GROUP BENEFIT SOLUTIONS

NEW YORK LIFE GROUP INSURANCE COMPANY OF NY
51 Madison Ave.
New York, NY 10010
(herein called the Insurance Company)

For information and Customer Service:
call 1.800.231.1193, or write to the
NYL GBS Customer Service Center
Administered by Infosys McCamish Systems, LLC
P.O. Box 14577
Des Moines, IA 50306
Or fax toll-free 1.877.435.7181

Group Term Life Insurance Enrollment Application

Special Election: October 28 to December 31, 2024

CLEAR FORM

- *All information must be completed by the applicant.*
- *Applicant must sign and date this form.*
- *This form cannot be considered unless received within 30 days of the date it is dated.*
- *The Insurance Company must approve your request for insurance before it becomes effective.*

Important: *Please enter all dates in mm/dd/yyyy format.*

Please print (preferably in black ink).

EMPLOYER **Cornell University**

Employee Name (First) _____ (Last) _____ (Middle Initial) _____ Social Security # _____

Address _____ City _____ State _____ Zip _____

Work Phone _____ Home Phone _____ Email Address _____

Birthdate _____

Important: You must complete the medical questions in this application, if you apply for life insurance: (1) exceeding the Guaranteed Coverage amount, or (2) after the completion of any open enrollment period (as agreed upon by your employer and the insurance company), or (3) as a newly hired employee more than 60 days after you are eligible to elect benefits.

COMPLETE IF ELECTING SPOUSE/DOMESTIC PARTNER COVERAGE

Spouse/ Domestic Partner information

Name (First) _____ (Last) _____ (Middle Initial) _____

Social Security # _____ Birthdate _____

☐ I am currently married and my date of marriage is _____ -or- ☐ I currently have an eligible Domestic Partner*

**See your Employer for more information about eligibility requirements for Domestic Partners, including whether an Affidavit must be on file with your Employer if you are not in a state-registered Domestic Partnership or in a Civil Union.*

VOLUNTARY TERM LIFE INSURANCE - POLICY NO. FLY980026 (NYLGICNY)

See the brochure for Guaranteed Coverage and amounts of Insurance you may purchase. Amounts of insurance may be limited by state law.

Employee:

☐ I would like my insurance amount to match the following *(check one):*

☐ 1x ☐ 2x ☐ 3x ☐ 4x ☐ 5x ☐ 6x ☐ 7x ☐ 8x ☐ 9x ☐ 10x Annual Salary.

Guaranteed Amount: The lesser of 5 times Annual Salary or $1,000,000.

Maximum Amount: The lesser of 10 times Annual Salary or $2,000,000.

Spouse/Domestic Partner:

☐ I select the following insurance amount for my Spouse/Domestic Partner:

$ _____ (in units of $10,000)

Guaranteed Amount: $50,000 Maximum Amount: $300,000

Dependent Children: I currently have eligible dependent children, and:

☐ I elect following insurance amount: ☐ $2,000 ☐ $4,000 ☐ $6,000 ☐ $8,000 ☐ $10,000 ☐ $12,000 ☐ $14,000 ☐ $16,000 ☐ $18,000 ☐ $20,000

Applicant's Name _____ **Social Security #** _____

VOLUNTARY TERM LIFE BENEFICIARY DESIGNATION

To ***specify a beneficiary,*** complete the section below. You will be your spouse/domestic partner's beneficiary unless you specify otherwise. When specifying multiple beneficiaries, you must indicate the percentage of distribution for each. If there is not enough room to specify all beneficiaries, attach, sign and date a separate sheet of paper using the format below. The Beneficiary Percentage should not exceed 100%.

