

POLISH NATIONAL UNION of AMERICA

referred to as the PNU - A Fraternal Benefit Society

[1002 Pittston Avenue Scranton, Pa 18505]

[1-800-724-6352 or 570-344-1513]

ADULT INSURANCE APPLICATION

<p>1. Is the Proposed Insured now a member of the PNU? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No" please apply for membership.</p>	<p>14. Plan of insurance _____ Amount of insurance \$ _____</p>																
<p>2. Full name of Proposed Insured.</p>	<p>15. Premium payment frequency: <input type="checkbox"/> Annual <input type="checkbox"/> Semiannual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Single Payment <input type="checkbox"/> Other</p>																
<p>3. Address of Proposed Insured (include Zip + 4)</p>	<p>16. Dividend options: <input type="checkbox"/> Paid-up additions <input type="checkbox"/> Cash</p>																
<p>4. Date of Birth: _____ Age: _____ Place of Birth: _____ Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female Marital Status: <input type="checkbox"/> Not Married <input type="checkbox"/> Married</p>	<p>17. Beneficiary or beneficiaries, with right of revocation, to whom proceeds shall be payable in equal shares in the event of death.</p> <p style="text-align: center;"> <u>Primary beneficiaries</u> <u>Relationship to insured</u> _____ _____ _____ _____ <u>Contingent beneficiaries</u> <u>Relationship to insured</u> _____ _____ _____ _____ </p>																
<p>5. Social Security No.</p>	<p>17a. Secondary addressee designated for the purpose of notification of a past due premium payment and possible lapse in coverage.</p> <p>Name: _____ Address: _____</p>																
<p>6. Telephone No. (____) _____ E-mail _____</p>	<p>18. Provide any additional details to questions on page 1.</p>																
<p>7. Occupation (Describe duties)</p>	<p>19. State any special requests here.</p>																
<p>8. Applicant (if other than Proposed Insured) Name: _____ Relationship: _____ Social Security No. _____ Address: _____</p>	<p style="text-align: center;">Fraud Warning</p> <p>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.</p>																
<p>9. Mailing and Billing information Mail Bill to <input type="checkbox"/> Applicant <input type="checkbox"/> Proposed Insured Mail Official Publication to <input type="checkbox"/> Applicant's address <input type="checkbox"/> Proposed Insured's address</p>	<p>12. Life insurance and annuities in force on Proposed Insured</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Company</th> <th style="width: 15%;">Year Issued</th> <th style="width: 15%;">Plan</th> <th style="width: 15%;">Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Company	Year Issued	Plan	Amount												
Company	Year Issued	Plan	Amount														
<p>10. Has the proposed insured ever been declined, postponed or rated up for life insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>13. Will insurance being applied for replace or change any existing insurance coverage with the PNU or any other company? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>																

Home Office Use Only			
Certificate No.	Branch No.	Date Admitted	First Dues Payment Due
Date Received _____		Date of Processing _____	
Second Date Received _____		Second Date of Processing _____	
Medical Director Approval (when required) _____		Date _____	
Medical Director Check one: Standard <input type="checkbox"/> Sub Standard <input type="checkbox"/> _____ Reject <input type="checkbox"/>			
Approved for issue _____		Date _____	

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Questions 20 thru 34 apply to the Proposed Insured only.

