



New York State Professional Fire Fighters Association, Inc.

174 Washington Avenue, Albany, NY 12210

Phone: 518-436-8827 • 1-800-238-8827 • Fax: 518-436-8830

E Mail: profire@nyspffa.org

www.nyspffa.org

SAMUEL A. FRESINA
President

JAMES J. MCGOWAN
Secretary-Treasurer

EXECUTIVE BOARD

Executive V.P.

DAVID J. HOLLERAN

1st District V.P.

SEAN McCABE

Ridge Road

Local 3794

2nd District V.P.

THOMAS CARCONE

Utica

Local 32

3rd District V.P.

ANDY HIRSCH

Albany

Local 2007

4th District V.P.

CHRIS PUTNEY

Elmira

Local 709

5th District V.P.

SEAN DeNIGRIS

New Rochelle

Local 273

7th District V.P.

LEROY MCGINNIS

New York City

Local 94

8th District V.P.

JAMES McCARTHY

New York City

Local 854

CHAPLAIN

REV. JOHN TALLMAN

40 Collins Place

Albany, NY 12208

Dear Local President,

I hope everyone is doing well. We would like to thank all the Locals who responded to my request to update their census, to include dates of hire for each member.

Now to the reason for this exercise. MetLife, the NYSPFFA Group Life Insurance Provider, has agreed to a new *Special Enrollment period*, open to all members in all 107 Locals, across all 41 counties in New York State.

Any member hired on or after January 1st, 2016, can enroll on a guaranteed issue basis for up to \$300,000.00 **without answering any medical questions, and without taking any medical exam!** If a member was hired prior to January 1st, 2016 they would simply complete an application and a Statement of Health form, medical underwriting required.

Once again, this coverage is available to every member, their spouse, and any dependent children.

The Special enrollment period for the Supplemental Life benefit is from September 15, 2020 through October 30, 2020.

For those looking to apply for coverage, a complete enrollment packet can be mailed to you. Please feel free to make copies of these forms, hang them in the firehouse or pass them out to your members. We encourage all members to take advantage of this benefit.

Please keep in mind the higher your membership participation, the more enhanced your financial benefit will be each year. The more members that take advantage of the life insurance program, the greater our ability to negotiate better rates in the future.

Any questions regarding the coverage can be addressed by calling our office at 518-436-8827 and speaking to Secretary-Treasurer Jim McGowan, or our Insurance Administrator Nicole Reid-Proctor.

Fraternally,

Samuel A. Fresina
President

Fraternally,

James J. McGowan
Secretary-Treasurer





**NEW YORK STATE PROFESSIONAL FIRE FIGHTERS
ASSOCIATION
174 WASHINGTON AVENUE
ALBANY, NEW YORK 12210
518-436-8827, EXTENSION 201**

Monthly Life Insurance Rates - Active Members

		Total Active Member Coverage					
		30,000	60,000	120,000	180,000	240,000	300,000
Age	18-34	\$ 4.93	\$ 9.85	\$ 19.70	\$ 29.55	\$ 39.40	\$ 49.25
	35-59	\$ 6.63	\$ 13.25	\$ 26.50	\$ 39.75	\$ 53.00	\$ 66.25
	60-69	\$ 8.35	\$ 16.70	\$ 33.40	\$ 50.10	\$ 66.80	\$ 83.50

Monthly Life Insurance Rates - Spousal Coverage

		Total Spousal Coverage					
		20,000	30,000	60,000	90,000	120,000	150,000
Age	<=29	\$ 4.00	\$ 4.69	\$ 6.76	\$ 8.83	\$ 10.90	\$ 12.97
	30-34	\$ 4.00	\$ 4.70	\$ 6.80	\$ 8.90	\$ 11.00	\$ 13.10
	35-39	\$ 4.00	\$ 4.93	\$ 7.72	\$ 10.51	\$ 13.30	\$ 16.09
	40-44	\$ 4.00	\$ 5.30	\$ 9.20	\$ 13.10	\$ 17.00	\$ 20.90
	45-49	\$ 4.00	\$ 5.97	\$ 11.88	\$ 17.79	\$ 23.70	\$ 29.61
	50-54	\$ 4.00	\$ 7.01	\$ 16.04	\$ 25.07	\$ 34.10	\$ 43.13
	55-59	\$ 4.00	\$ 9.00	\$ 24.00	\$ 39.00	\$ 54.00	\$ 69.00
	60-64	\$ 4.00	\$ 11.56	\$ 34.24	\$ 56.92	\$ 79.60	\$ 102.28
65-69	\$ 4.00	\$ 16.84	\$ 55.36	\$ 93.88	\$ 132.40	\$ 170.92	

- * Spouse Rates above include Spouse and \$10,000 in Dependent Child coverage
- ** Total amount of Spouse only coverage cannot exceed more than 50% of member's coverage.
- ***If you apply for Spousal coverage in excess of \$20,000, you need to fill out a Statement of Health Form (MetLife Life Medical Form) found at <www.nyspffa.org>.

