Clear Form

Employer Group Benefits Coverage Information

Thank you for choosing The Hartford. All sections of this form must be completed and received by The Hartford within 30 days of the signature date.

Employers: Please completely fill out Section 1 and Section 2 on this page and forward the entire form to the employee. Refer to your Policy and employee records for this information. These records are your property and are not on file with The Hartford. An incomplete form will result in a delay in processing your employee's request for insurance.

Employees: Please completely fill out the Applicant Information section on the 2nd page even if you are not applying for coverage.

Section 1: Employer Details *(to be completed by Employer)*

PLEASE PRINT CLEARLY

Employer Name:	Policy Number: 678223 CBIA
Employer Mailing Address (Street, City, State, Zip Code):	
Division/Location/Subsidiary with Mailing Address *(if applicable):*	
Benefits Contact Name (First, Last):	
Benefits Contact Email Address:	Benefits Contact Phone:

Section 2: Employee Details *(to be completed by Employer)*

PLEASE PRINT CLEARLY

Employee Name (First, MI, Last):	Date of Hire (mm/dd/yyyy):
Base Annual Earnings*:	Coverage Effective Date* (mm/dd/yyyy):

* As described in the contract with The Hartford

Life Insurance Coverage Requested

- Enter the dollar amount of Current Life Coverage, including Guarantee Issue (GI)*. Please include Employee Basic Life coverage even if the employee is not requesting coverage at this time
- Enter the dollar amount of Life Coverage Subject to Evidence of Insurability (EOI)

* GI is the maximum amount of coverage as defined in the contract with The Hartford that does not require EOI

	Current Life Coverage, including GI	Life Coverage Subject to EOI
Employee Basic Life	$	$
Employee Supplemental or Voluntary Life	$	$
Spouse Basic Life	$	$
Spouse Supplemental or Voluntary Life	$	$

Child Supplemental or Voluntary Life

- Check Yes if employee is requesting Child Life coverage that is subject to EOI ☐ Yes, EOI is required
- Indicate the number of children applying: _____

Disability Insurance Coverage Requested

- Check Yes if employee is requesting Short Term and/or Long Term Disability coverage that is subject to EOI

Short Term Disability	☐ Yes, EOI is required
Long Term Disability	☐ Yes, EOI is required

Critical Illness Insurance Coverage Requested

- Enter the dollar amount of Current Critical Illness Coverage, including GI
- Enter the dollar amount of Critical Illness Coverage Subject to EOI

	Current Critical Illness Coverage, including GI	Critical Illness Coverage Subject to EOI
Employee Voluntary Critical Illness	$	$

Employee: First Name _____ Middle Initial ___ Last Name _____

EVIDENCE OF INSURABILITY

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
One Hartford Plaza, Hartford, CT 06155

Applicant Information

- If there are more than three Applicants, please provide the information on a separate sheet of paper.

Abbreviations: Employee = EE Spouse = SP Child = CH

First Name	Last Name	Social Security Number	EE	SP	CH	Gender	Height (ft./in.)	Weight (lbs.) if currently pregnant, pre-pregnancy weight	Date of Birth (mm/dd/yyyy)
			(check one)						
			☐	☐	☐	☐ Male ☐ Female			
			☐	☐	☐	☐ Male ☐ Female			
			☐	☐	☐	☐ Male ☐ Female			

EE Address: _____ _____	Day Time Phone: _____ Evening Phone: _____ Email Address: _____
SP Address: _____ _____ ☐ same as EE	Day Time Phone: _____ Evening Phone: _____ Email Address: _____
CH Address: _____ _____ ☐ same as EE	Day Time Phone: _____ Evening Phone: _____ Email Address: _____

Employee: First Name _____ Middle Initial ___ Last Name _____

Medical Information

Each Applicant must answer each of the following questions to the best of their knowledge and belief. A Legal Guardian is required to answer each of the questions for minor children. If you have more than 1 child, specify which child(ren) the answer applies to on a separate sheet of paper.	EE	SP	CH
Within the past 5 years, have you been diagnosed with or treated by a licensed medical physician for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) caused by the Human Immunodeficiency Virus (HIV) infection or other sickness or condition derived from such infection?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Are you currently pregnant?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Within the past 5 years, with the exception of a past pregnancy, have you lost time from work for more than 10 consecutive work days due to a disability, injury, or sickness?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Within the past 5 years, have you used any controlled substances, with the exception of those taken as prescribed by your physician, been diagnosed or treated for drug or alcohol abuse (excluding support groups), or been convicted of operating a motor vehicle while under the influence of drugs or alcohol?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

Within the past 5 years, have you been diagnosed with or treated by a licensed member of the medical profession for:

