



The United States Life Insurance Company in the City of New York

A member company of American International Group, Inc.

United States Life's group underwriting rules will be used to determine whether the applicant, if accepted, will participate in a Multiple Employer Trust, or will be issued a group policy.

Important Notice

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicant Data

1. Full Name of Applicant (Company):

2. Group Contact Name:

3. Street Address:

City: State: Zip: Telephone: ( )

Mailing Address (if different) Fax: ( )

City: State: Zip:

E-Mail Address: SIC Code:

4. Applicant is a: Proprietorship Partnership Corporation Union

Other (Explain):

5. Nature of Business:

6. Are the employees of any affiliated or subsidiary companies or any other locations to be covered? Yes No

If yes, give details below. If more space is needed, attach a separate sheet.

Name of Company Nature of Business Full Address # of Full-Time Employees

7. Have you ever applied for, or been insured for, group insurance with United States Life? Yes No

If yes, give details: Group Policy Number(s)

Date Insurance Ended/Declined Effective Date (if still insured)

8. Please complete the information below for those coverages being replaced:

Table with 5 columns: Current Coverage Employer, Voluntary, Replacing with USL Plan?\*, Prior Plan Name & Effective Date, Proposed Termination Date. Rows include Life\*\*, Dental, STD, LTD.

\* Attach a copy of the present carrier's last bill, the insurance certificate, and the group policy (if applicable).

\*\* Are there other Group Life Insurance plans in force which you are not replacing or currently applying for with another carrier? Yes No If yes, please indicate the highest benefit amount of each plan.

Will any coverages selected be part of a Flexible Benefit Program under section 125? Yes No

If Yes, please list coverages below and the percentage of the employee's contribution that is paid with pre-tax dollars.

Life and AD&D % Dental/Vision % LTD % STD %

NOTE: The applicant may be required to furnish proof that duplication of coverage does not exist. If the application is approved based on the representation that existing insurance will be terminated, insurance under the United States Life plan may not take effect until the day after the existing insurance is terminated.

For Home Office Use Only Group Number: Division Number:

## Employee Eligibility

A FULL-TIME EMPLOYEE is one who:

- works at least 30 hours (20 hours for Voluntary Life only) per week, or \_\_\_\_\_ hours per week (requires underwriting approval)
- works the Applicant's regular work schedule; and
- performs his/her job for full pay; and
- works at the Applicant's place of business.

9. Do you want to exclude any classes of full-time employees from coverage?  Yes  No **If yes, list each class by salary, job title, union membership, or other condition pertaining to employment:** \_\_\_\_\_  
 \_\_\_\_\_  
 Total # of excluded employees \_\_\_\_\_

## Participation Data

A **WAITING PERIOD** is a period of time that an employee must work on a full-time basis in an eligible class before becoming eligible for coverage. **PRESENT EMPLOYEES** means employees who are at work on a full-time basis on the effective date.

10. Waiting Period: Present Employees  \_\_\_\_\_ months OR  First of the month following \_\_\_\_\_ months\*  
 Future Employees  \_\_\_\_\_ months OR  First of the month following \_\_\_\_\_ months\*  
 \*Only option available for Voluntary Coverages. Available on Group coverages with the 1st of the month effective date only.
11. a. Number of Full-Time Employees (Include employees not to be covered and those being continued) ..... \_\_\_\_\_  
 b. Number of Full-Time Employees **waiving all coverages** ..... \_\_\_\_\_
12. Do you employ 20 or more employees? (Include part-time, union, etc.)  Yes  No

## Contribution Data – Not applicable to Voluntary Coverages

13. Will the employees be required to contribute toward the cost of the insurance?  Yes  No  
 If yes, indicate the percentage of the cost of each coverage the **employer** will pay.

**NOTE: If the employer pays the entire cost for the employees, then 100% of the eligible employees must be covered.**

Coverage	Lif/AD&D	Dep Life	EE Dental*	Dep Dental*	EE Vision*	Dep Vision*	STD	LTD
Employer %								

\*The employer must contribute a minimum of 35% of the total dental and vision premiums.

