

GROUP MASTER EMPLOYEE ENROLLMENT FORM

Administered by:

Companion Life Insurance Company
 800 Main Street
 P. O. Box 1535
 Dubuque, IA 52004-1535
 Telephone Number: (877) 676-5789
 Fax: (877) 557-3350

Underwritten by: Companion Life Insurance Company



P.O. Box 100102 | Columbia, SC 29202-3102
 800-753-0404 (Phone) | 800-836-5433 (Fax)

Companion Life Insurance Company			Companion Life Use ONLY	
<input type="checkbox"/> New Employee	<input type="checkbox"/> Change Address	<input type="checkbox"/> Change Beneficiary	Approved: <input type="checkbox"/> Declined: <input type="checkbox"/>	
<input type="checkbox"/> Add/Increase Coverage	<input type="checkbox"/> Change Dependent Coverage	<input type="checkbox"/> COBRA	Date: _____	
	<input type="checkbox"/> Change Class or Status		By: _____	
	<input type="checkbox"/> Terminate Coverage			

POLICYHOLDER INFORMATION – to be completed by the Policyholder or Group Administrator			
Employer Name: _____		DBA: _____	
Group Number: _____	Dept/Div Number: _____	Class: _____	

ENROLLEE INFORMATION (PLEASE PRINT) – to be completed by the Employee/Enrollee				
Last Name (Include Jr., Sr., etc.)		First Name		M.I.
Street Address		Apt Number	City	State/Zip
Social Security Number		Primary Phone Number		Email Address
		Work Phone Number		
Male <input type="checkbox"/>	Female <input type="checkbox"/>	Date of Birth (MM-DD-YY)	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually Earnings \$ _____ Do not include overtime or bonuses	
Marital Status		Occupation	Hours Worked Per Week _____	Hire Date:
<input type="checkbox"/> Married				Coverage Effective Date:
<input type="checkbox"/> Single				

COVERAGE SELECTION			
<input type="checkbox"/> Short-Term Disability	<input type="checkbox"/> Term Life and AD&D	<input type="checkbox"/> Dental	
<input type="checkbox"/> Voluntary Short-Term Disability	<input type="checkbox"/> Dependent Term Life	<input type="checkbox"/> Vision	
<input type="checkbox"/> Long-Term Disability	<input type="checkbox"/> Voluntary Term Life	<input type="checkbox"/> GAP	
<input type="checkbox"/> Voluntary Long-Term Disability	<input type="checkbox"/> Voluntary Dependent Term Life	<input type="checkbox"/> Critical Illness	<input type="checkbox"/> Dependent Critical Illness
		<input type="checkbox"/> Hospital Indemnity	<input type="checkbox"/> Accident

DEPENDENT INFORMATION			Do any of your Dependents have any other coverage? (Dental Only)
Spouse Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth (MM-DD-YY)	<input type="checkbox"/> Yes If yes, Name of Carrier <input type="checkbox"/> No
Child Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth (MM-DD-YY)	<input type="checkbox"/> Yes If yes, Name of Carrier <input type="checkbox"/> No
Child Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth (MM-DD-YY)	<input type="checkbox"/> Yes If yes, Name of Carrier <input type="checkbox"/> No
Child Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth (MM-DD-YY)	<input type="checkbox"/> Yes If yes, Name of Carrier <input type="checkbox"/> No
Child Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth (MM-DD-YY)	<input type="checkbox"/> Yes If yes, Name of Carrier <input type="checkbox"/> No

DEPENDENTS: Eligible Dependents are determined by your Employer's eligibility terms.

If More Space Is Needed, Please Attach A Separate Sheet, Signed And Dated By The Enrollee.

VOLUNTARY SHORT-TERM DISABILITY

1. Primary Beneficiary for Employee Coverage/Relationship:
 Last _____ First _____ M.I. _____ Relationship to Insured _____

Secondary Beneficiary for Employee Coverage/Relationship:
 Last _____ First _____ M.I. _____ Relationship to Insured _____

2. BENEFITS

Benefit Levels – Standard Option:
 Select the Benefit Level (A-W) that meets your needs from the chart below and enter the Benefit Level letter in the box on the right.

Benefit Level	Weekly Benefit	Your Annual Salary must be at least	Benefit Level	Weekly Benefit	Your Annual Salary must be at least	Benefit Level Selected
A	\$150	\$11,700	T	\$1100	\$85,800	
B	\$200	\$15,600	U	\$1150	\$89,700	
C	\$250	\$19,500	V	\$1200	\$93,600	
D	\$300	\$23,400	W	\$1250	\$97,500	
E	\$350	\$27,300				
F	\$400	\$31,200				
G	\$450	\$35,100				
H	\$500	\$39,000				
I	\$550	\$42,900				
J	\$600	\$46,800				
K	\$650	\$50,700				
L	\$700	\$54,600				
M	\$750	\$58,500				
N	\$800	\$62,400				
O	\$850	\$66,300				
P	\$900	\$70,200				
Q	\$950	\$74,100				
R	\$1000	\$78,000				
S	\$1050	\$81,900				

