

BEFORE SUBMITTING THIS FORM TO YOUR EMPLOYER PLEASE PROTECT THE CONFIDENTIALITY OF YOUR HEALTH INFORMATION.

Account number: _____

Please complete this section regarding your employment.		Nippon Life Benefits to Complete (ONLY)	
Company name		Employee effective date:	Dependent effective date:

Date of full-time employment	Job title/class	Number of hours worked per week
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Employee work location – city, state, ZIP _____

Earnings

\$ _____ Yearly Weekly Monthly Hourly

A. Statistical Information: Thank you for your time and effort. Please provide the following information.

Your name (last, first, middle initial) _____ Social Security Number _____

Address (street or P.O. box) _____ City _____ State _____ ZIP code _____

Date of Birth _____ Male Female Single Married Phone number _____ County you live in _____

B. Benefit Election: Check your election option(s) below. Ask your employer what coverage(s) the group policy will cover.

	Medical	Dental	Vision	Basic Life	Dependent Life	Short Term Disability	Long Term Disability	Supplemental Life
Myself	Elect	Elect	Elect	Elect	Elect	Elect	Elect	Elect
	Waive	Waive	Waive	Waive	Waive	Waive	Waive	Waive
Spouse	Elect	Elect	Elect					
	Waive	Waive	Waive					
Child(ren)	Elect	Elect	Elect					
	Waive	Waive	Waive					

Medical plan options (if applicable to your group policy): _____ Deductible choice: _____ PPO network choice: _____

Reason for waiving coverages(s): (Please read the Waiving Coverage in Section I for information relating to consequences of refusing initial coverage.)

Individual coverage COBRA, USERRA or state continuation Government coverage Other: _____

Spouse's group My employer's HMO I am retiring from firm

C. Beneficiary Designation: Complete if your coverage(s) include group term life insurance.

Beneficiary for employee group term life insurance (Print as "Doe, Mary A.", not "Mrs. John Doe")			
Last name	First name	Middle initial	Relationship
1.			
2.			
3.			

Unless otherwise provided herein, if two or more beneficiaries are named, the proceeds shall be paid in equal shares to the named beneficiaries surviving the insured. If no beneficiary has been named, any proceeds will be payable in accordance with the group policy.

D. Dependent Information: Please list your spouse and all eligible children that are applying for coverage.

Spouse's name (last, first, middle initial)	Social Security Number	Date of Birth		
			Male	Female
Do you and your spouse work for the same employer?	Yes	No		

Any child who is married or in the Armed Forces of any country or insured under this group policy as a member is not eligible for coverage as your dependent.

Full name of dependent child(ren)	Date of Birth (mm/dd/yyyy)	Social Security Number (Applicants 18 & Over)	Full-time student		Foster child		Step child		Handicapped child*		Male	Female
			Yes	No	Yes	No	Yes	No	Yes	No		
1.			Yes	No	Yes	No	Yes	No	Yes	No		
2.			Yes	No	Yes	No	Yes	No	Yes	No		
3.			Yes	No	Yes	No	Yes	No	Yes	No		
4.			Yes	No	Yes	No	Yes	No	Yes	No		
5.			Yes	No	Yes	No	Yes	No	Yes	No		

If you need additional space please attach a separate piece of paper.

To Be Completed By Member	Dependent 1		Dependent 2		Dependent 3		Dependent 4		Dependent 5	
a. Does this child reside in the United States?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
b. Does this child live with you when not attending school?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
c. Do you have full care and custody of this child?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
d. Does this child reside in your home permanently?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
e. Do you provide more than one-half of this child's financial support?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
f. Is this child claimed as a dependent by you for federal income taxes?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
g. Please provide the date care and custody began (mm/dd/yyyy).										

Is there any other pertinent information not covered above? (If so, please provide on a separate sheet of paper.)

Dependents must meet eligibility requirements. Foster child and stepchild eligibility may be subject to approval by Nippon Life Insurance Company of America (Nippon Life Benefits). *If you have developmentally disabled/physically handicapped children over age 19 (or any other age as required by state law) complete an Application to Continue Handicapped Child. Contact your employer for assistance with any questions.

Dependent coverage may be extended beyond the group policy limiting age if your child qualifies as a full-time student. We consider a full-time student to be a child who is attending an accredited school that has a regular teaching staff, curriculum, student body, and who attends school on a full time basis as his or her main focus, carries a minimum load of 12 credit hours, and is dependent on you for principal support.

NOTE: Future verification of full-time student status will be required at the time of claim submission. (If more than one student, please provide this information on a separate sheet of paper.)

Full-Time Student Name _____ Name & Address of School, College or University _____
 Beginning Date of Attendance _____ Anticipated Graduation Date _____ No. of Current Credit Hours _____

E. Notice of Information Practices (To be read before completing the Health Information Section.)

In order to properly underwrite, we must collect information. **Please complete the Health Information in section G on the next page.** In addition, we may contact sources besides yourself for personal data about any proposed insured, including spouse, employer, medical professionals or institutions, and insurance companies to which you may have applied for insurance in the past. The personal data may include age, medical history, job, income, habits and other personal characteristic information.

