



Insurance



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

Plan Administrator:
Pearl Insurance
1200 E. Glen Avenue
Peoria Heights, IL 61616
800.622.0344

American Association of Orthodontists Endorsed Overhead Expense Insurance

APPLICATION FORM

1. PLEASE COMPLETE THE INFORMATION BELOW AND RETURN TO THE PLAN ADMINISTRATOR

Name _____ Group Policy G-14242-4

Address _____ City _____ State _____ Zip _____

Marital Status Married Divorced Single Widowed Maiden Name _____

Age: _____ Date of Birth: _____ Home Phone #: _____ Social Security #: _____

Height: _____ ft. _____ in. Weight: _____ lbs. Gender: Male Female Work Phone #: _____

Fax #: _____ Email Address: _____

Membership Affiliation: Are you now a member of the AAO? Yes No

Membership #: _____

(Membership is required for participation in this plan)

Are you a student? Yes No Orthodontic Program _____ Year Graduated _____

Are you presently insured by any AAO Endorsed plan? Yes No

If yes, indicate which plan(s) and provide details _____

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

If yes, Country? _____ how long? _____

2. PAYMENT OPTION SECTION: (Send no Money Now. We'll bill you later.)

OPTION 1: Electronic Funds Transfer Monthly Quarterly Semi-Annual Annual

Authorization for Electronic Funds Transfer

I request and authorize Pearl Insurance to make withdrawals based on my selected payment method above against the account specified on the attached voided check statement savings account deposit slip, or any account subsequently named by me, and such bank to process these withdrawals as if I had signed them, for the purpose of collecting premium contributions due under this plan. **In order to process your electronic payment, both the Account # and Bank Routing # must both appear on the voided check or deposit slip.** I understand that by completing the required information regarding my enrollment I am authorizing automatic deductions/charges for the insurance premium from my account, including any increases in premium due to age.

The premium, based on the plan I selected, will be deducted from or charged to my account as indicated above unless I call the plan administrator to cancel. I understand that I must contact the plan administrator if I wish to cancel these automatic deductions/charges or if I wish to cancel my insurance coverage.

I also understand that my authorization for the deduction is not part of my certificate of insurance, nor does it modify any terms or conditions contained therein. The insurance company is not liable if the financial institution dishonors any amount deducted/charged and may terminate my insurance coverage at the end of the 31 day grace period, effective as of the Due Date if premium for my insurance is not paid. Payment of the initial premium is one of the conditions required in order for my coverage to be placed in effect. I understand that if the deduction/charge is declined for any reason, my coverage will not take effect.

X _____
SIGNATURE(S) AS REQUIRED ON CHECKS ISSUED / WITHDRAWALS MADE AGAINST THIS ACCOUNT DATE

OPTION 2: Direct Bill Quarterly Semi-Annual Annual

3. OCCUPATIONAL STATUS:

What is your occupation? _____ Main Duties _____

FULL-TIME WORK means actively performing the regular duties of your normal occupation for pay or profit on the basis of at least 20 hours each week at the place such duties are normally performed. Are you now at FULL-TIME WORK? Yes No

Gross Annual Income from: Salary \$ _____ Self Employment \$ _____ (Self Employment Start Date _____)

Bonus \$ _____ Commissions \$ _____ Total \$ _____

Your gross annual earned income must be at least \$20,000 for you to be eligible for this coverage.

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4. I HEREBY APPLY FOR PROFESSIONAL OVERHEAD EXPENSE INSURANCE BELOW, BASED UPON ALL MY STATEMENTS MADE IN THIS REQUEST FORM (Refer to the website aao.pearlinsurance.com for eligibility, options and coverage descriptions)

POE Maximum Benefit Period: Up to 24 months after 30 days of continuous disability

POE monthly benefit amount (\$500 to \$20,000 in \$100 units): \$ _____

1. What was your average monthly amount of eligible overhead expenses in the past 6 months? \$ _____

2. If practicing as partnership or corporation, for what percentage of these were you responsible? _____%

3. What was your average number of employees in past 6 months? _____

5. STATEMENT OF HEALTH – (Please initial any changes you make on this form. To the best of your knowledge and belief, answer the following questions as they apply to you).

