

# Group Benefits

## Application for Optional Life Insurance

### for Plan Member, Spouse and Child(ren) for Self-Administered Plans

#### CONDITIONS FOR ELIGIBILITY

By signing the Authorization section of this Application, I understand that for me to qualify for coverage up to \$100,000 and for my spouse to qualify for coverage up to \$50,000 without completing a detailed medical questionnaire, the person(s) whom I seek to insure under this application must be in good health.

I **declare** that the person(s) whom I seek to insure is (are) in good health and that any adult(s) to be insured does (do) not have any physical or mental conditions that prevent them:

- (a) if they are employed, from regularly attending to their occupation, or
- (b) if they are not employed, from being so employed if they chose to engage in an occupation.

I **declare** that the person(s) whom I seek to insure has (have) never been declined when they have either applied for or been the subject of any application for life insurance coverage with any insurer, or other entity.

I also **understand** that if this application is approved by Manulife, the contract will contain an exclusion under which benefits will not be paid for any pre-existing medical conditions during the first 24 months.

#### INSTRUCTIONS – PLEASE PRINT ALL ANSWERS

- Please consult your plan administrator for type of coverage available under your plan. Check (✓) to indicate the type of coverage for which you are applying.
  - PLAN MEMBER ONLY     PLAN MEMBER AND SPOUSE     PLAN MEMBER, SPOUSE AND CHILDREN
  - PLAN MEMBER AND CHILDREN     SPOUSE AND/OR CHILDREN
- Please ensure that ALL SECTIONS are completed.
  - Section 1 - Plan sponsor information – **TO BE COMPLETED FIRST BY PLAN ADMINISTRATOR.**
  - Sections 2, 3, 4, 5, 6, 7 and 8 - Plan member/spouse information – To be completed by plan member/spouse.
- Section 5 - Medical information **and** Section 6 - Medical questionnaire are required and **MUST BE COMPLETED** only if the plan member total amount requested is over \$100,000 and/or the spouse's total amount requested is over \$50,000.
- If required, retain a photocopy for your files.
- Refer to section 8 below for mailing instructions.

#### 1 Plan sponsor information

Plan contract number(s)	Division number	Plan member certificate number	
		Class	Annual earnings* \$
Plan sponsor			Eligibility date (dd/mmm/yyyy)

\*If not already provided.

#### Coverage being applied for:

**OPTIONAL LIFE**

**Plan member optional life amount:**

Plan member's present amount of optional life    \$ \_\_\_\_\_ OR \_\_\_\_\_ units of \$ \_\_\_\_\_ OR \_\_\_\_\_ x salary \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Additional amount requested    \$ \_\_\_\_\_ OR \_\_\_\_\_ units of \$ \_\_\_\_\_ OR \_\_\_\_\_ x salary \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Total amount requested    \$ \_\_\_\_\_ OR \_\_\_\_\_ units of \$ \_\_\_\_\_ OR \_\_\_\_\_ x salary \$ \_\_\_\_\_ = \$ \_\_\_\_\_

**Spousal optional life amount:**

Spouse's present amount of optional life    \$ \_\_\_\_\_ OR \_\_\_\_\_ units of \$ \_\_\_\_\_ OR \_\_\_\_\_ x salary \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Additional amount requested    \$ \_\_\_\_\_ OR \_\_\_\_\_ units of \$ \_\_\_\_\_ OR \_\_\_\_\_ x salary \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Total amount requested    \$ \_\_\_\_\_ OR \_\_\_\_\_ units of \$ \_\_\_\_\_ OR \_\_\_\_\_ x salary \$ \_\_\_\_\_ = \$ \_\_\_\_\_

**Child(ren) optional life amount:**

Child(ren)'s present amount of optional life    \$ \_\_\_\_\_ OR \_\_\_\_\_ units of \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Additional amount requested    \$ \_\_\_\_\_ OR \_\_\_\_\_ units of \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Total amount requested    \$ \_\_\_\_\_ OR \_\_\_\_\_ units of \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Plan administrator name	Date (dd/mmm/yyyy)
Email address	

## 2 Plan member information

Required if applying for plan member, spousal or child(ren) coverage.

