

AMERICAN HERITAGE LIFE INSURANCE COMPANY (AHL)

1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224

ENROLLMENT AND EVIDENCE OF INSURABILITY FORM

New Certificate Change/Increase Certificate # _____

Remarks: <div style="text-align: center; font-weight: bold; font-size: 1.2em;">CUSTOM FORM</div>	This box for AHL Home Office use only
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GENERAL INFORMATION

Employee's Name (Last, First, M.I.)		<input type="checkbox"/> M <input type="checkbox"/> F	Social Security Number	
Residence Address		City		State
Date of Birth		Phone Number		Zip
Employer/Association/Union San Jose Police Officers Association		Date Hired		Occupation
Primary Beneficiary's Full Name and Address		City		State
Phone Number		Date of Birth		Social Security Number
Contingent Beneficiary's Full Name and Address		City		State
Phone Number		Date of Birth		Social Security Number

COMPLETE THIS SECTION FOR PERSONS TO BE INSURED

All references to marriage, spouse, etc. include Domestic Partner Relationships.

Last Name	First Name	Relationship	Sex	Date of Birth	Social Security Number	Tobacco Use* (Critical Illness)
		Employee				** <input type="checkbox"/> Yes <input type="checkbox"/> No
		Spouse				** <input type="checkbox"/> Yes <input type="checkbox"/> No

*Has any adult (19 and older) person to be insured used tobacco in the last 12 months? (**If applying for Critical Illness.)

Are you applying for coverage or changing existing coverage due to a qualifying event?
Accident Yes No **Cancer/Specified Disease** Yes No **Critical Illness** Yes No

If "Yes", check the qualifying event:

<input type="checkbox"/> Marriage	<input type="checkbox"/> Spouse/Dependent Child Death	<input type="checkbox"/> Newly Eligible
<input type="checkbox"/> Divorce	<input type="checkbox"/> Eligible/Ineligible Child	<input type="checkbox"/> Termination
<input type="checkbox"/> Birth/Adoption	<input type="checkbox"/> Spouse New Job/Job Loss	<input type="checkbox"/> Employee Death

Date of Qualifying Event _____ Current Certificate Number(s) _____

Do you currently have any of the following Individual coverages with American Heritage Life Insurance Company (AHL)?
 Accident Yes No Cancer Yes No Critical Illness Yes No

If you answered "Yes" to any of the coverages, please enter the Policy Number _____

Do you wish to terminate this coverage? Yes No If "Yes", please enter effective date of termination _____

Do you currently have comprehensive health benefits from either an insurance policy or an HMO? Yes No
 If you have answered "No," you may not apply for Cancer/Specified Disease or Critical Illness coverage.

Premium/Billing Mode <input checked="" type="checkbox"/> Semi-monthly Date of First Deduction _____ Coverage Effective Date _____	Account Number 97972	Employee ID	Situs State CA
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ENROLLMENT AND EVIDENCE OF INSURABILITY FORM

SELECTION OF COVERAGE

(Do you wish to sign up for coverage? Answer Yes or No for each coverage and complete each section answered Yes.)

Accident (GVAP1) (On and Off the Job Accident) <input type="checkbox"/> Yes <input type="checkbox"/> No	Base Units Low Plan <u> 1 </u> High Plan <u> 2 </u>	Total Semi-monthly Premiums <div style="display: flex; justify-content: space-between;"> Employee Only <input type="checkbox"/> \$40.10 <input type="checkbox"/> \$79.12 Family <input type="checkbox"/> \$46.04 <input type="checkbox"/> \$91.00 </div>	Section 125 <input type="checkbox"/> Yes <input type="checkbox"/> No
Low Plan	Optional Disability Rider for Employee <input checked="" type="checkbox"/> On and Off the Job Accident and Sickness	Employee Monthly Salary \$ _____	Rider Units <u> 1 </u>
High Plan	Optional Disability Rider for Employee <input checked="" type="checkbox"/> On and Off the Job Accident and Sickness	Employee Monthly Salary \$ _____	Rider Units <u> 2 </u>