INSTRUCTIONS

FOR THE STATEMENT OF HEALTH FORM AND THE AUTHORIZATION FORM THAT FOLLOW THIS SECTION

INSTRUCTIONS TO THE RECORDKEEPER (The Recordkeeper may be the Group Customer, a Third Party Administrator or MetLife.)

1. Fill in the Group Customer Information and Insurance Information on the Statement of Health form.
2. Give the forms to the Member

INSTRUCTIONS TO THE MEMBER

1. Fill in your name and Social Security # on the Statement of Health form. The Member's Name and the Member's Social Security # must appear on the form.
2. Give the forms to the Proposed Insured to complete and send to MetLife.

INSTRUCTIONS TO THE PROPOSED INSURED (The Proposed Insured is the person for whom insurance is being requested. The Proposed Insured may be the Member, the Member's Spouse/Domestic Partner or the Member's Child.) A separate Statement of Health form must be completed by each Proposed Insured.

Based on the enrollment form submitted by the Member, a Statement of Health form is required to complete the employee's request for group insurance coverage for you, the Proposed Insured.

1. If the Insurance Information Section is not completed, obtain the information before finalizing the form. Contact your Union/Benefits Administrator if the Life Insurance amounts were not provided or to confirm the Life Insurance amounts.
2. Complete the Statement of Health form and sign where indicated by an arrow.
3. Sign the Authorization form where indicated by an arrow.
4. After completion, make a copy of both completed forms for your records and FAX or MAIL the original forms to the address at the right. Emailed forms must be printed and signed before they are scanned and submitted.



NYSPFFA
 174 WASHINGTON AVE
 ALBANY, NY 12210
 FAX: 518 - 436 - 8830

Note: Additional medical information may be required after MetLife's initial review of a completed Statement of Health form. The additional information requested may be a physical examination, paramedical exam, or an Attending Physician Report. Correspondence will be sent within ten days by MetLife or our approved vendor. Incomplete forms will be returned to you for completion.

Some services in connection with your Statement of Health form may be performed by our affiliate, MetLife Global Operations Support Center Private Limited. This service arrangement in no way alters Metropolitan Life Insurance Company's obligations to you. Services will not be performed by our affiliate if prohibited by state or local law or by mutual agreement with the Group Customer.

MetLife

Metropolitan Life Insurance Company, New York, NY 10166

STATEMENT OF HEALTH FORM

GROUP CUSTOMER INFORMATION (To be Completed by the Recordkeeper)

Name of Group Customer/Employer/Association New York State Professional Fire Fighters Association		Group Customer # 200384	Reporting Location # 200384
Street Address 174 Washington Ave.	City Albany	State NY	Zip Code 12210

INSURANCE INFORMATION (To be Completed by the Recordkeeper)

Local #

Term Life Insurance

- Supplemental/Optional Life: Indicate amount subject to medical underwriting \$ _____
- Dependent Spouse/Domestic Partner Life: Indicate amount subject to medical underwriting \$ _____
- Dependent Child Life: Indicate amount subject to medical underwriting \$ _____

MEMBER INFORMATION (To be Completed by the Member)

Name of Member (First, Middle, Last)	Social Security # of Member
--------------------------------------	-----------------------------

YOUR INFORMATION (To be Completed by the Proposed Insured)

Name (First, Middle, Last)		Relationship to Member			<input type="checkbox"/> Male
		<input type="checkbox"/> Self	<input type="checkbox"/> Spouse/Domestic Partner	<input type="checkbox"/> Child	<input type="checkbox"/> Female
Street Address		City	State	Zip Code	
Date of Birth (MM/DD/YYYY)	Daytime Phone #	Home Phone #	Email Address		

**GEF02-1
ADM**

(The form number above applies to residents of all states except as follows: Form number **GEF09-1** applies to residents of Montana; and **GEF02-1 ADM** applies to residents of Connecticut, North Dakota and Utah)

Please complete all sections of this form. Incomplete forms will be returned to you.

