

EMPLOYEE APPLICATION

Anthem[®] Life

Anthem Life Insurance Company
P.O. Box 182361
Columbus, OH 43218-2361
800-551-7265 614-433-8880 Fax

SECTION F. MEDICAL INFORMATION

All persons applying for coverage must complete Section F, Part 1. You must complete Section F, Part 2 if you have answered "Yes" to any question in Part 1, you have fewer than 20 people in your group, you are enrolling past the open enrollment period, you are applying for Voluntary Insurance or the underwriting department has requested you to do so.

PART 1

<p>1. Do you or any of your dependents regularly take medication (prescription or other)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2. Have you or any of your dependents been told by a physician that surgery or special medical tests or treatment might be required or necessary at some future date? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3. Are you or any of your dependents currently pregnant? If yes, list name and due date: <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>4. In the last ten years, have you or any of your dependents been diagnosed or received treatment for any: heart/circulatory condition; cancer; Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC); stroke; diabetes (list type below including age of onset & treatment); mental or nervous disorder, depression, kidney, liver or pancreas disorder, emphysema; ulcerative colitis; Chrohn's disease; aneurysm; lupus; lung disorder or Chronic Obstructive Pulmonary Disorder (COPD); or rheumatoid arthritis? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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PART 2

<p>1. To the best of your knowledge, have you or any of your dependents, within the last 10 years, had a diagnosis of or treatment for the following:</p> <p>a. Leukemia, tumor, growths or any diseases of the skin? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Ulcers, stomach disorders, hernia, hemorrhoids, diverticulitis, rectal disorder, irritable bowel syndrome or other intestinal disorder? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Thyroid, goiter, gallbladder or prostate disorder? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Disorder of the blood or immune system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. High blood pressure, elevated cholesterol or triglycerides? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f. Heart attack, angina, heart murmur, anemia, chest pain or any disorder of the heart, arteries, veins or circulatory system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>g. Arthritis, gout, polio, rheumatic fever, multiple sclerosis, muscular dystrophy, carpal tunnel syndrome, disorder of the muscles, back or joints? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>h. Bronchitis, asthma, sinus or nasal disorder, allergies, pneumonia, or any other disorder of the lungs or respiratory system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>i. Epilepsy, convulsions, paralysis or disorder of the brain or nervous system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>j. Alcoholism, drug abuse, or attended alcohol or drug dependency organization meetings, or been convicted of DUI/DWI? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>k. Any sexually transmitted diseases or disorder of the genital, reproductive or urinary system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>l. Any disorder of the eyes, ears, nose or throat? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2. Have you or any of your dependents had an inpatient admission and/or inpatient or outpatient surgery; medical or surgical advice; or a condition not identified above, during the past 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3. Have you or any of your dependents, within the last two (2) years, engaged in skydiving, hang gliding, underwater diving, racing (any type), rodeo, mountaineering, professional sports, piloting a plane, or are any such activities contemplated? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>4. Have you or any of your dependents used tobacco products (including cigarettes) in the last twelve months? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5. Are you or any of your dependents presently disabled or unable to perform their duties? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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EXPLAIN "YES" ANSWERS TO ANY QUESTION(S) IN SECTION F. GIVE COMPLETE DETAILS. ATTACH SEPARATE SHEETS, IF NECESSARY.

Question	Person	Diagnosis/Treatment	Dates of Treatment	Hospitalized Yes No	Surgery Yes No	Length of Stay	Degree of Recovery
	Health Provider	Address	City	State	Zip Code	Telephone Number	
Question	Person	Diagnosis/Treatment	Dates of Treatment	Hospitalized Yes No	Surgery Yes No	Length of Stay	Degree of Recovery
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Question	Person	Diagnosis/Treatment	Dates of Treatment	Hospitalized Yes No	Surgery Yes No	Length of Stay	Degree of Recovery
	Health Provider	Address	City	State	Zip Code	Telephone Number	

Family physician last seen by you and/or your dependents.

Applicant	Physician Name	Address	City	State	Zip Code	Telephone Number
Spouse	Physician Name	Address	City	State	Zip Code	Telephone Number
Child(ren)	Physician Name	Address	City	State	Zip Code	Telephone Number

SECTION G. NOTIFICATION (Read carefully before signing.)

