

AMERICAN HERITAGE LIFE INSURANCE COMPANY (AHL)

1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224

ENROLLMENT AND EVIDENCE OF INSURABILITY APPLICATION FORM

New Certificate Change/Increase Certificate # _____

Remarks: <div style="text-align: center; font-weight: bold; font-size: 1.2em;">CUSTOM FORM</div>	This box for AHL Home Office use only
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GENERAL INFORMATION

Employee's Name (Last, First, M.I.)		<input type="checkbox"/> M <input type="checkbox"/> F	Social Security Number	
Residence Address		City		State
Date of Birth		Phone Number		Zip
Employer/Association/Union Town of Christiansburg		Date Hired		Occupation
Primary Beneficiary's Full Name and Address		City		State
Phone Number		Date of Birth		Social Security Number
Contingent Beneficiary's Full Name and Address		City		State
Phone Number		Date of Birth		Social Security Number

COMPLETE THIS SECTION FOR PERSONS TO BE INSURED

Last Name	First Name	Relationship	Sex	Date of Birth	Social Security Number	Tobacco Use* (Critical Illness)
		Employee				** <input type="checkbox"/> Yes <input type="checkbox"/> No
		Spouse				** <input type="checkbox"/> Yes <input type="checkbox"/> No

*Has any adult (19 and older) person to be insured used tobacco in the last 12 months? (**If applying for Critical Illness.)

Are you applying for coverage or changing existing coverage due to a qualifying event?
Accident Yes No **Cancer/Specified Disease** Yes No **Critical Illness** Yes No

If "Yes," check the qualifying event:

<input type="checkbox"/> Marriage	<input type="checkbox"/> Spouse/Dependent Child Death	<input type="checkbox"/> Newly Eligible
<input type="checkbox"/> Divorce	<input type="checkbox"/> Eligible/Ineligible Child	<input type="checkbox"/> Termination
<input type="checkbox"/> Birth/Adoption	<input type="checkbox"/> Spouse New Job/Job Loss	<input type="checkbox"/> Employee Death

Date of Qualifying Event _____ Current Certificate Number(s) _____

Do you currently have any of the following Individual coverages with American Heritage Life Insurance Company (AHL)?
 Accident Yes No Cancer Yes No Critical Illness Yes No

If you answered "Yes" to any of the coverages, please enter the Policy Number _____

Do you wish to terminate this coverage? Yes No If "Yes," please enter effective date of termination _____

Premium/Billing Mode <input checked="" type="checkbox"/> Semi-monthly	Account Number	Employee ID	Situs State
Date of First Deduction _____ Coverage Effective Date _____	81345		VA

(Town of Christiansburg)
(EOI L70PA)
(2016)

**ENROLLMENT AND EVIDENCE OF INSURABILITY APPLICATION FORM
SELECTION OF COVERAGE**

(Answer Yes or No and complete for each coverage selected)

Accident (GVAP6) Off the Job Accident <input type="checkbox"/> Yes <input type="checkbox"/> No	Base Units <u>4</u>	Total Semi-monthly Premiums Employee Only <input type="checkbox"/> \$ 6.06 Employee+Spouse <input type="checkbox"/> \$14.15 Employee+Child(ren) <input type="checkbox"/> \$17.63 Family <input type="checkbox"/> \$23.03	Section 125 <input type="checkbox"/> Yes <input type="checkbox"/> No	Home Office Use Only
<input checked="" type="checkbox"/> Accident Treatment & Urgent Care Rider Units <u>4</u>		<input checked="" type="checkbox"/> Dislocation/Fracture Rider Units <u>4</u>		
<input checked="" type="checkbox"/> Emergency Room Services Rider Units <u>4</u>		<input checked="" type="checkbox"/> Benefit Enhancement Rider Units <u>4</u>		
<input checked="" type="checkbox"/> Outpatient Physician's Rider Units <u>2</u>		<input checked="" type="checkbox"/> Accidental Death, Dismemberment and Functional Loss Rider Units <u>2</u>		

