# EVIDENCE OF GOOD HEALTH APPLICATION

**GROUP PLANS** 



# EVIDENCE OF GOOD HEALTH APPLICATION GROUP PLANS

# **PURPOSE**

Use this Group Plans Evidence of Good Health Application:

- · When an employee is requesting coverage;
- When an employee is requesting coverage for dependents;
- When an employee is requesting Employee or Spouse Optional Term Life coverage.

#### **EMPLOYER**

- · Complete Section A.
- This form must be typed or completed in blue or black ink. (Do not use red ink or pencil.)
- Assist your employee in completing sections B and C, if needed.
- Give the application and a return envelope to your employee.
- Instruct him or her to complete sections D-F and return the completed application to GuideStone®.

### **EMPLOYEE**

- Complete Section B-F.
- This form must be typed or completed in blue or black ink. (Do not use red ink or pencil.)
- · Date and initial any changes.
- · Answer all medical questions.
- · Make a copy of the completed form for your records.

# **ELIGIBILITY REQUIREMENTS**

In order to apply for GuideStone's products, you must be considered an "eligible employee" or "eligible dependent."

### You are considered an "eligible employee" if:

- You are defined by your employer as a full-time employee, and
- · You work 20 or more hours per week and
- · You are paid for your work.

To maintain eligibility you must continue to meet the above requirements. Failure to do so could render you ineligible for GuideStone's products.

After completing this form you may email it to:

Group.Insurance@GuideStone.org

# SECTION A — EMPLOYER INFORMATION (EMPLOYER COMPLETE THIS SECTION) Employer name: \_\_\_\_\_ Daytime telephone: \_\_\_\_\_\_ Fax number: \_\_\_\_\_ Employer number: \_\_\_ Employer address: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ E-mail address: \_\_\_\_\_\_ Employee classification: \_\_\_\_\_ Total monthly salary: \$\_\_\_\_ ☐ I confirm this employee is actively working. ☐ I confirm this employee is retired. Employer's authorized representative \_\_\_\_\_ \_\_\_\_\_ Date: \_\_\_\_\_ SECTION B — EMPLOYEE INFORMATION (EMPLOYEE/RETIREE COMPLETE THIS SECTION) Employee name: First: \_\_\_\_\_ MI: \_\_\_\_ Last: \_\_\_\_\_ Last: \_\_\_\_\_ Social Security number: \_\_\_\_\_\_ Birth date: \_\_\_\_\_ Home telephone number: \_\_\_\_\_\_ E-mail address: \_\_\_\_\_ Mailing address: \_\_\_\_\_ \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ City: \_\_\_ Gender: Male Female Marital Status: Single Married





# SECTION C — COVERAGE OPTIONS (EMPLOYEE/RETIREE COMPLETE THIS SECTION) Please select the coverage(s) for which you are applying: Employee Term Life Plan (basic): \$\_\_\_\_\_\_

Employee Term Life Pla	n (basic): \$	<u></u>		
	n Life: \$			
Employee Optional Te	rm Life (Choose only one option.)			
1 times annual salar	y 5 times annual salary	\$10,000	\$30,000	\$50,000
2 times annual salar	y 6 times annual salary	\$15,000	\$35,000	\$100,000
3 times annual salar	y 7 times annual salary	\$20,000	S40,000	
4 times annual salar	у	\$25,000	\$45,000	
Optional Term Life curre	ently in force: \$	Optional Term Life ap	plying for: \$	
Total Employee Term Lit	e and Optional Term Life amount req	juested: \$		
Employee Term Life Pla annual salary or \$750,0	n (basic) amount and Employee Option 00.	onal Term Life combined	d amount cannot ex	xceed the lesser of eight times
Spouse Term Life Plan	(employer base)  Yes  No			
Spouse Term Life currer	ntly in force: \$	_ Spouse Term Life app	lying for: \$	
	ments. The combined Spouse Term 50% of employee's total life coverage			oouse Optional Term Life Plan
Spouse Optional Term	Life Plan			
Spouse Optional Term L	ife in force: \$	_ Spouse Optional Term	Life applying for:	\$
Total Spouse Term Life	and Spouse Optional Term Life amou	ınt requested: \$		
	ments. The combined Spouse Term 50% of employee's total life coverage			oouse Optional Term Life Plan
Child Term Life plan	☐ Yes ☐ No			
Disability				
	l long-term disability plans are design oth a short- and long-term disability pl			· · · · · · · · · · · · · · · · · · ·
Note: Because this prod	duct is salary-based, salary information	on is required.		
Long-term disability	Short-term disability			
☐ Economy	☐ Economy			
☐ Choice	Choice			
Premier	☐ Premier			

