Group Life Insurance
Employee and Dependent Enrollment

Minnesota Life Insurance Company - A Securian Company
400 Robert Street North • B2-4930 • St. Paul, Minnesota 55101-2098

OCHS INC.
A Securian Company

MINNESOTA LIFE

EMPLOYER NAME: City of Duluth

POLICY NUMBER: 28410
UNIT NUMBER: _____

Return Completed Application To:
OCHS, Inc. 400 Robert Street North, Suite 1880
St. Paul, MN 55101

☐ New enrollment
☐ Change:
Reason for change: _____
Date of change: _____

A. EMPLOYEE INFORMATION

First name	Middle initial	Last name	Email address

Street address	City	State	Zip code

Date of birth	Social Security number	Salary	Date of employment	Gender
				☐ Male ☐ Female

Insurance Class (select one) ☐ Airport (all) ☐ Basic ☐ COBRA ☐ Confidential ☐ Fire ☐ Legis. & Exec. ☐ Police ☐ Supervisory

EMPLOYER PROVIDED LIFE INSURANCE

Active Employee Life Insurance	Amount: $_____	Add _____	Cancel _____	Effective Date: _____
Retiree Life Insurance	Amount: $_____	Add _____	Cancel _____	Effective Date: _____

EMPLOYEE OPTIONAL LIFE INSURANCE	Present Amount	Increase/Decrease	Grand Total	Effective Date
Employee Additional Life Insurance	$_____	$_____	$_____	_____
Spouse Life Insurance	$_____	$_____	$_____	_____
Dependent Life Insurance	$_____	$_____	$_____	_____

B. SPOUSE INFORMATION

Is your spouse also an employee covered under this policy? ☐ Yes ☐ No

First name	Middle initial	Last name	Email address

Date of birth	Marriage date	Social Security number	Gender
			☐ Male ☐ Female

C. CHILDREN INFORMATION - (list names and dates of birth for your eligible children)

D. HEALTH QUESTIONS - Complete if applying for more than guaranteed amount.

In answering the following questions, you need not disclose an HIV (AIDS Virus) test which was administered: (1) to a criminal offender or crime victim as a result of a crime that was reported to the police; (2) to a patient who received the services of emergency medical services personnel at a hospital or medical care facility; (3) to emergency medical personnel who were tested as a result of performing emergency medical services. Refer to the definition on page 2 of "emergency medical personnel". The term "emergency medical personnel" includes individuals employed to provide pre-hospital emergency services; licensed police officers, firefighters, paramedics, emergency medical technicians, licensed nurses, rescue squad personnel, or other individuals who serve as volunteers of an ambulance service who provide emergency medical services; crime lab personnel, correctional guards, including security guards at the Minnesota security hospital, who experience a significant exposure to an inmate who is transported to a facility for emergency medical care; and other persons who render emergency care or assistance at the scene of an emergency, or while an injured person is being transported to receive medical care and who would qualify for immunity under the good samaritan law.

Employee		Spouse		Children			Employee		Spouse		
Yes	No	Yes	No	Yes	No		Height / Weight		Height / Weight		Occupation
☐	☐	☐	☐	☐	☐	1. During the past three years, have you for any reason consulted a physician(s) or other health care provider(s), or been hospitalized?					
☐	☐	☐	☐	☐	☐	2. Have you ever had, or been treated for, any of the following: heart, lung, kidney, liver, nervous system, or mental disorder; high blood pressure; stroke; diabetes; cancer or tumor; drug or alcohol abuse including addiction?					
☐	☐	☐	☐	☐	☐	3. Have you ever been diagnosed as having Acquired Immune Deficiency Syndrome (AIDS), or any disorder of your immune system; or had any test showing evidence of antibodies to the AIDS virus (a positive HIV test)?					

If you answer yes to any question, give details including dates, names and addresses of doctors or hospitals, the reason for the visit or consultation, the diagnosis, and the treatment in the Additional Health Information Section on the second page or on a separate sheet of paper.

