GROUP PROFESSIONAL OVERHEAD EXPENSE INSURANCE APPLICATION

SPEC-N

For ABA Members

OFFICE USE ONLY
EFFECTIVE DATE
AGENT CODE

Request for Group Insurance from
New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

AMERICAN BAR ENDOWMENT
More than 75 years of service

Please complete this form and return it to:
American Bar Endowment
321 N. Clark St., Ste 1400
Chicago, IL 60654-7654

For Puerto Rico residents, please mail to:
Global Insurance Agency, Inc.
P.O. Box 9023918
San Juan, PR 00902-3918

QUESTIONS?
CALL 800-621-8981
8:15am to 4:30pm, CST
Monday-Friday

MEMBER INFORMATION — Please print in ink or type all answers. Do not use correction fluid or gel pens. Initial and date any changes.

ABA MEMBER ID#	NAME	
ADDRESS	Please indicate whether address to the left is: ❑ Home ❑ Office	
	BUSINESS PHONE	HOME PHONE
EMAIL		MOBILE PHONE

DATE OF BIRTH	HEIGHT	WEIGHT	GENDER	SOCIAL SECURITY NO.
	_____ft _____in	_____lbs	❑ Male ❑ Female	

Are you currently a member of the ABA? ❑ Yes ❑ No (ABA membership is required for participation in this plan.)

Do you intend to reside outside the U.S. or Canada in the next 12 months? ☐ No ☐ Yes Country_____ Duration_____

INSURANCE REQUESTED — Please refer to brochure for eligibility, options and coverage descriptions.

I hereby apply for the following total monthly benefit coverage amount of .....$_____
(not to exceed my average monthly business expenses for the six month period immediately preceding the date of this application).
(Benefits from this plan will reduce so that when combined with benefits payable from other office overhead expense plans you may have, they do not exceed the actual expenses incurred.)

a. What was your average monthly amount of eligible overhead expenses in the past 6 months? .....$_____
b. If practicing as a partnership or corporation, for what percentage of these expenses were you responsible? .....%_____
c. What was your average number of employees in the past 6 months? ..... _____

OCCUPATION STATUS

What is your occupation? _____Main duties?_____

What is the type of business?..... ☐ Sole Proprietor ☐ Corporation ☐ Partnership

Active Practice: Are you now, and have you been for the last 30 days, performing all the duties of your occupation on a full-time basis for 30 or more hours per week at your usual place of business?..... ☐ Yes ☐ No

PAYMENT OPTION SELECTION — Save time and postage by selecting our auto-pay option.

☐ **OPTION 1: AUTOMATIC MONTHLY PAYMENT (ACH) – I hereby authorize the American Bar Endowment (ABE), to initiate debit entries to my checking or savings account at the depository financial institution specified on the attached voided check or completed Auto-Pay Enrollment Form (available at abendowment.org/pay), hereafter called DEPOSITORY, and to debit the same to such account. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. This authorization is to remain in full force and effect until ABE has received written notification from me of its termination in such time and in such manner as to afford ABE and DEPOSITORY a reasonable opportunity to act on it.**

☐ OPTION 2: PERIODIC BILLING ☐ Annual ☐ Semiannual ☐ Quarterly

YOU MAY BE CONTACTED BY A SERVICE PROVIDER ON BEHALF OF NEW YORK LIFE INSURANCE COMPANY TO ASK YOU ABOUT YOUR MEDICAL HISTORY

Please indicate the best contact number for a Service Provider to contact you and/or your spouse/DP on behalf of New York Life Insurance Company for Medical History. (Please provide a contact number for each applicant that has the ability to accept voice messages for missed calls.)

Member Contact #_____ ☐ Residence ☐ Business ☐ Mobile

Spouse/DP Contact #_____ ☐ Residence ☐ Business ☐ Mobile

AUTHORIZATION AND SIGNATURE

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, Inc. ("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 redisclosed 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, representative, or I may request a copy of this AUTHORIZATION. This AUTHORIZATION shall be valid for a period of 24 months from the date signed, unless sooner revoked. The AUTHORIZATION may be revoked at any time by sending written notice to New York Life Insurance Company. 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, I **request** the insurance indicated; and I **consent** to authorize the disclosure of information to and from the providers noted above and in the IMPORTANT NOTICE in the brochure, including making a brief report of my protected health information to MIB, Inc.; and **attest** to having read the IMPORTANT NOTICE indicated on the enclosed brochure and Fraud Notices indicated on the following page respectively, 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.

I further understand and agree that any dividends payable on the group policy will be paid to the American Bar Endowment (ABE) to support its charitable work in the field of law unless such dividends are claimed by me pursuant to the procedures described below, in the plan brochures, on the back of ABE premium notices, on the ABE website and in each November issue of the *ABA Journal.* (Notice of the approximate percentage of premium available (if any) for contribution or refund will be published in that issue.)

Member's Signature X _____ **Date** _____

(Please sign and date in ink.)

Spouse/DP's Signature X _____ **Date** _____

(Necessary only if spouse/DP coverage is requested.)

DIVIDEND NOTICE

DIVIDEND NOTICE **Please note:** Members who wish to contribute dividends payable on this group policy to ABE to support its charitable mission need not do anything further. However, members who do not want to contribute these dividends are required to opt out each year, using the procedures described below. By signing this application, you are agreeing to make an ***annual*** decision whether to opt out. **Do not sign the application if you do not agree with these procedures.**

For the first policy year of participation only (which ends on June 30th following the effective date of your insurance), if you want to opt out, sign and date the initial election below. After the first policy year of your participation, a ***written*** request for refund **must be made each year and must reach ABE by December 15th.** Written requests may be sent by mail or e-mail to dividends@abendowment.org. You will be sent a confirmation; retain this for your records. If it is not received within 3 weeks, contact ABE promptly to obtain another.

INITIAL ELECTION (**For new applicants only.** Members currently insured in this plan must send a written request each year to ABE anytime during the year, but no later than December 15.) I do **not** choose to leave any dividends with ABE for its charitable work ***for the first policy year in which I participate in this program.*** In so choosing, I understand that I will not be entitled to a charitable contribution deduction on my income tax return.

X_____ _____/_____/_____

SIGNATURE OF MEMBER DATE

PLEASE SEE FRAUD NOTICES ON PAGE 3

FRAUD NOTICE

FRAUD NOTICES ***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 AR/LA/MD/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, 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. The falsity of any statement in the application for any policy shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer.

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 applicant.

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 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 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 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 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.

7.13 ed

If you have any questions, call us on our Solo/Small Firm Help Line 877-621-7676.
Or email us at information@abendowment.org.
Visit us online at www.abendowment.org for plan information or a personalized rate quote.