

### **EVIDENCE OF INSURABILITY**

Based on your Employee benefit selections, we need more information from you. Please complete and return this entire form to THE LINCOLN NATIONAL LIFE INSURANCE COMPANY (the Company). We ("the Company") use this form, known as evidence of insurability, to gather additional medical information. This information helps us evaluate your application for insurance or an increased amount of insurance. The insurance that requires this form will not be effective until we send you a written approval.

#### Print clearly in ink. An incomplete application will delay processing.

| Employer Information  |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
| Group Name: Modine Manufacturing Comp   | any Group ID/N  | Group ID/Number: 04-445055   |  |  |  |  |
| Billing Group or Location:  | Sort Group:   | Sort Group:  |  |  |  |  |
| Policy #(s):  |   |  |  |  |  |  |
| Salary or Pay Increase       Late Entr         New Hire (newly eligible)       Updating   | ant (person requesting benefits outside enroll  | insurance after initial eligibilit<br>ment period 🗌 Other  | amily Status<br>y)   |  |  |  |
| A. Applicant Name (Employee) Insurance  | •   |  |  |  |  |  |
| First Name N  | 11  | Last Name  |  |  |  |  |
| Social Security Number Date of B  | irth<br>/   | Birth State Employe  | ee ID  |  |  |  |
| Street Address (Include Apt. or Suite Number)   | (   | City   | State ZIP Code   |  |  |  |
| Cell Phone Home P   | hone W  | /ork Phone<br>)  | Best Time To Call<br>AM/PM   |  |  |  |
| Email Address   | Email Address       Sex at Birth:       Male       Female         Marital Status:       Married       Single         Domestic Partnership       Civil Union |  |  |  |  |  |
| Employment Information:       Image: Full Full Full Full Full Full Full Ful   | II-Time Part-Time<br>kly Monthly  | Annual \$ Date of Hire   | e://<br>ire://   |  |  |  |
| Mark the box or boxes for each typ<br>insurance you are requesting. Your E<br>subject to the limitations and exclu<br>Civil Union Partner | e of group insuran<br>mployer can help y<br>sions stated in the<br>applicant, complet   | ce you are applying for a<br>ou fill out this section. A<br>policy and certificate. Fo<br>e information labeled "S | nd fill in the amount of<br>Il insurance amounts are<br>r a Domestic Partner or<br>pouse." |  |  |  |
| Type of Group Insurance   | Current Amount  | Additional Amount  | Total Amount   |  |  |  |
| Basic Life (Employee)   | \$  | \$   | \$   |  |  |  |
| Dependent Life (Spouse)   | \$  | \$   | \$   |  |  |  |
| Dependent Life (Child)  | \$  | \$   | \$   |  |  |  |
| Dependent Life (Family)   | \$  | \$   | \$   |  |  |  |
| Short-Term Disability (STD)   | \$  | \$   | \$   |  |  |  |
| Long-Term Disability (LTD)  | \$  | \$   | \$   |  |  |  |
| Voluntary Life (Employee)   | \$  | \$   | \$   |  |  |  |
| Voluntary Life (Spouse)   | \$  | \$   | \$   |  |  |  |
| Voluntary Life (Child)  | \$  |  |  |  |  |  |
| Voluntary Life (Family)   |   | \$   | \$   |  |  |  |
|   | \$  | \$   | \$   |  |  |  |
| Voluntary Short-Term Disability (STD)   |   |  |  |  |  |  |

## EVIDENCE OF INSURABILITY (Continued)

# **B** Applicant Dependent (Spouse, Domestic Partner, Civil Union Partner) and/or Child(ren) Information. Only complete if applying for Dependent insurance. (Attach additional sheet, if needed.)

|   | First Name | MI | Last Name | Social Security<br>Number | Date of Birth | Sex at Birth    | Birth<br>State |
|---|------------|----|-----------|---------------------------|---------------|-----------------|----------------|
| Spouse:   |            |    |           |                           | //            | □ M □ F         |                |
| Child:  |            |    |           |                           | //            | M F             |                |
| Child:  |            |    |           |                           | //            | M F             |                |
| Child:  |            |    |           |                           | //            | M F             |                |
| Child:  |            |    |           |                           | //            | □ M □ F         |                |
| Provide contact information if different than the Employee information above.<br>Street Address (Include Apt. or Suite Number)CityStateZIP Code |            |    |           |                           |               |                 |                |
| Cell Phone  |            | Но | me Phone  | Work Phone                |               | Best Time To Ca |                |