We will keep your data confidential. Only employees performing business transactions regarding your coverage will see your data. In certain circumstances, with your written authorization, we may provide data to government agencies (e.g., an insurance department of your state), or attending physicians. We may also provide statistical/unidentifiable information to insurance organizations who conduct large studies of insurance practices. You or your dependents, if applicable, have certain rights in connection with this request for coverage. Those rights are: (A) To find out what personal information is contained in Nippon Life Benefits files (medical information may be disclosed only to your attending physician); and (B) To correct or amend information in Nippon Life Benefits files. Upon written request, Nippon Life Benefits will furnish to you (or your dependent) information concerning: (A) The nature and scope of personal data in our records; (B) The types of disclosures which may be made; and (C) Rights of access to the information collected and how such information may be corrected or amended. We will respond to such written request within 30 days from the date of receipt.

F. Electing Coverage – Please read if you are electing any coverage:

I understand and agree with the following statements: My dependents, including step and foster children and any over the maximum age, are eligible based on plan provisions but those over the maximum age will be verified when a claim is filed. If the group policy requires my contributions, I authorize my employer to deduct from my pay. In applicable states, if medical coverage is an option under the group policy: I have been given a Notice to Enrollees regarding the preexisting condition exclusions and special enrollment rights, and I understand these provisions. They are part of this request for coverage. I agree Nippon Life Benefits is not liable for a claim before the effective date of coverage and all group policy provisions apply. I have read, or had read to me, the information and my answers on this form. During the first two years coverage is in force, false statements, omissions or material misrepresentations can cause changes in my coverage, including cancellation back to the effective date. If signed in connection with an application, reinstatement or a change in benefits, this form will be valid for two years from the date below. I may revoke authorization for information not yet obtained. I understand data obtained will be used by Nippon Life Benefits for claims administration and determining eligibility for any coverage elected. Information will not be used for any purposes prohibited by law. Explanation of Benefits reflecting claim payments for myself and my dependents will be sent to my home address. I also understand collection of social security numbers for myself and my dependents will be used by Nippon Life Benefits only as allowed by law.

G. Health Information (Note: This information will not be used for any purpose prohibited by law.)

Answer only for those individuals requesting coverage. To prevent delays, answer each question and give full details to "yes" answers. All statements and descriptions on this form shall be deemed to be representations and not warranties.

Employee's height _____ ft. _____ in. weight _____ lbs.	Spouse's height _____ ft. _____ in. weight _____ lbs.	
Weight change in last year? _____ lbs. loss gain	Weight change in last year? _____ lbs. loss gain	
1.	Yes No	Is anyone currently using tobacco products, including cigarette, pipe, cigar or chewing tobacco?
2.	Yes No	Is anyone on whom coverage is requested currently receiving medical treatment, taking medication, or pregnant?
3.	Yes No	Has anyone been told of a need, or possible need for, or is anyone planning or scheduled for, physical therapy, a specialist consultation, surgery, hospitalization, medical treatment, psychotherapy, counseling, EKG, stress test, CT/MRI scan, blood test (other than for HIV antibody) or any other medical tests or examinations?
4.	Yes No	Does anyone have any physical or mental birth defect, developmental or learning disability, behavior disorder, or physical or mental impairment or condition?

5. **In the past 5 years, has anyone:**

Yes	No	<ul style="list-style-type: none"> • Consulted a doctor, health care provider, or any medical specialist for persistent, lingering or prolonged fevers, night sweats, fatigue, tiredness or weakness? 																				
Yes	No	<ul style="list-style-type: none"> • Been told by a doctor, health care provider, counselor, therapist, or any medical specialist of the need to reduce or discontinue the use of alcohol or drugs, or been treated for the use of alcohol or drugs? 																				
Yes	No	<ul style="list-style-type: none"> • Had any surgery, hospitalization, observation room stay, or hospital emergency room treatment or minor emergency clinic, urgent care clinic or outpatient treatment? 																				
Yes	No	<ul style="list-style-type: none"> • Been to or consulted a doctor, chiropractor, counselor, therapist, health care provider or any medical specialist, had blood tests (other than for HIV antibody), other medical tests or been referred to a medical specialist? 																				
Yes	No	<ul style="list-style-type: none"> • Been treated, diagnosed or tested for HIV antibody, Acquired Immune Deficiency Syndrome (AIDS), or AIDS-Related Complex (ARC) by a physician or someone in the medical field? • Been diagnosed with or received treatment for any of the following: <table style="width:100%; border: none;"> <tr> <td style="width:25%;">Cancer</td> <td style="width:25%;">Infertility</td> <td style="width:25%;">Arthritis/Muscle Disorder</td> <td style="width:25%;">Allergy/Respiratory/Asthma Disorder</td> </tr> <tr> <td>Tumors</td> <td>Liver/Hepatitis Disorder</td> <td>Bone/Joint Disorder</td> <td>Kidney/Bladder/Urinary Disorder</td> </tr> <tr> <td>Stroke</td> <td>Diabetes</td> <td>Multiple Sclerosis</td> <td>Neurological Disorder</td> </tr> <tr> <td>High Blood Pressure</td> <td>Endocrine Disorder</td> <td>Infectious Disease</td> <td>Mental/Nervous Disorder</td> </tr> <tr> <td>Heart/Circulatory Condition</td> <td>Digestive Disorder</td> <td>Blood Disorder</td> <td>Skin/Eye/Nose/Throat Disorder</td> </tr> </table>	Cancer	Infertility	Arthritis/Muscle Disorder	Allergy/Respiratory/Asthma Disorder	Tumors	Liver/Hepatitis Disorder	Bone/Joint Disorder	Kidney/Bladder/Urinary Disorder	Stroke	Diabetes	Multiple Sclerosis	Neurological Disorder	High Blood Pressure	Endocrine Disorder	Infectious Disease	Mental/Nervous Disorder	Heart/Circulatory Condition	Digestive Disorder	Blood Disorder	Skin/Eye/Nose/Throat Disorder
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Heart/Circulatory Condition	Digestive Disorder	Blood Disorder	Skin/Eye/Nose/Throat Disorder																			

