

GROUP BENEFITS HEALTH EVIDENCE QUESTIONNAIRE

Reason for Medical Underwriting

(To be completed by the Plan Sponsor)

- Late Applicant
 Excess Coverage
 Salary Increase > 15%
 Evidence From 1st Dollar (0 NEM)

To avoid delays, please complete the required information by printing clearly in ink.

All questions must be answered or form will be returned.

PLAN MEMBER INFORMATION To be completed by the Plan Member

Group _____ Account _____ Certificate _____ Group Name _____

Plan Member _____
First Name Initial Last Name

Address _____
Street City Province Postal Code

Phone Number: Home (_____) _____ Work (_____) _____ Cell (_____) _____

Date of Birth _____ Male Female Height _____ Weight _____
MM/DD/YYYY

Occupation _____ Are you actively at work? Yes No If no, why? _____

HEALTH EVIDENCE

<p>1. Have any family members been diagnosed with MS, diabetes, heart disease, high blood pressure, elevated blood fats, cancer, mental illness, HIV, or had a stroke? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>If yes, specify condition/relationship/age at diagnosis: _____</p>
<p>2. Have any of your parents, brothers or sisters had any hereditary disorder (i.e.: Huntington's chorea, polycystic kidney disease, etc.)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>If yes, specify: _____</p>
<p>3. Have you ever consulted a physician or Alternative Health Care Provider (including herbalist, acupuncturist, chiropractor or practitioner of homeopathy or naturopathy, etc.) for, or ever had any condition of (please specify which):</p> <p>a) Disorder of eyes, ears, nose or throat? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) Severe headaches, dizziness, fainting, loss of consciousness, epilepsy, seizures, speech disorders, paralysis, stroke, disorder of brain or nervous system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c) Nervous disorders, including depression, anxiety or suicidal thoughts? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d) High blood pressure, palpitation or pain about the heart or chest, difficult breathing, cardiac disorders, angina or coronary disease, rheumatic fever, heart murmur, heart attack or other disorder of heart or blood vessels? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e) Persistent cough or hoarseness, coughing of blood, asthma, emphysema, pleurisy, bronchitis, tuberculosis, respiratory disease or other disorder of the lungs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f) Ulcer of stomach or duodenum, recurrent indigestion, jaundice, gall stones, colitis, bleeding or chronic diarrhea, disorders of stomach, gall bladder, liver, intestines, pancreas, rectum, or digestive system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>g) Hepatitis A, B, C, or "type unknown"? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>h) Albumin, sugar, pus or blood in urine, diabetes, kidney stone or colic, or any other disorder of kidney or bladder? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>i) Arthritis, gout, rheumatism, sciatica, deformity or disorder of joints or limbs, any disorder of the muscles or spine, including degenerative disc disease, pain in neck or back, trauma to spine, use of brace or cervical collar, fibromyalgia or chronic fatigue syndrome? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>j) Leukemia, anemia, hemophilia or any other disorder/abnormality of the blood? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>k) Cancer, tumours, enlarged glands (nodes) or skin lesions, abnormal cysts or growths, pituitary, adrenals or other glands or unexplained infections? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>l) Thyroid or other endocrine disorders? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>m) Venereal disease or any sexually transmitted disease or disorder of prostate or reproductive organs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>n) Other than previously listed, have you had any other conditions, illnesses, ailments, diseases, injuries, operations, visited any other doctor or had any diagnostic tests? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Details of "Yes" answers Identify question number, circle applicable items. Include date, diagnosis, duration, type and amount of treatment (list name of drug, strength and dosage, if applicable), outcome/result, as well as name and address of doctor consulted.</p>
<p>4. In the past 10 years have you:</p>	
<p>a) Had or been told you had Acquired Immune Deficiency Syndrome (AIDS), "AIDS" Related Complex (ARC), or "AIDS" related conditions? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>b) Received advice or treatment in connection with any of the categories mentioned in (4a)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>c) Tested positive for antibodies to AIDS (Human T-cell Lymphotropic, TYPE III); HTLV-III virus? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