- 1. Are you now ill, or taking any prescribed medication or receiving or contemplating medical attention or surgical treatment? YES NO
- 2. During the past five years, have you ever been medically diagnosed by a physician or any other medical care practitioner as having been treated for:
 - a. Heart or circulatory trouble, elevated blood pressure, pain or pressure in chest? YES NO
 - b. Arthritis, back trouble/disorder, bone or joint disorder? YES NO
 - c. Fainting spells, convulsions, or epilepsy? YES NO
 - d. Sugar, blood, albumin or pus in urine? YES NO
 - e. Diabetes, ulcers or digestive disorder? YES NO
 - f. Gynecological or genitourinary disorders, disorder of breasts or reproductive organs or functions? YES NO
 - g. Nervous or mental disorder, emotional condition or psychiatric care or psychotherapeutic treatment? YES NO
 - h. Cancer, tumor or cyst? YES NO
 - i. Varicose veins, hemorrhoids or hernia? YES NO
 - j. Disorder of eyes, ears, nose or sinuses? YES NO
 - k. Thyroid, kidney, respiratory or liver disorder (including hepatitis)? YES NO
 - l. Blood disorder, enlarged lymph nodes or immunodeficiency disorder? YES NO
 - m. Unexplained weight loss or accidental injury? YES NO
 - n. Other health or physical impairment including:
 - (i) Being medically diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related Conditions (ARC)? . . . YES NO
 - (ii) Chronic cough, persistent diarrhea, enlarged lymph glands, chronic fatigue, in the past 5 years? YES NO
 - (iii) Any other impairment? YES NO

3. During the past 5 years have you been counseled, treated or hospitalized for the use of Alcohol or Drugs? YES NO
4. Are you now pregnant? YES NO
5. Are you now disabled, or have you applied or applying for, or receiving any disability or Workers' Compensation benefits or on waiver of premium for life or health insurance? YES NO
6. **Except for residents of Minnesota and Connecticut**, in the last seven years, have you and/or your spouse been convicted of a crime or served time in prison because of a conviction or have an arrest pending? YES NO
- For residents of Minnesota and Connecticut only**
In the last seven years, have you and/or your spouse been convicted of a crime or served time in prison because of a conviction or been arrested and convicted for any reason? YES NO
7. If you have answered "Yes" to any of the above questions, give complete details below. (Attach a separate sheet if necessary, sign and date.)

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 Practitioners and Hospitals where confined or treated:

6. AUTHORIZATION AND DECLARATION OF PERSON GIVING A STATEMENT OF INSURABILITY

I understand that New York Life Insurance Company 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 hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, laboratory, insurance company, MIB, Inc. ("MIB"), or other organization, institution or person, that has any records or knowledge of me or my health 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 reinsurers, its subsidiaries, or the plan administrator about the physical and mental health of any persons proposed for insurance, including significant history, findings, diagnosis and 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 representative, 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 **consents** to authorize the disclosure of information to and from the providers noted above and in the IMPORTANT NOTICE, including making a brief report of my protected health information to MIB, Inc.; and **attest** to having read the IMPORTANT NOTICE and Fraud Notices indicated on the attached including how my information is exchanged with MIB, and that to the best of my knowledge and belief, the answers provided to the questions are true and complete.

Member's Signature _____ **Date** _____
(Please sign in ink)

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GPA-DI-FMU

BEFORE YOU MAIL THIS APPLICATION it will greatly speed action on your application if you will review it carefully.
Have all questions been answered? Have you provided names and addresses of all doctors you have consulted (even routinely)?
If you have made corrections or strikeouts, these must be initialed by the member.

Please see next page for Fraud Notices before signing this application.

FRAUD NOTICES

Please read before signing the enrollment form

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/RI: 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 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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GPA-DI-FMU

Please see next page for compensation disclosure information.

AAO-POE-APP

Please complete the application form and return it to:*

AAO Endorsed Insurance Program Administrator
1200 E. Glen Avenue
Peoria Heights, IL 61616

Don't let an unanswered question delay your enrollment.

**Call toll free:
1-800-622-0344
www.aao-insurance.com**

*Residents of Puerto Rico: please send your completed application to Global Insurance Agency, Inc., P.O. Box 9023919, San Juan, PR 00902-3918

IMPORTANT NOTICE: How New York Life Obtains Information and Underwrites Your Request for AAO Professional Overhead Expense Income Insurance

In this notice, references to “you” and “your” include any person proposed for insurance. Information regarding insurability will be treated as confidential. In considering whether the person(s) in your request for insurance qualify 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. (“MIB”). MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. If you apply for life or health insurance coverage or a claim for benefits is submitted to an MIB member company, medical or non-medical information may be given to MIB, and such information may then be furnished by MIB, upon request, to a member company.

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 New York Life 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.

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.

New York Life may release this information to the Plan Administrator, other insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted and to others whom you authorize in writing, however, this will not be done in connection with test results concerning Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We may also make a brief report of your protected health information to MIB, but we will not disclose our underwriting decision.

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. 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.

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). Information for consumers about MIB may be obtained on its website at www.mib.com.

If we can provide the coverage you requested, we will inform you as to when such coverage will be effective. Under no circumstances will coverage be effective prior to this date. Payment of a premium contribution with your application does not mean there is any insurance in force before the effective date is determined by New York Life.

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 PERSONS** 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 PERSONS** 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.

New York Life Insurance Company 8.12ed