

## Evidence of Insurability

### Instructions for Employer/Association

1. Complete the form below.
2. Also complete all sections of the form noted PART A including product related information as applicable to the plan(s) requiring medical evidence of insurability.
3. The entire package should then be given to your employee or member for completion of PART B.

#### For Employer/Association Use Only:

In the space below, insert mailing address to which the notice of action should be sent.

Employee/Member Name: \_\_\_\_\_

Employer/Association Name & Address:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Group Contract No.: \_\_\_\_\_ Branch No.: \_\_\_\_\_

Submitting Location: \_\_\_\_\_

Submitted by:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
E-mail Address

\_\_\_\_\_  
Date



**Part A**

**Employer/Association Information**

Complete this page for those plans requiring evidence of insurability, then give this package to the employee/member.

Employee/Member First Name  MI  Last Name

Date of Birth    Social Security Number -- Sex  Male  Female

Street  Apt.

City  State  ZIP Code -

Date individual first became eligible for coverage(s)/amount(s) of insurance this form applies to:

Employee/Member Annual Earnings: \$ \_\_\_\_\_

Is application being made for amounts above the life non-medical maximum? Yes  No

Is application being made as a late entrant? Yes  No

Is application being made for dependents? Yes  No

Complete only for those coverages and persons requiring evidence of insurability.  
(For example: Employee only, spouse only, or employee and spouse.)

**Life/AD&D**

Total Non-Medical Maximum \$ \_\_\_\_\_

	Current Amount Inforce	+	Add'l or Initial Amount Requested	=	Total Amount
Employee/Member	\$ _____	+	\$ _____	=	\$ _____
Spouse (Life Only)	\$ _____	+	\$ _____	=	\$ _____

**Long Term Disability**

	Current Amount Inforce	+	Add'l or Initial Amount Requested	=	Total Amount
Employee/Member	\$ _____	+	\$ _____/mo	=	\$ _____

**Survivor Benefits Life**

	Current Amount Inforce	+	Add'l or Initial Amount Requested	=	Total Amount
Spouse	\$ _____/mo	+	\$ _____/mo	=	\$ _____
Child	\$ _____/mo	+	\$ _____/mo	=	\$ _____

**Weekly Disability Income/Accident & Sickness Benefit**

Amount \$ \_\_\_\_\_





**Section 3**

1. Employee/Member's eligible dependent that requires evidence of insurability.

Full Name	Social Security Number	Relationship to You	Date of Birth	Place of Birth	Height	Weight

2. Address of your dependent (if different from address in Section 1):

3. Is the person named above unable to perform all of the duties of his/her job or home-confined? Yes  No

**NOTE: If you have tested positive for HIV but have not developed symptoms of the disease AIDS, and if there is no other reason for you to answer "Yes" to a question, you may answer that question "No". This note applies to the remaining questions in this section.**

4. Has the person named above **during the last five years**:
- a. had any surgery or been advised to have surgery and has not done so? Yes  No
  - b. been in a hospital, sanitarium, or other institution for observation, rest, diagnosis, or treatment? Yes  No
  - c. used, or is now using, cocaine, barbiturates, amphetamines, marijuana or other hallucinatory drugs, heroin, opiates, or other narcotics, except as prescribed by a doctor? Yes  No
  - d. been treated or counseled for alcoholism? Yes  No
  - e. been treated or counseled by a psychologist or psychiatrist? Yes  No
  - f. applied for or received disability income benefits or pension benefits on account of sickness or injury? Yes  No
  - g. had life, disability, or health insurance declined, postponed, changed, rated-up, cancelled, or withdrawn? Yes  No
  - h. been diagnosed as having, or treated by a member of the medical profession for, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? Yes  No

5. **Within the last five years**, has the person named above been treated for, or had any trouble with, any of the following:

