Group Disability Income Insurance for Federal Employees through CSEBA

APPLY TODAY. SEND NO MONEY NOW.

1. Complete the sections below for your desired coverage.
2. Sign and date the application where indicated on the reverse, then return to:
   NBFSA • P.O. Box 24279 • Winston Salem, NC 27114-4279

Request for Group Insurance from:
New York Life Insurance Company
51 Madison Avenue
New York, New York 10010

Administered by
NBFSA • P.O. Box 24279
Winston Salem, NC 27114-4279

STARR WRIGHT USA
Federal Employee Program Administrator/Licensed Producer

GROUP DISABILITY INCOME INSURANCE APPLICATION

Please Print. Use Dark Ink. Do Not Erase. Initial All Changes.

Policyholder: CSEBA	Group Policy Number: G-30305-0	Certificate No.: (Leave Blank)	
Member Name: (First, Middle Initial, Last)	❑ Male ❑ Female	Height: _____ft. _____in.	Weight: _____lb.
Street:	City:	State:	Zip Code:
Date of Birth (MM/DD/YYYY):	Place of Birth: (State/Country)		
Daytime Phone No.: ( )	Business Telephone: ( )	Email:	
Occupation:	Average Monthly Income: $		
Business Address: Street:			
City:	State:	Zip Code:	
Beneficiary – Print Full Name & Relationship to you Name:		Relationship:	

DISABILITY INCOME INSURANCE REQUESTED: (Refer to the brochure for eligibility, options and coverage description.) Waiting Period: 60 days.
I HEREBY APPLY FOR THE FOLLOWING COVERAGE(S):
❑ New: Monthly Benefit Amount: $ _____ ❑ Change: Increase my Monthly Benefit Amount to: $ _____

Do you have any Disability Income Insurance in force or pending in this or any other company? ❑ Yes ❑ No If yes, give details:

Company	Monthly Benefit	Benefit Period	Waiting Period	To Be Replaced?
				❑ Yes ❑ No
				❑ Yes ❑ No

Have you been actively engaged in the full-time duties of your occupation (at least 17.5 hours per week) immediately before the date of this application? ❑ Yes ❑ No

Is the Monthly Benefit Amount herein applied for equal to or less than 65% of your Average Monthly Income minus any Other Income Benefits? ❑ Yes ❑ No

STATEMENT OF HEALTH: (Please initial any changes you make on this form.)
To the best of your knowledge and belief, answer the following questions as they apply to you.

a. Are you now taking any prescribed medication or receiving or contemplating any medical attention or surgical treatment? ❑ Yes ❑ No
b. During the past five years, have you ever been medically diagnosed by a physician as having or been treated for: heart or circulatory trouble, elevated blood pressure, chest pain or pressure, gynecological or genitourinary disorders, ulcers, cancer, diabetes, mental or nervous disorder or psychotherapeutic treatment, epilepsy, respiratory disorder, kidney or liver disorder, (including hepatitis), enlarged lymph nodes or immunodeficiency disorder, thyroid disorder, blood disorder, albumin, blood, pus or sugar in urine, back trouble/disorder, bone or joint disorder, arthritis, varicose veins, or unexplained weight loss? ❑ Yes ❑ No
c. During the past five years have you ever been counseled, treated or hospitalized for the use of alcohol or drugs? ❑ Yes ❑ No
d. Are you now pregnant? ❑ Yes ❑ No
e. Are you now disabled, or applied or applying for, or receiving any disability or Workers' Compensation benefits or on waiver of premium for life or health insurance? ❑ Yes ❑ No
g. **Except for the residents of Minnesota and Connecticut,** have you been convicted of a crime or served time in prison because of a conviction or have an arrest pending? ❑ Yes ❑ No
   For residents of Minnesota and Connecticut only, have you been convicted of a crime or served time in prison because of a conviction or been convicted for any reason during the past 15 years? ❑ Yes ❑ No

If you have answered "Yes" to any of the Questions above, give complete details below. *(Please feel free to attach a separate document if more space is needed for your answer.)*		
Question Number	Illness or Condition-Date of Onset-Duration-Treatment-Operations-Degree of Recovery and Date:	Name and address of Physicians or other Medical Care Practitioners and Hospitals where confined or treated:

I understand that New York Life Insurance Company has the right to require additional information and, if necessary, an examination by a physician. I ask New York Life to rely on all such statements made on this form, and any supplements to it, while considering this request. I also understand that the coverage afforded will be in consideration of the answers and statements set forth above.

AUTHORIZATION:

I authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, laboratory, insurance company, or other organization, institution or person, that has any records or knowledge of me or my health to release information, including prescription drug records, maintained by physicians, pharmacy benefit managers, and other sources of information to New York Life Insurance Company, its reinsurers, its subsidiaries or the plan administrator about the physical and mental health of any persons proposed for insurance, including significant history, findings, diagnosis and treatment, but excluding psychotherapy notes.

A photocopy of this AUTHORIZATION and request form shall be as valid as the original. In all circumstances, my authorized agent or representative, or I may request a copy of this AUTHORIZATION. This AUTHORIZATION may be used for a period of 24 months from the date signed, unless sooner revoked as stated in the IMPORTANT NOTICE.

By signing and dating this application, the member **requests** the insurance indicated; and the member and any person proposed for insurance **consent** to authorize the disclosure of information to and from the providers noted in the IMPORTANT NOTICE; and **attest** to having read the IMPORTANT NOTICE and Fraud Notices indicated on the enclosed and that to the best of my knowledge and belief, the answers provided to the questions are true and complete.

Payment Period Options: (Choose one)

(If no option selected, payments will processed on a Quarterly basis)

❑ Monthly ❑ Quarterly ❑ Annually

Payment Method Options: (Choose one)

❑ Direct Bill

❑ Electronic Funds Transfer Authorization

Please provide the Financial Institution's Account and Routing Number (Routing number is between these symbols ⑆ ⑆ on the bottom left of your check)

Routing/Transit Number | | | | | | | | | Bank Account Number | | | | | | | | | | | | | | | | | |

❑ Credit Card Payment Authorization (Discover, Mastercard or Visa)

Card Number | | | | | | | | | | | | | | | | Expiration Date | | | | (MMYY)

I authorize the Administrator to initiate automatic withdrawals or charges from my account listed above. This authorization is to remain in effect until I change or cancel it by written notification.

Member's Signature: (Please sign and date in ink)

X_____ Date_____

Required Required

Questions? Call NBFSA at (844) 746-1452

Monday through Friday, 9:00 a.m. to 7:00 p.m.

G-30305-0

Please Retain This Important Information

IMPORTANT NOTICE:

How New York Life Obtains Information and Underwrites Your Request For Group Disability Income 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 your request 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, and other insurance companies to which you have applied for insurance. 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.

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.

New York Life may release this information to the Plan Administrator, other insurance companies to whom you may apply for life and health insurance, or to whom 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).

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, 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, you may contact New York Life and seek a correction.

For NM Residents: PROTECTED PERSONS[1] have a right of access to certain CONFIDENTIAL ABUSE INFORMATION 2 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.

New York Life Insurance Company

8/12 ed.

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.

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.

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 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 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 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 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.

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