



TO APPLY: Complete this form and return it to USI AFFINITY, 90 Matawan Road, Suite 203, Matawan, NJ 07747  
Please print in ink or type all answers. Do not use correction fluid or gel pens. Initial and date any changes.

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**1. MEMBER INFORMATION:**

\_\_\_\_\_  
Last Name First Name M.I.

\_\_\_\_\_  
Street Address City State Zip Code

( ) ( ) ( )  
Home Phone Number Office Phone Number Mobile Phone Number

\_\_\_\_\_  
Home E-mail Address Office E-mail Address

Social Security #: \_\_\_\_ - \_\_\_\_ - \_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Height: \_\_\_\_ ft. \_\_\_\_ in. Weight: \_\_\_\_ lbs.  Male  Female  
Are you now a member of the American Academy of Pediatrics?  Yes  No If yes, Member ID#: \_\_\_\_\_

**Policy eligibility is contingent upon maintaining membership in the AAP.**

Are you presently insured by any other AAP-sponsored coverage?  Yes  No

If yes, provide details: \_\_\_\_\_

Do you plan to reside outside the U.S. or Canada within the next 12 months?

Member:  Yes, Country(ies) \_\_\_\_\_ For how long? \_\_\_\_\_  No

**2. OCCUPATIONAL STATUS:**

- a) Occupation: \_\_\_\_\_ Main Duties: \_\_\_\_\_
- b) "FULL TIME WORK" means actively performing the regular duties of your normal occupation for pay or profit on the basis of at least 20 hours per week. Are you at FULL TIME WORK?  Yes  No
- c) Gross Annual Income from: Salary: \$\_\_\_\_\_ Self-Employment: \$\_\_\_\_\_  
Bonus: \$\_\_\_\_\_ Commissions: \$\_\_\_\_\_ Total: \$\_\_\_\_\_
- d) "ANNUAL NET EARNED INCOME" means your wages, salaries, commissions, fees, and other amounts received for personal services—before deduction of income or social insurance taxes and after deduction of the normal business expense which is deductible for income tax purposes—for any preceding tax period up to 24 months.  
What is your ANNUAL NET EARNED INCOME \$\_\_\_\_\_

Is ANNUAL NET EARNED INCOME more than 25% above or below your previous year? \$\_\_\_\_\_

If yes, what was your ANNUAL NET EARNED INCOME last year? \$\_\_\_\_\_

If yes, what do you anticipate your ANNUAL NET EARNED INCOME will be for next year? \$\_\_\_\_\_

**3. PAYMENT OPTION (Choose only one):**

Bill Me Annually  Bill Me Semi-Annually  Charge My Credit Card (see below):

I request and authorize AAP Insurance Program, administered by USI Affinity, to make  annual  semi-annual  monthly charges against the credit card subsequently named by me, for the purpose of collecting premium contributions due under this coverage. Please note, the charge will be listed as "USI Insurance Services" on your statement.

Visa  MasterCard Account #: \_\_\_\_\_ Exp. Date \_\_\_\_\_ 3-Digit Code: \_\_\_\_\_

Cardholder's Name: \_\_\_\_\_ Signature: \_\_\_\_\_

**4. INSURANCE REQUESTED: (Refer to brochure for eligibility, options and coverage descriptions.)**

**I HEREBY APPLY FOR THE FOLLOWING COVERAGE**, based upon all my statements made in this Request Form:

- a) **Monthly Benefit Amount\* Desired for Member Coverage:** \$ \_\_\_\_\_  
\*NOTE: Choose an amount between \$1,000 and \$10,000 in \$100 increments, provided it and other disability income coverage you may have does not exceed the lesser of a) 75% of your AVERAGE MONTHLY INCOME, as defined in the brochure, or b) \$15,000. If you are increasing or altering present coverage in any way, do NOT indicate just the additional amount of coverage. Instead, indicate the TOTAL AMOUNT of coverage you are requesting.
- b) **Waiting Period:**     60 Days         90 Days         180 Days
- c) **Optional Benefits:**    Future Purchase Option         Cost of Living Adjustment Option (COLA)
- d) Do you now have or are you applying for other insurance that provides benefits if you are unable to work because of a disability?    Yes    No    If yes, provide details (insurance company, plan, monthly benefit, benefit period):  
 \_\_\_\_\_
- e) Do you intend to discontinue any of the disability insurance listed in c) above, if the coverage applied for is approved  
 Yes    No    If yes, indicate which coverage and the date of termination:  
 \_\_\_\_\_

**5. CONTACT INFORMATION: (Please initial any changes you make on this form.)**

You will be contacted by a service provider on behalf of New York Life Insurance Company to ask about your medical history. What is the best time to contact you?

	Day of the Week	Time of Day	Preferred Telephone	Preferred E-mail Address
<b>Member:</b>	<input type="checkbox"/> Weekday <input type="checkbox"/> Weekend	AM PM	(        )	

**Medical Requirements:** Some, not all, members may need a physical exam, blood test, or EKG, depending upon their age and benefit level requested. If this information is needed, we can obtain it quickly—at your convenience and without any cost to you—through our professional paramedic service. A paramedic will contact you to make an appointment.

**6. AUTHORIZATIONS AND SIGNATURES:**

**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, pharmacy, clinic or other medical or medically related facility, laboratory, insurance company, MIB, LLC. (“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 the member consents to authorize the disclosure of information to and from the providers noted in the IMPORTANT NOTICE, including making a brief report of my protected health information to MIB, Inc.; and **attests** to having read the IMPORTANT NOTICE enclosed and Fraud Notices indicated below 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.)

Agent Signature: \_\_\_\_\_ Date \_\_\_\_\_  
 (PLEASE SIGN AND DATE IN INK.)

## FRAUD NOTICES

**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, 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:** For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**FOR 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 member.

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

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