**New York State Professional Fire Fighters Association
SOH-ST100M-NY (07/17)**

HEALTH INFORMATION

SECTION 1

Please complete all questions below. Omitted information will cause delays. In this section, "you" and "your" refers to the person for whom insurance is being requested. Health Information is required for the Proposed Insured only. For questions 5 through 11u, for "yes" answers, please provide full details in Section 2.

Your name _____ Member Name _____
Member's Social Security/Identification # _____

1. Your height ___ feet ___ inches Your weight ___ pounds
2. Are you now on a diet prescribed by a physician or other health care provider? If "yes" indicate type _____ Yes No
3. Are you now pregnant? If "yes," what is your due date (month/day/year)? _____
If "yes", provide Physician's name _____ Telephone: (____) _____ - _____
4. Are you now, or have you in the past 2 years, used tobacco in any form?
5. In the past 5 years, have you received medical treatment or counseling by a physician or other health care provider for, or been advised by a physician or other health care provider to discontinue, the use of alcohol or prescribed or non-prescribed drugs?
6. In the past 5 years, have you been convicted of driving while intoxicated or under the influence of alcohol and/or any drug?
If "yes", specify "date(s) of conviction(s) (month/day/year) _____
7. Have you had any application for life, accidental death and dismemberment or disability insurance declined postponed withdrawn rated modified or issued other than as applied for? Indicate reason _____
8. Are you now receiving or applying for any disability benefits, including workers' compensation?
9. Have you been **Hospitalized** as defined below (not including well-baby delivery) in the past 90 days?
Hospitalized means admission for inpatient care in a hospital; receipt of care in a hospice facility, intermediate care facility, or long term care facility; or receipt of the following treatment wherever performed: chemotherapy, radiation therapy, or dialysis.
10. **For residents of all states except CT, please answer the following question:** Have you ever been diagnosed or treated by a physician or other health care provider for Acquired Immunodeficiency Syndrome (AIDS) or AIDS Related Complex (ARC)?
For CT residents, please answer the following question: To the best of your knowledge and belief, have you ever been diagnosed or treated by a physician or other health care provider for Acquired Immunodeficiency Syndrome (AIDS) or AIDS Related Complex (ARC)?
11. Have you ever been diagnosed, treated or given medical advice by a physician or other health care provider for:
 - a. cardiac or cardiovascular disorder? Indicate type _____
 - b. stroke or circulatory disorder? Indicate type _____
 - c. high blood pressure?
 - d. cancer, Hodgkin's disease, lymphoma or tumors? Indicate type _____
 - e. anemia, leukemia or other blood disorder? Indicate type _____
 - f. diabetes? Your age at diagnosis? _____ Check if insulin treated
 - g. asthma, COPD, emphysema or other lung disease? Indicate type _____
 - h. ulcers, stomach, hepatitis or other liver disorder? Indicate type _____
 - i. colitis, Crohn's, diverticulitis or other intestinal disorder? Indicate type _____
 - j. memory loss? Indicate type _____
 - k. epilepsy, paralysis, seizures, dizziness or other neurological disorder?
Specify date of last seizure (month/year) _____ Indicate type _____
 - l. Epstein-Barr, chronic fatigue syndrome or fibromyalgia? Indicate type _____
 - m. multiple sclerosis, ALS or muscular dystrophy? Indicate type _____
 - n. lupus, scleroderma, auto immune disease or connective tissue disorder?
 - o. arthritis? osteoarthritis rheumatoid other/type _____
 - p. back, neck, knee, spinal, joint or other musculoskeletal disorder? Indicate type _____
 - q. carpal tunnel syndrome?
 - r. kidney, urinary tract or prostate disorder? Indicate type _____
 - s. thyroid or other gland disorder? Indicate type _____
 - t. mental, anxiety, depression, attempted suicide or nervous disorder? Indicate type _____
 - u. sleep apnea? Indicate type _____

After completing the Personal Physician and Prescription Information on the next page, please provide full details in Section 2 for "yes" answers to questions 5 through 11u.

GEF09-1

HEA

(The form number above applies to residents of all states except as follows: Form number GEF09-1 applies to residents of Montana; and GEF09-1 HEA applies to residents of Connecticut, North Dakota and Utah)

Please complete all sections of this form. Incomplete forms will be returned to you.