Cancer/Specified Disease (GVCP3) <input type="checkbox"/> Yes <input type="checkbox"/> No			Total Semi-monthly Premiums Employee Only <input type="checkbox"/> \$23.26 Employee+Spouse <input type="checkbox"/> \$37.50 Employee+Child(ren) <input type="checkbox"/> \$32.67 Family <input type="checkbox"/> \$47.16			Section 125 <input type="checkbox"/> Yes <input type="checkbox"/> No		Home Office Use Only	
Benefits	Hospital	Radiation / Chemotherapy	Surgery Related	Misc.	<input checked="" type="checkbox"/> Cancer Initial Diagnosis Option	<input checked="" type="checkbox"/> Cancer Progressive Benefit Option	<input checked="" type="checkbox"/> Intensive Care Option	<input checked="" type="checkbox"/> Wellness Option	
Units	3	8	2	1	6	1	6	2	

Critical Illness (GVCIP2) <input type="checkbox"/> Yes <input type="checkbox"/> No				Section 125 <input type="checkbox"/> Yes <input type="checkbox"/> No		Home Office Use Only	
Basic Benefit Amount \$10,000							
<input checked="" type="checkbox"/> Supplemental Critical Illness Option II			<input checked="" type="checkbox"/> Wellness Option Units <u>2</u>			<input checked="" type="checkbox"/> 2 nd Event Initial Critical Illness Option	
Semi-monthly Premiums	Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Child(ren)	Family	
Non-Tobacco	18-35	<input type="checkbox"/> \$ 2.43	<input type="checkbox"/> \$ 3.70	<input type="checkbox"/> \$ 2.43	<input type="checkbox"/> \$ 2.43	<input type="checkbox"/> \$ 3.70	
	36-50	<input type="checkbox"/> \$ 5.58	<input type="checkbox"/> \$ 8.43	<input type="checkbox"/> \$ 5.58	<input type="checkbox"/> \$ 5.58	<input type="checkbox"/> \$ 8.43	
	51-60	<input type="checkbox"/> \$11.33	<input type="checkbox"/> \$17.05	<input type="checkbox"/> \$11.33	<input type="checkbox"/> \$11.33	<input type="checkbox"/> \$17.05	
	61-63	<input type="checkbox"/> \$18.53	<input type="checkbox"/> \$27.85	<input type="checkbox"/> \$18.53	<input type="checkbox"/> \$18.53	<input type="checkbox"/> \$27.85	
	64+	<input type="checkbox"/> \$29.23	<input type="checkbox"/> \$43.90	<input type="checkbox"/> \$29.23	<input type="checkbox"/> \$29.23	<input type="checkbox"/> \$43.90	
Tobacco	18-35	<input type="checkbox"/> \$ 3.38	<input type="checkbox"/> \$ 5.13	<input type="checkbox"/> \$ 3.38	<input type="checkbox"/> \$ 3.38	<input type="checkbox"/> \$ 5.13	
	36-50	<input type="checkbox"/> \$ 8.63	<input type="checkbox"/> \$13.00	<input type="checkbox"/> \$ 8.63	<input type="checkbox"/> \$ 8.63	<input type="checkbox"/> \$13.00	
	51-60	<input type="checkbox"/> \$18.08	<input type="checkbox"/> \$27.18	<input type="checkbox"/> \$18.08	<input type="checkbox"/> \$18.08	<input type="checkbox"/> \$27.18	
	61-63	<input type="checkbox"/> \$27.73	<input type="checkbox"/> \$41.65	<input type="checkbox"/> \$27.73	<input type="checkbox"/> \$27.73	<input type="checkbox"/> \$41.65	
	64+	<input type="checkbox"/> \$44.13	<input type="checkbox"/> \$66.25	<input type="checkbox"/> \$44.13	<input type="checkbox"/> \$44.13	<input type="checkbox"/> \$66.25	

ENROLLMENT AND EVIDENCE OF INSURABILITY APPLICATION FORM

EVIDENCE OF INSURABILITY

(Please complete each question applicable to coverages selected.)

