

# Application for Group Business Overhead Expense Insurance

Request for Group Insurance From:

Plan Administrator:



**New York Life Insurance Company**  
51 Madison Avenue  
New York, NY 10010



**PEARL INSURANCE**  
1200 E. Glen Ave., Peoria Heights, IL 61616-5348



The American College of Obstetricians and Gynecologists  
WOMEN'S HEALTH CARE PHYSICIANS

**Send your completed form to:**  
ACOG Member Insurance Program  
1200 East Glen Avenue,  
Peoria Heights, IL, 61616  
**PHONE: 800.214.8122**

**NOTE: PLEASE PRINT IN INK OR TYPE. DO NOT USE CORRECTION FLUID OR GEL PENS. INITIAL AND DATE ANY CHANGES YOU MAKE.**

## 1. MEMBER INFORMATION

Name		S.S.#
Street Address		
City	State	ZIP Code
Home Phone	Work Phone	Fax
Home Email		For internal use only. Email address will never be sold or shared.

Date Of Birth	Height	Weight	Sex
/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F

Are you now a member of the ACOG?  Yes  No

am a Member of ACOG: Membership # \_\_\_\_\_

(Membership is required for participation in this plan)

Are you presently insured by any ACOG-Endorsed Plan?  Yes  No

If yes, indicate which plan(s) and provide details \_\_\_\_\_

Do you intend to reside outside the U.S. or Canada in the next 12 months?  Yes  No

If yes, what country(ies)? \_\_\_\_\_ and how long? \_\_\_\_\_

## 2. PAYMENT OPTION SELECTION (Send no money now. We'll bill you later.)

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a year on January 1 and July 1 or you can also access a secure website where you can register to have your premium withdrawn from your bank account or charged to your credit card.

## 3. OCCUPATIONAL STATUS

What is your occupation: \_\_\_\_\_ Main duties: \_\_\_\_\_

Are you now, and have you been for the last 90 days, performing all of the duties of your regular occupation for at least 26 hours per week for your present employer?:  Yes  No

Gross Annual Income: Salary \$ \_\_\_\_\_ Self-employment \$ \_\_\_\_\_ (Self-employment start date: / / )

Bonus \$ \_\_\_\_\_ Commission \$ \_\_\_\_\_ **TOTAL \$** \_\_\_\_\_

## 4. I HEREBY APPLY FOR BUSINESS OVERHEAD EXPENSE INSURANCE BELOW, BASED UPON ALL MY STATEMENTS MADE IN THIS REQUEST FORM

I hereby apply for:  New Coverage  Increase in Coverage

Monthly benefit requested (in \$100 increments) \$ \_\_\_\_\_ (not to exceed monthly expenses you actually incurred) (\$1,000 to \$15,000 in \$100 increments for persons age 54 or under, on the effective date of your coverage. \$1,000 to \$5,000 in \$100 increments for persons age 55 or over, but under age 59 on the effective date of coverage.)

Waiting period:  14 Days  30 Days Benefit Period: **24 Months**

**5. STATEMENT OF HEALTH** (Please initial any changes you make on this form. To the best of your knowledge and belief, answer the following questions as they apply to you.)

1. Are you now ill or taking any prescribed medication or receiving or contemplating any medical attention or surgical treatment?  Yes  No
2. During the past five years, has any person to be insured ever been medically diagnosed by a physician or other medical care practitioner as having or been treated for:
  - a) Heart or circulatory trouble, elevated blood pressure, chest pain or pressure, gynecological or genitourinary disorders, disorder of breast or reproductive organs or functions, ulcers or digestive disorders, cancer, tumor or cyst, diabetes, mental or nervous disorders, emotional conditions, psychiatric care or psychotherapeutic treatment, fainting spells, convulsions or epilepsy, respiratory disorder, kidney or liver disorders(including hepatitis), enlarged lymph nodes or immunodeficiency disorder, thyroid disorder, blood disorder, albumin, blood, pus, or sugar in urine, back trouble/disorder, arthritis, bone or joint disorder, varicose veins, hemorrhoids or hernia, disorder of eyes, ears, nose, or sinuses, unexplained weight loss or accidental injury?  Yes  No
  - b) Other health or physical impairment, including:
    - (i) Being medically diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)?  Yes  No
    - (ii) Chronic cough, persistent diarrhea, enlarged lymph glands, chronic fatigue in the past five years?  Yes  No
    - (iii) Any other impairment?  Yes  No
3. During the past five years, have you ever been counseled, treated, or hospitalized for the use of alcohol or drugs?  Yes  No
4. Are you pregnant?  Yes  No
5. Are you disabled, or have you applied or are you applying for or receiving any disability or workers' compensation benefits or on waiver of premium for life or health insurance?  Yes  No
6. **Except for residents of Minnesota and Connecticut**, have you been convicted of a crime or served time in prison because of a conviction or have an arrest pending?  Yes  No  
**For residents of Minnesota and Connecticut only:** Have you been convicted of a crime or served time in prison because of a conviction, or been convicted for any reason during the past seven years?  Yes  No

If you answered "Yes" to any of the above questions, give complete details below. (Attach a separate sheet if necessary, then sign and date it).

