

**Instructions and Information for completing the Statement of Health form**

To expedite processing print neatly and respond to all questions on the form

- Application Type**
- Newly Eligible (*This is the first time I have been eligible for coverage*)
  - Change to Existing Coverage (*I am electing a higher level of coverage*)
  - Late; did not apply when first eligible
  - Electing coverage during yearly enrollment

**Section 1**

**Mobile Telephone Number:** Provide the best number to reach you in case clarification is needed to process your application.

**Policy Number:** If not known, please consult with your HR Representative.

**Division Number:** If not known, please consult with your HR Representative.

**Section 2**

Complete if applying for spouse coverage.

**Section 3**

Complete this section if applying for coverage for yourself or dependents. If you have dependent children with any of the conditions listed, please check "Yes" and write the name(s) in the space provided.

**Section 4**

Neatly write in the coverage you are requesting. Please write clearly and indicate if the coverage is for the employee (EE), spouse (SP) or child (CH) if applicable.

**Coverage Selections:**

*Coverage options:*

Group Life – indicate amount (see instructions below)  
 Critical Illness - indicate amount  
 Group Long Term Disability (LTD) – write "LTD" in the box if applying for long term disability  
 Group Short Term Disability (STD) – write "STD" in the box if applying for short term disability  
 Hospital – write "Hospital" in the box if applying for hospital insurance

Employee (EE)	Spouse (SP)	Child (CH)
<b>Life</b> Amount of requested EE Life coverage Amount of existing EE Life coverage	<b>Life</b> Amount of requested SP Life coverage Amount of existing SP Life coverage	<b>Life</b> Amount of requested CH Life coverage Amount of existing child Life coverage -Names and DOB for all children -
<b>Critical Illness</b> Write in EE coverage amount	<b>Critical Illness</b> Write YES or NO for SP coverage	<b>Critical Illness</b> Automatically included with EE coverage at no additional charge
<b>Hospital</b> Write YES or NO for EE coverage	<b>Hospital</b> Write YES or NO for SP coverage	<b>Hospital</b> Write YES or NO for CH coverage

**Section 5**

Complete for all applicants requesting coverage.

**Section 6**

Complete in full if applying for disability coverage. Provide details for any "yes" answers in **Section 7**.

**Section 8**

Sign and date where indicated. It's important to retain a copy for your records. Call 1-800-421-0344 with questions or send the completed form through one of these methods:

If you are enrolling in coverage or changing existing coverage, please use the following:

Fax: 1-207-771-4019

Mail: UNUM  
 P.O. Box 9783  
 Portland, ME 04104-5083

Email: [UNUMEQI@UNUM.COM](mailto:UNUMEQI@UNUM.COM)

If continuing insurance from your former employer, please use the following:

Fax: 1-207-575-2993

Mail: UNUM  
 Portability conversion – C372  
 2211 Congress Street  
 Portland, ME 04122

Email: [PortabilityConversion@UNUM.com](mailto:PortabilityConversion@UNUM.com)

Some coverage and amounts may require supplemental information (e.g., blood test, urinalysis, EKG). These tests will be performed at your convenience and UNUM will cover the cost. If additional information is needed, we will notify you via the contact information provided in Section 1.

**State Required Fraud Warnings**  
**PLEASE READ – State specific warnings apply to residents of each state as noted.**

**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 a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**California:** For your protection California law requires the following 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 who knowingly provides false, incomplete, or misleading facts or information to a policy holder 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 and Louisiana:** 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.

**Florida:** 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.

**Kansas:** Any person who, knowingly and with intent to defraud or deceive any insurance company, submits an insurance application or files a claim containing any false, incomplete or misleading information may be guilty of fraud as determined by a court of law.

**Maryland:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who 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** (*only applicable when applying for accident and/or health insurance*): 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.

**Pennsylvania:** 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.

**Tennessee:** 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.

**Virginia:** Any person who, knowingly, and with intent to defraud or deceive any insurance company, submits an insurance application or file a claim containing any false, incomplete or misleading information, may have violated state law.

**Residents of all other states:** Any person who, knowingly and with intent to defraud or deceive any insurance company, submits an insurance application or files a claim containing any false, incomplete or misleading information may be subject to civil or criminal penalties, depending upon state law.



Employee (Applicant) Name: \_\_\_\_\_ SSN: \_\_\_\_\_

**SECTION 4: Coverage Selections**

**SECTION 5: Health Questions**

Employee Height/Weight: \_\_\_\_ft. \_\_\_\_in. \_\_\_\_\_lbs.      Spouse Height/Weight: \_\_\_\_ft. \_\_\_\_in. \_\_\_\_\_lbs.