- |                         |                          |                          |                                 |                          |                          |                              |                          |                          |
|-------------------------|--------------------------|--------------------------|---------------------------------|--------------------------|--------------------------|------------------------------|--------------------------|--------------------------|
|                         | Yes                      | No                       |                                 | Yes                      | No                       |                              | Yes                      | No                       |
| a. Heart or chest pain? | <input type="checkbox"/> | <input type="checkbox"/> | g. Nervous or mental disorders? | <input type="checkbox"/> | <input type="checkbox"/> | m. Urinary system?           | <input type="checkbox"/> | <input type="checkbox"/> |
| b. High blood pressure? | <input type="checkbox"/> | <input type="checkbox"/> | h. Arthritis or rheumatism?     | <input type="checkbox"/> | <input type="checkbox"/> | n. Goiter or glands?         | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Abnormal pulse?      | <input type="checkbox"/> | <input type="checkbox"/> | i. Ulcers or stomach disorders? | <input type="checkbox"/> | <input type="checkbox"/> | o. Pleurisy or asthma?       | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Cancer or tumors?    | <input type="checkbox"/> | <input type="checkbox"/> | j. Intestines or kidneys?       | <input type="checkbox"/> | <input type="checkbox"/> | p. Chronic diarrhea?         | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Diabetes?            | <input type="checkbox"/> | <input type="checkbox"/> | k. Liver or gallstones?         | <input type="checkbox"/> | <input type="checkbox"/> | q. Neuritis or sciatica?     | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Lungs?               | <input type="checkbox"/> | <input type="checkbox"/> | l. Genital disorder?            | <input type="checkbox"/> | <input type="checkbox"/> | r. Back or spinal disorders? | <input type="checkbox"/> | <input type="checkbox"/> |

6. Does the person named above **currently have** any disorder, condition (including pregnancy), disease, or defect not shown above, and/or is he/she currently taking medication prescribed or provided by a medical or other practitioner for any disorder, condition (including pregnancy), disease, or defect? Yes  No

7. What are the full details of all "Yes" answers to each part of 3 through 6 above? Attach additional pages if needed.

Dependent's Name	Question Number and Letter	Specify illness or condition. Include reason for any check-up, doctor's advice, treatment, and/or medication	Date illness or condition began		Time lost from normal activities	Full recovery (if applicable)		Print full names, addresses, and telephone numbers of doctors and/or hospitals
			Month	Year		Month	Year	

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## Section 4

**In all states except Arkansas, Colorado, Florida, Maine, Maryland, Massachusetts, Ohio, Oregon, New York, New Jersey, Tennessee, Virginia, Washington, and the District of Columbia:** Any person who knowingly and with intent to defraud any insurance company or other person files 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.

**In Arkansas, Colorado, Maine, Maryland, New York, Ohio, Tennessee, and the District of Columbia:** Any person who knowingly and with intent to defraud any insurance company or other person files 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. In addition, any person who commits such a fraudulent act:

- may be subject to fines and confinement in prison under Arkansas law.
- is subject to penalties that may include imprisonment, fines, denial of insurance, and civil damages under Colorado law. Also, any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding, or attempting to defraud, the policyholder or claimant with regard to a settlement of award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
- may be subject to penalties that may include imprisonment, fines, or a denial of insurance benefits under Maine law.
- may be found guilty of insurance fraud under Maryland law.
- is subject to civil penalties, with such penalties not exceeding \$5,000 and the stated value of the claim for each such violation under New York law. This notice ONLY applies to disability income coverage in New York.
- is guilty of insurance fraud under Ohio law.
- is subject to penalties including imprisonment, fines, and denial of insurance benefits under Tennessee law.
- may be subject to imprisonment and/or fines under the law of the District of Columbia.

**In 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.

**In New Jersey:** Any person who includes false or misleading information on an application for insurance under a group contract is subject to criminal and civil penalties.

**In Virginia:** Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company has committed a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

**In Massachusetts:** Any person who knowingly and with intent to defraud any insurance company or other person files 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 may subject such person to criminal and civil penalties.

