EQUITABLE

Equitable Employee Benefits

Evidence of Insurability (EOI)

REGULAR MAIL ADDRESS:

EQUITABLE EMPLOYEE BENEFITS
PO BOX 1507
SECAUCUS, NJ 07096

OVERNIGHT ADDRESS:

EQUITABLE EMPLOYEE BENEFITS
500 PLAZA DRIVE, 6th FLOOR
SECAUCUS, NJ 07094

Return this form to Equitable within 30 days of enrollment in coverage

Employer Section

Please complete the information in the Employer Section before providing the Evidence of Insurability application to the employee. The employee or dependent requesting coverage subject to Evidence of Insurability must complete the Applicant Section in entirety and return the application to Equitable Employee Benefits for processing.

Employer Name _____ Group Number _____

Employee First Name _____ M.I. _____ Last Name _____

Employee Annual Earnings (please refer to the definition of earnings in your plan documents) _____

Employee Short-Term Disability Inforce Coverage Amount _____

Employee Long-Term Disability Inforce Coverage Amount _____

Employee Section

Please complete the Equitable Evidence of Insurability form in its entirety for each applicant requesting coverage. If your employer has not completed the Employer Section of this document, please complete the section on their behalf and contact them with any questions regarding the required information. Once complete, mail the form to Equitable at the address listed above. Please note that missing information will cause a delay in processing your application.

Employee Address _____ City _____ State _____ Zip _____

Primary Phone Number _____ Email _____

Short-Term Disability Coverage Requested _____ Long-Term Disability Coverage Requested _____

Group Disability Income Statement of Insurability

EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA
Regular Mail: PO Box 1507, Secaucus, NJ 07096
Overnight Mail: 500 Plaza Drive, 6th Floor, Secaucus, NJ 07094
Phone: (866) 274-9887
Fax: (816) 502-9118
https://Equitable.com
Submit Completed Forms: EOIprocessing@equitable.com

Reason for Applying:
☐Applying for coverage over guaranteed issue limit ☐New Hire ☐Late Enrollee
☐Increasing Coverage ☐Adding Dependent(s) ☐Other: _____

Applicant Information

Applicant's Name: Last, First, MI			Date of Birth: (Month/Date/Year)
Sex: ☐Male ☐Female	Age:	Height: (ft. in.)	Weight: (lb.)
Driver's License Number and State:		Social Security No. - -	Already Enrolled: ☐Yes ☐No
Are you a U.S. Citizen or Permanent Resident? ☐U.S. Citizen ☐Permanent Resident ☐Neither			If Permanent Resident, give Alien Registration number:
Physician's Address: (Street, City, State, Zip)			Physician's Phone No. ( ) -
Employee Member Name: (if different than Applicant)			Employee's Job Title:
Employer Name:			Group Number:

Medical Information			
You must answer each of the following questions to the best of your knowledge and belief.			
Within the past 5 years, have you been diagnosed with or treated by a licensed medical physician for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? **Answer this question "NO" if you have tested positive for the Human Immunodeficiency Virus (HIV) but have not developed symptoms of the disease AIDS or ARC."**			☐Yes ☐No
Are you currently pregnant?			☐Yes ☐No
Within the past 5 years, with the exception of a past pregnancy, have you lost time from work for more than 10 consecutive work days due to a disability, injury, or sickness?			☐Yes ☐No
Within the past 5 years, have you used any controlled substances, with the exception of those taken as prescribed by your physician, been diagnosed or treated for drug or alcohol abuse (excluding support groups), or been convicted of operating a motor vehicle while under the influence of drugs or alcohol?			☐Yes ☐No
Within the past 5 years, have you been diagnosed with or treated by a licensed member of the medical profession for:			
Heart Disease (Do not check "Yes" if you only have High Blood Pressure or a Heart Murmur)	☐Yes ☐No	Disease, injury or surgery of Joint, Ligaments, Knee, Back, or Neck (including Arthritis)	☐Yes ☐No
Heart-Related Surgery or Heart Attack	☐Yes ☐No	Muscular Dystrophy	☐Yes ☐No
High Blood Pressure If you checked "Yes" to High Blood Pressure, have you had a change in medication within the last 6 months?	☐Yes ☐No	Hepatitis (Do not check "Yes" for Hepatitis A) or Cirrhosis	☐Yes ☐No
Blocked Arteries (Arteriosclerosis, Atherosclerosis, Aneurysm, or Deep Vein Blood Clot)	☐Yes ☐No	Amyotrophic Lateral Sclerosis (ALS) or Multiple Sclerosis (MS)	☐Yes ☐No
Stroke or transient ischemic attack (TIA)	☐Yes ☐No	Alzheimer's or Parkinson's Disease	☐Yes ☐No
Chronic Obstructive Pulmonary Disease (COPD) or Emphysema	☐Yes ☐No	Paralysis	☐Yes ☐No
Diabetes	☐Yes ☐No	Major Organ Transplant	☐Yes ☐No
Depression	☐Yes ☐No	Chronic Fatigue Syndrome or Fibromyalgia	☐Yes ☐No