<b>Within the last 5 years</b> , have you (or your spouse, if applying) had a diagnosis by a medical professional, or received treatment by a medical professional for any of the following:	<b>Employee Yes   No</b>		<b>Spouse Yes   No</b>	
1. Acquired Immune Deficiency Syndrome (AIDS)? Applicant should answer “no” if tested positive for Human Immunodeficiency Virus (HIV) but does not have a diagnosis or symptoms for AIDS.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Cancer or malignancy other than basal cell or squamous cell of the skin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Heart disease, coronary artery disease, heart failure, any heart surgery or disease of an artery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Lung disease (other than asthma) or lung failure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Hepatitis (other than hepatitis A), liver failure, cirrhosis of the liver, chronic pancreatitis, Barrett’s esophagus, Crohn’s disease or ulcerative colitis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Chronic kidney disease (other than kidney stones) or renal failure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Stroke, muscular dystrophy, myasthenia gravis, multiple sclerosis, transient ischemic attack (TIA), amyotrophic lateral sclerosis (ALS), or Huntington’s disease	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Rheumatologic disease (other than osteoarthritis) or systemic lupus erythematosus (SLE)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Parkinson’s disease	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Diabetes (other than gestational or diet-controlled), Cushing’s disease or Addison’s disease, pancreatic failure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Disease of abnormal bleeding or clotting or blood disease (other than iron deficiency anemia in pre-menopausal women or HIV)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Schizophrenia, psychiatric hospitalization or attempted suicide	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Dementia or Alzheimer’s disease	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Drug or alcohol abuse, dependence or addiction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Glaucoma or retinal degeneration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Within the last 2 years</b> have you (or your spouse, if applying) pled guilty or no contest to, or been convicted of, a felony or operating a motor vehicle under the influence of drugs and/or alcohol?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Employee (Applicant) Name: \_\_\_\_\_ SSN: \_\_\_\_\_

<b>SECTION 6: Disability Health Questions</b> Complete if applying for new or increased long or short term disability. Otherwise, continue to Section 8. (Disability coverage is only available for employees)		
<b>Within the last 5 years</b> , have you had a diagnosis by a medical professional, or received treatment by a medical professional for any of the following. Include in the table below the dosage of all prescription and over the counter medications.	<b>Employee Yes   No</b>	
1. Disease of the veins, high blood pressure, or abnormal cholesterol, headache or disease of the brain or nervous system	<input type="checkbox"/>	<input type="checkbox"/>
2. Disease of the esophagus, stomach, intestines, rectum, liver, pancreas, gall bladder, bladder or reproductive organs	<input type="checkbox"/>	<input type="checkbox"/>
3. Disease of the bone, joints, muscles, neck, or back; or have you had a joint replacement or an amputation	<input type="checkbox"/>	<input type="checkbox"/>
4. Any disease of the eyes, ears, nose, throat, skin, endocrine disease (including thyroid disease), or asthma	<input type="checkbox"/>	<input type="checkbox"/>
5. Chronic fatigue syndrome, fibromyalgia, chronic Lyme disease, postural orthostatic tachycardia syndrome (POTS), multiple chemical sensitivity	<input type="checkbox"/>	<input type="checkbox"/>
6. Any psychiatric or psychological disease or disorder, including depression or anxiety	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you had a pregnancy with complications or are you currently pregnant?	<input type="checkbox"/>	<input type="checkbox"/>
8. Have you had a disease or injury for which you have been prescribed any medication or consulted a medical professional, other than for the conditions above (other than HIV)?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are you currently</b> experiencing any symptoms of a physical or mental illness or condition, for which you haven't consulted a medical professional, or do you have any physical or mental illnesses or conditions that prevent or limit your activities?	<input type="checkbox"/>	<input type="checkbox"/>

**SECTION 7: For every "yes" answer in Section 6, please provide the following information:**

Condition	Treatment such as medications (including dosage), surgery, or other therapy	Date of Treatment (mm/yyyy)	Name and address of treating physician and/or medical facility
		Started:	
		Ended: (or note on-going)	
		Started:	
		Ended: (or note on-going)	
		Started:	
		Ended: (or note on-going)	

Please attach additional sheets if you need more space.

