### **Group Life Insurance Evidence of Insurability**

## Minnesota Life Insurance Company -



Richmond Brand Office • PO Box 1193, Richmond, VA 21219-1193 Fax 804-644-2460



**EMPLOYER NAME: Virginia Retirement System POLICY NUMBER: 29414** LOCATION: **EMPLOYER CODE: EMPLOYEE INFORMATION** Name (first, middle initial, last) Date of birth Phone number Address (street, city, state, zip) Gender Annual salary Date of employment Social Security number ⊔ Male ⊔ Female Email address SPOUSE INFORMATION (only complete if coverage requires evidence of insurability) Name (first, middle initial, last) Date of birth Phone number Address (street, city, state, zip; check here if same as above ) Gender Email address CHILDREN INFORMATION (only complete if coverage requires evidence of insurability) Date of birth Date of birth **HEALTH QUESTIONS** (always complete for coverage that requires evidence of insurability) Employee height Employee weight Spouse height Spouse occupation Spouse weight Employee Children Spouse Yes No Yes No Yes No 1. In the last 7 years have you been diagnosed or treated for any of the following: · Heart disease or disorder, chest pain · Hepatitis B, Hepatitis C, or other liver High blood pressure disorder Cancer or tumor Diabetes Chronic Obstructive Pulmonary · Depression, bipolar disorder, or any Disease (COPD), sleep apnea or mental disorder other lung or respiratory disease Drug or alcohol misuse including addiction Stroke, Transient Ischemic Attack Chronic pain, rheumatoid arthritis, (TIA), seizure, epilepsy, or multiple psoriatic arthritis, lupus sclerosis Acquired Immunodeficiency Kidney or pancreas disorder Syndrome (AIDS), AIDS Related Ulcerative Colitis, Crohn's disease, Complex, or Human Immunodeficiency Virus (HIV), including positive test results bariatric surgery, or any stomach or intestinal disorder Anemia, leukemia, or other blood Amyotrophic Lateral Sclerosis (ALS) or disorder muścular dystrophy 2. During the past 5 years, have you, for any reason other than the conditions in question 1, been hospitalized, had surgery, received medication, treatment or diagnostic testing (other than: acid reflux; allergies; birth control; high cholesterol; cold; appendix or gallbladder removal; underactive thyroid; kidney stones; pregnancy without complications; or minor infection)? 3. Are any future inpatient or outpatient medical, surgical, or diagnostic procedures recommended or being considered by a medical professional (other than: routine lab testing or physical)?

Securian Financial is the marketing name for Minnesota Life Insurance Company. Insurance products are issued by Minnesota Life Insurance Company.

⇒⇔⇔⇔ Please provide details to all "Yes" answers on page 2 and sign page 3 ⇔⇔⇔⇔

### **CONSUMER PRIVACY NOTICE**

To underwrite your insurance request, Minnesota Life Insurance Company, (the "Company"), may ask for additional personal information, such as an insurance medical exam; lab tests; medical records from your insurance company, physician or hospital; a report from MIB, Inc., a not-for-profit organization of life insurance companies that exchanges information among its members. Information about your insurability is confidential. Without your express authorization, the Company or its reinsurers may send your information to government agencies that regulate insurance; or, without identifying you, to insurance organizations for statistical studies. If you apply to a MIB, Inc. member company for life or health insurance, or submit a benefits claim for benefits to a member company, MIB, Inc. upon request, will supply the member company with the information in its file. You or your authorized representative have the right to: receive by mail or to copy your personal information in the Company or MIB, Inc. files, including the source and who received copies within the past two years; to correct or amend personal information in these files; to know specific reasons why coverage was not issued as applied for; and to revoke your authorization at any time. At your written request, within 30 business days the Company will explain in writing how to learn what is in your file, its source, how to correct or amend it or how to learn why coverage was not issued as applied for. You can send the Company a written statement as to why you disagree. If we correct or amend the information, we will notify you and anyone who may have received the information. If we do not agree with your statement, we will notify you and keep your statement in your file.

# For further information about your file or your rights, you may contact:

Life Underwriting Minnesota Life Insurance Company 400 Robert Street North St. Paul, Minnesota 55101-2098 Telephone: 800-872-2214

### For information about MIB, Inc. you may contact:

MIB, Inc. 50 Braintree Hill, Suite 400 Braintree, MA 02184-8734 Telephone: (866) 692-6901 Website: www.mib.com

### **AUTHORIZATION**

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, pharmacy benefit manager, data aggregator, or other health care provider that has provided payment, treatment or services to me or on my behalf to disclose my entire medical record and any other protected health information concerning me to Minnesota Life Insurance Company, (the Company), and its employees, reinsurers and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs and tobacco.

**POLICY NUMBER: 29414** 

I also authorize any medical practitioner, insurance company, Department of Motor Vehicles, or other government agency, Lexis Nexis or other consumer reporting agency, employer or Medical Information Bureau (MIB), Inc., to give all medical or nonmedical information about me including alcohol or drug abuse, driving violations, association with criminal activity, possible over insurance, foreign residency or travel, aviation activity, hazardous occupational or sports activity, to the Company and its reinsurers. I authorize all said sources, except MIB, Inc., to give such information to any agency employed by the Company to collect and transmit such information. I authorize the Company, or its reinsurers, to make a brief report of my personal health information to MIB, Inc.

This information is to be disclosed under this Authorization so the Company may: 1) underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with the Company.

I understand in determining eligibility for insurance or benefits, this information may be made available to underwriting claims, medical and support staff of the Company. If I do not revoke this authorization, to determine my insurability it will be valid for 24 months from the date I sign it. For claims purposes, this authorization is valid for the duration of a claim. A copy of this Authorization is as valid as the original. I understand my authorized representative or I am entitled to receive a copy of this Authorization. I understand the information may be used for the purpose of performing actuarial or internal business studies, research, analytics and other analysis. I understand that I have the right to revoke this Authorization in writing, at any time, by sending a written request for revocation to the Company. I understand that a revocation does not apply to any action that was taken in reliance on this Authorization or to the Company's legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that there is a possibility of re-disclosure of any information disclosed pursuant to this authorization and that information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality. I understand that if I refuse to sign this Authorization to release my complete medical record, the Company may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments.

I have read this Authorization and Consumer Privacy Notice and I understand my authorized representative or I can have copies. The answers provided on this application are representations of the person signing below. The answers given are complete and true to the best of his/her knowledge. It is understood that Minnesota Life Insurance Company shall incur no liability because of this application unless and until it is approved by the Company and the first premium is paid while my health and other conditions affecting my insurability are as described in this application. I authorize my employer to withdraw premiums from my salary to pay for this coverage. I understand that false or incorrect answers to the above questions may lead to rescission of coverage, subject to the Incontestability provision found in the policy or the certificate.

Any person who, with the 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 the state law.

Employee signature	Date signed	Employee name (please print)	Date of birth	
X				
Spouse signature	Date signed	Spouse name (please print)	Date of birth	
X				
Children (age 18 and older) signature	Date signed	Children name (please print)	Date of birth	
X				

FOR OFFICE USE ONLY:										
Employee		Spouse			Children					
Current in force	U/W applied for	Total elected	Current in force	U/W applied for	Total elected	Current in force	U/W applied for	Total elected		
\$	\$	\$	\$	\$	\$	\$	\$	\$		

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