

Nonpayroll Base

**Application for Accident Insurance (A35000 Series)**  
Application to American Family Life Assurance Company of Columbus  
(herein referred to as Aflac)  
Worldwide Headquarters • Columbus, Georgia 31999

<input type="checkbox"/> New
<input type="checkbox"/> Conversion
Policy Number

**Please Print in Black Ink – To Be Completed by Proposed Insured**

Proposed Insured's Name \_\_\_\_\_  
Last First MI

DOB \_\_\_\_\_ Sex \_\_\_\_\_ SSN \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Month/Day/Year (optional)

Address \_\_\_\_\_  
Street or Post Office Box Apt. No.

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Home Telephone (\_\_\_\_) \_\_\_\_\_ Business Telephone (\_\_\_\_) \_\_\_\_\_ Best Time to Call \_\_\_\_\_

E-Mail Address (optional) \_\_\_\_\_

Are you applying for Dependent Child(ren) coverage?  Yes  No  
If Yes, Dependent Children must be under age 26 at the time of application.

**Write spouse's name below if you are applying for Two-Parent Family or Named Insured/Spouse Only coverage; if you have no spouse or your spouse is not to be covered, put N/A in the space below.**

Spouse's Name \_\_\_\_\_ DOB \_\_\_\_\_ Sex \_\_\_\_\_  
Last First MI Month/Day/Year

\*Spouse includes domestic partner (when applicable).

Account Name \_\_\_\_\_ Account No. \_\_\_\_\_

Name of Employer \_\_\_\_\_ Type of Business \_\_\_\_\_

Job Duties \_\_\_\_\_

Job Title \_\_\_\_\_

Occupation Class \_\_\_\_\_ Industry Code \_\_\_\_\_  
(Completed by associate/agent) (Completed by associate/agent)

Is this insurance intended to replace any other health insurance now in force?  Yes  No  
If Yes, please read and sign the Replacement Notice provided by our associate/agent, if applicable  Not applicable  
and provide the policy number here: \_\_\_\_\_

Does anyone to be covered have any other Accident coverage with Aflac?  Yes  No  
If Yes, this must be a conversion of that coverage.  
Please give current policy number: \_\_\_\_\_

**TO BE COMPLETED BY AFLAC ASSOCIATE/AGENT**

**Billing Method:**

- Direct
- List Bill
- Bank Draft (B/D, ACH)
- Credit Card (C/C)

**Mode:**

- 01 Monthly
- 03 Quarterly
- 06 Semiannual
- 12 Annual

Assoc./Agent No. \_\_\_\_\_ Sit. Code \_\_\_\_\_ Billable Premium \$ \_\_\_\_\_ Premium Collected \$ \_\_\_\_\_

**CHECK COVERAGE DESIRED:**  Individual  Two-Parent Family  
 One-Parent Family  Named Insured/Spouse Only

Class: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E		
<b>24-Hour Accident</b>	<b>Premium</b>	
<input type="checkbox"/> Accident Essentials Policy Series A35B24		<input checked="" type="checkbox"/> After-Tax Only
<input type="checkbox"/> Plan 1 Accident Policy Series A35100		
<input type="checkbox"/> Plan 2 Accident Policy Series A35200		
<b>Total Premium</b>		

**BENEFICIARY INFORMATION**

**PLEASE NOTE:** We do not recommend that you name a minor child as your beneficiary. If you name a minor child as your beneficiary, any benefits due your minor beneficiary will not be payable until a guardian for the financial estate of the minor is appointed by the court or such beneficiary reaches the age of majority as defined by your state. If there is no beneficiary, Aflac will pay any applicable benefit to your estate.

**PRIMARY BENEFICIARY**

FULL NAME (Last, First, MI)	RELATIONSHIP	CITY/STATE	DATE OF BIRTH	% OF PROCEEDS

**CONTINGENT BENEFICIARY**

FULL NAME (Last, First, MI)	RELATIONSHIP	CITY/STATE	DATE OF BIRTH	% OF PROCEEDS

**PLEASE COMPLETE THE FOLLOWING QUESTIONS IF YOU ARE APPLYING FOR AN ACCIDENT POLICY.**

1. Has anyone to be covered, within the last five years: been convicted of a felony; been charged two or more times with operating a vehicle while under the influence of alcohol or drugs; been charged three or more times with a moving violation; or is currently on parole or incarcerated in a correctional institution?  Yes  No

If you answered Yes to Question 1 above, you are not eligible for accident coverage. Please indicate to which person any "Yes" answer applies.

- Proposed Insured       Spouse       Child

\_\_\_\_\_.  
Name of person

**The person indicated above will not be covered by the policy. If the Proposed Insured, a policy will not be issued; therefore, do not submit this application.**

- If a Child, are there other children to be covered?  Yes  No**

**APPLICANT'S STATEMENTS AND AGREEMENTS**

- I understand that the Effective Date of the policy will be the date recorded in the Policy Schedule by Aflac Worldwide Headquarters. It is not the date this application was signed by me.
- I acknowledge receipt of, if applicable:
  - Replacement Notice  *Guide to Health Insurance for People With Medicare*
  - Outline of Coverage  Fair Credit Reporting Notice
- I understand that (1) the policy of insurance I am now applying for will be issued based upon the written answers to the questions and information asked for in this application and any other pertinent information Aflac may require for proper underwriting; (2) the policy, together with this application, endorsements, benefit agreements, riders, and attached papers, if any, constitutes the entire contract of insurance; and (3) no change to the policy will be valid until approved by Aflac's president and secretary and noted in or attached to the policy.