Cancer/Specified Disease (GVCP2) <input type="checkbox"/> Yes <input type="checkbox"/> No	Plan <u> 1 </u>	Total Semi-monthly Premiums <div style="display: flex; justify-content: space-between;"> Employee Only <input type="checkbox"/> \$ 9.41 <input type="checkbox"/> \$15.81 Family <input type="checkbox"/> \$16.00 <input type="checkbox"/> \$27.50 </div>	Section 125 <input type="checkbox"/> Yes <input type="checkbox"/> No	Home Office Use Only			
Benefits	Hospital	Radiation / Chemotherapy	Surgery Related	Misc.	<input checked="" type="checkbox"/> Cancer Initial Diagnosis Option	<input checked="" type="checkbox"/> Intensive Care Option	<input checked="" type="checkbox"/> Cancer Screening Option
Units	Low Plan	1	4	1	1	2	1
High Plan	3	4	3	1	5	8	1

ENROLLMENT AND EVIDENCE OF INSURABILITY FORM

SELECTION OF COVERAGE

(Do you wish to sign up for coverage? Answer Yes or No for each coverage and complete each section answered Yes.)

Critical Illness (GVCIP1) (My Lifeline) <input type="checkbox"/> Yes <input type="checkbox"/> No	Section 125 <input type="checkbox"/> Yes <input type="checkbox"/> No	Home Office Use Only		
Basic Benefit Amount <input type="checkbox"/> \$5,000 - or - <input type="checkbox"/> \$15,000 - or - <input type="checkbox"/> \$30,000 If covered, Basic Benefit Amount for spouse or other dependents is 50% of the employee's.				
<input checked="" type="checkbox"/> Recurrence Option	<input checked="" type="checkbox"/> Wellness Option Units <u>4</u>			
Semi-monthly Premiums \$5,000 Basic Benefit				
Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Non-Tobacco	18-35 <input type="checkbox"/> \$ 2.55	18-35 <input type="checkbox"/> \$ 4.06	18-35 <input type="checkbox"/> \$ 2.60	18-35 <input type="checkbox"/> \$ 4.14
	36-49 <input type="checkbox"/> \$ 3.80	36-49 <input type="checkbox"/> \$ 5.94	36-49 <input type="checkbox"/> \$ 3.88	36-49 <input type="checkbox"/> \$ 5.99
	50-59 <input type="checkbox"/> \$ 6.20	50-59 <input type="checkbox"/> \$ 9.46	50-59 <input type="checkbox"/> \$ 6.25	50-59 <input type="checkbox"/> \$ 9.54
	60-64 <input type="checkbox"/> \$ 8.95	60-64 <input type="checkbox"/> \$ 13.56	60-64 <input type="checkbox"/> \$ 9.03	60-64 <input type="checkbox"/> \$ 13.61
	65-69 <input type="checkbox"/> \$11.08	65-69 <input type="checkbox"/> \$ 16.71	65-69 <input type="checkbox"/> \$11.15	65-69 <input type="checkbox"/> \$ 16.79
	70+ <input type="checkbox"/> \$13.05	70+ <input type="checkbox"/> \$ 19.59	70+ <input type="checkbox"/> \$13.10	70+ <input type="checkbox"/> \$ 19.66