Sleep Apnea	☐Yes ☐No	Narcolepsy	☐Yes ☐No
Cancer (Do not check "Yes" for Basal Cell Carcinoma only) If "Yes", Date of Diagnosis: _____	☐Yes ☐No	Ulcerative Colitis or Crohn's Disease	☐Yes ☐No
Psychotic, Psychiatric, Personality, or Bi-Polar Disorder	☐Yes ☐No	Kidney Failure or Dialysis	☐Yes ☐No

Agreements, Authorizations & Signature

I have read this Statement of Insurability and all statements and answers as they pertain to the applicant. These statements are true and complete to the best of my knowledge and belief, and I understand all statements and answers I have given will be used by Equitable Financial Life Insurance Company of America or its administrator to determine insurability. I understand that any misstatements or failure to report information which is material to the issuance of coverage may be used as a basis for rescission of my insurance and/or denial of payment of a claim. I agree to notify Equitable Financial Life Insurance Company of America or its administrator of any change in my medical condition while my enrollment is pending. I agree that if my enrollment is approved by Equitable Financial Life Insurance Company of America or its administrator, the effective date of any coverage will be determined in accordance with the terms of the group policy, including any actively at work requirement. I acknowledge this Statement of Insurability form (when approved), the group policy, certificate of insurance, and any endorsement, amendment or rider hereto, are part of the insurance coverage(s) applied for. I understand that no insurance agent or broker, or persons other than officers of Equitable Financial Life Insurance Company of America can modify, waive or change this form, nor bind coverage or guarantee approval of this form.

I have read the applicable Fraud Warning beginning on page 5 of this form.

I authorize Equitable Financial Life Insurance Company of America or its reinsurers, to make a brief report of my personal health information to MIB. I have read the separate notice enclosed with this form pertaining to the Medical Information Bureau as required by the Fair Credit Reporting Act.

Signed at _____

City, State

_____ _____

Applicant Signature **Date**

This authorization is valid for the Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America

Proposed Insured's Name _____ Date of Birth_____

AUTHORIZATION TO RELEASE INFORMATION PROTECTED BY THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996 ("HIPAA")

TO OBTAIN HEALTH INFORMATION In this authorization, "I" "we" "our" "me" and "us" means the Proposed Insured/Patient or Authorized Representative. I (We) authorize any physician, hospital, clinic, medical practitioner, medical testing laboratory, pharmacy, pharmacy benefit manager, medically related facility or other health care provider, health plan or insurance company (including those listed above, with respect to their coverages) and the Medical Information Bureau to disclose to the Companies listed above and their authorized representatives (collectively hereinafter "the Companies named above") any and all information, including medical reports, pharmaceutical records or prescription history, whether fact or opinion, they may have about any diagnosis, treatment, medication or drug history, and prognosis regarding my past, present or future physical or mental condition.

