



Allstate

Benefits

AMERICAN HERITAGE LIFE INSURANCE COMPANY (AHL)

1776 AMERICAN HERITAGE LIFE DRIVE

JACKSONVILLE, FLORIDA 32224

ENROLLMENT AND EVIDENCE OF INSURABILITY FORM

New Certificate Change/Increase Certificate # _____

Remarks:	This box for AHL Home Office use only
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GENERAL INFORMATION

Employee's/Payor's/Owner's (Certificateholder) Name (Last, First, M.I.)		<input type="checkbox"/> M <input type="checkbox"/> F	Social Security Number		
Residence Address		City	State	Zip	
Date of Birth	Phone Number	Email			
Employer/Association/Union Fraternal Order of Police Illinois Troopers Lodge 41		Date Hired	Occupation	Plant Or Division	
Primary Beneficiary's Full Name and Address		City	State	Zip	Relationship
Phone Number	Date of Birth	Social Security Number			
Contingent Beneficiary's Full Name and Address		City	State	Zip	Relationship
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*
		Employee				** <input type="checkbox"/> Yes <input type="checkbox"/> No
		Spouse				** <input type="checkbox"/> Yes <input type="checkbox"/> No

*Has anyone to be insured used tobacco in the last 12 months? (**If applying for Critical Illness.)

Are you changing any existing coverage due to a qualifying event such as marriage, birth, or adoption?
Accident Yes No **Critical Illness** Yes No
 If "Yes", please complete the following: Qualifying Event _____
 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 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 _____	V5207		IL

ENROLLMENT AND EVIDENCE OF INSURABILITY FORM SELECTION OF COVERAGE

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

Accident (GVAP1) (On and Off the Job Accident) <input type="checkbox"/> Yes <input type="checkbox"/> No	Total Semi-monthly Premium: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Low Plan:</td> <td style="width: 33%;">High Plan:</td> </tr> <tr> <td>Employee Only <input type="checkbox"/> \$ 9.00</td> <td><input type="checkbox"/> \$12.34</td> </tr> <tr> <td>Employee+Spouse <input type="checkbox"/> \$16.93</td> <td><input type="checkbox"/> \$23.61</td> </tr> <tr> <td>Employee+Child(ren) <input type="checkbox"/> \$18.42</td> <td><input type="checkbox"/> \$25.84</td> </tr> <tr> <td>Family <input type="checkbox"/> \$22.45</td> <td><input type="checkbox"/> \$31.73</td> </tr> </table>	Low Plan:	High Plan:	Employee Only <input type="checkbox"/> \$ 9.00	<input type="checkbox"/> \$12.34	Employee+Spouse <input type="checkbox"/> \$16.93	<input type="checkbox"/> \$23.61	Employee+Child(ren) <input type="checkbox"/> \$18.42	<input type="checkbox"/> \$25.84	Family <input type="checkbox"/> \$22.45	<input type="checkbox"/> \$31.73	Section 125 <input type="checkbox"/> Yes <input type="checkbox"/> No	Home Office Use Only
Low Plan:	High Plan:												
Employee Only <input type="checkbox"/> \$ 9.00	<input type="checkbox"/> \$12.34												
Employee+Spouse <input type="checkbox"/> \$16.93	<input type="checkbox"/> \$23.61												
Employee+Child(ren) <input type="checkbox"/> \$18.42	<input type="checkbox"/> \$25.84												
Family <input type="checkbox"/> \$22.45	<input type="checkbox"/> \$31.73												
Low Plan: Base Units <u> 2 </u>		<input checked="" type="checkbox"/> Benefit Enhancement Rider	Units <u> 1 </u>										
High Plan: Base Units <u> 3 </u>		<input checked="" type="checkbox"/> Benefit Enhancement Rider	Units <u> 1 </u>										

Critical Illness (GVCIP2) <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Employee Only <input type="checkbox"/> Employee+Spouse <input type="checkbox"/> Employee+Child(ren) <input type="checkbox"/> Family	Section 125 <input type="checkbox"/> Yes <input type="checkbox"/> No	Total Semi-monthly Premium \$ _____	Home Office Use Only
<input checked="" type="checkbox"/> Cancer Critical Illness Option	<input checked="" type="checkbox"/> 2 nd Event Cancer Critical Illness Option	<input checked="" type="checkbox"/> 2 nd Event Initial Critical Illness Option	<input checked="" type="checkbox"/> Supplemental Critical Illness Option II	<input checked="" type="checkbox"/> Wellness Option Units <u> 2 </u>
Basic Benefit Amount: \$ _____ If covered, Basic Benefit amount for spouse or other dependents is 50% of the employee's.				