Tobacco	18-35 <input type="checkbox"/> \$ 3.08	18-35 <input type="checkbox"/> \$ 4.84	18-35 <input type="checkbox"/> \$ 3.13	18-35 <input type="checkbox"/> \$ 4.91
	36-49 <input type="checkbox"/> \$ 5.48	36-49 <input type="checkbox"/> \$ 8.41	36-49 <input type="checkbox"/> \$ 5.53	36-49 <input type="checkbox"/> \$ 8.46
	50-59 <input type="checkbox"/> \$10.28	50-59 <input type="checkbox"/> \$ 15.51	50-59 <input type="checkbox"/> \$10.35	50-59 <input type="checkbox"/> \$ 15.56
	60-64 <input type="checkbox"/> \$14.05	60-64 <input type="checkbox"/> \$ 21.09	60-64 <input type="checkbox"/> \$14.10	60-64 <input type="checkbox"/> \$ 21.14
	65-69 <input type="checkbox"/> \$16.10	65-69 <input type="checkbox"/> \$ 24.11	65-69 <input type="checkbox"/> \$16.15	65-69 <input type="checkbox"/> \$ 24.16
	70+ <input type="checkbox"/> \$17.98	70+ <input type="checkbox"/> \$ 26.91	70+ <input type="checkbox"/> \$18.05	70+ <input type="checkbox"/> \$ 26.99
Semi-monthly Premiums \$15,000 Basic Benefit				
Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Non-Tobacco	18-35 <input type="checkbox"/> \$ 3.65	18-35 <input type="checkbox"/> \$ 5.66	18-35 <input type="checkbox"/> \$ 3.80	18-35 <input type="checkbox"/> \$ 5.89
	36-49 <input type="checkbox"/> \$ 7.40	36-49 <input type="checkbox"/> \$ 11.29	36-49 <input type="checkbox"/> \$ 7.63	36-49 <input type="checkbox"/> \$ 11.44
	50-59 <input type="checkbox"/> \$14.60	50-59 <input type="checkbox"/> \$ 21.86	50-59 <input type="checkbox"/> \$14.75	50-59 <input type="checkbox"/> \$ 22.09
	60-64 <input type="checkbox"/> \$22.85	60-64 <input type="checkbox"/> \$ 34.16	60-64 <input type="checkbox"/> \$23.08	60-64 <input type="checkbox"/> \$ 34.31
	65-69 <input type="checkbox"/> \$29.23	65-69 <input type="checkbox"/> \$ 43.61	65-69 <input type="checkbox"/> \$29.45	65-69 <input type="checkbox"/> \$ 43.84
	70+ <input type="checkbox"/> \$35.15	70+ <input type="checkbox"/> \$ 52.24	70+ <input type="checkbox"/> \$35.30	70+ <input type="checkbox"/> \$ 52.46
Tobacco	18-35 <input type="checkbox"/> \$ 5.23	18-35 <input type="checkbox"/> \$ 7.99	18-35 <input type="checkbox"/> \$ 5.38	18-35 <input type="checkbox"/> \$ 8.21
	36-49 <input type="checkbox"/> \$12.43	36-49 <input type="checkbox"/> \$ 18.71	36-49 <input type="checkbox"/> \$12.58	36-49 <input type="checkbox"/> \$ 18.86
	50-59 <input type="checkbox"/> \$26.83	50-59 <input type="checkbox"/> \$ 40.01	50-59 <input type="checkbox"/> \$27.05	50-59 <input type="checkbox"/> \$ 40.16