This authorization excludes disclosure of the result of a test for HIV if the applicant has not developed symptoms of the disease AIDS or ARC. Such test results shall not be discovered or published. Nothing in this caveat will prohibit this authorization from including the fact that the applicant has AIDS or ARC.

RE-DISCLOSURE OF HEALTH INFORMATION I (We) understand that any disclosure of information to the Companies named above for the purpose of determining my (our) eligibility for coverage carries with it the potential for re-disclosure, meaning the information may no longer be protected by HIPAA. However, please note that such information may be protected by other state and federal privacy laws such as the Gramm-Leach-Bliley Act.

PURPOSE OF AUTHORIZATIONS I understand the following parties may need to collect information on me in regard to the proposed coverage: The Companies named above and their reinsurers; any insurance support organization; any consumer reporting agency; and all persons authorized to represent these organizations for this purpose. I (We) understand that the information obtained will be used by the Companies named above to determine my (our) eligibility for disability income insurance coverage and any associated risk rating classification, and to obtain reinsurance. If a policy is issued to me (us), this information may also be used in the future to administer my (our) policy and process claims made under the policy. In addition, information may be disclosed to the Medical Information Bureau (MIB) who, upon request, may disclose such information about me (us) in its file to another member company with whom I (we) apply for life or health insurance or to whom a claim for benefits may be submitted; when requested by a government agency; in connection with a legal or arbitration proceeding; or for other purposes as required or permitted by applicable law.

COVERAGE CONDITIONS I (We) understand that the Companies named above are conditioning the issuance of coverage on the provision of this authorization, and that, while I (we) may refuse to sign this authorization, my (our) refusal to do so could result in coverage not being issued.

ADDITIONAL AUTHORIZATIONS You have advised me (us) that the Companies named above may request additional authorizations in order to obtain the information the Companies named above need to complete its/ their review of my (our) application and, if the policy is issued, in connection with any claim asserted under the policy. I (we) understand that I (we) am not obligated to provide these additional authorizations but that, if I (we) choose not to provide them, this application and any claim made under the policy, if issued, may be rejected.

DURATION Unless revoked, I (we) agree that this authorization will expire on the earlier of the dates that the Companies named above decline my application for coverage or, if a policy is issued, 24 months from the date of my application. I (We) understand that I (we) may revoke my (our) authorization at any time. No termination or

revocation shall affect (1) any action the Companies named above has/have taken in reliance on this authorization or (2) any right granted the Companies named above by law to contest a claim under the policy or the policy items. If I (we) choose to revoke any authorization, the application and any claim made under the policy, if issued, may be rejected. My revocation must be submitted in writing to: Chief Underwriter, Equitable Financial Life Insurance Company or Equitable Financial Life Insurance Company of America, 1290 Avenue of the Americas, New York, New York 10104.

COPY OF AUTHORIZATIONS I (We) have a right to ask for and receive true copies of this Authorization Form and all other authorizations signed by me (us). I (We) agree that reproduced copies will be as valid as the original.

_____

Signature of Proposed Insured/Patient or Authorized Representative

_____

Print Name of Proposed Insured/Patient or Authorized Representative

_____

Description of Personal Representative's Authority or Relationship to Proposed Insured/Patient

Dated at _____ **on** _____**.**
City, State **(mm/dd/yyyy)**

EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

HOME OFFICE: 2999 NORTH 44th STREET, SUITE 250, PHOENIX, ARIZONA 85018

866) 274-9887 https://Equitable.com

Fraud Warnings

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Arkansas, Louisiana, New Mexico, Rhode Island, and West Virginia: 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.

California: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia: 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.

Maine, Tennessee, Virginia and Washington: WARNING: 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.

Florida: Any person who knowingly and with an 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.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

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

New Jersey: 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: 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.

Ohio: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Oregon: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement that is material to the interests of an insurer may be guilty of insurance fraud.

Pennsylvania: Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or a 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.

Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

All Other States: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.