20. What is the Proposed Insured's height? feet inches	
21. What is the Proposed Insured's weight? pounds	
22. Has the Proposed Insured gained any weight in the past year? a. If "Yes" how much ? lbs. List the reason.	<input type="checkbox"/> Yes <input type="checkbox"/> No
23. Has the Proposed Insured lost any weight in the past year? a. If "Yes" how much ? lbs. List the reason.	<input type="checkbox"/> Yes <input type="checkbox"/> No
24. Does the Proposed Insured have a family history of diabetes, cancer, melanoma, heart or kidney disease, mental illness or suicide, or any hereditary disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No
25. Has the Proposed Insured been diagnosed or treated by a licensed member of the medical profession for alcohol or drug use, dependency, addiction or abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No
26. In the last 10 years has the Proposed Insured: a. used marijuana, cocaine, heroin, amphetamines or hallucinogens? b. used any tranquilizers, sedatives, or narcotic drugs? c. used legally prescribed drugs in excess of dosages prescribed by a physician or medical practitioner?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
27. In the last 10 years has the Proposed Insured ever been diagnosed or treated by a licensed member of the medical profession in a hospital, clinic, or sanatorium for examination, observation, diagnosis, or operation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
28. In the past 5 years has the Proposed Insured had any diagnostic studies (For Example: X-ray, electrocardiogram, or blood tests) ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
29. Has the Proposed Insured been tested positive for exposure to HIV infection or been diagnosed as having ARC or AIDS caused by the HIV infection or other sickness or condition derived from such infection?	<input type="checkbox"/> Yes <input type="checkbox"/> No
30. In the past 10 years has the Proposed Insured ever been diagnosed or treated by a licensed member of the medical profession for any of the following: (If answer is "Yes", circle all conditions that apply and provide additional details in #35 below)	
a. dizziness, fainting spells, epilepsy, loss of consciousness, nervous breakdown, mental illness, strokes, or any disease or disorder of the brain or nervous system?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. asthma, emphysema, hay fever, chronic cough, pleurisy, spitting of blood, tuberculosis, or any disease or disorder of the lungs or respiratory system?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. any disease or disorder of the heart or blood vessels?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. stomach or duodenal ulcer, any disease or disorder of the stomach, intestines or bowel, rectum, appendix, liver, gall bladder, pancreas or spleen, nephritis, kidney stone, or any disease of the kidneys, bladder or prostate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. gout, arthritis, rheumatism, or any disease or disorder of the back, spine, bones, joints or muscles?	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. rheumatic fever, high blood pressure, angina pectoris, chest pain or discomfort, shortness of breath, heart murmur, swelling of legs or ankles, or any disease or disorder of the heart or blood vessels?	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. varicose veins, phlebitis, anemia, or any disease or disorder of the blood or glands?	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. any tumor or disease of the breast or reproductive organs?	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. any abnormality, deformity, disease or disorder not listed above?	<input type="checkbox"/> Yes <input type="checkbox"/> No
31. Is the Proposed Insured receiving treatment from or taking medication of any kind prescribed by a licensed member of the medical profession?	<input type="checkbox"/> Yes <input type="checkbox"/> No
32. Is the Proposed Insured now pregnant? If "Yes" how long? _____ Not Applicable <input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
33. Has the Proposed Insured consulted or been treated or examined by a physician or practitioner for any cause not recorded above within the last 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If "Yes" then when? _____	
b. By whom? _____	
c. Full address. _____	
d. Reason for consultation.	
34. Has the Proposed Insured smoked one or more cigarettes, cigars, or pipes, or chewed tobacco or snuff in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
35. Details and additional information related to questions 22 thru 34:	

AGREEMENT

I understand that all of my statements and answers shall be part of the contract of insurance when and if one is issued. I declare that all such statements and answers are, to the best of my knowledge and belief, true and complete.

I understand that no contract of insurance will be in effect until it is issued and delivered by the PNU during the Proposed Insured's lifetime; the Proposed Insured must be in the same state of health as when the application was signed; and the first premium must have been paid.

AUTHORIZATION FOR RELEASE OF PERSONAL HEALTH INFORMATION

This Authorization is designed to comply with the HIPPA Privacy Rule

I, the Proposed Insured, hereby authorize any health plan, health care provider or health care clearinghouse, insurer, employer, or government agency that has provided payment, treatment or services to me or on my behalf, to release to the persons or entities identified in Paragraph Number 1 below, information it has about my physical or mental health, financial position or educational achievement. Paragraph Number 2 below describes the class of persons or entities hereby authorized to release personal health information about me. These persons or entities may disclose the information described in Paragraph Number 3 below.

1. The records and information will be disclosed to **The Polish National Union of America**, 1002 Pittston Avenue, Scranton, PA 18505 and their contractors, employees, representatives, affiliates and assigns as necessary to fulfill the purpose of this disclosure.
2. **Persons or entities hereby authorized to disclose personal health information about me:** Any health plan, physician, surgeon, health care professional, hospital, clinic, laboratory, pharmacy, pharmacist, pharmacy benefit manager, medical facility or medically related facility, insurance company, workers compensation insurer, reinsurance company, insurance support organization (such as the Medical Information Bureau, Inc. (MIB)), or other health care provider, the Veterans Administration, the Social Security Administration, a consumer reporting agency, financial institution, educational institution and employer.
3. **Description of the information that may be disclosed:** This authorization specifically includes the release of my entire medical record and any other protected health information concerning me including without limitation office notes, including those that describe a diagnosis, prognosis or response to treatment; results of all diagnostic tests; surgical notes; notes describing treatments provided, prescribed or recommended; history of prescriptions for pharmaceuticals; and all other information in your custody or control about any medical care or treatment provided to me. This authorization specifically includes information concerning the diagnosis or treatment of sexually transmitted diseases, mental illness and the use of alcohol, drugs and tobacco. Any financial, employment or personal information requested for insurance purposes may also be disclosed.