## **STATEMENT OF HEALTH**

)

AM/PM

## **C.** Medical Information – Applicants complete if applying for <u>ANY</u> insurance.

|  | Height  | Weight |        |    | Height |      | V    | Veight |    |
|--|---|--------|--------|----|--------|------|------|--------|----|
| Employee:  | ftin.   | lbs.   | Child: |    | _ft    | in.  |      | lbs    | i. |
| Spouse:  | ftin.   | lbs.   | Child: |    | _ft    | in.  | lbs. |        | i. |
| Child:   | ftin.   | lbs.   | Child: |    | _ft    | _in. | lbs. |        | i. |
|  |   |        |        |    | ployee | Sp   | ouse | Chi    | ld |
|  |   |        |        | Ye | s No   | Yes  | No   | Yes    | No |
| <ol> <li>I understand that the Company is relying on the information that I provide in this<br/>form in order to evaluate my application for insurance. I understand that any<br/>incorrect information or information not disclosed in this application could result in<br/>underwriting delays, loss of benefits, or non-payment of claims.</li> </ol> |   |        |        |    |        |      |      |        |    |
| tobacco o  | e past 12 months, has anyone applying for insurance used any form of princotine products (includes cigarettes, cigars, chewing tobacco, vaping, |        |        |    |        |      |      |        |    |

# **D.** Medical Information – Applicants complete if applying for <u>Life or Disability</u> insurance. You must answer YES or NO for each question per Applicant to avoid a processing delay. Child refers to all Dependent Children Applicants.

|    | To each question per Applicant to avoid a processing delay. Child refers to an Dependent Children Applicants.  |          |    |        |    |       |    |  |
|----|--|----------|----|--------|----|-------|----|--|
| 1. | Within the past 5 years, to the best of your knowledge and belief, has anyone applying for insurance been diagnosed with, consulted, or treated by a licensed member of the medical profession for any of the following diseases, illnesses, or  | Employee |    | Spouse |    | Child |    |  |
|    | member of the medical profession for any of the following diseases, illnesses, or conditions:  | Yes      | No | Yes    | No | Yes   | No |  |
|    | a. Heart disease, heart condition, or symptoms related to the heart, vascular or circulatory disease, hypertension/high blood pressure, history of stroke, mini-stroke, or Transient Ischemic Attack (TIA)?  |          |    |        |    |       |    |  |
|    | b. Cancer or tumor (exclude basal cell carcinoma), chronic lung disease or disease of the respiratory system, chronic liver disease or disorder of the liver, diabetes, chronic digestive disorder, chronic kidney disease or disorder?  |          |    |        |    |       |    |  |
|    | c. Chronic neurological disease or disease of the brain or nervous system, disease or disorder of the blood or immune system, mental or cognitive disorder, alcohol or drug abuse, depression or anxiety?  |          |    |        |    |       |    |  |
|    | d. Disorder or chronic disease of the back, neck, spine, knee, hip, shoulder, wrist, arthritis, degenerative joint disease, injury or damage to muscles or ligaments, chronic pain, currently pregnant, or missed work or school for more than 7 consecutive days due to any disease, illness, or condition? |          |    |        |    |       |    |  |
| 2. | Within the past 5 years, to the best of your knowledge and belief, has anyone applying for insurance been diagnosed by a licensed member of the medical profession as having Acquired Immunodeficiency Syndrome (AIDS)?  |          |    |        |    |       |    |  |
|    | Note: AIDS/HIV test results do not need to be disclosed.   |          |    |        |    |       |    |  |
|    | If a question was answered VES in SECTION D, then you must complete SECTION E below  |          |    |        |    |       |    |  |

