

Loyal American Life Insurance Company®

P. O. Box 559004 • Austin, Texas 78755-9004 • Toll Free Phone Number 1-800-633-6752

Application Form for Cancer Insurance and Optional Riders

Application Form for Accident Expense Coverage

**PAYROLL
APPLICATION FORM**
Requested Effective Date

Employer Abernathy ISD		Group Number LY0278	Billing Mode <input type="checkbox"/> M <input type="checkbox"/> SM <input type="checkbox"/> BW <input type="checkbox"/> W <input type="checkbox"/> Other _____	
Applicant Proposed for Insurance (First, MI, Last)		S. S. Number	Employee Number	
<input type="checkbox"/> Emp <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female	Age	Birth Date	Home Phone Number
Home Address		City	State	Zip
Job Title/Occupation	Do you normally work 20 or more hours per week for the Employer listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No		State of Birth	Date Hired
<input type="checkbox"/> Payor or <input type="checkbox"/> Owner (if other than Proposed Insured) & Address		S.S. Number or Tax ID Number		Birth Date
Primary Beneficiary - Full Name - Age - Relationship		Contingent Beneficiary - Full Name - Age - Relationship		

DEPENDENTS PROPOSED FOR INSURANCE

	Full Name	Sex		Birth Date
Spouse		<input type="checkbox"/> M	<input type="checkbox"/> F	
Children		<input type="checkbox"/> M	<input type="checkbox"/> F	
		<input type="checkbox"/> M	<input type="checkbox"/> F	
		<input type="checkbox"/> M	<input type="checkbox"/> F	
		<input type="checkbox"/> M	<input type="checkbox"/> F	
		<input type="checkbox"/> M	<input type="checkbox"/> F	
		<input type="checkbox"/> M	<input type="checkbox"/> F	
		<input type="checkbox"/> M	<input type="checkbox"/> F	

INSURANCE APPLIED FOR

Cancer Insurance (Includes Base Policy)	ASCB	FOB	FOBB*	RCIB required	SB	DHCB	SDB	ICUB	Modal Premium
<input type="checkbox"/> Individual <input type="checkbox"/> One Parent <input type="checkbox"/> Family	\$ <u>50</u> Per year	\$ <u>2,000</u> Lifetime maximum	\$ <u>X</u> Per year	\$ <u>600</u> <input type="checkbox"/> Annual <input type="checkbox"/> Daily	\$ <u>5,000</u> Per schedule	\$ <u>200</u> Per day	\$ <u>300</u> Per day	\$ _____ Per day	\$
Accident Expense <input type="checkbox"/> Individual <input type="checkbox"/> One Parent <input type="checkbox"/> Husband/Wife <input type="checkbox"/> Family	<input type="checkbox"/> Plan A <input type="checkbox"/> Plan B								\$
Section 125 <input type="checkbox"/> Yes <input type="checkbox"/> No									TOTAL MODAL PREMIUM \$

MEDICAL QUESTIONNAIRE

1.	Are you actively at work now for the named employer and have you worked at least 20 hours each week performing all duties of your regular occupation at your regular place of employment for the last 3 months except for minor illness or injury of 1 week or less, or normal pregnancy?	Yes <input type="checkbox"/> No <input type="checkbox"/>
2.	Within the past five years, has any person proposed for coverage been diagnosed as having, been treated for or, had care for which diagnostic test(s) have been recommended for: Cancer, (including hodgkin's disease, lymphoma, leukemia, melanoma or any other malignancy) other than Skin Cancer? If "yes", list name of person(s) _____ who is/are to be excluded from coverage.	Yes <input type="checkbox"/> No <input type="checkbox"/>
3.	Within the past three years, has any person proposed for insurance been diagnosed as having, been treated for or, had care for which diagnostic test(s) have been recommended for Skin Cancer? If "yes", name of person(s) _____ who is/are to be excluded from coverage for cancer of the skin.	Yes <input type="checkbox"/> No <input type="checkbox"/>

MEDICAL QUESTIONNAIRE

4.	Has anyone proposed for coverage ever been diagnosed as having or treated by a member of the medical profession for: Acquired Immune Deficiency Syndrome (AIDS), "AIDS" Related Complex (ARC), or a condition or sickness derived from such infection, or tested positive for the Human Immuno-deficiency Virus (HIV) infection? If "Yes", list name of person(s) _____ <p align="right">who is/are to be excluded from coverage.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
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If Optional Specified Disease Rider is Applied for, Answer this Question.