HEALTH EVIDENCE (CONTINUED) To be completed by the Plan Member

5. Has an application for insurance on your life/health ever been declined, rated or modified in any way?	<input type="checkbox"/> Yes <input type="checkbox"/> No	When? _____ Why? _____ Company? _____
6. Do you currently have an individual life policy with The Co-operators that has been issued within the last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, Policy # _____
7. Have you applied for or received a pension or Workers' Compensation or disability benefits because of illness or injury?	<input type="checkbox"/> Yes <input type="checkbox"/> No	When? _____ Why? _____
8. Have you lost any time from work during the last 12 months because of illness or injury?	<input type="checkbox"/> Yes <input type="checkbox"/> No	When? _____ Amount of time? _____ Why? _____
9. Do you have any condition for which future hospitalization or surgery has been advised or is contemplated? If yes, give details and dates.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	
10. Are you receiving any treatment/medication from any physician or alternative healthcare provider previously not disclosed? If yes, state type and frequency.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
11. Female Applicant		If yes, circle applicable items. Include date, diagnosis, duration, type and amount of treatment (list name of drug, strength and dosage, if applicable), outcome/result, as well as name and address of doctor consulted.
a) Have you ever had any disease of the breasts, ovaries, cervix or uterus?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
b) Have any pregnancies or labours been abnormal?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
c) Are you pregnant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, give expected delivery date: _____
12. Do you now or have you ever used alcohol?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, complete the following: Frequency of use: <input type="checkbox"/> # ____ Daily <input type="checkbox"/> # ____ Week <input type="checkbox"/> # ____ Month Date last used: _____
13. Have you ever received or been advised to obtain any treatment for alcohol/drug use (including AA membership)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, give details and dates: _____
14. Do you now or have ever used non-prescription drugs, hallucinogenic, stimulant, narcotic, sedative or tranquilizing drugs (including marijuana or cocaine)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, complete the following: Type of drug: _____ Frequency of use: <input type="checkbox"/> Daily <input type="checkbox"/> # ____ Week <input type="checkbox"/> # ____ Month Date last used: _____
15. Have you ever used any form of tobacco, nicotine products or substitutes (including nicotine patch and gum)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, for how long and how many per day? _____
16. Who is your regular family physician?(If none, Walk In Clinic visited) _____		
Address _____	Street _____	City _____ Province _____ Postal Code _____
Approximate Date Last Seen _____	Reason/Outcome _____	MMM/DD/YYYY

PRIVACY**Co-operators Life Insurance Company Privacy Statement**

At The Co-operators, we recognize and respect the importance of privacy. When you apply for insurance or open an account with us, we will ask for your consent to collect, use, keep and share your personal information. We will explain what information we need, what we will use it for and who we will share it with. We will open a confidential file to collect, use, keep and share your personal information for the purposes of confirming your identity, reviewing your insurance needs and determining suitability of our products and services for you, assessing your application for insurance, issuing and administering your policy, including assessing and processing claims, administering your investments, meeting our contractual and regulatory obligations, detecting and preventing fraud, and performing business and statistical analysis. We will not share your personal information for other purposes, except with your consent or as required or permitted by law.

We may tell you about products and services that may be of interest to you. You can tell us what information you want to receive from us and you can withdraw your consent at any time. You may access and correct, if needed, the personal information in your file by sending us a request in writing.

We limit access to your personal information to our staff and other people we have authorized who need to use it to perform their duties. This may include our third-party service providers who may use your personal information for processing, storage, analysis and disaster recovery purposes outside of Canada. They could be required by law to give your personal information to courts, governments or regulators outside of Canada. To protect your personal information, we ensure that privacy and security requirements are included in all third-party service provider contracts.

You can find more details about The Co-operators privacy policy at www.cooperators.ca. If you have any questions regarding our privacy policies or about how we collect, use, keep and share your personal information, please contact our Privacy Officer at The Co-operators at 1-888-887-7773, or by e-mail: privacy@cooperators.ca

APPLICANT DECLARATION AND AUTHORIZATION

APPLICANT AUTHORIZATION AND CONSENT

I authorize any person or organization who maintains my personal and health records or information to provide Co-operators (or its agents, representatives, and administrators) with my personal and health information for the purpose of underwriting my application for insurance coverage, evaluating my eligibility for any insurance coverage, and adjudicating my insurance claim(s). I authorize Co-operators to release my personal and health information to my physician, the Public Health authorities, and Co-operator's re-insurer(s), when requested. This authorization will remain valid unless I revoke it in writing. A copy of this authorization will be as effective as the original.

APPLICANT ACKNOWLEDGEMENT AND DECLARATION

I understand that Co-operators (or its agent, representatives, and administrators) may ask me to undergo a medical or paramedical examination(s) to evaluate my eligibility for insurance coverage. If I refuse to undergo such examination(s), this may result in the delay or denial of my application for insurance coverage. I acknowledge that any information I disclose in any paramedical or medical examination or on any medical evidence form(s), questionnaire(s) or other statement(s) given as evidence of insurability will form part of my application for insurance coverage. I certify and declare that I have disclosed true, complete, and accurate information on my application for insurance coverage. I understand and acknowledge that a failure to disclose true, complete and accurate information or a misrepresentation of any material fact(s) may result in Co-operators voiding my insurance coverage.