#### a question was answered YES in SECTION D, then you must complete SECTION E below.

Email Address

## EVIDENCE OF INSURABILITY (Continued)

# E. Additional Details

|                    | Provide details for any questions answered YES in SECTION D. (Attach additional sheet, if needed.) |                     |                                  |  |                                     |  |  |
|--------------------|--|---------------------|----------------------------------|--|-------------------------------------|--|--|
| Question<br>Number | Applicant Name   | Condition/Diagnosis | Treatment/Names of<br>Medication |  | Are You Currently<br>Being Treated? |  |  |
|                    |  |                     |                                  |  | 🗌 Yes 🗌 No                          |  |  |
|                    |  |                     |                                  |  | Yes No                              |  |  |
|                    |  |                     |                                  |  | 🗌 Yes 🗌 No                          |  |  |
|                    |  |                     |                                  |  | Yes No                              |  |  |
|                    |  |                     |                                  |  | 🗌 Yes 🗌 No                          |  |  |
|                    |  |                     |                                  |  | Yes No                              |  |  |

#### EVIDENCE OF INSURABILITY (Continued)

### **F.** Fraud Warning/State Disclosure(s)

A PERSON MAY BE COMMITTING INSURANCE FRAUD, IF HE OR SHE SUBMITS AN APPLICATION OR CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT WITH INTENT TO DEFRAUD (OR KNOWING THAT HE OR SHE IS HELPING TO DEFRAUD) AN INSURANCE COMPANY.

#### **G.** Acknowledgements

- 1. I request the insurance for which I am (or may become) or my Spouse or Child(ren) is (or may become) eligible under group policies issued by the Company;
- 2. I authorize any required deductions from my pay;
- 3. I represent to the best of my knowledge and belief that the above Statement of Health is true and complete, and that each item answered yes is fully disclosed;
- 4. I represent that if the above Statement of Health has been completed to obtain insurance for my Spouse and Child(ren), I have discussed and reviewed with my Spouse and Child(ren) the responses and information supplied on behalf of my Spouse and Child(ren) in the Statement of Health, and to the best of our knowledge and belief, the Spouse and Child(ren) portion of the Statement of Health is true and complete, and each item answered yes is fully disclosed;
- 5. I acknowledge that I have read the Fraud Warning/State Disclosure(s);
- 6. I understand that for continued eligibility I must remain an active employee working at least the minimum hours or otherwise continue insurance as outlined in the contract; and
- 7. The attached AUTHORIZATION FOR RELEASE OF INFORMATION has been completed and signed by me (Employee Applicant). A separate AUTHORIZATION FOR RELEASE OF INFORMATION has been completed and signed by the (Spouse) Applicant, and by the (Child) Applicant, if required.

| Signature of (Employee) Applicant: X | Date: | // |
|--------------------------------------|-------|----|
| Signature of (Spouse) Applicant: X   | Date: | // |

Signature of (Child) Applicant: X\_\_\_\_\_ Date: \_\_\_/\_\_\_/ (Required only if applying for Dependent insurance and the Child Applicant is over the age of majority of the state in which the Child Applicant resides.)

# PLEASE COMPLETE THE ATTACHED AUTHORIZATION FOR RELEASE OF INFORMATION (EACH APPLICANT IS REQUIRED TO COMPLETE AND SIGN AN "AUTHORIZATION FOR RELEASE OF INFORMATION" FORM)

## Return all pages to avoid processing delays.

## AUTHORIZATION FOR RELEASE OF INFORMATION

**AUTHORIZATION:** I (the undersigned) authorize any physician, medical professional, medical facility, pharmacy benefit manager, insurer, reinsurer, consumer reporting agency or MIB, Inc. ("MIB") to release information from the records of:

| 1. | Applicant/Patient Name: |        |                         |          |
|----|-------------------------|--------|-------------------------|----------|
|    |                         | (Last) | (First)                 | (Middle) |
|    | Date of Birth://        |        | Social Security Number: |          |

This Authorization covers any periods of medical treatment during the last seven years.

- 2. Information to be released: My complete medical records including:
  - information about the diagnosis, treatment or prognosis of my medical condition (including referral documents from other facilities); and
  - prescription drug records and related information maintained by physicians, pharmacy benefit managers, and other sources.
- 3. Information is to be released to: EMSI (Examination Management Services Incorporated), The Lincoln National Life Insurance Company (the Company) or its reinsurers.
- 4. I understand that the purpose of disclosing this information is to evaluate my application for insurance. The Company will use the information obtained with this Authorization to determine eligibility for insurance; and will only release such information:
  - to reinsurance companies, the MIB or providers of a business or legal service concerned with my application; and
  - as otherwise may be required by law or may be further authorized by me.
- 5. I authorize The Lincoln National Life Insurance Company, or its reinsurers, to disclose Protected Health Information or personal health information about me to MIB, Inc. in the form of a brief coded report for participation in MIB's fraud prevention and detection programs.