ABOUT OUR PLANS

Unum Life Insurance Company of America provides individual applicant underwriting for the term life and disability plans.

Unum Life Insurance Company of America and its duly authorized representatives insure and provide claims processing services for the term life, accident and disability plans.

# SECTION D — APPLICANT AND DEPENDENT INFORMATION

Please complete this	section for y	ourself and each persor	n for whom you are requ	uesting coverage.	
First name (employee)	·		_ MI: Last:		
Social Security number		Birth da	te:	Place of birth (country): _	
Gender: Male	Female	Relation	nship: Applicant	Height:	Weight:
First name (spouse): _			_ MI: Last:		
Social Security number	·:	Birth da	te:	Place of birth (country): _	
Gender: Male	Female	Relation	nship: Spouse	Height:	Weight:
First name (dependent	):		_ MI: Last:		
Social Security number	·:	Birth da	te:	Place of birth (country): _	
Gender:  Male =	Female	Relationship:   Child	Other:	Height:	Weight:
First name (dependent	):		_ MI: Last:		
Social Security number	·:	Birth da	te:	Place of birth (country): _	
Gender: Male	Female	Relationship:   Child	Other:	Height:	Weight:
First name (dependent	):		_ MI: Last:		
Social Security number	·:	Birth da	te:	Place of birth (country): _	
Gender:  Male	Female	Relationship:   Child	Other:	Height:	Weight:
First name (dependent	):		_ MI: Last:		
Social Security number	·:	Birth da	te:	Place of birth (country): _	
Gender:  Male	Female	Relationship:   Child	Other:	Height:	Weight:
First name (dependent	):		_ MI: Last:		
Social Security number	··	Birth da	te:	Place of birth (country): _	
Gender: Male	Female	Relationship:   Child	Other:	Height:	Weight:
First name (dependent	):		_ MI: Last:		
Social Security number	·:	Birth da	te:	Place of birth (country): _	
Gender:  Male =	Female	Relationship:   Child	Other:	Height:	Weight:
First name (dependent	):		_ MI: Last:		
Social Security number	·:	Birth da	te:	Place of birth (country): _	
Gender: Male	Female	Relationship:   Child	Other:	Height:	Weight:
First name (dependent	):		_ MI: Last:		
Social Security number	•	Birth da	te:	Place of birth (country): _	
Gender:  Male	Female	Relationship: $\square$ Child	Other:	Height:	Weight:

Make copies of this page and complete to request coverage for additional dependents.

# SECTION D — APPLICANT AND DEPENDENT INFORMATION (CONTINUED) Address of your dependent(s) not residing with you and who are under the age of 26: \_\_ Address: \_\_ Dependent: \_\_\_ \_\_\_ Address: \_\_\_ Dependent: \_\_\_ \_\_ Address: \_\_ Dependent: \_\_ \_\_ Address: \_\_ SECTION E — APPLICANT AND DEPENDENT MEDICAL INFORMATION You must answer all medical questions. Failure to answer all questions thoroughly will result in return of the application to you for completion. Have you or any applicant ever applied and been rejected for any: 1. Medical policies ☐ Yes ☐ No Name of person: \_\_ \_\_\_\_\_ Reason: \_\_ Name of person: \_\_ \_\_ Reason: \_ Name of person: \_\_ \_\_ Reason: \_ Name of person: \_\_ \_\_ Reason: \_ 2. Life insurance policies Yes No Name of person: \_\_ \_\_ Reason: \_ Name of person: \_\_ \_\_ Reason: \_

