EMPLOYEE APPLICATION

SENTRY® LIFE INSURANCE COMPANY

LATE ENTRANT APPLICATION

IMPORTANT NOTICE - KEEP FOR YOUR RECORDS

In order to fairly evaluate your application, we may consult various sources including:

- Statements you make on your application
- Your Employer
- Reports from doctors or medical facilities
- MIB, Inc.

Information regarding your insurability will be treated as confidential. It will not be released without your authorization except as follows:

- To your doctor if there is a condition you may not be aware of
- To Sentry employees, re-insurers or affiliates when needed to handle your insurance
- As required by law
- To law enforcement when illegal activities are suspected

Sentry Life Insurance Company or its reinsurers may, however, make a brief report thereon to MIB, 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 in its file.

Upon receipt of a request from you, MIB, Inc. will arrange disclosure of any information it may have in your file. Please contact MIB, Inc. at 866-692-6901. If you question the accuracy of 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.

Sentry Life Insurance Company, or its reinsurers, may also release information in 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.

Medical information will be disclosed only through your doctor.

Sentry will maintain strict confidentiality regarding medical test results with respect to exposure to the HIV infection or a specific sickness or medical condition derived from such exposure. Sentry may not disclose information regarding specific test results outside of the insurance company or its employees, insurance affiliates, agents, or reinsurers, except to the person tested and to persons designated in writing by the person tested. Sentry may not furnish specific test results for exposure to the HIV infection to an insurer industry data bank if a review of the information would identify the individual and the specific test results.

You may learn the nature of any information Sentry has in its file and how any incorrect information may be corrected by contacting the Office of Consumer Affairs, 1800 North Point Drive, Stevens Point, WI 54481.

NOTICE CONCERNING STATEMENTS IN THE EMPLOYEE APPLICATION FOR YOUR INSURANCE

Please read this Application. Omissions or misstatements may cause an otherwise valid claim to be denied. This is subject to the contestability provision in the policy. Insurance will be issued on the basis that all the information shown is correct and true.

EMPLOYEE APPLICATION
(Please Print-Use Ink)

Account Number: _____

Sentry Life Insurance Company
1800 North Point Drive
P.O. Box 8024
Stevens Point, WI 54481

SENTRY® LIFE INSURANCE COMPANY

☐ Initial Enrollment	Change - Check all that apply: ☐ Add Spouse* ☐ Add Dependent Child* ☐ Name Change* ☐ Other: _____ *Provide information in the section below titled "List all eligible Dependents." Do not use this form to change a beneficiary. Please complete a change of beneficiary form.

Employer Name	Address, City, State, Zip

Employee First Name, Middle Initial and Last Name	Address, City, State, Zip

Date of Birth	Place of Birth	☐ Male ☐ Female ☐ Single ☐ Married and Date of Marriage: ___/___/___
Social Security Number		Phone Number
Number of Hours Worked per Week for this Employer		Occupation with this Employer
Date of Permanent Full-Time Employment with this Employer		Indicate Annual Salary $_____

Indicate the coverage you are applying for:

☐ Life and AD&D ☐ Short Term Disability ☐ Long Term Disability ☐ _____

☐ Dental - Employee ☐ Dental - Employee/Spouse ☐ Dental - Employee/Child(ren) ☐ Dental - Family

List all eligible Dependents - This section is applicable to Dental and/or Dependents Life coverage.

First Name, Middle Initial and Last Name	Relationship	Date of Birth	Social Security Number

BENEFICIARY INFORMATION

Primary Beneficiary

Name (First, Middle Initial, Last) | Relationship

Social Security Number | Date of Birth

Address, City, State, Zip | Phone Number

If the beneficiary is a trust, complete the applicable fields with the trust information and include the date of trust in the date of birth field.

Note: If you designate two or more beneficiaries, they will share equally in the benefits unless you indicate other directions.

Contingent Beneficiary (Contingent Beneficiaries are only applicable if all primary beneficiaries are deceased.)

Name (First, Middle Initial, Last) | Relationship

Social Security Number | Date of Birth

Address, City, State, Zip | Phone Number

If the beneficiary is a trust, complete the applicable fields with the trust information and include the date of trust in the date of birth field.

Note: If you designate two or more beneficiaries, they will share equally in the benefits unless you indicate other directions.