Pre-Notice Regarding the Medical Information Bureau: The underwriting process is necessary to assure reasonable cost of insurance and provide a mechanism by which policyholders pay their fair share of the cost. In considering your application, information from various sources is considered, including statements in the application and reports we obtain from doctors or medical facilities where you have been attended. Information regarding your insurability will be treated as confidential. We or our reinsurers may, however, make a brief report to the Medical Information Bureau, Inc., a nonprofit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another Bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information it may have in its files.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information in its file. If you question the accuracy of information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is: P.O. Box 105, Essex Station, Boston, Massachusetts 02112, telephone number (617) 426-3660. We, or our reinsurers, may also release information in its file 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.

SECTION H. AUTHORIZATION (Read carefully before signing.)

1. I authorize the release of any medical records or information concerning claims, conditions or treatment of myself and for any dependents listed herein, by any provider of health services to Anthem Life Insurance Company (Anthem Life), its affiliates, and any administrators, reinsurers, agents, or other entity providing services on behalf of Anthem Life. This information will be used for purposes which include but are not limited to: processing this application for enrollment; group risk classification; detecting or preventing fraud or misrepresentation; internal and external audits; administration of claims; and quality improvement programs. I understand that Anthem Life may furnish this information to the group or its representative. Anthem Life may also furnish information to other entities, which may include but is not limited to third party administrators, insurers, and government agencies. Anthem Life will advise such entities that such information must be kept confidential to the extent necessary or as otherwise provided by law, and should not be used for any unlawful purpose. This information includes any records or knowledge about medical history, including sensitive services such as mental health, psychiatric, substance abuse, reproductive health, information relating to HIV virus or AIDS, sexually transmitted or other communicable diseases contained in such records, including but not limited to, all records of office visits, examinations, treatment, evaluation, diagnostic and laboratory testing, reports, consultations, hospital records, records for treatment of substance abuse, psychiatric counseling, notes, correspondence, insurance and billing information for treatment or services rendered by any provider. I understand that Anthem Life may collect personal information about me from outside sources, and that both personal and privileged information may be collected and disclosed to third parties without my authorization. I also understand that I have a right to see and correct personal information that Anthem Life collects about me, and that I may receive a more detailed description of my rights under this law by writing to Anthem Life.
2. Unless otherwise provided herein, if one or more life insurance beneficiaries are named, the proceeds shall be paid in equal shares to the named beneficiaries surviving the insured. Payment of proceeds shall be made in accordance with the terms of the group contract, subject to change by my written notice to my employer.
3. These coverages will become effective on the date established by the provisions of the group contract and certificates issued thereunder. I understand that by applying for the type of coverage checked, I authorize deduction from my wages if necessary for the required premium for the coverage for which I have applied.
4. I am responsible for the timely notification to my employer of any changes that would make me or a dependent ineligible for coverage.
5. I am applying for the coverage selected on this application. If I select a coverage, or a combination of coverages, not available to me and/or a class for which I am not eligible, I agree that my selections(s) is hereby automatically amended to be consistent with the employer's application.
6. I understand that Anthem Life reserves the right to accept or decline this application and that no right whatsoever is created by this application.

I acknowledge that I have read the foregoing provisions and I expressly accept such provisions as a condition of coverage. I represent that the answers given to all questions on this application are true and accurate to the best of my knowledge and I understand they are being relied on by the insurer in accepting this application. I understand that any misstatements or failure to report new medical information prior to my effective date may result in a material change to coverage or premium rates. Any material misrepresentation or significant omission found in this application may result in denial of benefits or rescission or cancellation of my coverage(s). This authorization, for purposes of processing this application form, is valid from the date signed for a period of thirty months. A photocopy is as valid as the original.

I give this authorization for and on behalf of myself and my eligible dependents, including my children and my spouse (if spouse does not sign below), if covered by the Plan. I am acting as their agent and representative.

Employee Signature: _____ Date: _____

Spouse Signature: _____ Date: _____

SECTION J. WAIVER OF LIFE COVERAGE

I hereby certify that I have been given the opportunity to apply for the available group life benefits offered by my employer, the benefits have been explained to me, and I and/or my dependent(s) decline to participate. Neither I nor my dependent(s) were induced or pressured by my employer, agent, or life carrier, into declining this coverage, but elected of my (our) own accord to decline coverage. I understand that if I wish to apply for such coverage in the future, I may be required to provide evidence of insurability at my expense.

Print Employee Name: _____ Social Security Number: _____

Employee Signature: _____ Date: _____

The laws of some states require us to provide you with the following information:

In Indiana and Ohio: 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 is guilty of insurance fraud.

In Kentucky: 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 commits a fraudulent insurance act, which is a crime.