



EVIDENCE OF INSURABILITY FORM FOR GROUP INSURANCE

To be completed for all proposed insureds who are applying for more than the guaranteed issue limit or are completing the form 31 or more days from the date that the proposed insureds became eligible.

Refer to the Group Policy for types of coverage available and eligible amounts of insurance.

PLEASE COMPLETE IN FULL

IMPORTANT

EMPLOYEE/EMPLOYER

Submit with completed Enrollment form.

Group #	Div. #	Employer/Group Name
Social Security #	Employee Name (<i>Last, First, Middle Initial</i>)	
Telephone #	Address	

PROPOSED INSURED(S)

Name	Relationship	Date of Birth	Height	Weight (<i>if pregnant, pre-pregnancy weight</i>)

REASON

NEW

- Late Applicant
- Applying for Coverage in Excess of the Guaranteed Amount
- Applying for Supplemental Coverage
- Other _____

CHANGE

- Increase in Coverage
- Adding Spouse
- Increasing Spouse
- Adding Dependent Child(ren)
- Other _____

INSURANCE

<u>YOU</u>	<u>LIFE</u>	<u>AD&D</u>	<u>VOLUNTARY LIFE</u>	<u>VOLUNTARY AD&D</u>
Current Insurance	_____	_____	_____	_____
Additional Insurance Requested	_____	_____	_____	_____
Total New Coverage	_____	_____	_____	_____
<input type="checkbox"/> Short Term Disability	\$ _____			
<input type="checkbox"/> Long Term Disability	\$ _____ <i>Weekly Benefit</i>		<input type="checkbox"/> Other	\$ _____
	<i>Monthly Benefit</i>			
<u>YOUR SPOUSE</u>	<u>LIFE</u>	<u>AD&D</u>	<u>VOLUNTARY LIFE</u>	<u>VOLUNTARY AD&D</u>
Current Insurance	_____	_____	_____	_____
Additional Insurance Requested	_____	_____	_____	_____
Total New Coverage	_____	_____	_____	_____
			<input type="checkbox"/> Other	\$ _____

EVIDENCE OF INSURABILITY

Existing Coverage	Please list all life insurance and/or annuity contacts now in-force or pending on your life				
	Name of Company <i>(if replacement include Policy No.)</i>	Life Amount	AD&D Amount	Year Issued or Pending	Do you intend to replace or change this coverage if you and your dependents are approved for the insurance applied for on this application?
					<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO	

To be Completed for ALL Proposed Insured(s) if Required by the Group Insurance Contract

1. Have you used any form of tobacco products (*cigarettes, pipe, cigars, chewing tobacco, nicotine gum or patches*) within the past 12 months? ** **Employee** YES NO **Spouse** YES NO

** *I understand and agree that if I have not answered these questions correctly 1) the coverage may be rescinded during the first two years from the certificate effective date, and 2) after that time, the sum payable and every other benefit will be adjusted only for misstatement of age or sex.*

2. In the past 5 years, have ANY of the proposed insureds been diagnosed, treated, tested positive for or been given medical advice by a licensed medical professional that they had: A) sleep apnea, asthma or emphysema; B) high blood pressure, stroke chest pain, transient ischemic attack (TIA), heart or circulatory disease or disorder; C) intestinal disease or disorder or ulcer; D) diabetes; E) leukemia, cancer, tumor or malignancy; F) epilepsy, mental or nervous disease or disorder; G) kidney or genitourinary disease or disorder; H) disorder of the back, muscles, bones or joints; I) liver disease or disorder; J) pancreatitis (new or acute); or K) thyroid disorder? YES NO
3. In the past 5 years, have ANY of the proposed insureds been treated for or been diagnosed by a licensed medical professional as having an immune deficiency disorder or AIDS (Acquired Immune Deficiency Syndrome)? YES NO
4. In the past 5 years, have ANY of the proposed insureds; 1) been hospitalized or had hospitalization recommended; 2) had a physical examination or medical test with other than normal results? YES NO
5. Within the next 2 years, do you or your spouse: A) fly, or intend to fly, as pilot or crew member; B) race or test drive any form of vehicle; C) scuba dive; D) hang glide or sky dive? YES NO
6. Have ANY of the proposed insured, within the past 5 years used or are they currently using or received treatment or consultation for the use of heroin, morphine, other narcotics, marijuana, barbiturates, amphetamines or hallucinogenic drugs or alcoholism? YES NO
7. In the past 5 years, have ANY of the proposed insureds been diagnosed by a licensed medical professional as having memory loss? YES NO
8. In the past 5 years, have ANY of the proposed insureds been diagnosed by a licensed medical professional as having Amyotrophic Lateral Sclerosis (ALS)? YES NO
9. In the past 5 years, have ANY of the proposed insureds been diagnosed by a licensed medical professional as having autism? YES NO
10. In the past 2 years, have any of the proposed insureds been treated, examined or advised by a licensed medical professional for attempted suicide? YES NO
11. In the past 5 years, have ANY of the proposed insureds been diagnosed by a licensed medical professional as having Huntington's Chorea? YES NO

To be Completed if Applying for Disability Insurance

12. Are ANY of the proposed insureds currently pregnant? YES NO

Details for questions 2-12 answered "YES". Include question number. (*Attach additional details on a signed and dated separate sheet*)

Name	Medical Condition	Date(s)	Details/Treatment	Name & Address of Attending Physicians and Hospitals

AUTHORIZATION TO OBTAIN INFORMATION

MIB PRE-NOTICE

Information regarding your insurability will be treated as confidential. Boston Mutual Life Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc. (*formally known as Medical Information Bureau, Inc.*), a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB, Inc. member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, Inc., upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB, Inc. will arrange disclosure of any information in your file. Please contact MIB, Inc. at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the information in the MIB, Inc. file, you may contact MIB, Inc. and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB, Inc. information office is: 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

MIB REPORTING AUTHORIZATION

I authorize Boston Mutual Life Insurance Company, or its reinsurers, to make a brief report of my personal health information to MIB, Inc.

CONSUMER REPORTING AUTHORIZATION

I authorize Boston Mutual Life Insurance Company to obtain a Consumer Report, which may include a report from MIB, Inc. (*formerly Medical Information Bureau, Inc.*) on me. I understand that information concerning my application for coverage may be verified through one or more of these reports and that information received through this process may be used in whole or in part to determine my eligibility for coverage. If the use of a Consumer Report results in an adverse action regarding my application for coverage, I will be informed by Boston Mutual of my rights, concerning that action.

This authorization may be revoked at any time and shall remain valid for twenty-four months.

REPRESENTATIONS AND NOTICE TO APPLICANTS

I/we have read the Evidence of Insurability form and represent that the statements and answers are complete and true to the best of my/our knowledge and belief. I/we agree that this form shall form the basis for and become a part of the consideration for the insurance applied for.

CAUTION: Any person who knowingly and with the intent to defraud any insurance company or other person filed an application for insurance or statement of claim 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 and subjects such person to criminal and civil penalties.

_____ Signature of Proposed Insured (<i>Employee/Member</i>)	_____ Date	_____ Signed & Dated at (<i>City, State</i>)
_____ Signature of Proposed Insured (<i>Other than Employee/Member</i>) (<i>Employee/Member if the proposed insured is under 15</i>)	_____ Date	_____ Signed & Dated at (<i>City, State</i>)

MUST BE USED WITH HIPAA FORM DESIGNATED FOR YOUR STATE