

Application for GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE for Members of the National Postal Mail Handlers Union (NPMHU)

Complete this form and return to:
UNION MEMBER BENEFITS PLAN
P.O. Box 12009
Cheshire, CT 06410

Union Member Benefits Plan Benefits for Members of the National Postal Mail Handlers Union

This is a request for Group Insurance from:



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

MEMBER INFORMATION

PLEASE PRINT IN INK OR TYPE ALL ANSWERS

1. APPLICANT

Last Name _____
First Name _____ Middle Initial _____
Address _____
City _____
State _____ ZIP _____
Phone Number _____
Local Number _____
Email _____

2. ADDITIONAL INFORMATION

Union Status: Active PSE Retiree Associate
Date of Birth: ____/____/____
Sex: M F
Soc. Sec. #: _____

3. NAME YOUR BENEFICIARY

Name _____ Relationship _____
Address _____
City _____ State _____ ZIP _____
 Address is the same as Member's
Phone Number _____ %
Name _____ Relationship _____
Address _____
City _____ State _____ ZIP _____
 Address is the same as Member's
Phone Number _____ %

4. INSURANCE REQUESTED:

(Refer to the brochure for eligibility and coverage description.)

I hereby apply for the following:

**CHOOSE THE TYPE OF COVERAGE
THAT BEST MEETS YOUR NEEDS.**

Member-only coverage
 Family coverage

AMOUNT: \$30,000 \$180,000
 \$60,000 \$210,000
 \$90,000 \$240,000
 \$120,000 \$270,000
 \$150,000 \$300,000

**Coverage for FAMILY includes Member,
Spouse and/or eligible Children**

Please complete the following if you will be selecting the Family Coverage:

NAME OF COVERED FAMILY MEMBER (Last, First, Middle Initial)	DATE OF BIRTH (MM / DD / YYYY)	SEX	SOCIAL SECURITY NUMBER
Spouse	/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
Child	/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
Child	/ /	<input type="checkbox"/> M <input type="checkbox"/> F	

5. SIGN AND MAIL THIS FORM TODAY By signing and dating this application, the member attests to being under age 80 and an active NPMHU member, requests the insurance indicated; and the member and any person proposed for insurance attest to having read the Fraud Notices indicated enclosed, and that to the best of my knowledge and belief, the answers provided to the questions are true and complete. I understand that the insurance shall become effective on the first payday after the premium is deducted from my paycheck and the completed enrollment form is received by the administrator, for covered accidents occurring after the effective date stated in my certificate. I authorize my employer to deduct the insurance premiums from my earnings.

Signature (Member) _____ Date ____/____/____
(One signature only, please)

QUESTIONS? CALL TOLL-FREE
1-800-604-6113

IMPORTANT NOTICE:

How New York Life Obtains Information and Underwrites Your Request For Your Group 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. Information for consumers about MIB may be obtained on its website at www.mib.com.

For NM Residents: PROTECTED PERSONS¹ have a right of access to certain CONFIDENTIAL ABUSE INFORMATION² we maintain in our files and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSON 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 PERSON** 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.

FRAUD NOTICES

FRAUD NOTICE – (For Residents of all states except those listed below): 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. **FOR 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. **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 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 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 NY:** For accident and health insurance only, any person who knowingly and with intent to defraud any insurance company or any 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 civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. **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.

7.2013 ed.

GMA-GI L/H1 GMA-PR1 GMA-EZ4 GPA-DI-EZ-2 GPA-GI-EZ-3

UNDERWRITTEN BY:



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

BROKERED AND
ADMINISTERED BY:

**UNION MEMBER
BENEFITS PLAN**

www.UnionMemberBenefitsPlan.com

Alliant Services Houston, Inc.
P.O. BOX 12009 • Cheshire, CT 06410

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