Insured	*Beneficiary*	*Percentage*	*Social Security #*	*Date of Birth*	*Relationship*
Employee (Life)					
Spouse/ Domestic Partner					

PERSONAL ACCIDENT INSURANCE - POLICY NO. YOK-008416 (NYLGICNY)

I select the following insurance amount:

Employee Benefit Amount $ _____ (units of $10,000, up to $500,000)

Spouse/Domestic Partner ☐ 100% of my benefit -or- ☐ 50% of my benefit Maximum Amount: $250,000

☐ Children at 10% of my benefit Maximum Amount: $25,000

PERSONAL ACCIDENT INSURANCE BENEFICIARY DESIGNATION

To ***specify a beneficiary,*** complete the section below. You will be your spouse/domestic partner's beneficiary unless you specify otherwise. When specifying multiple beneficiaries, you must indicate the percentage of distribution for each. If there is not enough room to specify all beneficiaries, attach, sign and date a separate sheet of paper using the format below.

Insured	*Beneficiary*	*Percentage*	*Social Security #*	*Date of Birth*	*Relationship*
Employee					
Spouse/ Domestic Partner					

ACCEPTANCE / DECLINATION

I accept the insurance coverage(s) chosen above. If premiums are to be paid by payroll, I authorize my employer to deduct the needed amounts from my earnings. If I have not chosen coverage, I understand that if I wish to participate at a later date, I may be required to furnish evidence of insurability/good health at my own expense and that coverage is subject to the insurance company's approval.

In order to confirm your election, you must provide a signature.

Sign Here _____ *Employee Signature* _____ *(Month/Day/Year)*

****You should complete the Beneficiary Designation and read and sign the Agreements Section that follows in this form.****

IMPORTANT
Please complete each section that follows if it is needed. Each section states when it is needed.
Read the Agreements and Authorization. Sign and date the form in the space provided.

Applicant's Name _____ **Social Security #** _____

SECTION A: This section is needed when applying for Life Insurance.

Complete the Employee info in this section if you (i.e., the Employee) are:

- *applying for Life Insurance for yourself that is greater than the guaranteed amount, or*
- *applying for Life Insurance for yourself more than 60 days after you were eligible for the insurance.*

Complete the Spouse/Domestic Partner info in this section if:

- *applying for Life insurance for your Spouse/Domestic Partner that is greater than the guaranteed coverage amount, or*
- *applying for Life insurance for them more than 60 days after the Spouse/Domestic Partner is eligible for the Life insurance.*

Height and Weight Information	
Employee	Spouse/Domestic Partner
Height : _____ ft _____ in Weight : _____ lbs	Height : _____ ft _____ in Weight : _____ lbs

SECTION B: IMPORTANT - COMPLETE ALL OF THE MEDICAL QUESTIONS BELOW WHEN APPLYING FOR LIFE INSURANCE ABOVE THE GUARANTEED COVERAGE AMOUNT. IF YOU APPLY MORE THAN 31 DAYS AFTER YOU ARE ELIGIBLE, COMPLETE QUESTIONS A-K