Employee (Applicant) Name: \_\_\_\_\_ SSN: \_\_\_\_\_

**SECTION 8: Acknowledgment – Please read, sign, date and submit as part of your application.**

I understand that coverage is not effective until approved. All statements and information found in this application are deemed representations and not warranties. All statements and answers provided above, on behalf of myself or another person, are true and complete to the best of my knowledge and belief and are given, to obtain insurance. If the information is incorrect or untrue, Unum Life Insurance Company of America, and Provident Life and Accident Insurance Company and Unum Insurance Company may deny benefits or rescind (void) the coverage to the extent allowed under the plan's incontestability provisions provided such answers are material to the risk or hazard assumed by the Company.

**Any person who, knowingly, and with intent to defraud or deceive any insurance company, submits an insurance application or files a claim containing any false, incomplete or misleading information, may be subject to civil or criminal penalties, depending on state law.  
PLEASE SEE DIFFERENT FRAUD WARNING ATTACHED THAT MAY APPLY IN YOUR STATE**

<b>Employee (Applicant) Signature</b>	<b>Date (mm/dd/yyyy)</b>
<b>Spouse Signature</b>	<b>Date (mm/dd/yyyy)</b>
<b>Child (if &gt;17) Signature</b>	<b>Date (mm/dd/yyyy)</b>

Please return completed form using one of the following options:  
email to UnumEOI@unum.com, fax to 207-771-4019,  
or mail to: Unum, P.O. Box 9783, Portland, ME 04104-5083



Unum  
Attn: Medical Underwriting  
P.O. Box 9783  
Portland, ME 04104-5083

NOTE: Please sign and return this authorization to the address above. This authorization is designed to comply with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

**AUTHORIZATION**

I authorize any person or organization to give Unum Life Insurance Company of America, Provident Life and Accident Insurance Company, Unum Insurance Company, or their duly authorized representatives or subsidiaries (individually or collectively referred to as "Unum") any of the following:

- Information about any condition, injury, or illness I have or may have had, including: disorders of the immune system, including but not limited to Acquired Immune Deficiency Syndrome (AIDS); mental or physical history, condition, advice, or treatment (but not psychotherapy notes); drug or alcohol use. This authorization excludes disclosure of Human Immunodeficiency Virus (HIV) test results.
- Information about my medical history including any consultations, prescriptions or prescription drug history, treatments or benefits
- Information that may be requested concerning me or my family members, including non medical information such as driving record, consumer reports, earnings or employment history
- Information about other insurance coverage, claims, or benefits

The terms person or organization mean a physician or medical practitioner, a hospital, clinic or other medical facility, health plan, any insurance or reinsurance company, insurance service provider, third party administrator, producer, insurance support organization or consumer reporting agency, data sources, pharmacy or pharmacy benefit manager, government entity, motor vehicle agency, or employer.

I understand the information obtained with this authorization will be used by Unum to determine eligibility for insurance and benefits. Once my information is disclosed to Unum, privacy protections established by HIPAA may not apply to the information, but other privacy laws continue to apply. Unum will not release any of the information to a third party except reinsuring companies or other persons or organizations performing services in connection with my application, coverage, or claim, or as otherwise permitted by law.

I understand that this authorization shall be valid for two years from its date and that a photographic or electronic copy shall be as valid as the original. I understand that I have the right to revoke this authorization at any time except to the extent it has been relied on prior to written notice of revocation. I also understand that, if I revoke or alter this authorization, it may be a basis for denying insurance coverage or benefits. I can revoke this authorization by sending written notice to the address above.

I have read and understand this authorization, and I and my authorized representatives have a right to receive a copy. I understand that failure to sign this authorization may impair Unum's ability to process my application or evaluate a claim, and that this may be a basis for denying my application or claim for benefits.

\_\_\_\_\_  
(Applicant Signature)

\_\_\_\_\_  
(Date Signed)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Social Security Number)

I signed on behalf of the applicant as \_\_\_\_\_ (indicate relationship). If Power of Attorney Designee, Guardian, or Conservator, please attach a copy of the document granting authority.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.







# Privacy Notice

This Privacy Notice applies to Unum Group's United States insurance operations and is being provided on behalf of its affiliates listed below ("Unum" "we"), as required by the Gramm-Leach Bliley Act and state insurance laws. This Notice describes how we collect, share, and protect nonpublic personal information (NPI).

