

GEVBT (NAPUS) GROUP TERM LIFE INSURANCE APPLICATION FORM



Request for Group Insurance From:
 New York Life Insurance Company
 51 Madison Avenue
 New York, NY 10010



Complete this form and return to:
 Mass Benefits Consultants, Inc
 P.O. Box 828, Annandale, VA 22003-0828
 Toll Free: 800-221-3083

EMPLOYEE INFORMATION [PRINT IN INK OR TYPE ALL ANSWERS] **Group Policy: G-29295-0 Certificate No. _____**

Last Name _____ First _____ Initial _____ Social Security Number _____

Mailing Address: Street _____ City _____ State/Province _____ Zip Code _____

e-Mail Address _____ Day Time Phone Number (____) _____ Evening Phone Number (____) _____ Day Fax Number (____) _____

Date of Birth ____/____/____ Height ____ft ____in. Weight _____lbs. Sex: Male Female
 (MM / DD / YYYY)

Marital Status : Married: (Maiden Name _____ Date of Marriage _____) Divorced Single Widowed

Are you an eligible NAPUS Member working 30 or more hours per week for the U.S. Postal Service? Yes No

Date of Employment: ____/____/____ Annual Income: _____
 (MM / DD / YYYY)

Are you presently insured by any insurance Plan Administered by Mass Benefits Consultants? Yes No If yes, details: _____

Do you intend to reside outside the U.S. or Canada in the next 12 months? Employee: Yes No Spouse: Yes No

Employee: If yes, Country _____ How Long? _____ **Spouse:** If yes, Country _____ How Long? _____

DEPENDENT INFORMATION: If dependent coverage is requested, list eligible dependents (i.e. lawful spouse and unmarried, dependent children under age 21, or 25 if a full time student.) *Attach separate sheet to provide additional dependent information.*

SPOUSE'S FULL NAME: (Last, First, MI)	SOCIAL SECURITY NO.	DATE OF BIRTH	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	HEIGHT FT. IN.	WEIGHT LBS.	
Child (Name) 1.	Date of Birth / /	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE		Child (Name) 3.	Date of Birth / /	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
Child (Name) 2.	Date of Birth / /	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE		Child (Name) 4.	Date of Birth / /	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE

INSURANCE REQUESTED: (Refer to your certificate, or the brochure for eligibility, options, plan maximums and coverage description)

I HEREBY APPLY FOR THE FOLLOWING GROUP LIFE COVERAGE(S): New Coverage Additional Coverage

NOTE: If you are increasing present coverage in any way, indicate the amount of increase only, Mass Benefits will indicate the Total Amount of Coverage for underwriting purposes. Under No Circumstances can your coverage amount exceed the maximum available under the group plan

Employee Amount* (from \$25,000 to \$300,000 in \$25,000 increments).... \$ _____

Spouse Amount (from \$25,000 to \$300,000 in \$25,000 increments).....\$ _____

Child(ren) (choose one) \$2,500 per child or \$5,000 per child (Spouse amount cannot exceed member amount of coverage)

For Office Use Only
 Total Employee Amt\$ _____
 Total Spouse Amt \$ _____

Have you used tobacco or Nicotine products in any form in the past 12 months? **Employee** Yes No **Spouse** Yes No

INSURANCE REPLACEMENT – RESIDENTS OF NEW YORK: I have read the Important Replacement Information on the reverse side of this application. Is the life insurance applied for intended to replace, in whole or in part, any existing insurance or annuity?
Employee Yes No **Spouse** Yes No

RESIDENTS OF ALL OTHER STATES: Is the insurance applied for intended to replace, discontinue or change an existing policy?
Employee: Yes No **Spouse** Yes No

BENEFICIARY DESIGNATION: I make the following beneficiary designation with respect to all the insurance on my life under this Group Life Insurance Plan, and if I am already covered under the plan, I hereby revoke any prior beneficiary designation. The beneficiary for dependent coverage shall be the insured member as provided in the Group Policy. 1.) If naming more than one beneficiary, note if each is to be primary and/or secondary, and the percentage of death proceeds to be distributed to each. 2.) If naming a trust, please indicate the full name and date of the trust. *(Attach a separate sheet if necessary)*

Beneficiary's Name:	Complete Address	Relationship	Social Security #	%
Beneficiary's Name: G-29295-0	Complete Address	Relationship	Social Security #	%

STATEMENT OF HEALTH: To the best of my knowledge and belief:

- | | | |
|---|--------------------------|--------------------------|
| | Yes | No |
| A. Are you now taking any prescribed medication or receiving or contemplating any medical attention or surgical treatment? | <input type="checkbox"/> | <input type="checkbox"/> |
| B. During the past five years has any person proposed for insurance ever been medically diagnosed by a physician as having or been treated for: heart trouble, elevated blood pressure, gynecological or genitourinary disorders, ulcers, cancer, diabetes, mental or nervous disorder or psychotherapeutic treatment, epilepsy, respiratory disorder, kidney or liver disorder, (including hepatitis), enlarged lymph nodes or immunodeficiency disorder, thyroid disorder, blood disorder, albumin, blood or sugar in urine, back trouble/disorder, arthritis, unexplained weight loss, or other illness disease or injury? | <input type="checkbox"/> | <input type="checkbox"/> |
| C. During the past five years has any person been counseled, treated or hospitalized for the use of alcohol or drugs? | <input type="checkbox"/> | <input type="checkbox"/> |

If you have answered yes to any of the above questions, please explain (attach a separate sheet if necessary, then sign and date it)

Name(s) of Proposed Insured	Illness or Condition-Date of Onset-Duration-Treatment-Operations-Degree of Recovery and Date:	Name and address of Physicians or other Medical Care Practitioners and Hospitals where confined or treated:

YOU MAY BE CONTACTED BY A SERVICE PROVIDER ON BEHALF OF NEW YORK LIFE TO ASK ADDITIONAL QUESTIONS ABOUT YOUR MEDICAL HISTORY (Choose one of each)

Best place and time to contact you:	PLACE: <input type="checkbox"/> Residence <input type="checkbox"/> Business	DAY: <input type="checkbox"/> Weekdays <input type="checkbox"/> Weekends	TIME: <input type="checkbox"/> Morning (7:00 – 12:00) <input type="checkbox"/> Evening (5:00 – 8:00)	<input type="checkbox"/> Afternoon (12:00 – 5:00) <input type="checkbox"/> Night (8:00 – 11:00)
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I understand that New York Life has the right to require additional information and, if necessary, an examination by a physician. I ask New York Life to rely on all such statements made on this form, and any supplements to it, while considering this request. I also understand that the coverage afforded will be in consideration of the answers and statements set forth above.

AUTHORIZATION: I authorize any physician, medical practitioner, hospital, medical or medically related facility, laboratory, insurance company or the MIB (Medical Information Bureau) to release information, including prescription drug records, maintained by physicians, pharmacy benefit managers, and other sources of information to New York Life Insurance Company, its subsidiaries or the Plan Administrator (Mass Benefits Consultants) about the physical and mental health of any persons proposed for insurance, including significant history, findings, diagnosis or treatment, but excluding psychotherapy notes. A photocopy of this AUTHORIZATION and request form shall be as valid as the original. In all circumstances, my authorized agent or I may request a copy of this AUTHORIZATION. This Authorization may be used for a period of 24 months from the date signed, unless sooner revoked as stated in the IMPORTANT NOTICE.

By signing and dating this application, the member requests the insurance indicated, and the member and any person proposed for insurance consent to authorize the disclosure of information to and from the providers noted in the IMPORTANT NOTICE, and attest to having read the IMPORTANT NOTICE and Fraud Notices indicated on the enclosed, including how my information is exchanged with MIB (Medical Information Bureau), and that to the best of my/their knowledge and belief, the answers provided to the questions are true and complete.

Employee Signature X _____
 (PLEASE SIGN AND DATE IN INK) DATE

Spouse's Signature X _____
 (NECESSARY ONLY IF SPOUSE COVERAGE IS REQUESTED) DATE

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NEW YORK RESIDENTS - IMPORTANT REPLACEMENT INFORMATION:

It may not be in your best interest to replace existing life insurance policies or annuity contracts in connection with the purchase of a new life insurance policy, whether issued by the same or different insurance company. A replacement will occur if, as part of your purchase of a new life insurance policy, existing coverage has been, or is likely to be, lapsed, surrendered, forfeited, assigned, terminated, changed or modified into paid-up insurance or other forms of benefits, loaned against to withdrawn from, reduced in value, by use of cash values or other policy values, changed in the length of time or in the amount of insurance that would continue or continued with a stoppage or reduction in the amount of premium paid. Prior to completing a replacement transaction, you may want to contact the insurance company or agent who sold you the life insurance or annuity contract that will be replaced to help decide whether the replacement is on your best interest.