Abbreviations: EE - Employee SP - Spouse CH - Child(ren) Y - Yes N - No

Eligibility Question		EE	SP	CH
Cancer & Critical Illness	1. Is the employee actively at work now, for wage or profit, and has he/she worked at least 20 hours each week performing all duties of his/her regular occupation at his/her regular place of employment for at least the last 3 months except for minor illness or injury of 1 week or less, or normal pregnancy?	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A	N/A
If any of the questions below are answered "yes," please list the required health history on page 4. *For Critical Illness, Underwriting Questions are not applicable to children.				
Underwriting Questions		EE	SP	CH
Cancer & Critical Illness*	2. Has any person to be insured, in the last 5 years, been diagnosed with or treated by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC), or tested positive for antigens or antibodies to an AIDS virus?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Cancer w/ Intensive care & Critical Illness*	3. Has any person to be insured, in the last year, been diagnosed by a member of the medical profession with a systolic blood pressure reading higher than 150 more than once or a diastolic blood pressure reading higher than 100 more than once?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Cancer, Cancer Initial Diagnosis Option & Cancer Progressive Benefit Option	4a. Has any person to be insured ever been diagnosed with or treated by a member of the medical profession for any type of cancer, other than basal cell carcinoma?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
	4b. If the answer to 4a. is yes, has that person(s) been diagnosed with or treated by a member of the medical profession for Leukemia, Hodgkin's Disease, Lymphoma, or Cancer with any lymph node involvement or more than one metastasis?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
	4c. If the answer to 4a. is yes, has that person(s), in the last 5 years, been diagnosed with or treated by a member of the medical profession for any other type of cancer (other than those listed in 4b. and/or basal cell carcinoma)?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Critical Illness	5. Has any person to be insured, in the last 2 years, had or been diagnosed with or treated by a member of the medical profession for any of the following? <ul style="list-style-type: none"> • Central Nervous System Disease or disorder (to include Multiple Sclerosis or Muscular Dystrophy) • Chronic Fatigue Syndrome • Diabetes • Emphysema • Fibromyalgia • Heart Disease • Kidney Disease/Disorder (including dialysis and/or chronic renal failure) • Liver Disease • Lung Disease • Lupus • Optic Neuritis • Parkinson's Disease • Paralysis • Rheumatoid Arthritis 	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A
Critical Illness	6. Has any person to be insured, in the last 5 years, had any medical or surgical procedures (including organ transplant) advised or recommended by a member of the medical profession, but not done at this time?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A
Critical Illness Supplemental Benefits Option	7. Has any person to be insured, in the last 5 years, been diagnosed with or received any advice, treatment or consultation by a member of the medical profession for any of the following? <ul style="list-style-type: none"> • Alzheimer's Disease, dementia, senility or organic brain syndrome • Macular degeneration, glaucoma, optic neuritis, or cataracts • An average hearing threshold sensitivity for air conduction of 40 decibels or greater 	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A

ENROLLMENT AND EVIDENCE OF INSURABILITY APPLICATION FORM

EVIDENCE OF INSURABILITY

(Please complete each question applicable to coverages selected.)

Abbreviations: EE - Employee SP - Spouse CH - Child(ren) Y - Yes N - No

If any of the questions below are answered "yes," please list the required health history below.