Personal Physician Information

Personal Physician's Name: _____
Address (Street, City, State, Zip Code): _____ Telephone: (____) ____ - ____
Date of last visit (MM/DD/YYYY): ____ / ____ / ____ Reason for visit: _____

Prescription Information

Are you currently taking any prescribed medications? Yes No If yes, list the medications.
Medication: _____ Condition/Diagnosis: _____
Prescribing Physician's Name: _____ Telephone: (____) ____ - ____
Address (Street, City, State, Zip Code): _____
Medication: _____ Condition/Diagnosis: _____
Prescribing Physician's Name: _____ Telephone: (____) ____ - ____
Address (Street, City, State, Zip Code): _____
 Check here if you are attaching another sheet for any additional medications.

SECTION 2

Please provide full details below for each "Yes" answer to questions 5 through 11u in Section 1. If you need more space to provide full details, attach a separate sheet with the information and sign and date it. Delays in processing your application may occur if complete details are not provided. MetLife may contact you for additional or missing information. Check here if you are attaching another sheet.

Your name _____ Member's Name _____
Your Date of Birth ____ / ____ / ____

Question Number	Condition/Diagnosis	Please list any medication prescribed that you did not already identify in the Prescription Information above.
Date of Diagnosis (Month/Year)	Date of Last Treatment (Month/Year)	Type of Treatment

Treating Health Professional

Physician's Name: _____
Date of last visit: _____ Reason for visit: _____
Address _____
Street _____ City _____ State _____ Zip Code _____
Telephone: (____) ____ - ____

Question Number	Condition/Diagnosis	Please list any medication prescribed that you did not already identify in the Prescription Information above.
Date of Diagnosis (Month/Year)	Date of Last Treatment (Month/Year)	Type of Treatment

Treating Health Professional

Physician's Name: _____
Date of last visit: _____ Reason for visit: _____
Address _____
Street _____ City _____ State _____ Zip Code _____
Telephone: (____) ____ - ____

GEF09-1

HEA

(The form number above applies to residents of all states except as follows: Form number GEF09-1 applies to residents of Montana; and GEF09-1 HEA applies to residents of Connecticut, North Dakota and Utah)

Please complete all sections of this form. Incomplete forms will be returned to you.

Question Number	Condition/Diagnosis	Please list any medication prescribed that you did not already identify in the Prescription Information above.
Date of Diagnosis (Month/Year)	Date of Last Treatment (Month/Year)	Type of Treatment
Treating Health Professional		
Physician's Name: _____		
Date of last visit: _____ Reason for visit: _____		
Address		
Street _____ City _____ State _____ Zip Code _____		
Telephone: (____) _____ - _____		

GEF09-1

HEA

(The form number above applies to residents of all states except as follows: Form number GEF09-1 applies to residents of Montana; and

GEF09-1

HEA applies to residents of Connecticut, North Dakota and Utah)

FRAUD WARNINGS

Before signing this Statement of Health form, please read the warning for the state where you reside and for the state where the contract under which you are applying for coverage was issued.

Alabama, Arkansas, District of Columbia, Louisiana, Massachusetts, New Mexico, Ohio, Rhode Island and West Virginia: 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.

Colorado: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Kansas and Oregon: Any person who knowingly presents a materially false statement in an application for insurance may be guilty of a criminal offense and may be subject to penalties under state law.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

Maine, Tennessee and Washington: 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.

Maryland: 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.

New Jersey: Any person who files an application containing any false or misleading information is subject to criminal and civil penalties.

New York (only applies to Accident and Health Benefits): 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 is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Oklahoma: 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.

Puerto Rico: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Vermont: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Virginia: 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 a false or deceptive statement may have violated the state law.

Pennsylvania and all other states: 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 is a crime and subjects such person to criminal and civil penalties.

GEF09-1

FW

(The form number above applies to residents of all states except as follows: Form number GEF09-1 applies to residents of Montana; and

GEF09-1

FW applies to residents of Connecticut, North Dakota and Utah)

Please complete all sections of this form. Incomplete forms will be returned to you.

DECLARATIONS AND SIGNATURES

By signing below, I acknowledge:

1. I have read this Statement of Health form and declare that all information I have given, including any health information, is true and complete to the best of my knowledge and belief. I understand that this information will be used by MetLife to determine insurability.
2. I have read the applicable Fraud Warning(s) provided in this Statement of Health form.

New York (only applies to Accident and Health Benefits): 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 is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.