	60-64 <input type="checkbox"/> \$38.15	60-64 <input type="checkbox"/> \$ 56.74	60-64 <input type="checkbox"/> \$38.30	60-64 <input type="checkbox"/> \$ 56.89
	65-69 <input type="checkbox"/> \$44.30	65-69 <input type="checkbox"/> \$ 65.81	65-69 <input type="checkbox"/> \$44.45	65-69 <input type="checkbox"/> \$ 65.96
	70+ <input type="checkbox"/> \$49.93	70+ <input type="checkbox"/> \$ 74.21	70+ <input type="checkbox"/> \$50.15	70+ <input type="checkbox"/> \$ 74.44
Semi-monthly Premiums \$30,000 Basic Benefit				
Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Non-Tobacco	18-35 <input type="checkbox"/> \$ 5.30	18-35 <input type="checkbox"/> \$ 8.06	18-35 <input type="checkbox"/> \$ 5.60	18-35 <input type="checkbox"/> \$ 8.51
	36-49 <input type="checkbox"/> \$12.80	36-49 <input type="checkbox"/> \$ 19.31	36-49 <input type="checkbox"/> \$13.25	36-49 <input type="checkbox"/> \$ 19.61
	50-59 <input type="checkbox"/> \$27.20	50-59 <input type="checkbox"/> \$ 40.46	50-59 <input type="checkbox"/> \$27.50	50-59 <input type="checkbox"/> \$ 40.91
	60-64 <input type="checkbox"/> \$43.70	60-64 <input type="checkbox"/> \$ 65.06	60-64 <input type="checkbox"/> \$44.15	60-64 <input type="checkbox"/> \$ 65.36
	65-69 <input type="checkbox"/> \$56.45	65-69 <input type="checkbox"/> \$ 83.96	65-69 <input type="checkbox"/> \$56.90	65-69 <input type="checkbox"/> \$ 84.41
	70+ <input type="checkbox"/> \$68.30	70+ <input type="checkbox"/> \$101.21	70+ <input type="checkbox"/> \$68.60	70+ <input type="checkbox"/> \$101.66
Tobacco	18-35 <input type="checkbox"/> \$ 8.45	18-35 <input type="checkbox"/> \$ 12.71	18-35 <input type="checkbox"/> \$ 8.75	18-35 <input type="checkbox"/> \$ 13.16
	36-49 <input type="checkbox"/> \$22.85	36-49 <input type="checkbox"/> \$ 34.16	36-49 <input type="checkbox"/> \$23.15	36-49 <input type="checkbox"/> \$ 34.46
	50-59 <input type="checkbox"/> \$51.65	50-59 <input type="checkbox"/> \$ 76.76	50-59 <input type="checkbox"/> \$52.10	50-59 <input type="checkbox"/> \$ 77.06
	60-64 <input type="checkbox"/> \$74.30	60-64 <input type="checkbox"/> \$110.21	60-64 <input type="checkbox"/> \$74.60	60-64 <input type="checkbox"/> \$110.51
	65-69 <input type="checkbox"/> \$86.60	65-69 <input type="checkbox"/> \$128.36	65-69 <input type="checkbox"/> \$86.90	65-69 <input type="checkbox"/> \$128.66
	70+ <input type="checkbox"/> \$97.85	70+ <input type="checkbox"/> \$145.16	70+ <input type="checkbox"/> \$98.30	70+ <input type="checkbox"/> \$145.61