- I understand that (1) Aflac is not bound by any statement made by me, or any associate/agent of Aflac, unless written herein and (2) the associate/agent cannot change the provisions of the policy or waive any of its provisions either orally or in writing.
- I understand that the premium amount listed on this application represents the premium amount that my employer will remit to Aflac on my behalf. I further understand that this amount, because of my employer's billing/payroll practices, may differ from the amount being deducted from my paycheck or the premium amount quoted to me on an online enrollment system, if applicable.
- If I am applying to replace existing Aflac coverage with this policy, I acknowledge that the policies may have different benefits and that I should make a comparison to personally determine which is best for me. I understand and agree that I am terminating my current Aflac policy and its benefits for the benefits provided in this Aflac policy.
- I have reviewed the statements and answers I have provided on this application. I understand that this policy is to be issued based upon these statements and answers, and any other pertinent information Aflac may require for proper underwriting. The answers are complete and true to the best of my knowledge and belief. I understand that all statements made in this application are deemed representations and not warranties but that material misrepresentations herein may result in loss of coverage under this policy.

#### **NOTICE OF INFORMATION PRACTICES**

To issue an insurance policy, Aflac may need to obtain additional information about you and any other persons proposed for insurance. Some information will come from you and some may come from other sources. That information and any other subsequent information collected by Aflac may in some circumstances be disclosed to third parties without your specific consent. Information relating to HIV, AIDS, or ARC status will not be disclosed. You have the right to access and correct the information collected about you, except information that relates to a claim, or to a civil or criminal proceeding. If you wish to have a more detailed explanation of our information practices, please submit a written request to our worldwide headquarters. This notice applies only in Arizona, California, Connecticut, Georgia, Illinois, Kansas, Maine, Massachusetts, Minnesota, Montana, Nevada, New Jersey, North Carolina, Ohio, Oregon, Virginia, and Wisconsin.

#### **AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION**

I authorize the following to give information (as defined below) to American Family Life Assurance Company of Columbus (Aflac) or any person or entity acting on its part: any medical professional, medical care institution, insurer (including Aflac, with respect to other Aflac coverages), reinsurer, government agency (including departments of public safety and motor vehicle departments), MIB, Inc., formerly known as the Medical Information Bureau, consumer reporting agency, or employer.

"Information" means facts or opinions relating to my past, present, or future physical or mental health or condition (excluding psychotherapy notes), employment, other insurance coverage, driving record, or any other medical or nonmedical facts that Aflac deems appropriate to determine eligibility for insurance or to evaluate a claim for benefits during the time this authorization is valid. I also authorize Aflac to give information to MIB, Inc.

I understand that any disclosure of health information to Aflac for the purpose of determining eligibility for coverage other than health plan coverage means the information may no longer be protected by federal privacy regulations. I further understand, however, that such information may be redisclosed only in accordance with other applicable laws or regulations.

I understand that this information will be used by Aflac for enrollment or to determine eligibility for insurance or for underwriting or risk rating (where applicable) purposes and, should coverage be issued, the information may be used to contest a claim for benefits or the issuance of the policy itself during the contestability period provided in the policy.

I understand that Aflac is conditioning the issuance of coverage on the provision of this authorization, and that, while I may refuse to sign this authorization, my refusal to do so could result in coverage not being issued.

I understand that I may revoke this authorization at any time, except to the extent that (1) Aflac has taken action in reliance on this authorization or (2) other law provides Aflac with the right to contest a claim under the policy or the policy itself. My revocation must be submitted in writing to Aflac, Attn: Policy Service, 1932 Wynnton Road, Columbus, GA 31999.

Unless otherwise revoked, I agree that this authorization will expire on the earlier of the date Aflac notifies me of its declination of my application for coverage or, if a policy is issued, two years from the policy effective date.

I agree that a copy of this authorization is as valid as the original.

I would prefer to receive an electronic copy of my policy instead of paper.  Yes  No

**CALIFORNIA LAW PROHIBITS AN HIV TEST FROM BEING REQUIRED OR USED BY HEALTH INSURANCE COMPANIES AS A CONDITION OF OBTAINING HEALTH INSURANCE COVERAGE.**

Signed and Dated at \_\_\_\_\_ on \_\_\_\_\_  
City and State Date

Proposed Insured's/Employee's Signature \_\_\_\_\_

**I certify that I personally saw the Proposed Insured/Employee when the application was written, and each question was asked of the Proposed Insured/Employee and answered as recorded. All answers above are correct to the best of my knowledge.**

Associate's/Agent's Signature \_\_\_\_\_ Date \_\_\_\_\_  
Licensed Resident Associate/Agent

**IMPORTANT NOTICE TO PERSONS ON MEDICARE  
THIS IS NOT MEDICARE SUPPLEMENT INSURANCE**

**Some health care services paid for by Medicare may also trigger the payment of benefits from this policy.**

This insurance provides limited benefits if you meet the conditions listed in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

**Medicare generally pays for most or all of these expenses.**

**Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:**

- \* hospitalization
- \* physician services
- \* hospice
- \* outpatient prescription drugs if you are enrolled in Medicare Part D
- \* other approved items and services

**This policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.**

**Before You Buy This Insurance**

- \* Check the coverage in **all** health insurance policies you already have.
- \* For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- \* For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).