\_\_ Reason: \_\_

\_\_ Reason: \_\_

Name of person: \_\_\_

Name of person: \_\_\_

# SECTION E — APPLICANT AND DEPENDENT MEDICAL INFORMATION (CONTINUED)

# Part I

Please answer each question completely. If it is found that you have supplied materially incorrect or misleading enrollment eligibility information, or if it is proven that you have supplied fraudulent statements or fraudulent omissions, your subscription agreement may be voided.

<ol> <li>Do you — or any family member applying — use any medical equipment (such as a walker, wheelchair, cane or hospital bed)?</li> </ol>	☐ Yes ☐ No
2. Are you — or any family member applying — currently receiving home health car	re? 🗌 Yes 🗌 No
3. If you answered "yes" to question 1 or 2, please provide the name(s) of the affec	ted person(s) and specifics about the condition:
Name of person: Condition/Reason	on:
Name of person: Condition/Reason	on:
Name of person: Condition/Reason	on:
Name of person: Condition/Reaso	on:
4. Give date of last menstrual period for each female family member applying:	
Name of person:	Date of last period:
Name of person:	Date of last period:
Name of person:	Date of last period:
Name of person:	Date of last period:
5. Are you — or any family member applying — currently pregnant?   Yes   I	No
Name of pregnant person: Date medica	ally diagnosed or treated:
Name of pregnant person: Date medica	ally diagnosed or treated:
6. Have you — or any family member applying — gained or lost more than 20 poun	nds over the past 3 months?  Yes No
If "yes" provide the person's name and amount gained or lost.	
Name of person:	Weight gained/lost:
Name of person:	Weight gained/lost:
Name of person:	Weight gained/lost:
Name of nerson:	Weight gained/lost:

# Part II

Please indicate by checking the appropriate block(s) below if you — or any family member applying — have been treated by, diagnosed by or received medical advice from a physician or other health care provider for any condition, illness, injury or surgery listed below within the last five years.

List dependents by name:								
Spouse								
Dependent 1								
Dependent 2						ge, mark	each	
Dependent 3	condi	tion belo	ow as ap	propriat	e.			
Dependent 4								
Dependent 5					<u>.</u> Դ	ູ້	, De	. <
Conditions	٧٥,	60 (96	ه در	dent	dent	dent	dent and	SUL
7. AIDS or positive test for HIV, HTLV-III/LAV Antibodies (Leave this question blank if you have tested positive for HIV but have not developed symptoms of the disease AIDS.)	Employ	spous <sup>6</sup>	bepeni	Jent Depen	Jent <sup>2</sup> Depend	dent <sup>3</sup>	Jent A  Depends	
8. Alcoholism								
9. Alzheimer's Disease								
10. Amputation of limb. Specify:								
11. Arterio-venous Malformation (AVM)								
12. Arthritis								
13. Other joint diseases.*Specify:								
14. Asthma								
15. Back disabilities*								
16. Back pain — chronic*								
17. Brain tumor								
18. Cancer								
19. Cataract(s) right: left:								
20. Chest pain or angina								
21. Chiropractic visits. Specify number of visits:								
22. Cholesterol. Specify current reading:								
23. Cirrhosis								
24. Other liver disease. <b>Specify:</b>								
25. Congenital anomalies and conditions.								
Specify:								
26. Dementia, "senility" or increasing forgetfulness with age								
27. Diabetes — controlled with diet.								
Specify current fasting blood sugar:								
28. Diabetes — controlled with medication								
29. Drug dependency								
30. Ear conditions (including frequent ear infections).  Specify:								

<sup>\*</sup>If you check this condition, you must list under Part III or on a separate piece of paper the name(s) of the attending physician, osteopath or chiropractor and date(s) of treatment for each family member.

