

**PENN STATE UNIVERSITY
GROUP TERM LIFE INSURANCE ENROLLMENT/CHANGE FORM
AND
EVIDENCE OF GOOD HEALTH**

Name (Please Print)

PSU ID #

Pay Frequency: Monthly Biweekly

DIRECTIONS (Complete One Section Only):

- If you are **NOT** currently enrolled in the Age-Graded Life Insurance Plan and wish to enroll, fill out Section I.
- If you are currently enrolled in the Age-Graded Life Insurance Plan and wish to change your election, fill out Section II.
- If you wish to discontinue the Age-Graded Life Insurance Plan or the Level Premium Life Insurance Plan, fill out Section III.

SECTION I - ENROLL

- I wish to enroll in the Age-Graded Life Insurance Plan so that the total amount of insurance is:**
- One times salary Three times salary Five times salary
 - Two times salary Four times salary
- You may request to enroll at any time during the year.
 - You must complete a evidence of good health form. Coverage will commence on the date of approval by the insurance company, provided the employee is actively at work.

SECTION II - INCREASE OR DECREASE

- I wish to change my Age-Graded Life Insurance Plan so that the total amount of insurance is:**
- One times salary Three times salary Five times salary
 - Two times salary Four times salary
- You may increase your life insurance by one times salary during the open enrollment period without providing evidence of good health.
 - At any other time of the year, you may request to increase your life insurance, but the evidence of good health form is required.
 - Coverage will commence on the date of approval by the insurance company, provided the employee is actively at work.

SECTION III - DISCONTINUE

- I wish to discontinue my life insurance plan through Penn State.**
- The University will provide \$5,000 of Basic Term Life Insurance at no cost to you, even if you discontinue your Age-Graded or Level Premium Plan.

Important information:

Caution: Those who opt out of the Level Premium plan **will not be permitted** to re-enroll in the plan at a later date.

- The maximum amount of optional Age-Graded Life Insurance that may be elected is the lesser of five times salary or \$500,000.
- If needed, the evidence of good health form is available from the Employee Benefits Division or online at www.ohr.psu.edu/benefits.
- The beneficiary designation currently on file in the Employee Benefits Division will remain in effect unless changed. Changes in beneficiaries may be made at any time upon completion of a Change of Beneficiary form available from the Employee Benefits Division or online at www.ohr.psu.edu/benefits.
- Questions may be directed to the Employee Benefits Division at (814) 865-1473 or E-Mail BENE@PSU.EDU

I authorize the University to change my payroll deduction pursuant to the above change.

Signature

Date

Campus/Office Location

()

Daytime Phone Number

**COMPLETED FORMS MUST BE RETURNED TO THE EMPLOYEE BENEFITS DIVISION
James M. Elliott Building**



GROUP INSURANCE

The Prudential Insurance Company of America

Employer/Association Name:

[Grid for Employer/Association Name]

Group Contract No.(s):

00 [Grid]

Branch No.:

000001

Mail the completed form to:

The Prudential Insurance Company of America
Group Medical Underwriting, P.O. Box 8796
Philadelphia, PA 19176

Or fax the completed form to:

877-605-6671

Short Form Health Statement Questionnaire (A separate form must be completed for each person requiring Evidence of Insurability)

Employee/Member Information

First Name

[Grid for First Name]

MI

[Grid for MI]

Last Name

[Grid for Last Name]

Number and Street

[Grid for Number and Street]

P.O. Box / Apt. Number

[Grid for P.O. Box / Apt. Number]

City

[Grid for City]

State

[Grid for State]

ZIP Code

[Grid for ZIP Code]

Social Security Number

[Grid for Social Security Number]

Employee/Member ID Number

[Grid for Employee/Member ID Number]

Telephone

[Grid for Telephone]

E-Mail Address

[Grid for E-Mail Address]

Applicant Information Relationship to Employee/Member: Self Spouse

First Name

[Grid for First Name]

MI

[Grid for MI]

Last Name

[Grid for Last Name]

Social Security Number

[Grid for Social Security Number]

Applicant Coverage requiring Evidence of Insurability: **Employee/Member** Life Long Term Disability Short Term Disability
Spouse Life

Gender:

Female Male

Height:

[Grid] ft. [Grid] in.