Name(s) of Proposed Insured(s)	Illness or Condition-Date of Onset-Duration-Treatment Operations-Degree of Recovery and Date:	Name and Address of Physicians or other Medical Care Practitioners and Hospitals Where Confined or Treated:

**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 you like to be contacted at? \_\_\_\_\_

**6. AUTHORIZATION AND DECLARATION OF PERSON GIVING A STATEMENT OF INSURABILITY**

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, 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 or representative or I may request a copy of this AUTHORIZATION. This AUTHORIZATION may be used for a period of 24 months from the date signed, unless sooner revoked. 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 consents to authorize the disclosure of information to and from the providers noted above and in the IMPORTANT NOTICE, including making a brief report of my protected health information to MIB, Inc.; and attest to having read the IMPORTANT NOTICE and Fraud Notices indicated on the attached 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 Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

PLEASE SIGN AND DATE IN INK

**Be sure to complete all pages and sign page 2**  
 DO NOT SEND PAYMENT: Upon approval, you will be notified of the premium due.

**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 any 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. **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 any 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 bear 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. **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/she is facilitating a fraud against an insurer, submits an application, or files a claim containing false or deceptive statements may have violated state law.

7/13 ed.

**IMPORTANT NOTICE**

**How New York Life obtains information and underwrites your request for ACOG Group Business Overhead Expense Insurance.** In this notice, references to “you” and “your” include any person proposed for insurance. Information regarding insurability will be treated as confidential. In considering whether the person(s) in your request for insurance qualify for insurance, we will rely on the medical information you provide, and on the information you AUTHORIZE us to obtain from your physician, other medical practitioners and facilities, other insurance companies to which you have applied for insurance, and MIB, Inc. (“MIB”). MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. If you apply for life or health insurance coverage or a claim for benefits is submitted to an MIB member company, medical, or non-medical information may be given to MIB, and such information may then be furnished by MIB, upon request, to a member company.

Your AUTHORIZATION may be used for a period of 24 months from the date you signed the application for insurance, unless sooner revoked. The AUTHORIZATION may be revoked at any time by notifying New York Life in writing at the address provided. Your revocation will not be effective to the extent 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. The information New York Life obtains through your AUTHORIZATION may become subject to further disclosure. 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.

MIB and other insurance companies may also furnish New York Life, its subsidiaries, or the Plan Administrator with non-medical information (such as driving records, past convictions, hazardous sport or aviation activity, use of alcohol or drugs, and other applications for insurance). The information provided may include information that may predate the time frame stated on the medical questions section, if any, on this application. This information may be used during the underwriting and claims processes, where permitted by law. New York Life may release this information to the Plan Administrator, other insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted and to others whom you authorize in writing, however, this will not be done in connection with test results concerning Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We may also make a brief report of your protected health information to MIB, but we will not disclose our underwriting decision.

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a “need to know” basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved. If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, you will be provided with non-medical information. Generally, medical information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured. Your request is handled in accordance with the Federal Fair Credit Reporting Act procedures.

If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB’s information office is: MIB, Inc., 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone 866.692.6901. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

If we can provide the coverage you requested, we will inform you as to when such coverage will be effective. Under no circumstances will coverage be effective prior to this date. Payment of a premium contribution with your application does not mean there is any insurance in force before the effective date is determined by New York Life.

**For NM Residents:** PROTECTED PERSONS<sup>1</sup> have a right of access to certain CONFIDENTIAL ABUSE INFORMATION<sup>2</sup> we maintain in our files and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSONS by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth, and address.

<sup>1</sup> PROTECTED PERSONS means a victim of domestic abuse: who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured person or prospective insured person.

<sup>2</sup> CONFIDENTIAL ABUSE INFORMATION means information about: acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer, or associate of a victim of domestic abuse, or a person with whom an applicant or insured is known to have a direct, close, personal, family, or abuse-related relationship.

New York Life Insurance Company 8.12ed

**Please complete the application and return it to:**

**ACOG Group Insurance Program Administrator**

**1200 E Glen Avenue**

**Peoria Heights, IL 61616**

**Don't let an unanswered question delay your enrollment.**

**Call toll free: 1.800.214.8122 or visit [acoginsurance.com](http://acoginsurance.com)**

**Be sure to complete all pages and sign page 2**

**DO NOT SEND PAYMENT:** Upon approval, you will be notified of the premium due.