Group Life Insurance Evidence of Insurability

Minnesota Life Insurance Company - A Securian Company
400 Robert Street North ● B1-3102 ● St. Paul, Minnesota 55101-2098 ● Fax 651-665-7092

MINNESOTA LIFE

EMPLOYER NAME: Montgomery Community College **POLICY NUMBER: 34168**

1. Always complete sections A and E.
2. And if you are electing coverage on your dependents, complete sections B and/or C.
3. And if you are electing any coverage that is not guaranteed, complete section D.

A. EMPLOYEE INFORMATION (complete for any coverage that requires EOI)

First name	Middle initial	Last name	Email address

Street address	City	State	Zip code

Do you have any existing life insurance policy or existing annuity contract? ☐ Yes ☐ No

Date of birth	College ID number	Date of employment	Gender ☐ Male ☐ Female

Total amount of Optional Life insurance requested	Total amount of Basic Life insurance requested
$	$

B. SPOUSE INFORMATION (only complete if EOI is required)

First name	Middle initial	Last name	Email address

Do you have any existing life insurance policy or existing annuity contract? ☐ Yes ☐ No

Date of birth	Gender ☐ Male ☐ Female

Total amount of Spouse Life insurance requested
$

D. HEALTH QUESTIONS - (must be answered for coverage that is not guaranteed)

Employee Height	Employee Weight	Spouse Height	Spouse Weight	Occupation

Employee Yes	Employee No	Spouse Yes	Spouse No	Question
☐	☐	☐	☐	1. During the past three years, have you for any reason consulted a physician(s) or other health care provider(s), or been hospitalized?
☐	☐	☐	☐	2. Have you ever had known symptoms of, or been treated for, any of the following: heart, lung, kidney, liver, nervous system, or mental disorder; high blood pressure; stroke; diabetes; cancer or tumor; drug or alcohol abuse including addiction?
☐	☐	☐	☐	3. Have you ever been diagnosed as having Acquired Immune Deficiency Syndrome (AIDS), or any disorder of your immune system; or had any test showing evidence of antibodies to the AIDS virus (a positive HIV test)?

If you answer yes to any question, give details including dates, names and addresses of doctors or hospitals, the reason for the visit or consultation, the diagnosis, and the treatment in the Additional Health Information Section on the second page or on a separate sheet of paper.

E. AUTHORIZATION

The answers provided on this application are representations of the person signing below. The answers given are true and complete, to the best of my knowledge. It is understood that Minnesota Life Insurance Company, (the Company), St. Paul, Minnesota 55101-2098 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 understand that false or incorrect answers to the above questions may lead to rescission of coverage, subject to the incontestability provision in the policy. If coverage is rescinded, an otherwise valid claim will be denied.

To determine my insurability or for claim purposes, I authorize any person(s), medical practitioner, institution, insurance company or Medical Information Bureau (MIB) to give any medical or nonmedical information about me including alcohol or drug abuse, to the Company and its reinsurers. I authorize all said sources, except MIB, to give such information to any agency employed by the Company to collect and transmit such information. 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, it will be valid for 24 months from the date I sign it. A photocopy shall be as valid as the original. I have read this Authorization and the Consumer Privacy Notice on the second page and I understand that I can have copies.
Any person who knowingly and willingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Employee signature	Daytime telephone number	Evening telephone number	Date signed
X			
Spouse signature	**Daytime telephone number**	**Evening telephone number**	**Date signed**
X			

CONSUMER PRIVACY NOTICE

To underwrite your insurance request, 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 the Medical Information Bureau (MIB), a non-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; or may make a brief report of health information to the MIB. If you apply to a MIB member company for life or health insurance, or submit a benefits claim for benefits to a member company, the MIB, 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 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 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 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:

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

For information about the MIB, you may contact:

MIB
50 Braintree Hill, Suite 400
Braintree, MA 02184-8734
MIB Telephone: (866) 692-6901
MIB TTY: (866) 346-3642
Website: www.mib.com

F. ADDITIONAL HEALTH INFORMATION

NAME	DATE	NAME AND ADDRESS OF DOCTOR, CLINIC, HOSPITAL	REASON FOR CONSULTATION	DIAGNOSIS AND TREATMENT

FOR OFFICE USE ONLY: **POLICY NUMBER: 34168**

Employee Name:

Employee Optional Life coverage	**Employee Basic Life coverage**	**Spouse Life coverage**
Previous coverage: ____x/$______ Pending underwriting: +____x/$______ Total elected: ____x/$______	Previous coverage: ____x/$______ Pending underwriting: +____x/$______ Total elected: ____x/$______	Previous coverage: $______ Guaranteed issue: Pending underwriting: +$______ Total elected: $
☐ Approved ☐ Declined ☐ Incomplete	☐ Approved ☐ Declined ☐ Incomplete	☐ Approved ☐ Declined ☐ Incomplete
By / Date	By / Date	By / Date
Agent's signature X	Agent: Does the applicant have any existing life insurance policy or existing annuity contract? ☐ Yes ☐ No	Date

Please sign and date the Evidence of Insurability form.
Please fax *all pages (both sides)* to Minnesota Life using this cover page
Or mail to the address below.

FACSIMILE

To: **Minnesota Life Group Underwriting**

Fax: 651-665-7092 Phone: 1-800-872-2214

From: ____

Fax: __________________ Phone: _________________

Date: __________________ # of pages including this one: ___

Subject: **Evidence of Insurability Form**

Message:

If you prefer to mail the evidence of insurability form, please send it to the following address:

Mail To: Minnesota Life
Group Division Underwriting
PO Box 64136
St Paul, MN 55164-0136