In the past five years have you been diagnosed with, or treated for, any condition listed below?	Employee		Spouse/Domestic Partner	
	Yes	No	Yes	No
A. Cysts, moles, warts, polyps, cancer or tumor?	☐	☐	☐	☐
B. High blood pressure, heart attack, pain or pressure in chest, shortness of breath, irregular heartbeats, heart murmur, varicose veins or any other disease/disorder of the heart or circulatory system?	☐	☐	☐	☐
C. Enlarged glands, goiter, diabetes, thyroid disorders, or any other disease/disorder of the stomach, intestines, liver, gallbladder, kidneys, or any other disease/disorder of the gastrointestinal or urinary tract, asthma, emphysema, tuberculosis, pneumonia,or disease of the throat, lungs or any other disease/disorder of the respiratory tract?	☐	☐	☐	☐
D. Any alcohol and/or drug addiction and/or substance abuse; Mental, emotional or any other nervous disorders?	☐	☐	☐	☐
E. Is there a current use of prescribed medications by the proposed Insured?	☐	☐	☐	☐
F. Ever been diagnosed with or been treated for AIDS-Related Complex (ARC) or Acquired Immune Deficiency Syndrome (AIDS) or tested positive for antibodies to the AIDS (Human Immunodeficiency) Virus?	☐	☐	☐	☐
G. Any illness, injury, birth or congenital defect, disease/disorder not mentioned in Questions A-F?	☐	☐	☐	☐
H. Stroke, paralysis, epilepsy, fainting, headaches, seizures, dizziness or any other disease/disorder of the nervous system?	☐	☐	☐	☐
I. Gout, arthritis, rheumatism, neck or back strain/sprain/injury, any deformity or loss of limb, or any other disease/disorder of the back, spine, muscles, bones or joints?	☐	☐	☐	☐
J. Any surgical operation performed or been advised to have any performed?	☐	☐	☐	☐
K. Ever been in a hospital or sanitarium for rest treatment, observation or diagnosis; undergone any special examinations or laboratory tests, such as x-rays, electrocardiograms, biopsies, blood or urine tests; or had any medical advice, examination, consultation or treatment not mentioned in questions A through J?	☐	☐	☐	☐

Applicant's Name _____ **Social Security #** _____

Use the space below to explain "Yes" answers. If more space is needed, use a new page. Sign and date it. Attach it to this form.

Name of Employee/ Spouse/Domestic Partner	Condition	Date Occurred	Duration/Treatment Received	Current Status

AGREEMENTS

To the best of my knowledge and belief all written information I gave is true and complete. I understand that my insurance will not go into effect unless I am actively at work on the effective date. I also understand that family members' coverage will not go into effect unless the family member is not confined in a hospital, hospice, rehabilitation or convalescence center, or custodial care facility or confined at home under the direction of a physician. The conditions for the requested insurance to be effective are described in the policy and certificate. The approval of this request by the Insurance Company is one of those conditions. I understand and agree that:

(1) This request will be a part of the policy that provides the insurance.
(2) I may need to provide more medical information.
(3) I may need to take medical tests and report the results to the Insurance Company.
(4) Requested insurance will not be effective for a person if the person does not meet the underwriting requirements on the date insurance is to be effective.
(5) I must report any change in my health that happens before the insurance is effective.

Authorization. I hereby authorize any physician, medical professional, hospital or other medical facility, pharmacy, employee assistance plan, insurance company, benefit managers, health maintenance organization or similar entity, or any other person or organization that maintains records relating to my medical history, mental or physical condition, diagnosis or treatment, including motor vehicle driving record, to my employer's Plan Administrator and to their authorized representatives including New York Life Group Insurance Company of NY.

This permission is valid for 24 months from the date below. I accept that a copy of this Authorization is as valid as the original.

I understand that I and/or my authorized agent have the right to receive a copy of this authorization upon request.

I understand that the information will be used to assess my request for insurance.

I may revoke this authorization at any time in writing. Any such revocation will not: (1) change any action taken in reliance on the Authorization; and (2) change the Insurance Company's right to use the Authorization for contest of a claim or policy in accordance with applicable law.

I understand that information provided pursuant to this authorization may be disclosed by the recipient and is no longer subject to the protections of the Health Insurance Portability and Accountability Act. (The Insurance Companies are subject to the Gramm-Leach-Bliley act and state privacy laws. They do not disclose protected information except as permitted by those laws.)

Caution: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act. This is a crime subject to a civil penalty not to exceed $5,000 and the stated value of the claim for each such violation.

Sign Here _____ *Employee Signature* _____ *(Month/Day/Year)* _____ *Spouse/Domestic Partner's Signature (If applying for insurance for your Spouse/ Domestic Partner)* _____ *(Month/Day/Year)*

Notice: Personal information may be collected from persons other than those proposed for coverage. Information may be disclosed to third parties without your authorization as permitted by law. You have the right to access and correct all personal information collected. Additional information about the insurance company's privacy practices is available upon request.