ENROLLMENT AND EVIDENCE OF INSURABILITY FORM

EVIDENCE OF INSURABILITY

(Please complete each question applicable to coverages selected.)

Abbreviations: EE - Employee SP - Spouse CH - Child(ren) Y - Yes N - No

Eligibility Question		EE	SP	CH
Accident w/ Sickness DI Rider, Cancer & Critical Illness	1a. To the best of your knowledge, is the employee actively at work now, for wage or profit?	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A	N/A
	1b. If the answer to 1a. is yes, to the best of your knowledge, has he/she worked at least 20 hours each week performing all duties of his/her regular occupation at his/her regular place of employment for at least the last 3 months except for minor illness or injury of 1 week or less, or normal pregnancy?	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A	N/A
If any of the questions below are answered "yes", please list the required health history on page 5.				
Underwriting Questions		EE	SP	CH
Accident w/ Sickness DI Rider, Cancer & Critical Illness	2. To the best of your knowledge, has any person to be insured, in the last 5 years, been diagnosed with or treated by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance.	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Accident w/ Sickness DI Rider, Cancer w/ Intensive Care Option & Critical Illness	3. To the best of your knowledge, has any person to be insured, in the last year, been diagnosed by a member of the medical profession with a systolic blood pressure reading higher than 150 more than once or a diastolic blood pressure reading higher than 100 more than once?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Cancer & Cancer Initial Diagnosis Option	4a. To the best of your knowledge, has any person to be insured, in the last 10 years, been diagnosed with or treated by a member of the medical profession for any type of cancer, other than basal cell carcinoma?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
	4b. If the answer to 4a. is yes, to the best of your knowledge, has that person(s), in the last 10 years, been diagnosed with or treated by a member of the medical profession for Leukemia, Hodgkin's Disease, Lymphoma, or Cancer with any lymph node involvement or more than one metastasis?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
	4c. If the answer to 4a. is yes, to the best of your knowledge, has that person(s), in the last 5 years, been diagnosed with or treated by a member of the medical profession for any other type of cancer (other than those listed in 4b. and/or basal cell carcinoma)?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Accident w/ Sickness DI Rider & Critical Illness	5. To the best of your knowledge, has any person to be insured, in the last 2 years, had or been diagnosed with, treated, or counseled by a member of the medical profession for any of the following that would include hospitalization, disability from work, or a severe episode? <ul style="list-style-type: none"> • Central Nervous System Disease (including but not limited to Multiple Sclerosis, Muscular Dystrophy, Parkinson's, Encephalitis, Meningitis, Alzheimer's, and Huntington's) • Chronic Fatigue Syndrome • Diabetes • Emphysema • Fibromyalgia • Heart Disease (including but not limited to heart attack, cardiomyopathy, congestive heart failure, heart murmur (unless not taking any medication(s)), angioplasty, coronary artery bypass surgery, coronary artery disease, stent, pacemaker, and heart valve replacement) • Liver Disease (including but not limited to hepatitis, fatty liver, cirrhosis, primary sclerosing, colangitis, or hemachromatosis) • Lung Disease (including but not limited to chronic obstructive pulmonary disease, sarcoidosis, cystic fibrosis, and obstructive sleep apnea) • Lupus • Optic Neuritis • Parkinson's Disease • Paralysis • Rheumatoid Arthritis 	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Accident w/ Sickness DI Rider	6. To the best of your knowledge, has any person to be insured, in the last 2 years, had or been diagnosed with, treated, or counseled by a member of the medical profession for any of the following? <ul style="list-style-type: none"> • Alcohol or drug abuse • Pancreas Disease (including but not limited to congenital malformations, cystic fibrosis, or Zollinger-Ellison Syndrome) 	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A	N/A

ENROLLMENT AND EVIDENCE OF INSURABILITY FORM

EVIDENCE OF INSURABILITY

(Please complete each question applicable to coverages selected.)

Abbreviations: EE - Employee SP - Spouse CH - Child(ren) Y - Yes N - No

If any of the questions below are answered "yes", please list the required health history on page 5.