		œ.	, Debeug	Jent 1	Jent 2 Depend	dent <sup>3</sup>	dent a Depend	ents
	Employ	gpouge Spouge	Sebeni	oe peni	de debeni	de gepend	de Debeud	ŗ
Conditions	V	ى.	V	V	<b>V</b>	V	•	
31. Emphysema								
32. Other lung disease (including work related, e.g., "Black Lung").								
Specify:								
33. Gynecological. Specify:								
If recent delivery, please provide date of medical release (post-partum checkup) from obstetrician/gynecologist								
Date:								
34. Heart attack								
35. Other heart disease								
36. Hepatitis								
37. High blood pressure								
(if checked, indicate usual blood pressure)								
38. Infertility. Specify:								
39. Immunization for children.								
Name and address of pediatrician:								
40. Kidney/renal failure								
41. Other kidney disorder. <b>Specify:</b>								
42. Leukemia								
43. Other hematologic (blood) disorder. Specify:								
44. Musculoskeletal (pertaining to muscle or bone) injury or illness.								
Specify:								
45. Neurological deficit or disorder, including head or spinal injury or paralysis. <b>Specify:</b>								
46. Psychiatric disorder/behavioral health. Specify:								
47. Severe injury or burns. <b>Specify:</b>								
48. Severe visual impairment/blindness								
49. Spinal injuries								
50. Stroke								
51. Surgery of any kind. <b>Specify:</b>								
52. Temporomandibular Joint Syndrome (TMJ)								
53. Transient Ischemic Attacks (TIAs)								
54. Urological								
55. Any other conditions, injuries or ailments not specifically		e explai	n:					
mentioned above for which you have been treated by,				_				
diagnosed by, or received medical advice from a physician or other health care provider within the last five (5) years?								_
56. I have reviewed the list of conditions and none applies for:								_

# Part III

Please provide details of the condition and use additional paper if necessary.

Patient's name/diagnosis Type of treatment/surgery	Hospital treatment?	Attending physician	Dates of illness
	_	Name:	From:
	_	Address:	To:
	_ Date:	Phone:	_
	_	Hospital name:	
	_	Name:	From:
	_	Address:	To:
	_ Date:	Phone:	_
	_	Hospital name:	
	_	Name:	From:
	_	Address:	To:
	_ Date:	Phone:	_
	_	Hospital name:	

When was the last time each person applying for coverage visited a doctor (other than at an emergency room)? Include date of visit, name and address of physician or other provider (gynecologist/obstetrician, osteopath, chiropractor, etc.) and reason for visit. Use additional paper if necessary.

Name of person	Date of Exam	Full name, address, and phone numbers of providers	Reason
Employee:			
Spouse:			
Dependent child:			
Dependent child:			
Dependent child:			

When was the last time each person applying for coverage visited an emergency room at a hospital or other medical facility? Include date of visit, name and address of emergency room, attending physician's name and reason for visit. Use additional paper if necessary.

Name of person	Date of Exam	Full name, address, and phone numbers of doctors and hospitals	Reason
Employee:			
Spouse:			
Dependent child:			
Dependent child:			
Dependent child:			

# Part IV

# **Prescription Drug Use**

If you — or any family members applying — have taken prescribed drugs within the last year, please list drugs taken and reason:

Name of person	Medication/dosage	Condition/reason	Dat	es of use
			From:	To:
cohol Use				
ou — or any family members ap	plying — drink alcoholic bever	rages, please indicate frequency	y of use:	
Name of pe		Number of drinks per we equals 1½ oz. liquor,	12 oz. beer, 5 oz.	wine)
bacco Use				
vou — or any family members ap pacco (snuff, chewing tobacco, e		please indicate the amount of ci	garettes, cigars, pi	pes or smok
Name of person	Amour	t per day/type	Date	es of use
	_		From:	To:
	_		From:	To:
	_		From:	To:
			From:	To:

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### SECTION F — APPLICANT AND DEPENDENT AUTHORIZATIONS

Please read this information carefully. Make a copy of the entire application and retain it for your records.