LONG-TERM DISABILITY			
1. Primary Beneficiary for Employee Coverage/Relationship:			
Last	First	M.I.	Relationship to Insured
Secondary Beneficiary for Employee Coverage/Relationship:			
Last	First	M.I.	Relationship to Insured
VOLUNTARY LONG-TERM DISABILITY			
1. Primary Beneficiary for Employee Coverage/Relationship:			
Last	First	M.I.	Relationship to Insured
Secondary Beneficiary for Employee Coverage/Relationship:			
Last	First	M.I.	Relationship to Insured
TERM LIFE and DEPENDENT TERM LIFE			
1. Primary Beneficiary for Employee Coverage/Relationship: <i>(Employee is beneficiary for spouse coverage)</i>			
Last	First	M.I.	Relationship to Insured
Secondary Beneficiary for Employee Coverage/Relationship: <i>(Employee is beneficiary for spouse coverage)</i>			
Last	First	M.I.	Relationship to Insured
VOLUNTARY TERM LIFE and VOLUNTARY DEPENDENT TERM LIFE			
1. PLAN SELECTION			
<input type="checkbox"/> Employee <input type="checkbox"/> Employee + Spouse <input type="checkbox"/> Employee + children <input type="checkbox"/> Family			
If Voluntary AD&D has been selected by the Employer, your Voluntary AD&D benefit will be equal to the amount of Voluntary Term Life coverage you select.			
2. COVERAGE REQUESTED <input type="checkbox"/> Voluntary Term Life <input type="checkbox"/> Voluntary Dependent Term Life			
(Amount Selected for Voluntary Life)			
EMPLOYEE: \$		SPOUSE: \$	CHILD: \$
Spouse Name: Last/First/M.I.		Birthdate (M/D/Y)	
3. Primary Beneficiary for Employee Coverage/Relationship: <i>(Employee is beneficiary for spouse coverage)</i>			
Last	First	M.I.	Relationship to Insured
Secondary Beneficiary for Employee Coverage/Relationship: <i>(Employee is beneficiary for spouse coverage)</i>			
Last	First	M.I.	Relationship to Insured

DENTAL

1. PLAN SELECTION
 Employee Employee + Spouse
 Employee + children Family

VISION

1. PLAN SELECTION
 Employee Employee + Spouse
 Employee + children Family

GAP

1. PLAN SELECTION
 Employee Employee + Spouse Employee + children Family

THE POLICY IS A SUPPLEMENTAL POLICY THAT IS NOT INTENDED TO PROVIDE THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA). UNLESS YOU HAVE ANOTHER PLAN (SUCH AS MAJOR MEDICAL COVERAGE) THAT PROVIDES MINIMUM ESSENTIAL COVERAGE IN ACCORDANCE WITH THE ACA, YOU MAY BE SUBJECT TO A FEDERAL TAX PENALTY. ALSO, THE BENEFITS PROVIDED BY THE POLICY CANNOT BE COORDINATED WITH THE BENEFITS PROVIDED BY OTHER COVERAGE. PLEASE REVIEW THE BENEFITS PROVIDED BY YOUR CERTIFICATE CAREFULLY TO AVOID A DUPLICATION OF COVERAGE.

I understand and acknowledge that no coverage will take effect for myself or dependents, if any, who is not also covered by a Health Benefit Plan, in force at the time of my Requested Effective Date for this coverage.

I confirm that I and my dependents, if any, are currently covered under a Health Benefit Plan or have enrolled for a Health Benefit Plan.

CRITICAL ILLNESS and DEPENDENT CRITICAL ILLNESS

1. PLAN SELECTION
 Employee
 Employee + Dependents

THE POLICY PROVIDES LIMITED BENEFITS. REVIEW YOUR POLICY CAREFULLY. THIS COVERAGE IS NOT REQUIRED TO COMPLY WITH FEDERAL REQUIREMENTS FOR HEALTH INSURANCE, PRINCIPALLY THE REQUIREMENTS IN THE FEDERAL AFFORDABLE CARE ACT (ACA). PLEASE CHECK THE POLICY TO UNDERSTAND WHAT THE POLICY COVERS AND DOES NOT COVER (INCLUDING EXCLUSIONS AND TREATMENT LIMITATIONS ON HEALTH BENEFITS OUTSIDE THE SCOPE OF COVERAGE). IF COVERAGE EXPIRES OR ELIGIBILITY FOR COVERAGE UNDER THE POLICY IS LOST, YOU MAY HAVE TO WAIT UNTIL AN OPEN ENROLLMENT PERIOD TO OBTAIN OTHER HEALTH INSURANCE COVERAGE.

