

TSCPA GROUP DISABILITY INCOME APPLICATION

Please Print In Ink or Type. Do Not Use Correction Fluid or Gel Pens. Initial and Date Any Changes You Make.

1. MEMBER INFORMATION:

Full Name: _____ Social Security #: - -

Street Address: _____ Home Phone: _____

City: _____ State: _____ Zip Code: _____ Work Phone: _____

Please check one: Home Address Business Address Fax Number: _____

Marital Status: Married Divorced Widowed Single Civil Union* Domestic Partner* Email: _____

Are you presently enrolled in this plan? YES NO *Eligibility of Domestic Partner/Civil Union is determined by State Law. For internal use only. Email address will never be sold or shared.

LIST BELOW ONLY THOSE INDIVIDUALS APPLYING FOR COVERAGE	BIRTH DATE	HEIGHT	WEIGHT	SEX
Member (Full Name):	/ /	FT. IN.	LBS.	<input type="checkbox"/> M <input type="checkbox"/> F

In the next 12 months does any person proposed for insurance intend to reside outside the U.S. or Canada?

Member: YES NO Country(ies) _____ How Long? _____

2. MEMBERSHIP AFFILIATION—OCCUPATIONAL STATUS:

A. Association Membership is required for participation in this plan. TSCPA Membership # _____

B. What is your occupation: _____ Main Duties: _____

C. **FULL-TIME** means the active performance of the regular duties of one's normal occupation on a basis of at least 20 hours each week at a place where such duties are normally performed or other location to which travel is required.
Are you at **Full-Time Work**? YES NO

D. **GROSS ANNUAL INCOME:** Salary \$ _____ | Self-employment \$ _____ (Self-employment Start Date: ___/___/___)
Bonus \$ _____ | Commission \$ _____ | **TOTAL \$** _____

3. INSURANCE REQUESTED—INSURANCE STATUS: Refer to Enclosed Letter For Eligibility, Options, and Coverage Descriptions.

You may generally choose a Monthly Benefit in \$100 units from \$200 up to \$5,000 per month provided it, and any other disability income coverage you have, does not exceed 60% of your gross monthly earned income.

A. **PLAN 65** (Benefits up to age 65) TSCPA Members only
 PLAN 5 (Benefits up to 5 years) Employees may only apply for Plan 5

B. Monthly Benefit Amount \$ _____ (Note: the maximum benefit amount available to applicants ages 55-59 is \$600.)

C. Waiting Period: 30 days 90 days 180 days

D. Semi-Annual Premium \$ _____

Do you now have or are you applying for other insurance which provides benefits if you are unable to work because of disability? YES* NO

*If you answered "Yes" To this question, Please list details below:

COMPANY	PLAN	MONTHLY BENEFIT	BENEFIT PERIOD

4. PAYMENT OPTION SELECTION:

Direct Billing Following your initial billing, you will be billed twice a year on January 1 and July 1.
You can also access a secure website where you can register to have your premium withdrawn from your bank account or charged to your credit card.

Be Sure To Complete All Pages and Sign Last Page
DO NOT SEND PAYMENT: Upon approval, you will be notified of the premium due.

5. MEMBER STATEMENT OF HEALTH: Please initial any changes you make on this form.

		MEMBER
To the best of your knowledge and belief, answer the following questions as they apply to you and your lawful spouse, if applying.		
A.	Is any person to be insured now taking any prescribed medication or receiving or contemplating any medical attention or surgical treatment?	<input type="checkbox"/> YES <input type="checkbox"/> NO
B.	During the past five years has any person to be insured 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, or sugar in urine, back trouble/disorder, arthritis, or unexplained weight loss?	<input type="checkbox"/> YES <input type="checkbox"/> NO
C.	During the past five years have you been counseled, treated, or hospitalized for the use of alcohol or drugs?	<input type="checkbox"/> YES <input type="checkbox"/> NO
D.	Is any person to be insured now pregnant?	<input type="checkbox"/> YES <input type="checkbox"/> NO
E.	Is any person to be insured now disabled, or applied or applying for, or receiving any disability or Worker's Compensation benefits, or on waiver of premium for life or health insurance?	<input type="checkbox"/> YES <input type="checkbox"/> NO
F.	Except for the residents of Minnesota and Connecticut , has any person to be insured been convicted of a crime or served time in prison because of a conviction or have an arrest pending?	<input type="checkbox"/> YES <input type="checkbox"/> NO
	For residents of Minnesota and Connecticut ONLY , has any person to be insured 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?	<input type="checkbox"/> YES <input type="checkbox"/> NO

If answered "Yes" to questions A, B, or C, please include details: _____

DEPENDING ON THE AMOUNT OF INSURANCE YOU ARE REQUESTING, YOU WILL BE CONTACTED BY A SERVICE PROVIDER ON BEHALF OF NEW YORK LIFE INSURANCE COMPANY TO ASK YOU ABOUT YOUR MEDICAL HISTORY.

What time and telephone number would be best to contact you? _____

6. 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. **FOR 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. **FOR 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**: 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 PUERTO RICO**: Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years. **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.

7. AUTHORIZATION AND SIGNATURE:

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 hereby authorize any licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical or medically related facility, laboratory, insurance company, MIB, Inc. ("MIB"), 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 for the purpose of evaluating my application for insurance. Health information obtained will not be re-disclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules. 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**.

A photocopy of this **AUTHORIZATION** and request form shall be as valid as the original. In all circumstances, my authorized agent, representative, or I may request a copy of this **AUTHORIZATION**. This **AUTHORIZATION** shall be valid for a period of 24 months from the date signed, unless sooner revoked. The **AUTHORIZATION** may be revoked at any time by sending written notice to New York Life Insurance Company. My revocation will not be effective to the extent that 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.

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, including mailing a brief report of my protected health information to MIB, Inc, and attest to having read the IMPORTANT NOTICE and Fraud Notices indicated above, including how my information is exchanged with MIB, and that to the best of my knowledge and belief, the answers provided to the questions are true and complete.

MEMBER'S SIGNATURE _____ **DATE** _____
Please Sign and Date in Ink

SPOUSE'S SIGNATURE _____ **DATE** _____
Necessary Only if Spouse Coverage is Required

Be Sure To Complete All Pages and Sign Last Page DO NOT SEND PAYMENT: Upon approval, you will be notified of the premium due.

PAYMENT OF A PREMIUM CONTRIBUTION FOR INSURANCE DOES NOT MEAN THERE IS ANY COVERAGE IN FORCE BEFORE THE EFFECTIVE DATE AS SPECIFIED BY NEW YORK LIFE.