E. AUTHORIZATION

The answers provided on this application are representations of the person signing below. The answers given are true and complete. It is understood that Minnesota Life Insurance Company, (the Company), St. Paul, Minnesota 55101-2098 shall incur no liability because of this application unless and until it is approved by the Company and the first premium is paid while my health and other conditions affecting my insurability are as described in this application. I understand that false or incorrect answers to the above questions may lead to rescission of coverage. If coverage is rescinded, an otherwise valid claim will be denied.

To determine my insurability or for claim purposes, I authorize any person(s), medical practitioner, institution, insurance company or Medical Information Bureau (MIB) to give any medical or nonmedical information about me including alcohol or drug abuse, to the Company and its reinsurers. I authorize all said sources, except MIB, to give such information to any agency employed by the Company to collect and transmit such information. I understand in determining eligibility for insurance or benefits, this information may be made available to underwriting, claims, medical and support staff of the Company. If I do not revoke this authorization, it will be valid for 24 months from the date I sign it.

This authorization excludes the release of information about HIV (AIDS Virus) tests which were administered: (1) to a criminal offender or crime victim as a result of a crime that was reported to the police; (2) to a patient who received the services of emergency medical services personnel at a hospital or medical care facility; (3) to emergency medical personnel who were tested as a result of performing emergency medical services. A photocopy shall be as valid as the original. I have read this Authorization and the Consumer Privacy Notice below and I understand that I can have copies.

Employee signature	Daytime telephone number	Evening telephone number	Date signed
X			
Spouse signature	Daytime telephone number	Evening telephone number	Date signed
X			

CONSUMER PRIVACY NOTICE

To underwrite your insurance request, the Company may ask for additional personal information, such as an insurance medical exam; lab tests; medical records from your insurance company, physician or hospital; a report from the Medical Information Bureau (MIB), a non-profit organization of life insurance companies that exchanges information among its members. Information about your insurability is confidential. Without your express authorization, the Company or its reinsurers may send your information to government agencies that regulate insurance; or, without identifying you, to insurance organizations for statistical studies; or may make a brief report of health information to the MIB. If you apply to a MIB member company for life or health insurance, or submit a benefits claim for benefits to a member company, the MIB, upon request, will supply the member company with the information in its file. You or your authorized representative have the right to: receive by mail or to copy your personal information in the Company or MIB files, including the source and who received copies within the past two years; to correct or amend personal information in these files; to know specific reasons why coverage was not issued as applied for; and to revoke your authorization at any time. At your written request, within 30 days the Company will explain in writing how to learn what is in your file, its source, how to correct or amend it or how to learn why coverage was not issued as applied for. You can send a written statement as to why you disagree. If we correct or amend the information, we will notify you and anyone who may have received the information. If we do not agree with your statement, we will notify you and keep your statement in your file.

For further information about your file or your rights, you may contact:

Group Division Underwriting
Minnesota Life Insurance Company
400 Robert Street North
St. Paul, Minnesota 55101-2098
Telephone: (800) 872-2214

For information about the MIB, you may contact:

MIB
50 Braintree Hill, Suite 400
Braintree, MA 02184-8734
MIB Telephone: (866) 692-6901
MIB TTY: (866) 346-3642
Website: www.mib.com

F. ADDITIONAL HEALTH INFORMATION

NAME	DATE	NAME AND ADDRESS OF DOCTOR, CLINIC, HOSPITAL	REASON FOR CONSULTATION	DIAGNOSIS AND TREATMENT

FOR OFFICE USE ONLY:

POLICY NUMBER:

Employee		Spouse		Children	
Current in force	U/W applied for	Current in force	U/W applied for	Current in force	U/W applied for
$	$	$	$	$	$
☐ Approved ☐ Declined ☐ Incomplete		☐ Approved ☐ Declined ☐ Incomplete		☐ Approved ☐ Declined ☐ Incomplete	
By	Date	By	Date	By	Date