HOSPITAL INDEMNITY

1. PLAN SELECTION
 Employee
 Employee + Spouse
 Employee + children
 Family

THE POLICY IS A SUPPLEMENTAL POLICY THAT IS NOT INTENDED TO PROVIDE THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA). UNLESS YOU HAVE ANOTHER PLAN (SUCH AS MAJOR MEDICAL COVERAGE) THAT PROVIDES MINIMUM ESSENTIAL COVERAGE IN ACCORDANCE WITH THE ACA, YOU MAY BE SUBJECT TO A FEDERAL TAX PENALTY. ALSO, THE BENEFITS PROVIDED BY THIS POLICY CANNOT BE COORDINATED WITH THE BENEFITS PROVIDED BY OTHER COVERAGE. PLEASE REVIEW THE BENEFITS PROVIDED BY THIS POLICY CAREFULLY TO AVOID A DUPLICATION OF COVERAGE.

The undersigned understands that no benefits will be payable for loss incurred as a result of a pre-existing condition (as defined in the policy) until coverage has been in effect under this plan for 6 consecutive months.

ACCIDENT

1. PLAN SELECTION

- Employee
- Employee + Family

THE POLICY PROVIDES LIMITED BENEFITS. REVIEW YOUR POLICY CAREFULLY. THIS COVERAGE IS NOT REQUIRED TO COMPLY WITH FEDERAL REQUIREMENTS FOR HEALTH INSURANCE, PRINCIPALLY THE REQUIREMENTS IN THE FEDERAL AFFORDABLE CARE ACT (ACA). PLEASE CHECK THE POLICY TO UNDERSTAND WHAT THE POLICY COVERS AND DOES NOT COVER (INCLUDING EXCLUSIONS AND TREATMENT LIMITATIONS ON HEALTH BENEFITS OUTSIDE THE SCOPE OF COVERAGE). IF COVERAGE EXPIRES OR ELIGIBILITY FOR COVERAGE UNDER THE POLICY IS LOST, YOU MAY HAVE TO WAIT UNTIL AN OPEN ENROLLMENT PERIOD TO OBTAIN OTHER HEALTH INSURANCE COVERAGE.

AUTHORIZATION FOR DEDUCTION

An Applicant that affirmatively consents to receive electronic communications has the right to obtain written communications in paper or other non-electronic form. An Applicant may request non-electronic communications and/or withdraw consent to receive electronic communications through mail or verbally at any time. Consent may be withdrawn from specific transactions or identified categories or written communication. The Company does not impose any condition or consequences for withdrawing consent. If changes to the electronic communication process may prevent You receiving the electronic communication, then We will inform You of the change and Your right to withdraw consent.

I elect the coverage selected for which I am eligible. If any contribution from me is necessary to pay part of the cost of insurance, I authorize my Employer to deduct the contribution from my wages. I affirm, to the best of my knowledge and belief, that all information given by me on this form is true and complete. I have read or had read to me any Fraud notice below applicable to my state of issue of this enrollment form.

Enrollee's Signature: _____ **Date:** _____

REFUSAL/WAIVER – Complete ONLY if you are declining one or more offered coverages.

I have been offered insurance coverage as permitted by my Employer and decline to participate in the coverages not selected on the first page. I acknowledge that any coverage offered through my Employer not expressly selected on this application will be considered refused. I understand that in the event I desire such coverage at a later date, I may be required to furnish evidence of insurability satisfactory to Companion Life Insurance Company, at my own expense, and the Company shall have the right to refuse any request.

Enrollee's Signature: _____ **Date:** _____

NOTICE TO ENROLLEE – DETACH AND GIVE TO ENROLLEE

In connection with your application for insurance as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional, detailed information concerning the nature and scope of this investigation will be provided.

Please See Pages 5 - 7 for Companion Life Insurance Company Fraud Notices

FRAUD NOTICE

General Fraud Warning: 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.

The fraud warnings listed below are applicable in the states of AL, AK, AZ, AR, CO, DE, DC, FL, ID, IN, KS, KY, LA, ME, MD, MA, MN, NH, NM, OH, OK, OR, PA, RI, TN, VT, VA, WA, and WV. Please review the appropriate fraud warning relevant to the state that you reside in prior to submitting your claim.

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona: For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas: 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.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: 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.

Florida: 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.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

Indiana: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Kansas: Any person who knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto; may be guilty of a criminal act punishable under law and may be subject to civil penalties.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

Louisiana: 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.

Maine: 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.

Maryland: 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.

Massachusetts: 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 or contract for insurance may be found guilty of a crime and may be subject to fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: ANY PERSON WHO, WITH A PURPOSE TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY, FILES A STATEMENT OF CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS SUBJECT TO PROSECUTION AND PUNISHMENT FOR INSURANCE FRAUD, AS PROVIDED IN R.S.A. 638:20.

New Mexico: 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 CIVIL FINES AND CRIMINAL PENALTIES.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive an insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon: Any person who knowingly presents a false statement of claim for insurance may be guilty of a criminal offense and subject to penalties under state law.

Pennsylvania: 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 is a crime and subjects such person to criminal and civil penalties.

Rhode Island: 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.

Tennessee: 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.

Vermont: Any person who knowingly, and with intent to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information may be guilty of fraud and may be subject to criminal or civil penalties.

Virginia: 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.

Washington: 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.

West Virginia: 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.