



# Insurance

Request for Group Insurance From:

Plan Administrator:



New York Life Insurance Company  
51 Madison Avenue  
New York, NY 10010



**PEARL INSURANCE**

1200 E. Glen Ave., Peoria Heights, IL 61616-5348  
Questions: Please call 800.622.0344

Please complete the information below and return to: American Association of Orthodontists Program Administrator, 1200 E. Glen Avenue, Peoria Heights, IL 61616-5348  
Residents of Puerto Rico, please return application to: Global Insurance Agency, P.O. Box 9023918, San Juan, Puerto Rico 00902-3918

## AMERICAN ASSOCIATION OF ORTHODONTISTS ENDORSED GROUP 10- OR 20-YEAR LEVEL TERM LIFE INSURANCE APPLICATION

NOTE: PLEASE PRINT IN INK OR TYPE. DO NOT USE CORRECTION FLUID OR GEL PENS. INITIAL AND DATE ANY CHANGES YOU MAKE.

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

Name		S.S.#
Street Address		
City	State (or Province)	Zip Code
Home Phone	Work Phone	Fax
Home Email		For internal use only. Email address will never be sold or shared.

Marital Status:  Married  Divorced  Widowed  Single  Civil Union\*  Domestic Partner\* Maiden Name: \_\_\_\_\_

Age	Date Of Birth	Height	Weight	Sex
	/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F

\*Eligibility is determined by state law

Are you now a member of the AAO?  Yes  No

I am a Member of AAO: Membership # \_\_\_\_\_

(Membership is required for participation in this plan)

Are you presently insured by any AAO-Endorsed Group Life Plan?  Yes  No

If Yes, indicate which plan(s) and provide details \_\_\_\_\_

In the next 12 months, does any person proposed for insurance intend to reside outside the U.S. or Canada?

Member:	<input type="radio"/> Yes <input type="radio"/> No	Country(ies):	How long?
Spouse:	<input type="radio"/> Yes <input type="radio"/> No	Country(ies):	How long?

### 2. DEPENDENT INFORMATION (SEE PLAN INFORMATION FOR DEFINITION OF ELIGIBLE DEPENDENTS)

If dependent coverage is requested, list eligible dependents (i.e., lawful spouse and unmarried, dependent children under 25). Attach separate sheets to provide additional dependent information.

Dependent Full Name (i.e., Mary J. Doe)	Social Security #	Date of Birth	Height	Weight	Sex
Spouse		/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F
Child		/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F
Child		/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F
Child		/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F

### 3. INSURANCE REQUESTED (REFER TO THE BROCHURE FOR ELIGIBILITY, OPTIONS, AND COVERAGE DESCRIPTION)

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

NOTE: If you are increasing or altering present coverage in any way, do not indicate just the additional amount of coverage. Instead, indicate the TOTAL AMOUNT of coverage you are requesting.

GROUP LIFE INSURANCE:  10-year Level Term Life  20-year Level Term Life

a) Total Member Amount Desired: \$ \_\_\_\_\_ (from \$100,000 to \$3,000,000 in units of \$10,000 for 10-Year LTL and \$50,000 for 20-Year LTL)  
(Please review the brochure/website or contact the Plan Administrator for complete details.)

b) Total Spouse Amount Desired: \$ \_\_\_\_\_ (from \$100,000 to \$1,500,000 in units of \$10,000 for 10-Year LTL and \$50,000 for 20-Year LTL)  
(Please review the brochure/website or contact the Plan Administrator for complete details.)

c) Total Child Amount Desired:  \$5,000 each insured child (from 15 days to under age 25)  
 \$10,000 each insured child (from 15 days to under age 25)

d) Tobacco/Nicotine Use: Have you or your spouse (if applying for coverage) used tobacco or any nicotine substitute in any form (including nicotine patches and nicotine chewing gum)?

Member:  Yes  No Spouse:  Yes  No

If "Yes", please state when you last used tobacco or nicotine products and specify the product used.

Member: (Mo/Yr)	Product:
Spouse: (Mo/Yr)	Product:

**3. INSURANCE REQUESTED** (REFER TO THE BROCHURE FOR ELIGIBILITY, OPTIONS, AND COVERAGE DESCRIPTION) (continued)

e) Insurance Replacement Information

**RESIDENTS OF NEW YORK 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 a 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 or 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 you decide whether the replacement is in your best interest.

INSURANCE QUESTION: RESIDENTS OF NEW YORK: I have read the Important Replacement Information above.

Is the Life Insurance applied for intended to replace, in whole or in part, any existing insurance or annuity?

Member:  Yes  No Spouse:  Yes  No

ALL RESIDENTS: Do you have other life insurance in force? If "Yes", please indicate the total amount due, with all companies:

Member \$ \_\_\_\_\_ Co. \_\_\_\_\_ Spouse \$ \_\_\_\_\_ Co. \_\_\_\_\_

Do you have other insurance applications pending? If "Yes", indicate amount and company:

Member \$ \_\_\_\_\_ Co. \_\_\_\_\_ Spouse \$ \_\_\_\_\_ Co. \_\_\_\_\_

**4. BENEFICIARY DESIGNATION**

I make the following beneficiary designation with respect to the new insurance certificate issued on the basis of this application for Group Term Life Insurance. The beneficiary for dependent coverage shall be the insured member as provided in the Group Policy. (If you wish to name a different beneficiary for spouse coverage, contact the administrator.) If you wish to change the beneficiary named for any other Term Life Insurance Certificate, please contact the Plan Administrator for the appropriate form. 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.