Unum Life Insurance Company of America (Unum) and its duly authorized representatives

GuideStone Financial Resources of the Southern Baptist Convention® (GuideStone)

When your request for coverage is evaluated by any of the above companies, they need to ask you questions about the health and medical history of each person for whom you request coverage. In addition, you are also requested to authorize any physician or hospital to provide each of these companies with reports, if necessary, about the health of each person. In some instances each company may require a physical examination or other tests.

**Caution:** If your answers on this application are incorrect or untrue, Unum and its duly authorized representatives or GuideStone may deny benefits or rescind your insurance or other coverage, limited to the contestability period. Any person who, knowingly or with intent to defraud or deceive GuideStone or any insurance company, submits an application for insurance or other coverages containing any materially false, incomplete or misleading information may be subject to civil or criminal penalties, depending upon state law.

The statements I have made on this application are true to the best of my knowledge and belief, and I understand that they form the basis of any coverage under the group policy or other coverages for which evidence of insurability or good health is required. I have read and understand the statements above and understand I am entitled to a copy.

Print name of applicant (employee):		
Signature (employee):	Social Security number:	
	Date:	
Signature of spouse:	Social Security number:	
(if to be covered for life)	Date:	
Signature of child age 18 and over:	Social Security number:	
(if to be covered for life)	Date:	
Signature of child age 18 and over:	Social Security number:	
(if to be covered for life)	Date:	

This application is not complete unless the authorization on the next page is signed by the applicant and dependents over 18 applying for coverage.

### **AUTHORIZATION**

I authorize any health care provider including, but not limited to, any health care professional, hospital, clinic, laboratory or medically related facility or service, insurance company, insurance service provider, third-party administrator, producer and employer that has information about my health, employment or other insurance coverage, claims and benefits to disclose any and all of this information to persons who evaluate and process applications and perform administration functions for Unum Life Insurance Company of America and its duly authorized representatives, and GuideStone Financial Resources of the Southern Baptist Convention (collectively referred to as "Recipients"). Information about my health may relate to any disorder of the immune system, including HIV, use of drugs and alcohol, mental and physical history, condition, advice or treatment, but does not include psychotherapy notes. This authorization excludes divulging whether a test for HIV has been conducted and the results of such test. Such test will not be disclosed or published. Nothing in this caveat will prohibit this authorization from divulging the fact that an applicant has AIDS/ARC.

I understand that any information Recipients obtain pursuant to this authorization will be used for evaluating and processing my application for coverage and performing plan administration functions. I further understand that the information is subject to redisclosure and might not be protected by certain federal regulations governing the privacy of health information.

This authorization is valid for two (2) years from the date below. A photographic or electronic copy of this authorization is as valid as the original. I understand I am entitled to receive a copy of this authorization.

I may revoke this authorization in writing at any time except to the extent Recipients have relied on the authorization prior to notice of revocation or have a legal right to contest a claim under the policy or the policy itself. I understand that if I revoke this authorization, Recipients may not be able to evaluate or process my application, and this may be the basis for denying my application. I may revoke this authorization by sending written notice to HIPAA Privacy Contact, GuideStone, 5005 LBJ Freeway, Ste. 2200, Dallas, TX 75244-6152.

I understand if I do not sign this authorization or if I alter its content in any way, Recipients may not be able to evaluate or process my application, and this may be the basis for denying my application.

Print name of applicant (employee):	
Signature (employee):	Social Security number:
	Date:
Signature of spouse:	Social Security number:
(if to be covered for life)	Date:
Signature of child age 18 and over:	Social Security number:
(if to be covered for life)	Date:
Signature of child age 18 and over:	Social Security number:
(if to be covered for life)	Date:
Information about the individual's personal or legal re	epresentative, if applicable:
Name:	Relationship:

If signing on behalf of another, please include the proper documentation that attests to your ability to sign (death certificate, court-stamped *Letters of Appointment of the Executor of Estate*, proof of custody, power of attorney, etc.).

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