If you answered yes to any of the above questions please provide full details below.

Name of person	Date diagnosed/treated	Duration of illness or condition
Diagnosis of illness or condition: explain treatment given, receiving or planned		
Medications prescribed		
Any current symptoms or problems		
Names and addresses of doctors, hospitals or other providers		
Name of person	Date diagnosed/treated	Duration of illness or condition
Diagnosis of illness or condition: explain treatment given, receiving or planned		
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Medications prescribed		
Any current symptoms or problems		
Names and addresses of doctors, hospitals or other providers		

If more space is needed, please attach a separate piece of paper.

H. Authorization, Acknowledgment, and Signatures

I represent information, statements, and answers on this form and any attachments are complete and true to the best of my knowledge and belief. They are part of this request for coverage under the group policies. I agree Nippon Life Benefits is not liable for anyone's claim which happens or begins before the effective date of coverage by Nippon Life Benefits. I have read, or had read to me, the questions and responses and realize any false statements, omissions or material misrepresentation regarding age or health information could cause coverages, if issued, to be cancelled as never effective. I understand all group policy provisions for medical coverage will apply. If approved for life and disability coverages, all group policy provisions will apply including, but not limited to, preexisting conditions restriction, the actively at work and period of limited activity provisions. I further understand an agent or broker cannot change or waive any rates, benefits, or provisions of any group policy, if issued, without the written approval of an officer of Nippon Life Benefits. The date obtained by use of this authorization will be used by Nippon Life Benefits for claims administration and to determine eligibility for coverage. This information will not be used for any purposes prohibited by law.

- I authorize any doctor, health care provider, hospital, clinic or medically related facility, insurance company, consumer reporting agency or employer, that has any personal information, including physical, mental, drug or alcohol use history, regarding me or any dependent, to give to Nippon Life Benefits, its underwriters along with its agents and employees performing business transactions, any such data.
- I authorize Nippon Life Benefits to release any such data as required by law. When signed in connection with any application for, reinstatement of, or request for change in benefits, this form shall be valid for two years after the date shown below. I understand I may revoke this authorization for information not then obtained. A photocopy of this form shall be as valid as the original.

I. Employee Signatures

Waiving Coverage – Important information, please read if you are waiving any coverage.

I declare that I have been given an opportunity to apply for coverage. I understand if I refuse coverage:

- (A) My dependents are not eligible for any coverage for which I am not covered.
- (B) I cannot under any conditions reenter as a retired person.
- (C) I (and my dependents) may enroll for medical coverage later; however, unless eligible for the special enrollment rights described in the Notice to Enrollees, I (and my dependents) will be subject to the late enrollee provisions.
- (D) If I am enrolled in a health maintenance organization (HMO) sponsored by my employer, and if there is an open enrollment period under the policyholder or employer plan or the Nippon Life Benefits medical policy, I may transfer to the Nippon Life Benefits medical policy during that time.
- (E) I (and my dependents) may enroll for dental coverage later; however, such enrollment could affect my initial level of dental benefits.
- (F) I (and my dependents) may enroll for nonmedical coverage later; however, necessary proof of good health must be provided at my own expense and coverage will not become effective until approved by Nippon Life Benefits, subject to actively at work and period of limited activity provisions. Health conditions which may be present now or develop later may prevent me (or my dependents) from ever being approved for coverage.

Any person who, with intent to defraud or knowing that he or she 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.

Insured's Signature Required: _____ Date: _____

BEFORE SUBMITTING THIS COMPLETED FORM TO YOUR EMPLOYER, YOU MAY WISH TO PROTECT THE CONFIDENTIALITY OF YOUR HEALTH INFORMATION ON PAGES 3 AND 4, BY TAPING OR STAPLING THOSE PAGES TO ENSURE THE INFORMATION IS NOT VISIBLE.