Underwriting Questions (Continued)		EE	SP	CH		
Accident w/ Sickness DI Rider	7. To the best of your knowledge, has any person to be insured, in the last 2 years, had any disease, impairment of, or treatment by a member of the medical profession (other than minor illness) for the following? <ul style="list-style-type: none"> • Asthma • Any disease or disorder of the back requiring hospitalization, resulting in disability from work, or a severe episode (including but not be limited to any form of arthritis, scoliosis, disc disease, sciatica, and spondylolisthesis) 	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A	N/A		
Cancer w/ Intensive Care Option	8. To the best of your knowledge, has any person to be insured, in the last 5 years, been diagnosed with or treated by a member of the medical profession for a stroke or transient ischemic attack (TIA), heart disease or disorder requiring hospitalization, resulting in disability from work, or a severe episode (including but not limited to heart attack, cardiomyopathy, congestive heart failure, heart murmur (unless not taking medications), angioplasty, coronary artery bypass surgery, coronary artery disease, stent, pacemaker, and heart valve replacement, or any artery disease)?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N		
Accident w/ Sickness DI Rider & Critical Illness	9. To the best of your knowledge, has any person to be insured, in the last 5 years, had any medical or surgical procedures (including organ transplant) recommended by a member of the medical profession, but not done at this time for any disorder of any kind?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N		
Cancer	10. To the best of your knowledge, has any person to be insured, in the last 10 years, been diagnosed with or treated by a member of the medical profession for any of the following? <table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Addison's Disease • Brucellosis • Cerebrospinal meningitis • Cystic Fibrosis • Encephalitis • Hansen's Disease • Hepatitis (Chronic B or Chronic C with liver failure or hepatoma) • Legionnaires' Disease • Lou Gehrig's Disease (ALS) • Lyme Disease • Muscular Dystrophy • Multiple Sclerosis </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Myasthenia Gravis • Osteomyelitis • Primary Biliary Cirrhosis • Primary Sclerosing Cholangitis • Reye's Syndrome • Rocky Mountain Spotted Fever • Sickle Cell Anemia • Systemic Lupus Erythematosus • Tetanus • Tuberculosis • Thalassemia • Tularemia • Typhoid Fever </td> </tr> </table>	<ul style="list-style-type: none"> • Addison's Disease • Brucellosis • Cerebrospinal meningitis • Cystic Fibrosis • Encephalitis • Hansen's Disease • Hepatitis (Chronic B or Chronic C with liver failure or hepatoma) • Legionnaires' Disease • Lou Gehrig's Disease (ALS) • Lyme Disease • Muscular Dystrophy • Multiple Sclerosis 	<ul style="list-style-type: none"> • Myasthenia Gravis • Osteomyelitis • Primary Biliary Cirrhosis • Primary Sclerosing Cholangitis • Reye's Syndrome • Rocky Mountain Spotted Fever • Sickle Cell Anemia • Systemic Lupus Erythematosus • Tetanus • Tuberculosis • Thalassemia • Tularemia • Typhoid Fever 	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<ul style="list-style-type: none"> • Addison's Disease • Brucellosis • Cerebrospinal meningitis • Cystic Fibrosis • Encephalitis • Hansen's Disease • Hepatitis (Chronic B or Chronic C with liver failure or hepatoma) • Legionnaires' Disease • Lou Gehrig's Disease (ALS) • Lyme Disease • Muscular Dystrophy • Multiple Sclerosis 	<ul style="list-style-type: none"> • Myasthenia Gravis • Osteomyelitis • Primary Biliary Cirrhosis • Primary Sclerosing Cholangitis • Reye's Syndrome • Rocky Mountain Spotted Fever • Sickle Cell Anemia • Systemic Lupus Erythematosus • Tetanus • Tuberculosis • Thalassemia • Tularemia • Typhoid Fever 					
Height and Weight	11. Provide Height and Weight Employee (Accident w/Sickness DI Rider, Cancer w/Intensive Care Option and Critical Illness): Height: _____ ft. _____ in. Weight: _____ lbs. Spouse (Critical Illness): Height: _____ ft. _____ in. Weight: _____ lbs.					
Required Health History	12. Provide health history for any "Yes" answers to the Underwriting questions. Include physician's (or other members of the medical profession) name, address and telephone number: _____					

REPRESENTATION. I have read or had read to me the completed application. I represent that statements and answers given on this application are representations, not warranties, and are true, complete, and correctly recorded to the best of my knowledge and belief.

UNDERSTANDING. I understand that: if premiums for the coverage(s) is (are) to be paid by payroll deductions, these deductions may start before the "effective date" of coverage(s) and that this does not change the effective date of coverage; and the "effective date" for health insurance coverages will be the date recorded on the policy/certificate/benefit statement, not the date the application is signed. If the coverage(s) is (are) not issued, American Heritage Life will refund any deductions it receives. I also understand that no producer (agent) has authority to waive any answer or otherwise modify this application, or to bind AHL in any way by making any promise or representation that is not set out in writing in this application. I understand that if I refuse any coverage for which I am eligible, satisfactory proof of insurability may be required, at my own expense, should I desire to apply for it at a later date. Any such application may be declined on the basis of such proof.

PREMIUM DEDUCTION AUTHORIZATION. I AUTHORIZE my employer to deduct from my salary or wages, if applicable, the necessary premium for the coverages requested.

