GROUP DISABILITY INCOME INSURANCE

PERSONAL HEALTH APPLICATION

Hartford Life and Accident Insurance Company
One Hartford Plaza
Hartford, Connecticut 06155

THE HARTFORD

ASHA American Speech-Language-Hearing Association

Association: **American Speech-Language-Hearing Association**
P.O. Box 14533
Des Moines, IA 50306

Questions? **Call toll-free: 1-866-795-9340**
Email: customerservice.service@getamba.com

Policyholder (and Participating Organization):	Policy No.:	Certificate No. (Leave Blank):
American Speech-Language-Hearing Association	AGP-5881	

Member's Name (First, Middle Initial, Last):				☐ Male ☐ Female
Date of Birth: _____	Place of Birth (State/Country): _____	Social Security Number: _____	Height: ft._____ in._____	Weight:_____ lbs. (if currently pregnant, pre-pregnancy weight)

Street: _____ City:_____ State:_____ Zip Code:_____	Preferred Phone No.: _____ ☐ Cell ☐ Home ☐ Daytime ☐ Evening	Email: _____

Member's Occupation: _____ Specialty/Duties:_____ Annual Salary $:_____	☐ I am a current ASHA member. Member Number:_____

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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

Spouse and/or Domestic Partner's Name (First, Middle Initial, Last) if applying:				☐ Male ☐ Female
Date of Birth: _____	Place of Birth (State/Country): _____	Social Security Number: _____	Height: ft. _____ in. _____	Weight: _____ lbs. (if currently pregnant, pre-pregnancy weight)

Street: _____ City: _____ State: _____ Zip Code: _____	Preferred Phone No.: _____ ☐ Cell ☐ Daytime ☐ Home ☐ Evening	Email: _____
Spouse and/or Domestic Partner's Occupation: _____		Annual Salary $: _____

COVERAGE REQUESTED:

DISABILITY INCOME Minimum of $400 but not to exceed $6,000 (in $100 increments).

Member Coverage:

☐ $400 ☐ $1,000 ☐ $1,500 ☐ $2,000 ☐ $2,500 ☐ $3,000 ☐ $3,500 ☐ $4,000 ☐ $4,500 ☐ $5,000 ☐ $5,500 ☐ $6,000

Other $_____(in $100 increments)

Elimination Period: ☐ 60 days ☐ 90 days ☐ 180 days

Spouse and/or Domestic Partner Coverage:

☐ $400 ☐ $1,000 ☐ $1,500 ☐ $2,000 ☐ $2,500 ☐ $3,000 ☐ $3,500 ☐ $4,000 ☐ $4,500 ☐ $5,000 ☐ $5,500 ☐ $6,000

Other $_____(in $100 increments)

Elimination Period: ☐ 60 days ☐ 90 days ☐ 180 days

	MEMBER	SPOUSE AND/OR DOMESTIC PARTNER
Is the Monthly Benefit Amount herein applied for equal to or less than 60% of your Pre-Disability Earnings minus any Other Income Benefits?	☐ Yes ☐ No	☐ Yes ☐ No
Do you consume alcohol? If "yes", please indicate: Amount: Member: per weekday: _____ per weekend: _____ Spouse: per weekday: _____ per weekend: _____	☐ Yes ☐ No	☐ Yes ☐ No

