

New Application

Group No. _____

Change/Policy No. _____

APPLICATION FOR GROUP DISABILITY INSURANCE

Central United Life Insurance Company

10700 Northwest Freeway, Houston, Texas 77092 Toll Free Telephone: 1-800-669-9030

Proposed Insured	Sex	Birthdate	Age	Ht.	Wt.	Social Security Number
First Middle Last		/ /				- - -

Home Address _____ No. Street City State Zip Home Phone # () _____

Employer Name _____ Phone # () _____

Occupation _____ Annual Salary \$ _____ Date of Employment / /

Disability Income Coverage Data				Premium Mode:
Elimination Period	Plan Code	Benefit Amount	Total Premium	<input type="checkbox"/> Monthly
<input type="checkbox"/> 0/7 <input type="checkbox"/> 7/7	_____	_____	_____	<input type="checkbox"/> Other _____
<input type="checkbox"/> 14/14 <input type="checkbox"/> 30/30	Optional Coverages	_____	_____	Requested Effective Date _____
Benefit Period (Months)	<input type="checkbox"/> Survivor Rider	_____	_____	
<input type="checkbox"/> 3 <input type="checkbox"/> 6	<input type="checkbox"/> Other _____	_____	_____	
<input type="checkbox"/> 12 <input type="checkbox"/> 24		Total	_____	

- PART A**
- | | | |
|--|--------------------------|--------------------------|
| | Yes | No |
| 1. Is the coverage applied for intended to replace or be in addition to any disability coverage you now have?
(if yes, give company name) _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Will the total monthly amount of disability insurance under all coverage on proposed insured exceed 65% of your monthly earnings? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Are you currently, actively at work on a full-time basis and able to perform the duties of your occupation?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Are you a legal resident of the USA? | <input type="checkbox"/> | <input type="checkbox"/> |

BENEFICIARY			
First Name	Middle Initial	Last Name	Relationship to Insured

- PART B**
- | | | |
|--|--------------------------|--------------------------|
| | Yes | No |
| 1. Have you ever had any of the following: heart attack, heart bypass, coronary artery disease, stroke, cancer (other than basal cell skin cancer), treatment for back disorders, insulin dependent diabetes, or diagnosed by a physician with AIDS (Acquired Immune Deficiency Syndrome), ARC (Aids Related Complex) and/or tested positive for HIV (Human Immunodeficiency Virus) or any disease or disorder of the immune system? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. In the last year, have you been hospitalized for any reason or been recommended to seek: medical advice, treatment, care and/or counseling that has not yet been performed?..... | <input type="checkbox"/> | <input type="checkbox"/> |

- PART C MEDICAL EVIDENCE OF INSURABILITY**
- Please indicate if the proposed insured has been treated for or diagnosed by a physician or practitioner as having any of the following within the last 10 years: (Circle all applicable condition(s) below.)
- | | | |
|--|--|--|
| 1. Adrenal/Pituitary Disorders | 15. Reproductive/Breast Disorders | 29. Neurological Disorder/M.S. |
| 2. Alcohol Addiction/Abuse | 16. GI Disorder/Ulcer/Crohn's | 30. Pancreatitis |
| 3. Aneurysm/Stroke | 17. Gonorrhea/Syphilis | 31. Paralysis/Polio Residuals |
| 4. Asthma/Chronic Bronchitis | 18. Headaches | 32. Proctitis/Rectal Disorder |
| 5. Arthritis/Gout/Joint Disorder | 19. Heart Disease, Disorder/Angina | 33. Respiratory/Tuberculosis |
| 6. Birth Defects/Congenital Abnormality | 20. High Blood Pressure | 34. TMJ Disorder |
| 7. Blood Disorder/Transfusion/Hemorrhage | 21. Immunodeficiency Disorder | 35. Thyroid/Goiter |
| 8. Circulatory/Vascular Disorder | 22. Kidney/Bladder/Prostate Disorder | 36. Tumor/Abscess/Cyst |
| 9. Colitis | 23. Liver Disorder/Hepatitis/Cirrhosis | 37. Varicose Veins |
| 10. Complications of Pregnancy | 24. Lung Disorder/Respiratory | 38. Vision/Hearing Disorders |
| 11. Diagnostic Testing | 25. Lupus | 39. Any Other Health Conditions Not Listed |
| 12. Dizziness/Loss of Consciousness | 26. Lymphatic Disorder | |
| 13. Drug Addiction/Abuse | 27. Surgery | |
| 14. Epilepsy/Seizures/Convulsions | 28. Mental Illness/Emotional Disorder | 40. Currently taking any Prescription Medication |