5.	Within the past five years, has any person proposed for coverage been diagnosed as having, been treated for, or had care for which diagnostic test(s) have been recommended for: Addison's Disease; Amyotrophic Lateral Sclerosis; Botulism; Bovine Spongiform Encephalopathy; Budd-Chiari Syndrome; Cystic Fibrosis; Diphtheria; Encephalitis; Epilepsy; Hansen's Disease; Histoplasmosis; Legionaire's Disease; Lupus Erythematosus; Lyme Disease; Malaria; Meningitis; Multiple Sclerosis; Muscular Dystrophy; Myasthenia Gravis; Nieman-Pick Disease; Osteomyelitis; Poliomyelitis; Q Fever; Rabies; Reye's Syndrome; Rheumatic Fever; Rocky Mountain Spotted Fever; Sickle Cell Anemia; Tay-Sachs Disease; Tetanus; Toxic Epidermal Necrolysis; Tuberculosis; Tularemia; Typhoid Fever; Undulant Fever; West Nile Virus; Whipple's Disease or Whooping Cough? If "yes", list name of person(s) and Specified Disease: _____ <p align="right">who is/are to be excluded from coverage for the listed Specified Disease.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
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If Optional Intensive Care Unit Rider is Applied for, Answer this Question.

6.	Has any person to be insured ever been diagnosed or treated for a heart attack, heart condition, heart trouble, angina or any abnormality of the heart prior to this date? If "yes", name of person _____ who is to be excluded from coverage for any intensive care confinement resulting from any disorder of the heart and shall be limited to three days in connection with any other intensive care confinement. The person(s) named above will be excluded from coverage as follows: We will not be liable for any loss for Hospital Intensive Care Unit confinement resulting from any disease or disorder of the heart. Furthermore, the benefits for such person(s) for confinement in a Hospital Intensive Care Unit will be limited to three days in connection with any one hospitalization for all other sickness, not the 45 days as stated in the Rider. Nothing herein shall affect benefits for any covered Hospital Intensive Care Unit confinement resulting from an Injury.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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NON-MEDICAL QUESTIONNAIRE

1.	Is any proposed insured eligible for Medicare? If "yes" review the Guide to Health Insurance for People with Medicare which is available from the company.	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Is any proposed insured eligible for Medicaid? (If "Yes" applying for coverage on that person is not appropriate.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	Existing Insurance. Is any proposed insured covered under major medical insurance or an HMO? If "Yes", list name of proposed insured, coverage type, and insurance company.	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	Replacement. Is the insurance applied for to replace or change any existing insurance? If "Yes" list coverage and name of company. _____ and complete any required replacement form(s) provided by your agent and return with this application.	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	Have you received any required Outline of Coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No

AGREEMENT: I have read or had read to me the completed application form and any supplement, and my statements and answers are true and complete, to the best of my knowledge and belief. I understand that any material misstatement or misrepresentation may result in loss of coverage. I understand that the effective date of the coverage will be the date stated on the Policy's schedule page, not the date this application form is signed. I understand that no agent can accept risks, modify policies, or waive any rights or requirements of Loyal American.

Signature of Applicant: X _____ **Date:** _____

Affidavit for Agent's Use Only: I hereby certify that I have truly recorded in this application the information supplied by the applicant. I also certify that the applicant has read or had read to him or her the completed application.

Licensed Resident Agent's Signature _____ Licensed Resident Agent's No. _____

Agent's Name: (please print) _____ State License No _____

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Authorization and Request for Payroll Deductions

I have applied for Cancer insurance with Loyal American Life Insurance Company and I hereby authorize and request that you, my employer, deduct from my salary or wages the necessary amounts to pay the premiums for this insurance and forward it to Loyal American. If premiums for the insurance to which this authorization applies are part of a Cafeteria Plan, I understand that this authorization may not be revoked until the end of the Plan Year and only then by my written request. Otherwise, this authorization shall remain in effect until revoked in writing by me.

Per Pay Period Initial Premium Amount:\$ _____ Employer: _____

Employee Signature

Social Security or Employee Number

Date

LOYAL AMERICAN LIFE INSURANCE COMPANY®
P.O. Box 559004, Austin, Texas 78755-9004

NOTICE TO APPLICANT
REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

According to your application you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by Loyal American Life Insurance Company®. For your own information and protection, you should be aware of and seriously consider certain facts which may affect the insurance protection available to you under the new policy.

1. Health conditions which you may presently have may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interests to make sure you understand all the relevant factors involved in replacing your present coverage.
3. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. Failure to include all material medical information on any application may provide a basis for the company to deny any future claims and refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, reread it carefully to be certain that all information has been properly recorded.

The above "Notice to Applicant" was delivered to me on:

Date: _____ Applicant's Signature _____