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PLEASE COMPLETE THE FOLLOWING:	MEMBER	SPOUSE AND/OR DOMESTIC PARTNER
1. Have you ever been diagnosed or treated for high blood pressure, tumor, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder, gastro-intestinal disorder, any disease or disorder of the glands, thyroid, any lung or respiratory disorder, liver, kidney or genitourinary disease or disorder, including hepatitis, alcohol or drug abuse or dependency, mental or nervous disorder, neurological impairment, bone, joint, back, muscle or connective tissue disorder, or Chronic Fatigue Syndrome? If "yes", indicate: Diagnosis by your physician: _____ Date of diagnosis: _____ Treatment including medication, dosage, date last taken: _____ Has the medical professional treating you for this condition released you from care?	☐ Yes ☐ No ☐ Yes ☐ No	☐ Yes ☐ No ☐ Yes ☐ No
2. Have you ever been diagnosed or treated by a physician or an appropriately licensed clinical professional for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC*) or any other Disorder of the Immune System as defined below?	☐ Yes ☐ No	☐ Yes ☐ No
3. Have you ever been confined in a hospital, nursing home, sanatorium or similar institution (excluding maternity)?	☐ Yes ☐ No	☐ Yes ☐ No
4. Have you ever been diagnosed or treated by a member of the medical profession for cancer? If "yes", indicate: Type of cancer diagnosed by your physician: _____ Date treatment completed: _____	☐ Yes ☐ No	☐ Yes ☐ No
5. Have you ever been diagnosed or treated by a member of the medical profession for seizures? If "yes", indicate: Type of seizure diagnosed by your physician: _____ Date of diagnosis/onset: _____ Cause of seizures: _____ Frequency of seizures: _____ Date of last seizure: _____ Medication, dosage, date last taken: _____	☐ Yes ☐ No	☐ Yes ☐ No
6. In the past 5 years have you consulted any medical professional, surgeon, psychologist, psychiatrist or other practitioner, other than yourself if you are a physician, or a family member, for any reason not previously noted on this application?	☐ Yes ☐ No	☐ Yes ☐ No
7. Have you been advised to have a medical test done or are you awaiting treatment for a medical condition?	☐ Yes ☐ No	☐ Yes ☐ No
8. Are you currently pregnant? Are there any medical complications? _____	☐ Yes ☐ No	☐ Yes ☐ No

If you answered "Yes" to any of the above questions, provide the details below to include the condition, diagnosis, number of episodes, duration, severity, date of last symptom, current status, treatment, medications and dosages, test results, any further treatments planned and the medical professional's and hospital's name, address and phone number. If additional space is needed, provide additional sheet with details.

Question Number, Condition, Dates and Details	Name of Family Member	Medical professional's name, full address and phone number

AIDS Related Complex (ARC)* is a condition with signs and symptoms which may include generalized lymphadenopathy (swollen lymph nodes), loss of appetite, weight loss, fever, oral thrush, skin rashes, unexplained infections, dementia, depression, or other psychoneurotic disorders with no known cause. "Disorder of the Immune System" includes the hyperimmune conditions, disorders of gammaglobulin synthesis (hypogammaglobulinemia) of white blood cell production and maturation, and the immune-deficiency disorders both congenital and acquired. Also included in disorders of immunity are lupus erythamatosus, Grave's Disease, rheumatoid arthritis, primary biliary cirrhosis, and others.

Please read all items carefully and sign below.

AUTHORIZATION TO OBTAIN, RELEASE AND DISCLOSE INFORMATION

Notice

To the best of your knowledge, you are required to notify Hartford Life and Accident Insurance Company in writing of any changes in your medical condition between the date you sign this form and the date coverage is approved.

In order to complete the evaluation of this application, Hartford Life and Accident Insurance Company may contact you, through the mail or over the telephone:

1. to clarify any information contained on this form;
2. to obtain any information missing from this form;
3. to ask additional questions of you or your physician about the information that you have provided; or
4. to request a paramedical exam.

We may also use information about you obtained from other sources, including our claim files, evidence of insurability applications you have previously submitted to us, and copies of medical records which you have authorized us to review, and information obtained from MIB, Inc.

Authorization

I, an undersigned applicant, authorize Hartford Life and Accident Insurance Company, together with its affiliates, ("Company") to contact me, during the evaluation of this application, through the mail, secure e-mail, or over the telephone, at the address or telephone number identified in this application, or otherwise provided by me:

1. to clarify any information contained on this form;
2. to obtain any information missing from this form; or
3. to request a paramedical exam.