Weight:

[Grid] lbs.

Date of Birth: (mm-dd-yyyy)

[Grid] - [Grid] - [Grid]

Please answer these questions by checking "Yes" or "No."

Yes No **Do you currently** have any disorder, condition (including pregnancy), or disease or are you currently taking medication prescribed or provided by a medical or other practitioner for any disorder, condition (including pregnancy), or disease other than a cold, cough, or allergies?

Yes No **During the last five years**, have you been in a hospital or other institution for observation, rest, diagnosis, or treatment?

Yes No **During the last five years**, have you had life, disability, or health insurance declined, postponed, changed, rated-up, cancelled, or withdrawn by an insurer?

Yes No **Within the last five years**, have you been treated for or had any trouble with any of the following: heart; chest pain; high blood pressure; cancer or tumors; diabetes; lungs; kidneys; liver; alcoholism; mental, or nervous disorder or have you been diagnosed with, or treated by a member of the medical profession for, Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC)?

Yes No **Within the last five years**, have you been diagnosed with, or treated by a member of the medical profession for, drug addiction, chronic pain, neurological, musculoskeletal, or respiratory disorder?

Prudential reserves the right to request additional health information on the basis of the responses given to the above questions.

I have read and understand the terms and requirements of the Important Notice included as page 2 of this form. I declare that, to the best of my knowledge and belief, the statements made in this application are complete and true. I agree that the coverage applied for is subject to the terms of the plan and shall become effective on the date or dates established by the plan, provided the evidence of good health is satisfactory.

Applicant's Signature (unless a minor)

[Signature Line]

[Grid] - [Grid] - [Grid]

Date Signed (mm-dd-yyyy)

[Grid] - [Grid] - [Grid]

If applicant is a minor, Signature of Parent, Guardian or Person Liable for Support of Applicant

[Signature Line]

Relationship

Date Signed (mm-dd-yyyy)



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Important Notice: For residents of all states except Florida, New Jersey, New York, Pennsylvania, Utah, Vermont, Virginia and Washington: Warning: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive, or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is or may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto. **Florida Residents:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete or misleading information is guilty of a felony of the third degree. **New Jersey Residents:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **New York Residents:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. This notice ONLY applies to accident and disability income coverage. **Pennsylvania and Utah Residents:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 civil penalties. **Vermont Residents:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law. **Virginia Residents:** Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing a statement of claim for payment of a loss or benefit may have violated state law, is guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto. **Washington Residents:** Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

Please keep a copy of this form for your records.

Group Life and Disability coverages are issued by The Prudential Insurance Company of America, a New Jersey company, 751 Broad Street, Newark, NJ 07102.

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This Notice is for your information and records. Please do not return it.

Group Life and Disability Income Medical Underwriting NOTICE

Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain information practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that:

- Personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage;
- This personal information as well as other personal or privileged information subsequently collected by us may in certain circumstances be disclosed to third parties without authorization;
- You have a right of access and correction with respect to personal information we collect about you; and
- Upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact:

The Prudential Insurance Company of America
Group Medical Underwriting
P.O. Box 8796
Philadelphia, PA 19176

Any information we obtain regarding a person's insurability will be treated as confidential. We may, however, make a brief report of it to the Medical Information Bureau (the Bureau), a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. When you apply for life, disability, or health insurance to any company, including Prudential, which is a member of the Bureau, or submit a claim for benefits to such a company, the Bureau will, on request, give the company the information in its files. In addition, upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If the information came from the Bureau and you question the accuracy of the information in the Bureau's files, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is: P.O. Box 105, Essex Station, Boston, MA 02112, (617) 426-3660.