Underwriting Questions (Continued)		EE	SP	CH		
Cancer w/ Intensive Care Option	8. Has any person to be insured, in the last 5 years, been diagnosed with or treated by a member of the medical profession for a stroke or transient ischemic attack (TIA), a heart attack, a heart condition, heart trouble, any abnormality of the heart, or any artery disease?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N		
Cancer	9. Has any person to be insured ever been diagnosed with or treated by a member of the medical profession for any of the following? <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> • Addison's Disease • Brucellosis • Cerebrospinal meningitis • Cystic Fibrosis • Encephalitis • Hansen's Disease • Hepatitis (Chronic B or Chronic C with liver failure or hepatoma) • Legionnaires' Disease • Lou Gehrig's Disease (ALS) • Lyme Disease • Muscular Dystrophy • Multiple Sclerosis </td> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> • Myasthenia Gravis • Osteomyelitis • Primary Biliary Cirrhosis • Primary Sclerosing Cholangitis • Reye's Syndrome • Rocky Mountain Spotted Fever • Sickle Cell Anemia • Systemic Lupus Erythematosus • Tetanus • Tuberculosis • Thalassemia • Tularemia • Typhoid Fever </td> </tr> </table>	<ul style="list-style-type: none"> • Addison's Disease • Brucellosis • Cerebrospinal meningitis • Cystic Fibrosis • Encephalitis • Hansen's Disease • Hepatitis (Chronic B or Chronic C with liver failure or hepatoma) • Legionnaires' Disease • Lou Gehrig's Disease (ALS) • Lyme Disease • Muscular Dystrophy • Multiple Sclerosis 	<ul style="list-style-type: none"> • Myasthenia Gravis • Osteomyelitis • Primary Biliary Cirrhosis • Primary Sclerosing Cholangitis • Reye's Syndrome • Rocky Mountain Spotted Fever • Sickle Cell Anemia • Systemic Lupus Erythematosus • Tetanus • Tuberculosis • Thalassemia • Tularemia • Typhoid Fever 	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<ul style="list-style-type: none"> • Addison's Disease • Brucellosis • Cerebrospinal meningitis • Cystic Fibrosis • Encephalitis • Hansen's Disease • Hepatitis (Chronic B or Chronic C with liver failure or hepatoma) • Legionnaires' Disease • Lou Gehrig's Disease (ALS) • Lyme Disease • Muscular Dystrophy • Multiple Sclerosis 	<ul style="list-style-type: none"> • Myasthenia Gravis • Osteomyelitis • Primary Biliary Cirrhosis • Primary Sclerosing Cholangitis • Reye's Syndrome • Rocky Mountain Spotted Fever • Sickle Cell Anemia • Systemic Lupus Erythematosus • Tetanus • Tuberculosis • Thalassemia • Tularemia • Typhoid Fever 					
Height and Weight	10. Provide Height and Weight Employee (Cancer w/Intensive Care Option and Critical Illness): Height: ____ ft. ____ in. Weight: ____ lbs. Spouse (Critical Illness): Height: ____ ft. ____ in. Weight: ____ lbs.					
Required Health History	11. Provide health history for any "Yes" answers to the Underwriting questions. Include physician's (or other members of the medical profession) name, address and telephone number: _____ _____ _____					

REPRESENTATION. The undersigned producer and I certify that I have read or had read to me the completed application and understand that any misstatement or misrepresentation in the application may result in loss of coverage. I represent that statements and answers given on this application are true, complete, and correctly recorded. **UNDERSTANDING.** I understand that: if premiums for the coverage(s) is (are) to be paid by payroll deductions, these deductions may start before the "effective date" of coverage(s) and that this does not change the effective date of coverage; and the "effective date" for health insurance coverages will be the date recorded on the policy/certificate/benefit statement, not the date the application is signed. If the coverage(s) is (are) not issued, American Heritage Life Insurance Company will refund any deductions it receives. I also understand that no producer (agent) has authority to waive any answer or otherwise modify this application, or to bind American Heritage Life Insurance Company in any way by making any promise or representation that is not set out in writing in this application. I understand that if I refuse any coverage for which I am eligible, satisfactory proof of insurability may be required, at my own expense, should I desire to apply for it at a later date. Any such application may be declined on the basis of such proof. **PREMIUM DEDUCTION AUTHORIZATION (EMPLOYEE).** I **AUTHORIZE** my employer to deduct from my salary or wages, if applicable, the necessary premium for the coverages requested. **AUTHORIZATION TO OBTAIN AND DISCLOSE CERTAIN DATA (FOR CRITICAL ILLNESS).** I authorize any physician, medical practitioner, hospital, clinic or other medical facility, Pharmacy Benefit Managers, insurance company, or MIB, Inc. that has records or knowledge of my health including my prescription medication history to give to American Heritage Life Insurance Company, its subsidiaries or its reinsurers any information relating to the underwriting of insurance for which I am applying. I also authorize American Heritage Life Insurance Company, or its reinsurers, to make a brief report of my health information to MIB, Inc. I understand that there is a possibility of redisclosure of any information disclosed pursuant to this authorization and that information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality. I acknowledge receipt of the Important Notice About Privacy and MIB Notice form. I or my authorized representative may request a copy of this authorization. A copy of this authorization is as valid as the original. This authorization applies to any minor dependent on whom insurance is requested. This authorization is valid for 24 months from the date signed. I understand that I may revoke this authorization at any time by notifying American Heritage Life Insurance Company in writing of my desire to do so.