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In the event that I cannot be reached via telephone, I authorize a representative of the Company to leave a voice message identifying his or her name, the Company name, and a return phone number, indicating that he or she is calling to obtain information necessary to complete my recent application for insurance. The message will also contain an underwriting ID number and the hours during which I may reach a representative of the Company by telephone.

☐ Yes, you may leave a message as indicated above. ☐ No, please do not leave a message.

(If not checked, you will not be contacted by phone.)

In addition to the information that I have provided on this application, I authorize the Company to use information about me obtained from Company claim files, insurance applications and medical information I or my physician(s) have previously submitted to the Company. I further authorize any employer, any health or benefits plan, physician, counselor, medical professional, hospital, clinic or medical facility, laboratory, MIB, Inc., pharmacy or pharmacy benefits manager, motor vehicle violation reporting agency, consumer reporting agency that possesses my protected Personal Health Information ("PHI"), including copies of records concerning physical or mental illness, diagnosis, prognosis, prescription information, care or treatment provided to me (but excluding HIV and genetic testing), drug and alcohol use history, other insurance coverage or employment status to furnish such protected health information to the Company or its representative. The Company may only use information disclosed under this Authorization that is relevant to underwrite this or any other insurance application to the Company during the period that the Authorization is valid (as described below), at any time to aid in the detection of fraud, and for internal research purposes.

I acknowledge that I am currently a member of the Association and understand I must retain membership to be eligible for this insurance plan.

I hereby acknowledge that I have read all statements and answers in this application, and in any other application or medical form required by the Company, and that they are full, complete, and true to the best of my knowledge and belief. I also understand that any misrepresentation contained herein or relied on by the Company may be used to reduce or deny a claim or void the contract within the contestable period if such misrepresentation materially affects the acceptance of the risk. I also agree that a copy of this application shall be attached to and form a part of any certificate issued. I also understand that the Company may request whatever additional evidence of insurability it needs.

Subject to any deferred effective date provision, I understand that coverage will not become effective until (a) the Company grants its underwriting approval; and b) at the time of payment of the first premium, I am living, and my insurability remains the same as that described in the application. I do not receive temporary or conditional insurance coverage just because I submit an application and paid my first premium.

I authorize the Hartford Life and Accident Insurance Company to give information about me or my dependents to any other insurance company to whom I or my dependents may apply for Life and Health Insurance, the MIB, Inc., or other persons or organizations handling a claim, underwriting coverage applied for or administering coverage issued as a result of this application or as required by law.

I understand that upon written request I may revoke this authorization except to the extent that action has already been taken in reliance on the authorization. This authorization expires two (2) years from the effective date of my coverage or my dependent's coverage or, if no coverage has been issued one (1) year from the date of this application.

I understand that a photocopy of this form is as valid as the original, and that I have a right to receive a copy of this form upon request. I authorize the Administrator to initiate my regular payment from the bank account provided above.

I understand that payment will be processed on or after the due date and will continue to be charged or deducted from my account unless I notify the Administrator otherwise in writing or my coverage ends. I also understand if corrections of the debit are necessary, this may involve an adjustment to my account.

PRE-EXISTING CONDITIONS LIMITATION

I/We understand that any injury or sickness, diagnosed or undiagnosed, for which I/we have received medical advice or treatment in the 1 year period prior to my/our effective date of coverage will not be covered until I/we have gone 1 year ending on or after my/our effective date of coverage without medical advice or treatment for that condition, or until 2 years after my/our effective date of coverage, whichever comes first, provided that the condition is not specifically excluded or limited by the policy or by a Health Waiver attached to my/our certificate. Applications to increase coverage will be subject to a new pre-existing conditions limitation.

I/We further understand that any condition excluded or limited by the Policy or by a Health Waiver attached to my/our certificate will not be covered under this Policy at any time.