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
Critical Illness	1. Is any person to be insured (employee and the employee's spouse if applying for life and/or accident with sickness disability rider) 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 3 months except for minor illness or injury of 1 week or less, or normal pregnancy?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A
If any of the questions below are answered "yes", please list the required health history on page 3.				
Underwriting Questions		EE	SP	CH
Critical Illness	2. Has any person to be insured, in the last 10 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
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
Critical Illness Cancer 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

ENROLLMENT AND EVIDENCE OF INSURABILITY 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 in Question 10 below.				
Underwriting Questions (Continued)		EE	SP	CH
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 • 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	<input type="checkbox"/> Y <input type="checkbox"/> N
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	<input type="checkbox"/> Y <input type="checkbox"/> N
Critical Illness Supplemental Benefits Option	7. Has any person to be insured, in the last 10 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	<input type="checkbox"/> Y <input type="checkbox"/> N
Critical Illness	8. Provide Height and Weight of Proposed Insured: Height: Weight:			
Critical Illness (over \$50,000)	9. Provide the names and addresses of all physicians (or other members of the medical profession) for each person to be insured; the required health history section may be used if additional space is needed. _____ _____			
Required Health History	10. 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: _____ _____			

ELECTRONIC ACCEPTANCE (Please check YES or NO)

By checking the "Yes" box, I elect electronic delivery of my certificate(s) of insurance, including all documents accompanying my certificate(s) of insurance. If electronically delivered, I understand that I will receive instructions at the email address I have provided on how to receive my certificate and accompanying documents at: www.allstatebenefits.com/mybenefits.

Yes No

By checking the "Yes" box, I elect electronic delivery of all contractual, regulatory and administrative correspondence (correspondence) regarding my certificate(s) of insurance, to include claim correspondence, explanations of benefits, periodic notices (such as privacy notices) and other correspondence. If electronically delivered, I understand that I will receive instructions at the last email address I have provided on how to receive correspondence at: www.allstatebenefits.com/mybenefits.

Yes No

I understand and agree that to receive electronic delivery, I must have a computer with internet access, a web browser that is Microsoft Internet Explorer version 5.0 or greater, an e-mail account, and the ability to download PDF files using Adobe Acrobat Reader version 5.0 or higher and a printer or other device to download and print or save any documents I wish to retain.

I understand and I agree that my consent is valid while I remain covered. At any time, I may withdraw my consent for any reason and receive future correspondence in paper to include a paper copy of my certificate(s) of insurance, free of charge, by calling toll-free: 1-800-521-3535; or by writing to: Customer Care Center, American Heritage Life Insurance Company, 1776 American Heritage Life Drive, Jacksonville, Florida, 32224.

REPRESENTATION. 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 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 AHL 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. 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, the Medical Information Bureau (MIB, Inc.) or other organization, institution or person, that has records or knowledge of me or my health including my prescription medication history to give to AHL, its subsidiaries or its reinsurers any information. I also authorize AHL, 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. A copy of this authorization is as valid as the original. This authorization applies to any 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 AHL in writing of my desire to do so.

Signed at: City/State _____ Date Signed _____

Signature of Proposed Insured _____

Signature of Owner, if other than Insured _____

Signature of Employee/Payor, if not Insured or Owner _____

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:	6CFG0		100 %
Soliciting Producer:			%
			%
			%
			%

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. You may request to be interviewed in connection with the report and may also receive a copy of the report upon request. 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 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.

IN/MIB-3**(2012)****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 the MIB 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/MIB-3**(2012)**



AMERICAN HERITAGE LIFE INSURANCE COMPANY

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

A Stock Company

IMPORTANT NOTICE TO PERSONS ON MEDICARE THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS

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

Before You Buy This Insurance

- ✓ 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 (SHIIP).



American Heritage Life Insurance Company
1776 American Heritage Life Drive
Jacksonville, FL 32224

ILLINOIS NOTICE REGARDING CIVIL UNIONS

The Religious Freedom Protection and Civil Union Act, effective June 1, 2011, (“the Act”), creates a legal relationship between two persons of the same sex or opposite sex who establish a civil union pursuant to the Act.

Pursuant to the Act, parties to a civil union are entitled to the same legal obligations, responsibilities, protections, and benefits as are afforded or recognized by the law of Illinois to spouses, whether they derive from statute, administrative rule, policy, common law, or any other source of civil or criminal law. Any benefit, coverage, or right governed by Illinois state law that is provided to a child of a marriage will also be provided to a child of a civil union.

The Act further provides that a party to a civil union shall be included in any definition or use of the terms “spouse,” “family,” “immediate family,” “dependent,” “next of kin,” and other terms that denote the spousal relationship as those terms are used throughout the law.

This law also requires that a marriage between persons of the same sex, a civil union, or a substantially similar legal relationship, other than common law marriage, legally entered into in other jurisdictions shall be recognized in Illinois as a civil union.

This notice is to inform you that American Heritage Life Insurance Company is in compliance with the Act for all policies and certificates governed by Illinois state law.