HEALTH QUESTIONNAIRE – TO BE COMPLETED FOR LATE ENROLLMENT ONLY

1) Primary Physician Name: _____ ☐ None

Physician Address: _____

Date of your last visit: _____ Reason/Diagnosis last seen: _____

_____

2) What is your height? _____ Weight? _____

		YES	NO
3)	Have you, during the last five years consulted, been treated or examined by any physician or other health care practitioner? Give details below.	☐	☐
4)	Have you, during the last five years, undergone any surgical operation or been confined or treated in any hospital, sanitarium or similar institution?	☐	☐
5)	Have you EVER been diagnosed or treated by a licensed member of the medical profession for: chest pain, heart trouble, high blood pressure, diabetes, cancer, tumor, ulcer, emphysema, asthma, shortness of breath, stroke, sleep apnea, alcoholism, drug abuse, or mental or nervous disorder? (If "YES", underline disease and give details below.)	☐	☐
	An insurer may not deny the issuance or renewal of, or cancel, a policy of accident insurance or health insurance, nor include any exception or exclusion of benefits in a policy solely due to breast cancer, if the insured has been free from breast cancer for more than 2 years before the applicant's request for health insurance coverage.		
6)	Do you take any medications? Give details below.	☐	☐
7)	Are you contemplating a surgical operation, diagnostic testing, hospitalization, or any other treatment within the next two years?	☐	☐
8)	In the last 10 years, have you tested positive for exposure to the HIV infection, or been diagnosed as having ARC or AIDS caused by the HIV infection or other sickness or condition derived from such infection?	☐	☐

9) Complete details below (or on an additional signed and dated page) to all questions answered yes:

Do not include any additional information regarding treatment for HIV/AIDS/ARC.

Question Number	Indicate Illness or Nature of Complaint/Treatment or Medication	Duration From: To:	Current Status	Names & Complete Addresses of Physicians, Hospitals and Clinics

ACCEPT

Information provided on this application is given to obtain insurance coverage selected and is true and complete to the best of my knowledge. I understand this application will be processed through my employer or group policyholder, or its administrator. I authorize Sentry Life Insurance Company to disclose any information contained in this application, including any health information, to my employer or group policyholder, or its administrator, in connection with the application, underwriting and administration of the coverage. This authorization to disclose information is valid for two (2) years from the date this application is signed. I understand that I may revoke this authorization at any time by writing to Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point, WI 54481. Any information disclosed prior to receipt of the revocation will not be affected. I understand my medical records and information which is Protected Health Information governed by the Health Insurance Portability and Accountability Act, once disclosed to others, may be redisclosed by the recipients and is no longer protected by that Act or the underlying privacy regulations. I understand that the insurance applied for will not be in force unless Sentry Life Insurance Company approves this application. I have received and read the Important Notice required by the Fair Credit Reporting Act and MIB, Inc.

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.

Employee Signature: _____ **Date:** _____

PRINT EMPLOYEE NAME _____

EMPLOYER NAME _____

WAIVER

I have been given a chance to enroll in the insurance plans through my employer with Sentry. However, I decline to enroll for _____. If I apply for this insurance at a later date, I understand that I must furnish, at my own expense, proof of good health. Sentry reserves the right to reject my application.

Employee Signature: _____ Date: _____

PRINT EMPLOYEE NAME _____

EMPLOYER NAME _____

AUTHORIZATION TO OBTAIN AND RELEASE INFORMATION

I AUTHORIZE Sentry Life Insurance Company, its reinsurers or legal representatives to obtain information about me and to make a brief report of my protected health information to MIB, Inc. Information may be obtained from any licensed doctor, medical practitioner, hospital, clinic or other medically related facility, insurance or reinsurance company, MIB, Inc. or others with knowledge relative to the above purposes. This information will be used to determine my eligibility for insurance.

Strict confidentiality will be maintained regarding medical test results with respect to exposure to the HIV infection. Information will not be disclosed regarding specific test results outside of the insurance company or its employees, insurance affiliates, agents, or reinsurers, except to the person tested and to persons designated in writing by the person tested. Specific test results will not be furnished for exposure to the HIV infection to an insurer industry data bank if a review of the information would identify the individual and the specific test results.

I AGREE THAT: All statements on this application are true to the best of my knowledge and belief and Sentry, believing them to be true, shall act accordingly. This Authorization is valid for two years from the date below. A copy or fax of this Authorization is as valid as the original. Statements in the application are representations and not warranties.

Employee Signature: _____ **Date:** _____

PRINT EMPLOYEE NAME: _____ EMPLOYER NAME: _____

Sentry's Use Only	Base Life Class Amt. $ Deps. Life ☐ Y ☐ N	Opt. Life Class Amt. $	STD Class Amt. $	LTD Class Amt. $	Dental Class ☐ sgl ☐ eco ☐ eso ☐ family	PID # Effective Date Initial Date
	☐ Non-Med ☐ Med	☐ Non-Med ☐ Med	☐ Non-Med ☐ Med	☐ Non-Med ☐ Med	☐ Non-Med ☐ Late	