**In Oregon:** Any person who knowingly and with intent to defraud any insurance company or other person files 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 may be a crime and may subject such person to criminal and civil penalties.

**In Washington:** Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

I declare that, to the best of my knowledge and belief, the statements made in this application are complete and true. I agree that the coverage applied for is subject to the terms of the plan and shall become effective on the date or dates established by the plan, provided the evidence of good health is satisfactory.

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Signature of Employee/Member

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Date

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**Section 5 — AUTHORIZATION For the Release of Information**

To: (1) Any licensed physician, medical practitioner, hospital, clinic, or other medically related facility, (2) any insurance company or health maintenance organization (or similar type organization or institution), and (3) the Medical Information Bureau. So that eligibility for life or disability coverage can be determined, I authorize you to give any data or records you may have about me or my mental or physical health to The Prudential Insurance Company of America and/or its subsidiaries and, through it, to its reinsurers, authorized agents, and the Medical Information Bureau. This also applies to any dependent proposed for coverage in the application. This authorization is valid for the lesser of (1) two years after the effective date of any coverage issued in connection with it or (2) 30 months after the date it is signed. A photocopy of this form will be as valid as the original. The person(s) who signed this form (1) have received a copy of the "Medical Information Notice" and (2) may have a copy of this authorization if they wish. The persons who signed this form may revoke this Authorization by sending a written request to Prudential, but revocation of this Authorization may be a basis for denying an application.

**NOTE: Failure to sign this Authorization may impair Prudential's ability to process an application and may be a basis for denying an application.**

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Signature of Employee/Member

Employee/Member Social Security No.

Date

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Signature of Spouse (if applicable)

Date

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## Medical Information Notice

When we evaluate your request for insurance, the state of health of the person(s) for whom insurance is requested is, of course, extremely important to us. Consequently, we need to ask you questions about the health and medical history of each person. In addition, you are also requested to authorize any physician or hospital to provide us with reports, if necessary, about the health of each person. In some instances, we may require a physical examination.

Any information we obtain regarding a person's insurability will be treated as confidential. We may, however, make a brief report of it to the Medical Information Bureau, a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. When you apply for life, disability, or health insurance to any company, including Prudential, which is a member of the Medical Information Bureau, or submit a claim for benefits to such a company, the Bureau will, on request, give the company the information in its files. We may reveal this information, as necessary, to a doctor, if we find a serious health problem which you do not know about. We may also reveal this information to persons conducting mortality or morbidity studies. We will, if you ask, give you a description of other circumstances when we disclose information about you without your prior authorization.

You have the right to see any of the personal information we collect about you and to make corrections if necessary. If you ask, we will furnish you with instructions on how to exercise this right. In addition, upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If the information came from the Medical Information Bureau and you question the accuracy of the 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. 617-426-3660.

**It Is Required That You Be Given This Notice.**

**Please Read It Carefully, And Keep It For Your Records.**



Prudential Financial is a service mark of The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102, USA and its affiliates.

## Group Life and Disability Income Medical Underwriting NOTICE

Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that:

- Personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage;
- This personal information as well as other personal or privileged information subsequently collected by us may in certain circumstances be disclosed to third parties without authorization;
- You have a right of access and correction with respect to personal information we collect about you; and
- Upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact:

The Prudential Insurance Company of America  
Group Medical Underwriting  
P.O. Box 8796  
Philadelphia, PA 19176

Any information we obtain regarding a person's insurability will be treated as confidential. We may, however, make a brief report of it to the Medical Information Bureau (the Bureau), a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. When you apply for life, disability, or health insurance to any company, including Prudential, which is a member of the Bureau, or submit a claim for benefits to such a company, the Bureau will, on request, give the company the information in its files. In addition, upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If the information came from the Bureau and you question the accuracy of the information in the Bureau's files, 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, MA 02112, (617) 426-3660.

**Please keep this notice for your records.**