I further understand that refusal to sign this Authorization may result in denial of eligibility for this insurance.

- 6. I understand the information used or disclosed pursuant to this Authorization may be subject to re-disclosure by the recipient and may no longer be protected by federal law, however, the Company contractually requires the recipient to protect the information.
- 7. I understand that I may revoke this Authorization in writing at any time, except to the extent: 1) the Company has taken action in reliance on this Authorization; or 2) the Company is using this Authorization in connection with a contestable claim under my insurance with the Company. If written revocation is not received, this Authorization will be considered valid for a period of time not to exceed 24 months from the date of signing. To initiate revocation of this Authorization, direct all correspondence to the Company at the above address.
- 8. A photocopy of this Authorization is to be considered as valid as the original.
- 9. I acknowledge that I have received the attached Notice of Information Practices.
- 10. I understand that I am entitled to receive a copy of this Authorization.

| Signature | of Applicant: | Χ_ |
|-----------|---------------|----|
|-----------|---------------|----|

\_\_\_\_ Date: \_\_\_ / \_\_\_ / \_\_\_\_

## NOTICE OF INSURANCE INFORMATION PRACTICES

#### COLLECTION OF INFORMATION

This NOTICE is provided in compliance with your state's Insurance Information and Privacy Protection Act.

In order to provide insurance on a fair and equitable basis, we must collect information about you and others for whom insurance may be provided. This information may include age, occupation, physical condition, health history, prescription drug records, general reputation, mode of living and other personal characteristics.

You will provide much of the information. We may collect or verify information by personal interviews and by otherwise contacting Medical professionals and institutions, pharmacy benefit managers, employers, business associates, friends, neighbors and other insurance companies. We may ask insurance support organizations to collect information and submit an investigative consumer report. That organization may disclose the contents of the report to others for which it performs such services. You may request a copy of the report or a personal interview in connection with it.

#### DISCLOSURE OF INFORMATION

The law allows disclosure of certain information without your authorization in response to a valid administration or judicial order, as permitted or required by law, or to:

- 1. Persons or organizations performing professional, business or insurance functions for us;
- 2. Our agents, insurance support organizations or consumer reporting agencies;
- 3. Medical professionals and medical-care institutions;
- 4. Persons or organizations conducting bonafide actuarial or scientific research studies, audits or evaluations;
- 5. Insurance regulatory, law enforcement or other governmental authorities;
- 6. Persons or organizations involved in any sale, transfer, merger or consolidation of our business; and
- 7. Group Policyholders, certificate holders, professional peer review organizations, or persons having legal or beneficial interest in a policy of insurance.

We do NOT disclose to our affiliates any information we receive about you from a consumer reporting agency. We do NOT disclose your nonpublic personal information to third parties except as necessary to provide you our products and services.

We, or our reinsurers, may also release information in our file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

#### MIB, Inc.

Information regarding your insurability will be treated as confidential. The Lincoln National Life Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc. formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866 692-6901. If you question the accuracy of the information in the MIB's file, you may contact the MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Information for consumers about MIB may be obtained on its website at <u>www.mib.com</u>.

#### PERSONAL DISCLOSURE

Also, you have a right to access personal information about you in our files. You may request that we correct, amend or delete information you believe is inaccurate or irrelevant. A description of the appropriate procedures will be sent to you upon written request.

#### TELEPHONE PERSONAL HISTORY REVIEW

After your application has been received in the Group Insurance Service Office, you may receive a telephone call from a specially trained Group Insurance Service Office Interviewer who will ask you some questions to obtain verification or additional information.

If you have questions about the terms discussed in the NOTICE, please write to: The Lincoln National Life Insurance Company Group Insurance Service Office P. O. Box 2616 Omaha, Nebraska 68103-2616

#### DETACH THIS COPY AND KEEP FOR YOUR RECORDS