## COLLECTING INFORMATION

We collect NPI about our customers to provide them with insurance products and services, perform underwriting, provide stop loss coverage, and administer claims. The types of NPI we collect for these purposes may include telephone number, address, Social Security number, date of birth, occupation, income, and medical history, including treatment. We may receive NPI from your applications and forms, medical providers, other insurers, employers, insurance support organizations and service providers.

## SHARING INFORMATION

We share the types of NPI described above primarily with people who perform insurance, business and professional services for us, such as helping us perform underwriting, provide stop loss coverage, pay claims, detect fraud, and to provide reinsurance or auditing. We may share NPI with medical providers for insurance and treatment purposes and with insurance support organizations. The organizations

may retain the NPI and disclose it to others for whom it performs services. In certain cases, we may share NPI with group policyholders for reporting and auditing purposes, with parties for a proposed or final sale of insurance business or for study purposes. We may also share NPI when otherwise required or permitted by law, such as sharing with governmental or other legal authorities. When legally necessary, we ask your permission before sharing NPI about you. Our practices

apply to our former, current and future customers.

We do not share your health NPI to market any product or service. We also do not share any NPI to market non-financial products and services.

The law allows us to share NPI as described above (except health information) with affiliates to market financial products and services. The law does not allow you to restrict these disclosures. We may also share with companies that help us market our insurance products and services, such as vendors that provide mailing services to us. We may share with other financial institutions to jointly market financial products and services. When required by law, we ask your permission before we share NPI for marketing purposes.

When other companies help us conduct business, we expect them to follow applicable privacy laws. We do not authorize them to use or share NPI except when necessary to conduct the work they are performing for us or to meet regulatory or other governmental requirements.

Unum companies, including insurers and insurance service providers, may share NPI about you with each other. The NPI might not be directly related to our transaction or experience with you. It may include financial or other personal information such as employment history. Consistent with the Fair Credit Reporting Act, we ask your permission before sharing NPI that is not directly related to our transaction or experience with you.

## **SAFEGUARDING INFORMATION**

We have physical, electronic and procedural safeguards that protect the confidentiality and security of NPI. We give access only to employees who need to know the NPI to provide insurance products or services to you.

## **ACCESS TO INFORMATION**

You may request access to certain NPI we collect to provide you with insurance products and services. You must make your request in writing, providing your full name, address, telephone number and policy number, to the address below. We will reply within 30 business days of receipt. If you request, we will send copies of the NPI to you or make available to you at our office. If the NPI includes health information, we may provide the health information to you through a health care provider you designate. We will also send you information related to disclosures. We may charge a reasonable fee to cover our copying costs.

This section applies to NPI we collect to provide you with coverage. It does not apply to NPI we collect in anticipation of a claim or civil or criminal proceeding.

## **CORRECTION OF INFORMATION**

If you believe the NPI we have about you is incorrect, please write to us and include your full name, address, telephone number and policy number if we have issued a policy, and the reason you believe the NPI is inaccurate. We will reply within 30 business days of receipt. If we agree with you, we will correct the NPI and notify you and insurance support organizations that may have received NPI from us in the preceding 7 years. We will also, if you ask, notify any person who may have received the incorrect NPI from us in the past 2 years.

If we disagree with you, we will tell you we are not going to make the correction and the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is correct and the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI to be accessible. We will include your statement any time the disputed NPI is reviewed or disclosed. We will also give the statement to insurance support organizations that gave us NPI and to any person designated by you, if we disclosed the disputed NPI to that person in the past two years.

## **COVERAGE DECISIONS**

If we decide not to issue coverage to you, we will provide you with the specific reason(s) for our decision. We will also tell you how to access and correct certain NPI. You may submit a written request for the reason(s) for our decision within 90 business days of our decision. We will reply within 21 business days of receipt with the specific reasons, if not initially furnished, and specific items of information that supported our decision.

## **CONTACTING US**

For additional information about Unum's commitment to privacy and to view a copy of our HIPAA Privacy Notice, please visit: [unum.com/privacy](http://unum.com/privacy) or [coloniallife.com](http://coloniallife.com). You may also write to: Privacy Officer, Unum, 2211 Congress Street, B267, Portland, Maine 04122 or at [Privacy@unum.com](mailto:Privacy@unum.com).

We reserve the right to modify this notice. We will provide you with a new notice if we make material changes to our privacy practices.

Unum is providing this notice to you on behalf of the following insuring companies: Unum Life Insurance Company of America, Unum Insurance Company, First Unum Life Insurance Company, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, Colonial Life & Accident Insurance Company, The Paul Revere Life Insurance Company and Starmount Life Insurance Company.

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