Any Other Medical Treatment Recommended but NOT YET COMPLETED: _____

PART D

In the spaces below, give details to all conditions circled in Part C by indicating dates, condition number(s), diagnosis, treatment results, duration and outcomes. If necessary, use a separate sheet of paper, dated and signed by the proposed insured. Please use the first line to list the name of the physician who is most likely to have your complete medical records.

Physician's Name and Address	Dates	Condition Number(s)	Diagnosis	Treatment Results
1.				
2.				
3.				
4.				
5.				
6.				
7.				

WARNING: 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 may be committing a fraudulent insurance act, which is a crime.

I hereby AUTHORIZE any licensed physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance or reinsuring company, the Medical Information Bureau, Inc., (MIB) consumer reporting agency or employer, or other organization, institution or person having any record of me or any member of my family available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment of me or a member of my family and any other non-medical information of me or a member of my family to give to Central United Life Insurance Company, it's reinsurers or its legal representative, any and all such information as permitted by law and the rules of MIB, Inc. I also authorize any consumer reporting agency to prepare or procure an investigative consumer report on me. I understand the information obtained by use of the Authorization will be used by Central United Life Insurance Company to determine eligibility for insurance and/or eligibility for benefits under an existing policy. I AGREE that all answers given in this application are complete and true to the best of my knowledge and belief, and that the application is to be attached to and made a part of the policy. I AGREE that a photographic copy of this Authorization shall be as valid as the original. I or my authorized representative is entitled to a copy of the authorization. This authorization will remain valid for twenty-four (24) months and may be revoked at any time. The revocation of the authorization must be submitted in writing. I ACKNOWLEDGE receipt of the Notice of Information Practices and the Medical Information Bureau Disclosure Notice.

I AGREE that no insurance will take effect unless and until the policy is issued and delivered to the proposed insured(s), the first premium has been paid to and accepted by Central United and there has been no change in the insurability of the Proposed Insured since the date of this application.

If this application is declined, any premiums received by Central United will be refunded.

No Agent or Broker is authorized to make or modify any policy or waive any of Central United's rights or requirements or waive the answer to any question in the Application.

Signed at _____
City State Month-Day-Year

XX

Signature of Proposed Insured _____ Date _____

01THE11

Agent's Signature _____ Agent No. _____

BENEFITS UNLIMITED, INC.

(415) 459-5019

Print Agent's Name _____ Telephone Number _____

ELECTION FORM
Postal (Central United Life)

Name: _____
 Address: _____

On the accompanying benefit applications and this enrollment form, I have applied for certain benefits offered through the above group. It is my decision to receive the following through allotment/payroll deduction.

DISABILITY PLAN - OCC3 - 1 YEAR		
INITIAL ELECTION	BENEFIT AMOUNT PER MONTH	BI-WEEKLY DEDUCTION
	\$600	\$18.66
	\$700	\$21.78
	\$800	\$24.89
	\$900	\$28.00
	\$1,000	\$31.11
	\$1,100	\$34.22
	\$1,200	\$37.33
	\$1,300	\$40.44
	\$1,400	\$43.55
	\$1,500	\$46.66
	\$1,600	\$49.77
	\$1,700	\$52.88
	\$1,800	\$55.99
	\$1,900	\$59.10
	\$2,000	\$62.22

Total Bi-Weekly: \$_____ Add \$2.00 Fee = Total Allotment: \$_____
 (includes any Rider Costs)

EMPLOYEE ID # POSTAL EASE PIN#

Authorized Signature: _____ Date: _____