The purpose of this disclosure is an application for life insurance coverage or to evaluate a claim for benefits on behalf of the Proposed Insured.

The **Polish National Union of America** may re-disclose information to reinsurance companies, to MIB, or their representatives, or to others who perform business or legal services related to the application or the policy or claim thereunder; in which case it may not be protected under federal privacy rules. Information will not be released to anyone else unless required or permitted by law or unless further authorized.

- This Authorization is good, as needed, for 30 months from the date signed or while a claim is open, if longer.
- I agree that a photocopy or facsimile of this authorization may be used the same as the original.
- I acknowledge that I have read this Authorization and received a copy of it.
- I understand that I may revoke this Authorization by sending written notice to the Polish National Union of America. Actions taken in reliance on this Authorization will not be affected, but no further actions will be taken in reliance on this Authorization after revocation is received by the Polish National Union of America. Revocation of this Authorization may result in the refusal to pay benefits under a policy that has been issued.

Signature of Proposed Insured _____ Date _____

Signature of Applicant (if other than Proposed Insured) _____ Date _____

Signature of Member Applicant (if Proposed Insured is not a member of PNU) _____ Date _____

DECLARATION OF AGENT

Is the insurance applied for intended to replace any existing insurance or annuity policies now in force? Yes No

Agent's State License No. _____ State Licensed in _____ Telephone No. _____ Branch No. _____

Agent's name(print) _____ Signature _____ Date _____

Organizer's name(print) _____ Signature _____ Date _____

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Medical Examination Report

Must be completed by a licensed medical professional when required.

1. Height ft. in.	Did you measure?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Weight lbs.	Did you weigh?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Pulse seated _____ a. If "yes" describe and where applicable give the number of irregularities before and after exercise sufficient to increase pulse rate to 100 or more.	Is pulse irregular?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Blood Pressure: Please record all readings. With Hypertension or if first reading is over 135 systolic or 85 diastolic take two additional readings. First Reading: Systolic _____ Diastolic _____ Second Reading: Systolic _____ Diastolic _____		
a. Is diastolic at disappearance of all sound?		<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Is diastolic at change of sound?		<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Do you find any evidence of past or present disease: Provide Details to "Yes" answers		
a. of the heart and blood vessels? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
1. Is there a murmur? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Is there any hypertrophy? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Is there any arteriosclerosis? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
b. of the lungs? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
c. of any of the abdominal organs? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
d. of the skin, breasts, ears, middle ears, eyes, throat?		<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Is there any enlargement of the Thyroid? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Is it symmetrical, asymmetrical, nodular, or diffuse?		<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are the lymph nodes enlarged?		<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Is there a hernia? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Was it ever strangulated?		<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Is there any evidence of varicose veins or ulcers? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Do they extend above the knee?		<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Is Proposed Insured lame, maimed, or deformed?		<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Does the Proposed Insured's appearance indicate good health?		<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Were the circumstances under which you completed examination satisfactory?		<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Are you in any way related to the Proposed Insured or agent? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If "Yes" to which one are you related and how?		
14. Are you aware of anything about the health, habits, environment, or mode of life of the Proposed Insured which might unfavorably affect insurability? _____		<input type="checkbox"/> Yes <input type="checkbox"/> No
15. Do you have knowledge whether the Proposed Insured has been tested positive for exposure to the HIV infection or been diagnosed as having ARC or AIDS caused by the HIV infection or other sickness or condition derived from such infection?		<input type="checkbox"/> Yes <input type="checkbox"/> No

URINALYSIS

Specific Gravity?	Reaction?
Albumin?	Test Used?
Sugar?	Test Used?
Are you satisfied that the specimen is the Proposed Insured's?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	

Examiner's Statement

I have carefully examined _____ this _____ day of _____, 20____
Examination was made in private at my office residence of Proposed Insured place of business of Proposed Insured.

Signature of Examiner _____ Print name of Examiner _____ Examiner's address: street and number _____ city, state, zip code _____	Fraud Warning 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.
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