Primary  Secondary % of Benefits \_\_\_\_\_

Beneficiary Name (Last, First, Middle Initial)

Street Address

City State (or Province) Zip Code

S.S. # Relationship Date of Birth

Primary  Secondary % of Benefits \_\_\_\_\_

Beneficiary Name (Last, First, Middle Initial)

Street Address

City State (or Province) Zip Code

S.S. # Relationship Date of Birth

If necessary, attach separate signed and dated sheet to provide additional beneficiary information.

**5. 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 or 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 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

**6. STATEMENT OF HEALTH (PLEASE INITIAL ANY CHANGES YOU MAKE ON THIS FORM)**

To the best of your knowledge or belief, answer the following questions as they apply to you and all dependents to be insured:

1. Are you or any other person to be insured disabled or receiving any disability or workers compensation benefits or on waiver of premium for life or health insurance?  Yes  No
2. Are you or any other person to be insured now ill, or receiving medical attention or surgical treatment?  Yes  No
3. During the past five years, has any person to be insured consulted any physician or other medical care practitioner other than for a routine physical examination or checkup, or been hospitalized or had an operation, or had any illness, disease, or injury?  Yes  No
4. Are you or any other person to be insured taking any kind of medication or, so far as you know, in impaired physical or mental health?  Yes  No
5. Is any person to be insured now pregnant?  Yes  No
6. During the past five years, has any person to be insured ever been medically diagnosed by a physician or other medical care practitioner as having or been treated for:
  - a) Heart or circulatory trouble, high 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, kidney trouble, ulcers, or digestive disorder?  Yes  No
  - f) Disorder of breasts or reproductive organs or functions?  Yes  No
  - g) Nervous or mental disorder, emotional condition, or psychiatric care?  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?  Yes  No
  - m) Alcoholism or drug habit?  Yes  No
  - n) Other health or physical impairment including:  Yes  No
    - (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 five years?  Yes  No
    - (iii) Any other impairment?  Yes  No
7. **Except for Maryland residents**, has any person to be insured had a parent, brother, or sister who, prior to age 60, had been medically diagnosed by a physician as having, or been treated for cancer, a stroke, paralysis, hypertension, diabetes, heart disease, kidney disease, neuromuscular or mental illness?  Yes  No
8. Within the past two years, have you or any person to be insured participated in, or do either of you plan within the next two years to participate in: aircraft flying other than as a passenger, scuba diving, ultralight flying, ballooning, parachuting, mountaineering, rodeo riding, snowmobiling, hang gliding, parasailing, bungee jumping, organized motorcycle racing, or any type of organized motorized racing?  Yes  No
9. Have you or your spouse's driver's license been suspended or revoked or had any moving violations within the last five years?  Yes  No
10. **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

If you answered "Yes" to any of the above questions, give complete details below. (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:

**7. 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 for the purpose of evaluating my application for insurance. Health information obtained will not be re-disclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules. 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.

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. The AUTHORIZATION may be revoked at any time by sending written notice to New York Life Insurance Company. My revocation will not be effective to the extent that 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.

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 above and in the IMPORTANT NOTICE, including making a brief report of [my/our] protected health information to MIB, Inc.; and **attest** to having read the IMPORTANT NOTICE and Fraud Notices indicated [above, below, on the reverse of this page, on the attached, enclosed], including how [my/our] information is exchanged with MIB, and that to the best of [my/our] knowledge and belief, the answers provided to the questions are true and complete.

**Member Signature X** \_\_\_\_\_  
 PLEASE SIGN AND DATE IN INK

DATE \_\_\_\_\_

**Spouse Signature X** \_\_\_\_\_  
 Necessary only if Spouse Coverage is requested

DATE \_\_\_\_\_

G-14243-0, G-14244-0

**Be sure to complete all pages and sign this page**  
 DO NOT SEND PAYMENT: Upon approval, you will be notified of the premium due.

**8. FRAUD NOTICE (PLEASE READ BEFORE SIGNING THE APPLICATION FOR INSURANCE)**

**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 AL/AR/LA/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. **RESIDENTS OF CA**: 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. The falsity of any statement in the application for any policy shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer. **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 MD**: 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. **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.

**FOR RESIDENTS OF CANADA:** For purposes of the Insurance Companies Act (Canada), this Document was issued in the course of New York Life Insurance Company's insurance business in Canada.

7/13 ed.

**Please complete the application 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 or visit [aaoplans.com/LTLinfo](http://aaoplans.com/LTLinfo)

\*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 Group Term Life 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](http://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<sup>1</sup> have a right of access to certain CONFIDENTIAL ABUSE INFORMATION<sup>2</sup> 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.

<sup>1</sup> 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.

<sup>2</sup> 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