



EVIDENCE OF INSURABILITY

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DISCLOSURE NOTICE TO APPLICANTS FOR INSURANCE

This brief description of our underwriting process is designed to help you to understand how an application for insurance is handled, the type and sources of information we may collect about you, the circumstances under which we may disclose that information to others and your right to learn the nature and substance of that information upon written request. Your medical history and current physical condition, which is obtained from various sources, are factors, which are considered in determining your insurability.

Sources of Information:

Your application, including the medical history, is a primary source of information in the evaluation process. We may also ask for a report from your doctor, hospital, pharmacy, or another insurance company. When we do so, we use the authorization form you sign with your application. It is sometimes necessary that we ask you to take a physical examination or other special tests such as an electrocardiogram and/or blood test.

Disclosure to Others:

Personal information obtained about you during the underwriting process is confidential and will not be disclosed to other persons or organizations without your written authorization except to the extent necessary for the conduct of our business. Examples of situations where we share information about you are as follows:

1. The agent may retain a copy of your application. If reinsurance is required, the reinsurance company would have access to our application file.
2. We may release information to another life insurance company to whom you have applied for life or health insurance or to whom you have submitted a claim for benefits, if you have authorized them to obtain this information.
3. We would disclose information to government regulatory officials, law enforcement authorities and others where required by law.

Disclosure to You:

If an adverse underwriting decision is made, we will notify you of the reason(s) for that decision and the source of the information upon which our action is based. Medical record information, however, will be given only to a licensed physician of your choice.

Symetra Life Insurance Company respects your right to the privacy of your personal information. This notice is provided to you to help you understand that information, which is obtained, is treated in a confidential manner. You have a right of access and correction with respect to all personal information collected. Upon written request, we will provide you with a more detailed description of our information practices and your rights of access and correction.

EVIDENCE OF INSURABILITY FOR GROUP COVERAGE

Group Policy No. _____

Company Name (Employer) Company Address City State ZIP Name of Employee Date of Hire Job Title Basic Annual Earnings Home Address City State ZIP Home Phone () _____ Work Phone () _____	COVERAGES REQUESTED: <input type="checkbox"/> Basic Employee Life (total) \$ _____ Basic Employee Life (in-force) \$ _____ <input type="checkbox"/> Supplemental Trust Life (total) \$ _____ Supplemental Trust Life (in force) \$ _____ <input type="checkbox"/> Spouse Life (total) \$ _____ Spouse Life (in-force) \$ _____ <input type="checkbox"/> Child Life \$ _____ <input type="checkbox"/> Supplemental Life (total) \$ _____ Supplemental Life (in-force) \$ _____ <input type="checkbox"/> Dependent Life \$ _____ <input type="checkbox"/> Long Term Disability <input type="checkbox"/> Short Term Disability <input type="checkbox"/> Other: _____
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HEALTH INFORMATION (INCLUDE ONLY THOSE INDIVIDUALS APPLYING FOR COVERAGE)

NAME	RELATIONSHIP	SEX	DATE OF BIRTH Mo/Day/Yr	STATE OF BIRTH	HT.		WT.	FULL NAME AND ADDRESS OF PERSONAL PHYSICIAN
					Ft	In		
1.	EMPLOYEE							
2.	SPOUSE							
3.								
4.								

The following health questions must be answered fully and truthfully to the best of your knowledge and belief. If any misstatements or omissions are made, they may be the basis for later rescission of your insurance coverage. Rescission voids your coverage and claims will not be paid.

1. Are any applicants pregnant? Yes* No
***If yes, please give details on the next page including due date.**
2. Are any applicants currently taking any medication? Yes* No
***If yes, please give details on the next page.**
3. In the past ten years, or as indicated below, have any of the applicants been treated for, or been diagnosed by a member of the medical profession as having any of the following: Yes* No
***If yes, please indicate condition and provide details on the next page.**

a) ___ Heart Disorder, Chest Pain, Circulatory Disorder	h) ___ Cancer, Tumors	q) ___ Epilepsy, Seizures
b) ___ High Blood Pressure	i) ___ AIDS or HIV Infection/Disease	r) ___ Birth Defect
c) ___ Mental & Nervous Disorder, Depression	j) ___ Reproductive Organ Disorder	s) ___ Lungs, Respiratory Disorder
d) ___ Alcoholism and/or Drug Habits	k) ___ Sexually Transmitted Disease	t) ___ Bone, Joint, Connective Tissue Disorder
e) ___ Stomach, Abdominal, Intestinal Disorder	l) ___ Kidney Disorder	u) ___ Accident or Injury
f) ___ Brain or Nervous System Disorder	m) ___ Liver Disorder	v) ___ Blood Disorder
g) ___ Stroke, Paralysis	n) ___ Gland Disorder	w) ___ Infectious Diseases
	o) ___ Diabetes	x) ___ Back, Neck Pain, or Discomfort
	p) ___ Developmental Disorder	
4. Have you consulted, been advised or been examined by any healthcare provider for any other medical reason within the last ten years, or as indicated above? ***If yes, please indicate condition and provide details on the next page.**
 Yes* No

Note: We will accept an authorization form preferred by your provider's office in place of this authorization form.

SYMETRA LIFE INSURANCE COMPANY

Authorization for Release of Medical Information

Group Life Policy Number: _____

Name of insured/patient (please type or print): _____ Date of birth: _____

I authorize any physician, health care professional, hospital, clinic, medical facility, laboratory, pharmacy or pharmacy benefit manager, other health care provider, insurance company, or government agency that has provided treatment, services, or payment to me or on my behalf ("My Providers") to disclose my entire medical record, medications prescribed, prescription history, and any other protected health information concerning me to Symetra Life Insurance Company, its employees, agents, or representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness, excluding psychotherapy notes, and the use of alcohol, drugs, and tobacco.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization, and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction.

This protected health information is to be disclosed under this Authorization so that Symetra Life Insurance Company may: 1) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 2) administer coverage; 3) obtain reinsurance; and 4) conduct other legally permissible activities that relate to any coverage I have or have applied for with Symetra Life Insurance Company.

This authorization shall remain in force for 24 months following the date of my signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by providing written notification to Symetra Life Insurance Company. I understand that a revocation is not effective to the extent that any of My Providers have already relied on this Authorization to disclose information about me or to the extent that Symetra Life Insurance Company has a legal right to contest a claim under an insurance policy. I understand that any information that is disclosed pursuant to this authorization is no longer covered by federal rules governing privacy and confidentiality of health information, but it will not be redisclosed by Symetra Life Insurance Company except as authorized by me or as required by law.

This Authorization complies with the requirements of the Health Insurance Portability and Accountability Act (HIPAA).

I understand that if I refuse to sign this authorization to release my complete medical record, Symetra Life Insurance Company may not be able to process my application, continue my coverage, or make any benefit payments. I understand that any authorized representative or I will receive a copy of this authorization upon request.

Signature of Insured/Patient or Personal Representative

Date

Description of Personal Representative's Authority or Relationship to Patient