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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)

CONTACT INFORMATION

Mail: Co-operators Life Insurance Company
Group Client Services
1900 Albert Street
Regina, SK S4P 4K8
Email: group_client_services@cooperators.ca
Phone: 1-800-667-8164
Fax: 1-866-889-9924

INSTRUCTIONS

To avoid delays, please complete all information.
The completed form can be returned by email, fax, or the original can be mailed to the address provided.

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 (_____) _____

Email: _____

You acknowledge that data transmitted over the internet may be intercepted and that such transmission is at your own risk. If you no longer wish to communicate with Co-operators Life Insurance Company by email, please send notification to group_client_services@cooperators.ca

Date of Birth _____ (MMM/DD/YYYY) Sex ☐ M ☐ F ☐ X Height _____ ☐ ft/in ☐ cm Weight _____ ☐ lbs ☐ kg

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

HEALTH EVIDENCE

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?	☐ Yes ☐ No	If yes, specify condition/relationship/age at diagnosis
2.	Have any of your parents, brothers or sisters had any hereditary disorder (i.e.: Huntington's chorea, polycystic kidney disease, etc.)?	☐ Yes ☐ No	If yes, specify
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):		**Details of "Yes" answers** Identify question number, indicate 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) Disorder of eyes, ears, nose or throat?	☐ Yes ☐ No	
	b) Severe headaches, dizziness, fainting, loss of consciousness, epilepsy, seizures, speech disorders, paralysis, stroke, disorder of brain or nervous system?	☐ Yes ☐ No	
	c) Nervous disorders, including depression, anxiety or suicidal thoughts?	☐ Yes ☐ No	
	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?	☐ Yes ☐ No	
	e) Persistent cough or hoarseness, coughing of blood, asthma, emphysema, pleurisy, bronchitis, tuberculosis, respiratory disease or other disorder of the lungs?	☐ Yes ☐ No	
	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?	☐ Yes ☐ No	
	g) Hepatitis A, B, C, or "type unknown"?	☐ Yes ☐ No	
	h) Albumin, sugar, pus or blood in urine, diabetes, kidney stone or colic, or any other disorder of kidney or bladder?	☐ Yes ☐ No	
	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?	☐ Yes ☐ No	
	j) Leukemia, anemia, hemophilia or any other disorder/abnormality of the blood?	☐ Yes ☐ No	

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

k) Cancer, tumours, enlarged glands (nodes) or skin lesions, cysts or growths, pituitary, adrenals or other glands or unexplained infections?	☐ Yes ☐ No	
l) Thyroid or other endocrine disorders?	☐ Yes ☐ No	
m) Venereal disease or any sexually transmitted disease or disorder of prostate or reproductive organs?	☐ Yes ☐ No	
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?	☐ Yes ☐ No	
4. In the past 10 years have you:		
a) Had or been told you 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 (4a)?	☐ Yes ☐ No	
c) Tested positive for antibodies to AIDS (Human T-cell Lymphotropic, TYPE III); HTLV-III virus?	☐ Yes ☐ No	
5. Has an application for insurance on your life/health ever been declined, rated or modified in any way?	☐ Yes ☐ No	When? _____ Why? _____ Company? _____
6. Do you currently have an individual life policy with Co-operators that has been issued within the last year?	☐ Yes ☐ No	If yes, Policy # _____
7. Have you applied for or received a pension or Workers' Compensation or disability benefits because of illness or injury?	☐ Yes ☐ No	When? _____ Why? _____
8. Have you lost any time from work during the last 12 months because of illness or injury?	☐ Yes ☐ 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.	☐ Yes ☐ No	
10. Are you under observation, taking treatment/medication or receiving advice from any physician or alternative healthcare provider, for any medical or physical condition/symptom not previously disclosed?	☐ Yes ☐ No	If yes, provide details _____
11. a) Have you ever had any disease of the breasts, ovaries, cervix or uterus?	☐ Yes ☐ No	If yes, indicate 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.
b) Have any pregnancies or labours been abnormal?	☐ Yes ☐ No	
c) Are you pregnant?	☐ Yes ☐ No	If yes, give expected delivery date _____
12. Do you now or have you ever used alcohol?	☐ Yes ☐ No	If Yes, complete the following Frequency of use ☐ # ___ Daily ☐ # ___ Week ☐ # ___ Month Date last used _____
13. Have you ever received or been advised to obtain any treatment for alcohol/drug use (including AA membership)?	☐ Yes ☐ 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)?	☐ Yes ☐ No	If Yes, complete the following Type of drug _____ Frequency of use ☐ Daily ☐ # _____ Week ☐ # _____ Month Date last used: _____
15. Have you ever used any form of tobacco, nicotine products or substitutes (including nicotine patch and gum)?	☐ Yes ☐ 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 _____ (MMM/DD/YYYY) Reason/**Outcome** _____

PRIVACY

Co-operators Privacy Statement

At 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 your province of residence or 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 our revised privacy policy at www.cooperators.ca/privacy. 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 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.