Plan member name (last, first and middle initial)		Date of birth (dd/mmm/yyyy)
Language preference <input type="radio"/> English <input type="radio"/> French	Sex assigned at birth <input type="radio"/> Male <input type="radio"/> Female	Province of residence
By providing my personal email address, I am authorizing Manulife to use the address provided as an additional means of communication about my file. I acknowledge that correspondence by email may contain personal information including, but not limited to medical, employment and financial information. I understand that my personal information is being sent in a manner that is not yet guaranteed as a secure means of communication.		
Email address		
Have you smoked (cigarettes, cigars, pipe, etc) or used tobacco in any other forms or any smoking cessation aids within the last 12 months? <input type="radio"/> Yes <input type="radio"/> No		

## 3 Beneficiary designation information

*If a beneficiary is not assigned, "ESTATE" will be assumed.*

*For designated beneficiaries under the age of majority.*

### Irrevocability

Name of beneficiary (last, first and middle initial)	Relationship to plan member
Additional name, if applicable (last, first and middle initial)	Relationship to plan member
Additional name, if applicable (last, first and middle initial)	Relationship to plan member
I appoint _____ as Trustee to receive any amount due to any beneficiary under the age of majority.	
<b>For Quebec residents only</b> In Quebec, the designation of your spouse as beneficiary is irrevocable unless otherwise specified. If spouse is beneficiary, the designation is: <input type="radio"/> Revocable <input type="radio"/> Irrevocable	Note: If beneficiary is shown as irrevocable, his/her consent is required to change it. Include a signed and dated consent with this form. <b>You are responsible for ensuring the validity of your designation.</b>

## 4 Spousal coverage

Required if applying for spousal coverage.

**Note:** you will be the beneficiary of your spouse's insurance, if you are then living, otherwise the beneficiary will be your estate.

Spouse's name (last, first and middle initial)	Date of birth (dd/mmm/yyyy)
Sex assigned at birth <input type="radio"/> Male <input type="radio"/> Female	Has your spouse smoked (cigarettes, cigars, pipe, etc) or used tobacco in any other forms or any smoking cessation aids within the last 12 months? <input type="radio"/> Yes <input type="radio"/> No

**5 a) Plan member basic medical information**

Only required if applying for total coverage over \$100,000.

Section 5 - Complete only if applying for a total plan member coverage amount over \$100,000 and spousal coverage over \$50,000.

Height _____ m _____ cm _____ ft _____ in		Weight <input type="radio"/> kg <input type="radio"/> lb
Have you lost or gained more than 4.5 kg/10 lbs. during the last 12 months? <input type="radio"/> Yes <input type="radio"/> No If yes, please answer the following:		
What was the amount of weight change? <input type="radio"/> kg <input type="radio"/> lb	Was this a gain or a loss?	Reason
Name of personal physician (last, first and middle initial)		Physician's phone number
Address of personal physician (number, street, suite)		
City	Province	Postal code

**5 b) Spouse basic medical information**

Only required if applying for total spousal coverage over \$50,000.

Height _____ m _____ cm _____ ft _____ in		Weight <input type="radio"/> kg <input type="radio"/> lb
Have you lost or gained more than 4.5 kg/10 lbs. during the last 12 months? <input type="radio"/> Yes <input type="radio"/> No If yes, please answer the following:		
What was the amount of weight change? <input type="radio"/> kg <input type="radio"/> lb	Was this a gain or a loss?	Reason
Is name of personal physician the same as plan member's? <input type="radio"/> Yes <input type="radio"/> No If no, please provide:		
Name of personal physician (last, first and middle initial)		Physician's phone number
Address of personal physician (number, street, suite)		
City	Province	Postal code

**6 Medical questions for proposed insured**

Complete only if applying for total plan member coverage over \$100,000 and spousal coverage over \$50,000.

COMPLETE ALL QUESTIONS BELOW on behalf of ALL applicants. Provide full details to ALL YES QUESTIONS. If you require more room for YES answers please attach a separate sheet (signed and dated).