Signed at: City/State _____ Date Signed _____

Signature of Proposed Insured _____

Producer's Statement. I certify that to the best of my knowledge and belief the information on this form is complete, accurate and correctly recorded.

Signature of Soliciting Producer _____ Print Soliciting Producer Name _____

To be completed by home office or producer, prior to issue:

Producer Name	Producer Number	National Producer Number (NPN)	Percentage Credit
Servicing Producer: Lona Bishop	5K0B0		50 %
Soliciting Producer: Digital Insurance, Inc.	5KYH0		50 %
			%
			%
			%

(Town of Christiansburg)
(EOI L70PA)
(2016)

Important Notice About Privacy:

In processing your application, an investigative report may be made. Information is obtained through interviews with third parties, such as family members, business associates, financial sources, friends, neighbors, or others with whom you are acquainted. The purpose of this information is to determine your eligibility for insurance. This inquiry includes information as to your character, general information and personal characteristics. In certain limited circumstances, we are allowed by law to disclose necessary items of personal information to third parties without your specific authorization. You may request to be interviewed in connection with the preparation of the investigative report and you have the right to make a written request within a reasonable period of time for a complete and accurate disclosure of additional information concerning the nature and scope of the investigation. You or your representative are entitled to receive a copy of this investigative consumer report upon your request.

IN/MIBVA-3**(2012)****Allstate**[®]**Benefits****MIB Notice:**

Information regarding your insurability is treated as confidential. We or our reinsurers may, however, make a brief report to MIB, Inc. (MIB), a not-for-profit membership organization of life insurance companies, which operates an information exchange for its members. If you apply to another MIB member company for life or health insurance coverage or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file. Upon receipt of a request from you, MIB arranges disclosure of any information it may have in your file. If you question the accuracy of information in MIB's file, contact MIB and seek a correction in accordance with the procedure set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, PH. #866-692-6901. American Heritage Life or its reinsurers may release information in its file to other insurance companies that you apply to for life or health insurance, or submit a claim to for benefits.

IN/MIBVA-3**(2012)**



AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE:
1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224-6688
(904) 992-1776

A Stock Company

<p>IMPORTANT NOTICE TO PERSONS ON MEDICARE THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS</p>
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This is not Medicare Supplement Insurance

This insurance provides limited benefits, if you meet the policy conditions, for hospital or medical expenses that result from accidental injury. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

This insurance duplicates Medicare benefits when it pays:

- Hospital or medical expenses up to the maximum stated in the policy

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- Hospitalization
- Physician services
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

<p>Before You Buy This Insurance</p>

- ✓ Check the coverage in **all** health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).



Benefits

AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE:
1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224-6688
(904) 992-1776

A Stock Company

<p>IMPORTANT NOTICE TO PERSONS ON MEDICARE THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS</p>
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This is not Medicare Supplement Insurance

This insurance provides limited benefits, if you meet the policy conditions, for hospital or medical expenses only when you are treated for one of the specific diseases or health conditions listed in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

This insurance duplicates Medicare benefits when it pays:

- hospital or medical expenses up to the maximum stated in the policy

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- physician services
- hospice
- outpatient prescription drugs if you are enrolled in Medicare Part D
- other approved items and services

<p>Before You Buy This Insurance</p>

- ✓ Check the coverage in **all** health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

AWD3431-1