

EMPLOYEE APPLICATION



SENTRY®
LIFE INSURANCE
COMPANY

IMPORTANT NOTICE - KEEP FOR YOUR RECORDS

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 COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND/OR CIVIL PENALTIES.

ANY MATTER IN DISPUTE BETWEEN YOU AND THE COMPANY MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION OR OTHER RECOGNIZED ARBITRATOR, A COPY OF WHICH IS AVAILABLE ON REQUEST FROM THE COMPANY. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES IF ALLOWED BY STATE LAW AND MAY BE ENTERED AS A JUDGMENT IN ANY COURT OF PROPER JURISDICTION.

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.

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. Insurance will be issued on the basis that all the information shown is correct and true.

Sentry Life Insurance Company • 1800 North Point Drive • Stevens Point, Wisconsin 54481

EMPLOYEE APPLICATION

(Please Print-Use Ink)

Send completed original application to:
Sentry Life Insurance Company
 1800 North Point Drive
 P.O. Box 8024
 Stevens Point, WI 54481



SENTRY®
 LIFE INSURANCE
 COMPANY

Account Number: _____	Change - Check all that apply: <input type="checkbox"/> Initial Enrollment <input type="checkbox"/> Add Spouse* <input type="checkbox"/> Add Dependent Child* <input type="checkbox"/> Name Change* <input type="checkbox"/> 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.
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Employer Name	Address, City, State, Zip
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Employee First Name, Middle Initial and Last Name	Address, City, State, Zip
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Date of Birth	Place of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Single <input type="checkbox"/> Married and Date of Marriage: ____ / ____ / ____
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Social Security Number	Phone Number
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Number of Hours Worked per Week for this Employer	Occupation with this Employer
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Date of Permanent Full-Time Employment with this Employer	Indicate Annual Salary \$ _____
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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

Sentry's Use Only	Base Life	Opt. Life	STD	LTD	Dental	PID #
	Class Amt. \$ Deps. Life <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> Non-Med <input type="checkbox"/> Med	Class Amt. \$ <input type="checkbox"/> Non-Med <input type="checkbox"/> Med	Class Amt. \$ <input type="checkbox"/> Non-Med <input type="checkbox"/> Med	Class Amt. \$ <input type="checkbox"/> Non-Med <input type="checkbox"/> Med	Class Amt. \$ <input type="checkbox"/> Non-Med <input type="checkbox"/> Med	Class <input type="checkbox"/> sgl <input type="checkbox"/> eco <input type="checkbox"/> eso <input type="checkbox"/> family <input type="checkbox"/> Non-Med <input type="checkbox"/> Late

Primary Beneficiary	
Name (First, Middle Initial, Last)	Relationship
Social Security Number	Date of Birth
Address, City, State, Zip	Phone Number
<p>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.</p> <p>Note: If you designate two or more beneficiaries, they will share equally in the benefits unless you indicate other directions.</p>	
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
<p>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.</p> <p>Note: If you designate two or more beneficiaries, they will share equally in the benefits unless you indicate other directions.</p>	
ACCEPT	<p>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.</p> <p>Employee Signature: _____ Date: _____</p> <p>PRINT EMPLOYEE NAME _____</p> <p>EMPLOYER NAME _____</p>
WAIVER	<p>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.</p> <p>Employee Signature: _____ Date: _____</p> <p>PRINT EMPLOYEE NAME _____</p> <p>EMPLOYER NAME _____</p>

**Complete this Page When Evidence of Insurability is Required
Please Initial and Date Any Changed Answers**

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 practitioner? Give details below..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 4) Have you, during the last five years, undergone any surgical operation or been confined or treated in any hospital, sanitarium or similar institution?
..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 5) In the last ten years, have you been told you have or been treated 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.)..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 6) Do you take any medications? Give details below..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 7) Are you contemplating a surgical operation, diagnostic testing, hospitalization, or any other treatment?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 8) Are you now pregnant? (If "YES", due date _____)
Complications or problems with current or past pregnancies: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 9) In the last ten years, have you had or been treated for chronic or recurrent fever, fatigue or viral illness, immune deficiency disorder including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), or AIDS-related conditions; or, had a blood test showing evidence of antibodies to the human immunodeficiency virus HIV)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 10) Complete details below (or on an additional signed and dated page) to all questions answered yes: | | |

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

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.

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.

Employee Signature: _____ **Date:** _____

PRINT EMPLOYEE NAME: _____ EMPLOYER NAME: _____