AUTHORIZATION TO OBTAIN AND DISCLOSE CERTAIN DATA (FOR CRITICAL ILLNESS). I authorize any physician, medical practitioner, hospital, clinic or other medical facility, Pharmacy Benefit Managers, insurance company or MIB, Inc., that has records or knowledge of me or my health including my prescription medication history to give to AHL, its subsidiaries or its reinsurers any information. I understand that the information obtained by use of this authorization will be used to determine eligibility for insurance and/or benefits. I also authorize AHL, or its reinsurers, to make a brief report of my health information to MIB, Inc. I understand that there is a possibility of redisclosure of any information disclosed pursuant to this authorization and that information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality. I acknowledge receipt of the Important Notice About Privacy and MIB Notice form. A copy of this authorization is as valid as the original. This authorization applies to any dependent on whom insurance is requested. This authorization is valid for 24 months from the date signed. I understand that I may revoke this authorization at any time by notifying AHL in writing of my desire to do so.

Signed at: City/State _____ Date Signed _____

Signature of Proposed Insured _____

Producer's Statement. I certify that to the best of my knowledge and belief the information on this form is complete, accurate and correctly recorded.

Signature of Soliciting Producer _____ Print Soliciting Producer Name _____

To be completed by home office or producer, prior to issue:

Producer Name	Producer Number	National Producer Number (NPN)	Percentage Credit
Servicing Producer:			%
Soliciting Producer: A. Francois Derendinger Insurance Agency Inc.	3WLT0		%
			%
			%
			%

Important Notice About Privacy:

In processing your application, an investigative report may be made. Information is obtained through interviews with third parties, such as family members, business associates, financial sources, friends, neighbors, or others with whom you are acquainted. You may request to be interviewed in connection with the report and may also receive a copy of the report upon request. This inquiry includes information as to your character, general information and personal characteristics. In certain limited circumstances, we are allowed by law to disclose necessary items of personal information to third parties without your specific authorization. You have the right to make a written request within a reasonable period of time for a complete and accurate disclosure of additional information concerning the nature and scope of the investigation.

IN/MIB-3**(2012)****MIB Notice:**

Information regarding your insurability is treated as confidential. We or our reinsurers may, however, make a brief report to MIB, Inc. (MIB), a not-for profit membership organization of life insurance companies, which operates an information exchange for 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 in its file. Upon receipt of a request from you, MIB arranges disclosure of any information it may have in your file. If you question the accuracy of information in the MIB file, contact MIB and seek a correction in accordance with the procedure set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, PH. #866-692-6901. American Heritage Life or its reinsurers may release information in its file to other insurance companies that you apply to for life or health insurance, or submit a claim to for benefits.

IN/MIB-3**(2012)**



AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE:
1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224-6688
(904) 992-1776

A Stock Company

IMPORTANT NOTICE TO PERSONS ON MEDICARE THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS

This is not Medicare Supplement Insurance

This insurance provides limited benefits, if you meet the policy conditions, for hospital or medical expenses that result from accidental injury. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

This insurance duplicates Medicare benefits when it pays:

- Hospital or medical expenses up to the maximum stated in the policy

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- Hospitalization
- Physician services
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

Before You Buy This Insurance

- ✓ Check the coverage in **all** health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIIP).



Benefits

AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE:
1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224-6688
(904) 992-1776

A Stock Company

IMPORTANT NOTICE TO PERSONS ON MEDICARE THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS

This is not Medicare Supplement Insurance

This insurance provides limited benefits, if you meet the policy conditions, for hospital or medical expenses only when you are treated for one of the specific diseases or health conditions listed in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

This insurance duplicates Medicare benefits when it pays:

- hospital or medical expenses up to the maximum stated in the policy

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- physician services
- hospice
- outpatient prescription drugs if you are enrolled in Medicare Part D
- other approved items and services

Before You Buy This Insurance

- ✓ Check the coverage in **all** health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

AWD3431-1