FRAUD NOTICE – For Residents of all states except those listed below and NEW YORK: 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 may be a crime and may subject such person to criminal and civil penalties. **RESIDENTS OF CO,** the following also applies: Any insurance company or agent who defrauds or attempts to defraud an insured shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

RESIDENTS OF AR/LA/MD: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

FOR RESIDENTS OF D.C., WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

RESIDENTS OF FL: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

RESIDENTS OF KS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of insurance fraud as determined by a court of law.

RESIDENTS OF ME: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

RESIDENTS OF NJ: WARNING: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

RESIDENTS OF OK: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

RESIDENTS OF PUERTO RICO: Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

RESIDENTS OF TN/WA: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

RESIDENTS OF VA: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may have violated state law.

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Questions? Call Toll Free: (800) 221-3083

BEFORE YOU MAIL THIS APPLICATION, IT WILL GREATLY SPEED ACTION ON YOUR APPLICATION IF YOU REVIEW IT CAREFULLY.....

- DID YOU SIGN THE APPLICATION IN ALL REQUIRED PLACES?**
 - EMPLOYEE SIGNATURE
 - SPOUSE SIGNATURE (IF APPLICABLE)
 - ANY CORRECTIONS TO THE APPLICATION MUST BE INITIALED BY EMPLOYEE
- HAVE ALL QUESTIONS BEEN ANSWERED?**
- HAVE YOU PROVIDED NAMES AND ADDRESSES OF ALL DOCTORS YOU HAVE CONSULTED (EVEN ROUTINELY)?**

Return the completed application to the NAPUS Plan Administrator:

Mass Benefits Consultants, Inc.

P.O. Box 828

Annandale, VA 22003-0828

Residents of Puerto Rico should mail applications to:

Global Insurance Agency

P.O. Box 9023918

IMPORTANT NOTICE:

How New York Life Obtains Information and Underwrites Your Request Group Life Insurance

Information regarding insurability will be treated as confidential. In considering your request for insurance, we will rely on the medical information you provide, and on the information you authorize us to obtain from your physician, other medical practitioners and facilities, other insurance companies to which you have applied for insurance and MIB, Inc. (formerly known as Medical Information Bureau). MIB and other insurance companies may also furnish New York Life, its subsidiaries or the Plan Administrator with non-medical information (such as driving records, past convictions, hazardous sport or aviation activity, use of alcohol or drugs, and other applications for insurance). The information provided may include information that may predate the time frame stated on the medical questions section, if any, on this application. This information may be used during the underwriting and claims processes, where permitted by law.

Your AUTHORIZATION may be used for a period of 24 months from the date you signed the application for insurance, unless sooner revoked. The AUTHORIZATION may be revoked at any time by notifying the Administrator in writing at the address provided. Your revocation will not be effective to the extent New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself. The information New York Life obtains through your AUTHORIZATION may become subject to further disclosure. For example, New York Life may be required to provide it to insurance, regulatory or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

New York Life may release this information to the Plan Administrator, MIB, other insurance companies to whom you may apply for insurance, or to whom a claim for benefits may be submitted and to others whom you authorize in writing. However, this will not be done in connection with information concerning Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV).

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. We may make a brief report to MIB; however, we will not disclose our underwriting decision. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a "need to know" basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved.

MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. When you apply for insurance or submit a claim for benefits to a MIB member company, medical or non-medical information may be given to the Bureau, which may then be furnished to member companies.

If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, you will be provided with non-medical information. Generally, medical information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured. Your request is handled in accordance with the Federal Fair Credit Reporting Act procedures. If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB's information office is: MIB, Inc., 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone (866) 692-6901 (TTY 866-346-3642). For Canadian residents, the address is: MIB Information Office, 330 University Avenue, Suite 501, Toronto, Ontario, Canada M5G 1R7, telephone (416) 597-0590. Information for consumers about MIB may be obtained on its website at www.mib.com.

For NM Residents: **PROTECTED PERSONS**¹ have a right of access to certain **CONFIDENTIAL ABUSE INFORMATION**² we maintain in our files and they may choose to receive such information directly. You have the right to register as a **PROTECTED PERSON** by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth and address.

¹ **PROTECTED PERSON** means a victim of domestic abuse: who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured person or prospective insured person.

² **CONFIDENTIAL ABUSE INFORMATION** means information about: acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close, personal, family or abuse-related relationship.