14. Premiums will be paid:  Annually  Semi-annually  Quarterly  Monthly  EFT

## Employee/Dependent Data

15. Are there any employees who, in the last 12 months, have been out of work due to injury or sickness for at least 5 consecutive working days?  Yes  No If yes, give details below. If more space is needed, attach a separate sheet, signed and dated by the Applicant. **NOTE: This question does not need to be answered for Life and AD&D groups with more than 50 employees insured, Dental coverages, or for Disability coverages with ten (10) or more employees insured.**

Date Disability Began	Current Amount of Group Life Insurance In Force	Describe Nature of Injury/Sickness	Date Return To Full-Time Work

## Requested Effective Date

I request that the coverage(s) chosen take effect on:

- the date the application is approved in writing by United States Life; or
- \_\_\_\_\_ If the application is approved in writing by United States Life, this will be the Effective Date, which may not be changed.

For Employer Plans: Premiums will be due as of the Effective Date. The premium for the first month of coverage **must** be included. For Voluntary Plans, the effective date must be the first of the month.

## Applicant's Declaration

- I verify that all employees applying for coverage listed on the census form are actively at work and working at least 30 hours per week, unless another minimum work requirement was authorized by The United States Life Insurance Company, and all employees meet the eligibility requirements as listed on the application.
- I verify that the United States Life Insurance Company's benefit plan(s) have been offered to all employees. Completed waivers are attached for those employees and dependents electing not to participate in the plan(s). Note: Changes in the Census data, may affect previously quoted rates.
- To the best of my knowledge and belief, all statements and answers given in this application are true and complete.
- The agent(s) appointed for this application is (are): \_\_\_\_\_.
- I understand that this application may be an application to participate in a Multiple Employer Trust, as determined by the underwriting rules of United States Life. If it is, this item 5 applies. The Trust Agreement establishes the group insurance fund. A copy of the Trust Agreement will be provided to me if I request it in writing. I agree to be bound by the terms of the Trust Agreement.
- I understand and agree that:
  - no agent may change or waive any of the provisions of this application or of any plan of insurance;
  - any change or waiver may be made only by an officer of United States Life; and
  - this application will be accepted or declined partly on the basis of the statements and answers given in this application.
  - If the insurance contract compromises a part of an employee benefit plan, the United States Life Insurance Company is granted sole discretionary authority to determine eligibility, make all factual determinations and to construe all terms of the policy. The United States Life Insurance Company has no responsibility or control with respect to any other benefit which may be provided beyond this contract or any other plan of benefits.

DATE \_\_\_\_\_ PRINT NAME OF OFFICER, PARTNER, PROPRIETOR \_\_\_\_\_

WITNESS \_\_\_\_\_ SIGNATURE OF OFFICER, PARTNER, OR PROPRIETOR \_\_\_\_\_

[The Policyholder [Participant Employer] hereby agrees to accept certificates in electronic format for delivery to persons covered under a group policy issued by the Company.]

**Note:** If there are any modifications to the statements and answers given in this application (i.e. crossed-out, whited-out, erased information), the applicant must attest to the modification(s) by giving a complete signature in the margin of each page which includes a modification. Applicant Beneficiary Forms, Dependent Information Forms, or Refusal of Coverage Forms must be completed for coverage if applicable.

## Producing Agent's Declaration

Please Print PRODUCING AGENT		
Producer #	Tax ID # / SS #	% Commissions split with other agents
Name As Licensed	License #	
Mailing Address		
City/State/Zip		
Phone	Fax	E-Mail
Signature	Date	City and State Where Signed

Please Print GENERAL AGENT		
General Agent #	Name	Tax ID # / SS #
Phone	Fax	E-Mail

### HOME OFFICE USE ONLY

Policy No.	Premium Deposit \$	Underwriter
Mode	Coverages	
Group Contact	Producer	GA

**Census Information** (This form may be photocopied if additional supply is needed) – Not applicable for Voluntary Coverages or any group applying for Dental and Vision

For H.O. Use Only	Employee's Soc. Security#	Name (Last, First, MI)	Sex M/F	City/State of Residence	Current Salary***	Date of Birth		Occupation/Title*	Date of Hire		Marital Status**	# of Dependents	Coverage Election					
						M	D		M	D			E - Employee	S - Spouse	C - Child	Life	LTD	STD
1.	-																	
2.	-																	
3.	-																	
4.	-																	
5.	-																	
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15.	-																	
16.	-																	
17.	-																	
18.	-																	
19.	-																	
20.	-																	

\*Please indicate state or federal coverage continuation here. Mark column with "C" along with date continuation began.

\*\*Marital Status Codes: S-Single, M-Married, W-Widowed, D-Divorced

\*\*\*Please state if salary is per hour, per week, per month or per year.

For H.O. only:  
Group Number: \_\_\_\_\_