



INSTRUCTIONS AND INFORMATION FOR COMPLETING THE EVIDENCE OF INSURABILITY FORM

Unum Life Insurance Company of America (UnumProvident)

Completed

1. Fully complete this form when your plan requires you to be individually underwritten to qualify for insurance. Specify what coverage you are requesting. If you are unsure, check with your plan administrator.
2. Make sure you have answered all the questions completely and accurately. If there are unanswered questions, the underwriting process will be delayed.
3. If you have answered Yes to any of the health questions, provide the complete name and mailing address of the doctor or facility that has your medical records.
4. Please include your work and home phone number, we may need to request additional information by telephone.
5. Sign and date where indicated. Keep this page and last copy of the form for your records. Please send the completed form to your plan administrator or UnumProvident representative.

In order to evaluate your application we are relying on the information you have provided. In addition, we may need to request supplemental information from you or your doctors. Some coverage and amounts may require a brief medical exam, a blood test, urinalysis and/or EKG. These tests will be performed at your convenience and can be completed at your place of employment or home. We will notify you if any additional information is needed. UnumProvident will pay for any additional information or tests needed to evaluate your application.

CAUTION: If your answers on the application are incorrect or untrue, UnumProvident may deny benefits or rescind your insurance. Any person who, knowingly and with intent to defraud or deceive any insurance company, submits an insurance application containing any false, incomplete or misleading information may be subject to civil or criminal penalties, depending upon state law.

Authorization to Obtain Information

I authorize any person or organization to give UnumProvident or UnumProvident's legal representative any of the following:

- information about any injury or illness I have or I have had, including AIDS, mental illness or drug or alcohol abuse. This authorization excludes disclosure of the result of a test for HIV. Such test results shall not be disclosed or published. I understand that nothing in this caveat will prohibit this authorization from including the fact that an applicant has AIDS.
- information about my medical history including any consultations, prescriptions, treatments or benefits;
- copies of all records that may be requested concerning me or my family members, and
- non-medical information about me or my family members.

The term person or organization, which is used above, means any of the following:

- a doctor or medical practitioner;
- a hospital, clinic or other medical treatment facility;
- the Medical Information Bureau, Inc.;
- any insurance or reinsurance company;
- any insurance support or reporting agency;
- any pharmacy;
- any government agency;
- any employer.

I understand that the information obtained by use of this authorization will be used by UnumProvident to determine eligibility for insurance and eligibility for benefits. UnumProvident will not release any of the obtained information to any other person or organization except:

- reinsuring companies
- the Medical Information Bureau, Inc.
- persons or organizations performing business or legal services in connection with my application or claim as may be otherwise lawfully required or, as I may further authorize.

I understand that this authorization shall be valid for two years from the date shown on the application and that a photographic copy of this authorization shall be as valid as the original.

Disclosure

Notice of Insurance Information Practices

The information collected about you by UnumProvident may in certain circumstances be disclosed to third parties without your specific authorization as permitted by law. You have a right of access and correction with respect to the information collected except information which relates to a claim or civil or criminal proceeding. If you wish to have a more detailed explanation of UnumProvident's information practices please contact UnumProvident, Attn: Group Medical Underwriting, 2211 Congress Street, Portland, ME 04122.

Medical Information Bureau, Inc. Disclosure

Information regarding insurability will be treated as confidential. UnumProvident may, however, make a brief report to the Medical Information Bureau, a nonprofit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another bureau member company for life or health insurance coverage, or if you submit a claim for benefits to such a company, the Bureau will supply the company with the information in its file if that information is requested.

UnumProvident or its reinsurers may also release information in the Bureau file to other life insurance companies to whom you may apply for life or health insurance or to whom you submit a claim for benefits.

If you request it, the Bureau will arrange disclosure of any information it may have in your file. However, medical information will be disclosed only to your doctor. If you question the accuracy of information in the Bureau's file, you may contact the Bureau and seek correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston, Massachusetts, 02112. The telephone number is (617) 426-3660.

The purpose of the Bureau is to protect its member companies and their policyholders from bearing the additional cost of providing coverage to those people who attempt to conceal facts which relate to their eligibility. Information furnished by the Bureau may alert the Insurer to the possible need for further investigation, but it should be noted that any information received from the Bureau cannot be used as the basis for evaluating a person proposed for coverage. The Bureau is not a repository of medical records, and the information in its files does not reveal whether previous applications for coverage have been accepted, rated for extra risk, or declined.