Signature of Proposed Insured _____	Print Name _____	Date Signed (MM/DD/YYYY) _____
-------------------------------------	------------------	--------------------------------

If a child proposed for insurance is age 18 or over, the child must sign this Statement of Health. If the child is under age 18, a Personal Representative for the child must sign, **and indicate the legal relationship between the Personal Representative and the proposed insured.** A Personal Representative for the child is a person who has the right to control the child's health care, usually a parent, legal guardian, or a person appointed by a court.



Signature of Personal Representative _____	Print Name _____	Date Signed (MM/DD/YYYY) _____
Relationship of Personal Representative _____		

GEF09-1
DEC

(The form number above applies to residents of all states except as follows: Form number **GEF09-1** applies to residents of Montana; and **GEF09-1** applies to residents of Connecticut, North Dakota and Utah)

Please complete all sections of this form. Incomplete forms will be returned to you.

AUTHORIZATION

This Authorization is in connection with an enrollment in group insurance and information required for underwriting and claim purposes for the proposed insured(s) ("Member", spouse, and /or any other person(s) named below). Underwriting means classification of individuals for determination of insurability and / or rates, based upon physician health reports, prescription drug history, laboratory test results, and other factors. Notwithstanding any prior restriction placed on information, records or data by a proposed insured, each proposed insured hereby authorizes:

- Any medical practitioner, facility or related entity; any insurer; MIB Group, Inc ("MIB"); any employer; any group policyholder, contract holder or benefit plan administrator; any pharmacy or pharmacy related service organization; any consumer reporting agency; or any government agency to give Metropolitan Life Insurance Company ("MetLife") or any third party acting on MetLife's behalf in this regard:
- personal information and data about the proposed insured including employment and occupational information;
- medical information, records and data about the proposed insured including information, records and data about drugs prescribed, medical test results and sexually transmitted diseases;
- information, records and data about the proposed insured related to alcohol and drug abuse and treatment, including information and data records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR part 2;
- information, records and data about the proposed insured relating to Acquired Immunodeficiency Syndrome (AIDS) or AIDS related conditions including, where permitted by applicable law, Human Immunodeficiency Virus (HIV) test results;
- information, records and data about the proposed insured relating to mental illness, except psychotherapy notes; and
- motor vehicle reports.

Note to All Health Care Providers: The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information. 'Genetic information' as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

Expiration, Revocation and Refusal to Sign: This authorization will expire 24 months from the date on this form or sooner if prescribed by law. The proposed insured may revoke this authorization at any time. To revoke the authorization, the proposed insured must write to MetLife at P.O. Box 14069, Lexington, KY 40512-4069, and inform MetLife that this Authorization is revoked. Any action taken before MetLife receives the proposed insured's revocation will be valid. Revocation may be the basis for denying coverage or benefits. If the proposed insured does not sign this Authorization, that person's enrollment for group insurance cannot be processed.

By signing below, each proposed insured acknowledges his or her understanding that:

- All or part of the information, records and data that MetLife receives pursuant to this authorization may be disclosed to MIB. Such information may also be disclosed to and used by any reinsurer, employee, affiliate or independent contractor who performs a business service for MetLife on the insurance applied for or on existing insurance with MetLife, or disclosed as otherwise required or permitted by applicable laws.
- Medical information, records and data that may have been subject to federal and state laws or regulations, including federal rules issued by Health and Human Services, setting forth standards for the use, maintenance and disclosure of such information by health care providers and health plans and records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR part 2, once disclosed to MetLife or upon redisclosure by MetLife, may no longer be covered by those laws or regulations.
- Information relating to HIV test results will only be disclosed as permitted by applicable law.
- Information obtained pursuant to this authorization about a proposed insured may be used, to the extent permitted by applicable law, to determine the insurability of other family members.
- A photocopy of this form is as valid as the original form. Each proposed insured (or his/her authorized representative) has a right to receive a copy of this form.
- I authorize MetLife, or its reinsurers, to make a brief report of my personal health information to MIB.

Sign Here

Signature of Proposed Insured	Date Signed (MM/DD/YYYY)
Print Name	State of Birth
	Country of Birth

If a child proposed for insurance is age 18 or over, the child must sign this Authorization form. If the child is under age 18, a Personal Representative for the child must sign, and indicate the legal relationship between the Personal Representative and the proposed insured. A Personal Representative for the child is a person who has the right to control the child's health care, usually a parent, legal guardian, or a person appointed by a court.

Sign Here

Signature of Personal Representative	Print Name	Date Signed (MM/DD/YYYY)
Relationship of Personal Representative		