Plan Member Signature _____ Date _____

MMM/DD/YYYY

This form must be received in our office within 60 days of the above date. Otherwise, a new form must be submitted.

DEPENDENT HEALTH EVIDENCE QUESTIONNAIRE

To be completed ONLY if applying for coverage for dependents.
To avoid delays, please complete the required information by printing clearly in ink.
All questions must be answered or form will be returned.

Reason for Medical Underwriting

Late Applicant (check all that apply)
 Spouse Child
 Dependent application for incapacitated status

DEPENDENT INFORMATION

Group _____ Account _____ Certificate _____ Group Name _____

Plan Member _____
First Name Initial Last Name

Address _____
Street City Province Postal Code

Phone Number: Home (_____) _____ Cell (_____) _____

Spouse _____
First Name Initial Last Name Male Female Date of Birth _____ Height _____ Weight _____
MMM/DD/YYYY

Child _____
First Name Initial Last Name Male Female Date of Birth _____ Height _____ Weight _____
MMM/DD/YYYY

Child _____
First Name Initial Last Name Male Female Date of Birth _____ Height _____ Weight _____
MMM/DD/YYYY

Child _____
First Name Initial Last Name Male Female Date of Birth _____ Height _____ Weight _____
MMM/DD/YYYY

DEPENDENT HEALTH EVIDENCE

<p>1. Is the Plan Member actively at work? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, why? _____</p> <p>2. Do all the dependents named above reside with the employee? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, give details, identify child: _____</p>	
<p>3. Has any dependent ever consulted a physician or Alternative Health Care Provider (including herbalist, acupuncturist, chiropractor or practitioner of homeopathy or naturopathy, etc.) for, or ever had any condition of (please specify which):</p> <p>a) Disorder of eyes, ears, nose or throat? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) Severe headaches, dizziness, fainting, loss of consciousness, epilepsy, seizures, speech disorders, paralysis, stroke, disorder of brain or nervous system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c) Nervous disorders, including depression, anxiety or suicidal thoughts? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d) High blood pressure, palpitation or pain about the heart or chest, difficult breathing, cardiac disorders, angina or coronary disease, rheumatic fever, heart murmur, heart attack or other disorder of heart or blood vessels? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e) Persistent cough or hoarseness, coughing of blood, asthma, emphysema, pleurisy, bronchitis, tuberculosis, respiratory disease or other disorder of the lungs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f) Ulcer of stomach or duodenum, recurrent indigestion, jaundice, gall stones, colitis, bleeding or chronic diarrhea, disorders of stomach, gall bladder, liver, intestines, pancreas, rectum, or digestive system? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>g) Hepatitis A, B, C, or "type unknown"? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>h) Albumin, sugar, pus or blood in urine, diabetes, kidney stone or colic, or any other disorder of kidney or bladder? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>i) Arthritis, gout, rheumatism, sciatica, deformity or disorder of joints or limbs, any disorder of the muscles or spine, including degenerative disc disease, pain in neck or back, trauma to spine, use of brace or cervical collar, fibromyalgia or chronic fatigue syndrome? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>j) Leukemia, anemia, hemophilia or any other disorder/abnormality of the blood? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>k) Cancer, tumours, enlarged glands (nodes) or skin lesions, abnormal cysts or growths, pituitary, adrenals or other glands or unexplained infections? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>l) Thyroid or other endocrine disorders? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>m) Venereal disease or any sexually transmitted disease or disorder of prostate or reproductive organs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>n) An application for insurance declined, postponed or modified in any way? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>o) Advice that future surgery is required? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>p) Other than previously listed, have you had any other conditions, illnesses, ailments, diseases, injuries, operations, visited any other doctor, had any diagnostic tests or receiving any medication? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Details of "Yes" answers Identify question number, circle applicable items. Include date, diagnosis, duration, type and amount of treatment (list name of drug, strength and dosage, if applicable), outcome/result, as well as name and address of doctor consulted.</p> <p>When? _____</p> <p>Why? _____</p> <p>Company? _____</p>

DEPENDENT HEALTH EVIDENCE (CONTINUED)

4. Female Applicant

a) Have you ever had any disease of the breasts, ovaries, cervix or uterus? Yes No

b) Have any pregnancies or labours been abnormal? Yes No

c) Are you pregnant? Yes No If yes, give expected delivery date: _____

5. In the past 10 years has any dependent:

a) Had or been told they had Acquired Immune Deficiency Syndrome (AIDS), "AIDS" Related Complex (ARC), or "AIDS" related conditions? Yes No

b) Received advice or treatment in connection with any of the categories mentioned in (5a)? Yes No

c) Tested positive for antibodies to AIDS (Human T-cell Lymphotropic, TYPE III); HTLV-III virus? Yes No

Details of "Yes" answers
Identify question number, circle applicable items. Include date, diagnosis, duration, type and amount of treatment (list name of drug, strength and dosage, if applicable), outcome/result, as well as name and address of doctor consulted.