	Plan member	Spouse
1. During the past 12 months have you		
(a) flown as a pilot, student pilot or crew member or have any intention of doing so?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(b) engaged in racing, underwater diving, parachuting or any other hazardous sport or have any intention of doing so?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
2. Have you		
(a) ever applied for or received benefits, compensation or pension because of sickness or injury?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(b) ever had an application for life or health insurance declined, postponed, or modified in any way?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(c) been absent from work for medical reasons during the last 5 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(d) currently received any treatment/medications?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(e) In the past 60 days, have you consulted a doctor or other health practitioner, had medical testing done for anything other than pregnancy or minor ailments (e.g. sprains, cold or flu)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(f) any condition which might require medical consultation, hospitalization or future surgical or psychiatric treatment?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(g) any family history of any inherited or familial disease (e.g. Huntington's Chorea, diabetes, heart or kidney disease)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
3. Have two or more immediate family members (e.g. your parents or siblings) been diagnosed before age 50 with heart disease, stroke or cancer?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
4. Have you ever consulted a physician, ever been treated for, or had any known identification of		
(a) Chest pain, blood vessel disease, heart disorder, heart attack, heart murmur, angina cardiac bypass surgery, stent placement or angioplasty, or stroke?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(b) high blood pressure?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(c) allergies or skin disorders, including growths, cysts or tumours?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(d) glandular disorders, including thyroid disorders and diabetes?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(e) epilepsy, neurological disorder (e.g. Multiple Sclerosis, Parkinsons)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(f) nervous or mental disorder or an emotional condition such as anxiety or depression?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(g) Have you ever been treated for, counselled, or advised to seek treatment for alcohol or drug abuse?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(h) In the past 12 months have you used or smoked marijuana or hashish?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(i) In the past 12 months have you smoked cigars? If yes, how many cigars have you smoked?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(j) lung disorders or shortness of breath?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(k) ulcer, colitis, bowel, stomach, reproductive organs or liver disorders?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(l) cancer?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(m) sexually transmitted disease, urinary tract infection, disorder of the kidney, blood, urine, or genital organs?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(n) arthritis, rheumatism or fibromyalgia?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(o) disorders of the muscles or bones including the back, spine or joints?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(p) immune deficiency disorder including AIDS or AIDS-related complex (ARC) or any generalized enlargement of the lymph glands or any test results indicating possible exposure to the AIDS (e.g. HTLV-III, LAV) virus?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
(q) anemia, or other blood disorders?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
5. Have you ever had any physical impairment, condition, disease or disorder or chronic symptoms including Chronic Fatigue Syndrome or chronic pain not covered above?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Please provide details below, if you have answered "Yes" to ANY questions. If more space is needed, use another form or sheet of paper (both must be signed and dated).

Question number	Name of person (first & middle initial)	Details or name of condition	Date and duration	Medication/treatment and results (recovery or remaining effects)	Names and addresses of physicians and hospitals

## 7 Certification and authorization

**I certify** that I (being the plan member or spouse with the capacity to contract, whichever is applicable) am applying for this Group Benefits coverage/insurance ("Coverage") and that the information provided for this application is true and complete. **I agree** that my coverage may be denied or terminated at any time as a result of any false, incomplete, or misleading information having been provided in this application. **I authorize** Manulife to collect, use, maintain and disclose my personal information relevant to this application ("Information") for the purposes of Group Benefits plan administration, audit and the assessment, investigation, or management of this application, and medical underwriting (collectively, the "Purposes"). **I am authorized** to consent to the collection, use, maintenance, exchange and disclosure of Information pertaining to any minor child who may be the subject of this application for Coverage, for the Purposes, and all of the statements made herein on my own behalf shall apply equally to such minor child. **I understand** that Manulife may investigate this application and may require Information about me for the Purposes, including information regarding activities, income, employment, education and training, health and medical history and treatment, including clinical notes. **I authorize** any person or organization with Information, including any medical and health professionals, facilities or providers, professional regulatory bodies, any employer, group plan administrator, insurer, investigative agency, and any administrators of other benefits programs to collect, use, maintain and exchange this information with each other and with Manulife, its reinsurers and/or its service providers, for the Purposes. **I understand** that any Coverage shall not become effective until approved by Manulife. **I authorize** the use of my Social Insurance Number ("SIN") for the purposes of identification and administration, if my SIN is used as my plan member certificate number. **I agree** a photocopy or electronic version of this authorization is valid. **I acknowledge** that more specific details regarding how and why Manulife collects, uses, maintains, and discloses my personal information can be found in Manulife's Privacy Policy and Privacy Information Package, available at [www.manulife.ca/planmember](http://www.manulife.ca/planmember), or from my Plan Sponsor.

Plan member signature	Date signed (dd/mmm/yyyy)
Signature of spouse (required only if evidence regarding insurability of spouse is provided in this form)	Date signed (dd/mmm/yyyy)

Any Information provided to or collected by Manulife in accordance with this authorization, will be kept in a Group Benefits life, health or disability file. Access to your Information will be limited to:

- Manulife employees, representatives, reinsurers, and service providers in the performance of their jobs;
- persons to whom you have granted access; and
- persons authorized by law.

You have the right to request access to the personal information in your file, and, where appropriate, to have any inaccurate information corrected.

## 8 Mailing instructions

If the plan member total amount requested is over \$100,000 and/or the spouse's total amount requested is over \$50,000, send to Manulife using one of the methods below. Otherwise, give to plan administrator.

### Send a scanned copy to us by

**Email:** [EOI\\_Intake\\_Shared\\_Services@manulife.com](mailto:EOI_Intake_Shared_Services@manulife.com)

**Plan Member Website:** Use the link under Contact Us in the main menu to send us your documents securely using the Send Documents feature.

**OR Mail to:** Plan Member Administration  
Manulife  
PO BOX 11006 STN CENTREVILLE  
MONTREAL QC H3C 4T8