	EE	SP	CH		EE	SP	CH
Heart Disease (Do not check "Yes" if you only have High Blood Pressure or a Heart Murmur)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Disease, injury or surgery of Joint, Ligaments, Knee, Back, or Neck (including Arthritis)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Heart-Related Surgery or Heart Attack	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Muscular Dystrophy	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
High Blood Pressure If you checked "Yes" to High Blood Pressure, have you had a change in medication within the last 6 months?	☐ Yes ☐ No ☐ Yes ☐ No	☐ Yes ☐ No ☐ Yes ☐ No	☐ Yes ☐ No ☐ Yes ☐ No	Hepatitis (Do not check "Yes" for Hepatitis A) or Cirrhosis	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Blocked Arteries (Arteriosclerosis, Atherosclerosis, Aneurysm, or Deep Vein Blood Clot)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Amyotrophic Lateral Sclerosis (ALS) or Multiple Sclerosis (MS)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Stroke or transient ischemic attack (TIA)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Alzheimer's or Parkinson's Disease	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Chronic Obstructive Pulmonary Disease (COPD) or Emphysema	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Paralysis	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Diabetes	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Major Organ Transplant	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Depression	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Chronic Fatigue Syndrome or Fibromyalgia	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Sleep Apnea	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Narcolepsy	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Cancer (Do not check "Yes" for Basal Cell Carcinoma only) If "Yes", Date of Diagnosis: _____	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Ulcerative Colitis or Crohn's Disease	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Psychotic, Psychiatric, Personality, or Bi-Polar Disorder	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	Kidney Failure or Dialysis	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

Employee: First Name _____ Middle Initial ___ Last Name _____

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 the 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; or
2. to obtain any information missing from this form.

If you enrolled for over $250,000 of group term life insurance benefit, Hartford Life and Accident Insurance Company may require you to complete an Extended Evidence of Insurability application as part of the application process.

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, copies of medical records which you have authorized us to review, and information obtained from MIB, Inc. Only information that is relevant to determining Evidence of Insurability for the coverage which you are currently requesting will be considered.

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; or
2. to obtain any information missing from this form.

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.

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 my employer, any health or benefits plan, physician, medical professional, hospital, clinic, laboratory, MIB Group, Inc. (MIB, Inc), pharmacy or pharmacy benefits manager that possesses my protected personal health information ("PHI"), including copies of records concerning physical or mental illness (but excluding psychotherapy notes from the release), diagnosis, prognosis, prescription information, care or treatment provided to me (but excluding HIV and genetic testing), 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.

Information regarding your insurability will be treated as confidential. Hartford Life and Accident Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, 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 member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

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

Hartford Life and Accident Insurance Company, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Employee: First Name _____ Middle Initial ___ Last Name _____

I/We authorize Hartford Life and Accident Insurance Company, or its reinsurers, to make a brief report of my/our personal health information to Medical Information Bureau.

I agree that a photocopy of this authorization is valid as the original and I understand that I or my authorized representative is entitled to receive a copy of this authorization upon request.

This authorization shall be valid for twenty-four (24) months from the date signed below. This authorization may be revoked upon written request to the Company, and will not remain valid beyond the date the revocation is received by the Company. I understand the revocation may be a basis for denying my insurance application, and that it does not alter the Company's right to use the application for purposes of determining misrepresentation once coverage has been issued.

I have received and read a copy of the Notice of Insurance Information Practices.

Fraud

(Applicable to Accident and Health Insurance Only): 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

PRE-EXISTING CONDITIONS LIMITATION – Applicable to Accident and Health Insurance Only
With respect to group disability insurance, I understand that the policy/certificate may include a pre-existing condition provision that limits or excludes coverage for a period of time if I have a pre-existing condition as defined on the date my coverage becomes effective. I also understand that I may obtain additional information regarding this provision by referring to the group policy and/or certificate.

Certification

I hereby represent that I have reviewed the above questions and that all statements and answers contained herein are full, complete, and true to the best of my knowledge and belief. For residents of Virginia only: I have read, or had read to me, the completed application, and I realize that any false statement or misrepresentation in the application may result in loss of coverage under the policy.

This application will be made a part of the Policy.

Read your policy (certificate) carefully.
Certain (war, travel) risks are not assumed.
(war or act of war, whether declared or not)

Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

Employee Signature	Date Signed	Spouse Signature	Date Signed

Child Signature (Parent/Legal Guardian of the Child is required to sign when submitting dependent Evidence of Insurability on a minor child.)	Date Signed

Employee: First Name _____ Middle Initial ___ Last Name _____

Please mail the completed **Employer Group Benefits Coverage Information page** and **Evidence of Insurability** application to:

The Hartford

Group Medical Underwriting

P.O. Box 2999

Hartford, CT 06104-2999

If you have any questions or concerns, please call The Hartford Customer Service Department toll-free at 1-800-331-7234, Monday through Friday, 8:00 a.m. to 6:00 p.m., Eastern Time, or email us at medical.uw@thehartford.com.