Equitable Employee Benefits

Evidence of Insurability (EOI)

EQUITABLE

REGULAR MAILING ADDRESS:

EQUITABLE
8501 IBM DRIVE, SUITE 150-B
CHARLOTTE, NC 28262

Completed form must be signed, dated and returned to Equitable within 31 days of becoming eligible for the coverage. Submit completed Forms to: EOIprocessing@equitable.com

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 _____ Date of Hire _____

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America are backed solely by their claims-paying abilities.

Group Disability Income Statement of Insurability

EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

Regular Mail: 8501 IBM DRIVE, SUITE 150-B CHARLOTTE, NC 28262

Phone: (866) 274-9887

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) caused by the Human Immunodeficiency Virus (HIV) infection or other sickness or condition derived from such infection?	☐ 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 the applicant's past, present or future physical or mental condition.

RE-DISCLOSURE OF HEALTH INFORMATION The applicant understands that any disclosure of information to the Companies named above for the purpose of determining the applicant's 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. The applicant understands that the information obtained will be used by the Companies named above to determine the applicant's eligibility for disability income insurance coverage and any associated risk rating classification, and to obtain reinsurance. If a certificate is issued to the applicant, this information may also be used in the future to administer the certificate and process claims made under the certificate issued under the group policy. In addition, information may be disclosed to the Medical Information Bureau (MIB) who, upon request, may disclose such information about the applicant in its file to another member company with whom the applicant applies 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 the applicant's application and, if the certificate is issued, in connection with any claim asserted pursuant to a certificate issued under the group 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 certificate, 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 certificate is issued, 24 months from the date of my application. I (We) understand that I (we) may revoke this 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 pursuant to a certificate issued 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)**

State Fraud Warnings

New York Fraud Warning:
"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."

NY STATE RESIDENTS READ AND SIGN ONLY: I have read and understood the New York State Fraud Warning.

Signature:_____ _____
Signature **Current Date (mm/dd/yyyy)**

Alabama, Arkansas, District of Columbia, Louisiana, Maryland, New Mexico, Rhode Island, Texas, West Virginia: 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 civil and criminal penalties, including fines and confinement in prison.
Alaska and New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided under state law.
Arizona: For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
California: For your protection, California law requires the following statement to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a 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.
Delaware, Florida, Idaho, Indiana, and 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.
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 or any other person. Penalties may include imprisonment, fines or a denial of insurance benefits.
Kentucky and Pennsylvania: Any person who knowingly and with the 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 may be subject to criminal and civil penalties.
Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
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.
Ohio: Any person who, with intent to defraud or knowing that he 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.
Oregon and All Other States: Any person who, with intent to defraud or knowing that he 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.
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 be 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 two (2) years.

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