6. Spouse: Who is your regular family physician?(If none, Walk In Clinic visited) _____

Address _____
Street _____ City _____ Province _____ Postal Code _____

Approximate Date Last Seen _____ Reason/**Outcome** _____
MMM/DD/YYYY

Child: Who is your regular family physician?(If none, Walk In Clinic visited) _____

Address _____
Street _____ City _____ Province _____ Postal Code _____

Approximate Date Last Seen _____ Reason/**Outcome** _____
MMM/DD/YYYY

Child: Who is your regular family physician?(If none, Walk In Clinic visited) _____

Address _____
Street _____ City _____ Province _____ Postal Code _____

Approximate Date Last Seen _____ Reason/**Outcome** _____
MMM/DD/YYYY

Child: Who is your regular family physician?(If none, Walk In Clinic visited) _____

Address _____
Street _____ City _____ Province _____ Postal Code _____

Approximate Date Last Seen _____ Reason/**Outcome** _____
MMM/DD/YYYY

PRIVACY

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We may tell you about products and services that may be of interest to you. You can tell us what information you want to receive from us and you can withdraw your consent at any time. You may access and correct, if needed, the personal information in your file by sending us a request in writing.

We limit access to your personal information to our staff and other people we have authorized who need to use it to perform their duties. This may include our third-party service providers who may use your personal information for processing, storage, analysis and disaster recovery purposes outside of Canada. They could be required by law to give your personal information to courts, governments or regulators outside of Canada. To protect your personal information, we ensure that privacy and security requirements are included in all third-party service provider contracts.

You can find more details about The Co-operators privacy policy at www.cooperators.ca. If you have any questions regarding our privacy policies or about how we collect, use, keep and share your personal information, please contact our Privacy Officer at The Co-operators at 1-888-887-7773, or by e-mail: privacy@cooperators.ca

DECLARATION AND AUTHORIZATION

APPLICANT AUTHORIZATION AND CONSENT

I authorize any person or organization who maintains my personal and health records or information to provide Co-operators (or its agents, representatives, and administrators) with my personal and health information for the purpose of underwriting my application for insurance coverage, evaluating my eligibility for any insurance coverage, and adjudicating my insurance claim(s). I authorize Co-operators to release my personal and health information to my physician, the Public Health authorities, and Co-operator's re-insurer(s), when requested. This authorization will remain valid unless I revoke it in writing. A copy of this authorization will be as effective as the original.

APPLICANT ACKNOWLEDGEMENT AND DECLARATION

I declare that any dependent children who are not my natural or adopted children have been residing with me for at least 12 consecutive months. I confirm that I am authorized to act on behalf of my spouse and dependents. I understand that Co-operators (or its agent, representatives, and administrators) may ask me to undergo a medical or paramedical examination(s) to evaluate my eligibility for insurance coverage. If I refuse to undergo such examination(s), this may result in the delay or denial of my application for insurance coverage. I acknowledge that any information I disclose in any paramedical or medical examination or on any medical evidence form(s), questionnaire(s) or other statement(s) given as evidence of insurability will form part of my application for insurance coverage. I certify and declare that I have disclosed true, complete, and accurate information on my application for insurance coverage. I understand and acknowledge that a failure to disclose true, complete and accurate information or a misrepresentation of any material fact(s) may result in Co-operators voiding my insurance coverage.

Plan Member Signature _____ Date _____
MMM/DD/YYYY

Spouse Signature _____ Date _____
MMM/DD/YYYY

Child Signature _____ Date _____
(if age 16 years or more.) MMM/DD/YYYY

Child Signature _____ Date _____
(if age 16 years or more.) MMM/DD/YYYY

Child Signature _____ Date _____
(if age 16 years or more.) MMM/DD/YYYY

**Any expense incurred in providing this or additional information is the responsibility of the plan member.
This form must be received in our office within 60 days of the above date. Otherwise, a new form must be submitted.**