bank account provided above. I understand that payment will be processed on or after the due date and will continue to be charged or deducted from my account unless I notify the Administrator otherwise in writing or my coverage ends. I also understand if corrections of the debit are necessary, this may involve an adjustment to my account. Member signature (Sign name in full) Required Required \_ Date \_\_\_\_ Spouse signature (if applying) \_\_\_\_\_ Required 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.

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

**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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upon request.