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DEPENDENT HEALTH EVIDENCE QUESTIONNAIRE

To be completed ONLY if applying for coverage for dependents.
To avoid delays, please complete the required information.
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 (Employee) ____________ (First Name) ____ (Initial) ____________ (Last Name)

Address ____________ (Street) ____________ (City) ____________ (Province) ____________ (Postal Code)

Phone Number Home (_______) ____________ Cell (_________) ____________

Email: ____________

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Spouse ____________ (First Name) ____ (Initial) ____________ (Last Name) Sex ☐ M ☐ F ☐ X Date of Birth ____________ (MMM/DD/YYYY) Height ______ ☐ ft/in ☐ cm Weight ______ ☐ lbs ☐ kg

Child ____________ (First Name) ____ (Initial) ____________ (Last Name) Sex ☐ M ☐ F ☐ X Date of Birth ____________ (MMM/DD/YYYY) Height ______ ☐ ft/in ☐ cm Weight ______ ☐ lbs ☐ kg

Child ____________ (First Name) ____ (Initial) ____________ (Last Name) Sex ☐ M ☐ F ☐ X Date of Birth ____________ (MMM/DD/YYYY) Height ______ ☐ ft/in ☐ cm Weight ______ ☐ lbs ☐ kg

Child ____________ (First Name) ____ (Initial) ____________ (Last Name) Sex ☐ M ☐ F ☐ X Date of Birth ____________ (MMM/DD/YYYY) Height ______ ☐ ft/in ☐ cm Weight ______ ☐ lbs ☐ kg

DEPENDENT HEALTH EVIDENCE

1. Is the Plan Member (Employee) actively at work? ☐ Yes ☐ No — If no, why? ____________
2. Do all the dependents named above reside with the employee? ☐ Yes ☐ No — If no, give details, identify child ____________
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):
   a) Disorder of eyes, ears, nose or throat? ☐ Yes ☐ No
   b) Severe headaches, dizziness, fainting, loss of consciousness, epilepsy, seizures, speech disorders, paralysis, stroke, disorder of brain or nervous system? ☐ Yes ☐ No
   c) Nervous disorders, including depression, anxiety or suicidal thoughts? ☐ Yes ☐ No
   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? ☐ Yes ☐ No
   e) Persistent cough or hoarseness, coughing of blood, asthma, emphysema, pleurisy, bronchitis, tuberculosis, respiratory disease or other disorder of the lungs? ☐ Yes ☐ No
   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? ☐ Yes ☐ No
   g) Hepatitis A, B, C, or "type unknown"? ☐ Yes ☐ No
   h) Albumin, sugar, pus or blood in urine, diabetes, kidney stone or colic, or any other disorder of kidney or bladder? ☐ Yes ☐ No
   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? ☐ Yes ☐ No
   j) Leukemia, anemia, hemophilia or any other disorder/abnormality of the blood? ☐ Yes ☐ No
   k) Cancer, tumours, enlarged glands (nodes) or skin lesions, cysts or growths, pituitary, adrenals or other glands or unexplained infections? ☐ Yes ☐ No
   l) Thyroid or other endocrine disorders? ☐ Yes ☐ No
   m) Venereal disease or any sexually transmitted disease or disorder of prostate or reproductive organs? ☐ Yes ☐ No
   n) An application for insurance declined, postponed or modified in any way? ☐ Yes ☐ No

Details of "Yes" answers
Identify question number, indicate 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.

When? ____________
Why? ____________
Company? ____________

o) Advice that future surgery is required? ☐ Yes ☐ No

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? ☐ Yes ☐ No

4. 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, indicate 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 ______________ MMM/DD/YYYY Reason/**Outcome** ______________

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

Address ______________ Street ______________ City ______________ Province ______________ Postal Code

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

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

Address ______________ Street ______________ City ______________ Province ______________ Postal Code

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

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

Address ______________ Street ______________ City ______________ Province ______________ Postal Code

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

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 your province of residence or 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 our revised privacy policy at www.cooperators.ca/privacy. 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 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.

1900 ALBERT STREET REGINA SK S4P 4K8