Member's signature (Sign name in full) _____ Date _____
Required Required

Spouse and/or Domestic Partner's signature _____ Date _____
(if applying) Required Required

PREMIUM PAYMENT

I wish to pay my premiums: ☐ Monthly ☐ Quarterly ☐ Semi-annually ☐ Annually

Automatic Bank Withdrawal (Electronic Funds Transfer):

Name: _____ Banking Institution: _____

Routing Number: _____ Account Number: _____

Bank Account Type: _____ ☐ Checking ☐ Savings

I authorize the Administrator to initiate my regular payment from the bank account provided above. I understand that payment will be processed on or after the due date and will continue to be charged or deducted from my account unless I notify the Administrator otherwise in writing or my coverage ends. I also understand if corrections of the debit are necessary, this may involve an adjustment to my account.

Member's signature (Sign name in full) _____ Date _____
Required Required

Spouse and/or Domestic Partner's signature _____ Date _____
(if applying) Required Required

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

Return Completed Form Today to:
ASHA GROUP INSURANCE PROGRAM
P.O. Box 14533
Des Moines, IA 50306

QUESTIONS?
Call Toll Free:
1-866-795-9340
customerservice.service@getamba.com

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Domestic Partnership Affidavit

Name of Applicant _____

Name of Domestic Partner _____

The undersigned member and domestic partner, being of sound mind, hereby state the following:

1. That the undersigned member and domestic partner have an exclusive mutual commitment to share responsibility for each other's welfare and financial obligations and that this commitment is of at least six months duration and is expected to continue indefinitely.

2. That the undersigned member and domestic partner share a single permanent residence (attach one copy of evidence such as driver's license).

3. That the undersigned member and domestic partner are financially interdependent as demonstrated by at least two of the following (check all that apply and attach copy of evidence):

- ❑ Common ownership of a motor vehicle.
- ❑ Joint bank or credit accounts.
- ❑ Assignment of durable power of attorney in favor of one another.
- ❑ Common ownership of real estate or common leasehold interest in property.
- ❑ Joint ownership or holding of stocks, bonds, or other investments.
- ❑ Execution of will naming each other as executor and/or beneficiary.
- ❑ Designation as beneficiary under the other's retirement or pension benefits account.

4. That the undersigned member and domestic partner (check one):

- ❑ have filed a domestic partner declaration with the (City/Council/Borough) of_____ and that such domestic partner declaration remains in effect (attach copy of declaration).
- ❑ do not reside in a jurisdiction which provides for the registration of domestic partnership declarations.

5. That neither the undersigned member nor domestic partner would be able to affirm questions 1 through 4 above with respect to any person except the other.

6. That neither the undersigned member nor domestic partner has executed or filed a declaration or affidavit of domestic partner status with any other person within the past 12 months.

7. That the undersigned member and domestic partner are each no less than 18 years of age, and are under no legal disability which would prevent them from making this affidavit.

8. That neither the undersigned member nor domestic partner are now, or have been within the past six months, married to any other person, including common law marriage.

9. That the undersigned member and domestic partner are not related by blood in any degree which would prevent their marriage to each other.

The undersigned member and domestic partner represent that the statements made herein are true and correct to the best of their knowledge, information and belief. Member and domestic partner understand that these statements are given for the purpose of establishing their eligibility and understand that any misrepresentation, whether or not made with intent to deceive, may result in the ineligibility of the domestic partner for coverage under such policy, and in the voiding of such coverage. The member and domestic partner agree to furnish upon the Company's request evidence to substantiate any statement made herein, and that the Company may require the member and/or domestic partner, if living, to reaffirm all statements made herein periodically and/or when a claim is submitted. In the event any coverage is voided due to any misrepresentation herein, the Company's liability shall be limited to a return of any premiums paid on behalf of the domestic partner for any period of ineligibility.

Applicant's Signature_____ **Date**_____

Domestic Partner's Signature_____ **Date**_____