

ASSURANT EMPLOYEE BENEFITS

Group Life Insurance Enrollment Application

Group No. 16,555

Employee Name (Last, First, Middle)		Social Security #	
Mailing Address		Home Telephone # ()	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Married <input type="checkbox"/> Divorced	Date of Employment	
Name of Employer Pleasant Valley School District		Occupation Classification	
Primary Beneficiary(ies)	Date of Birth Mo. / Day / Year	Social Security #	Relationship to Employee
1			
2			
3			
Contingent Beneficiary(ies)			
1			
2			
3			

1) If beneficiary is not related to you, please provide Date of Birth, Social Security number, and full address. Give FULL names and relationships of each beneficiary. 2) Proceeds will be paid in equal shares to those primary beneficiaries who survive you. If no primary beneficiaries survive you, the proceeds will be paid in equal shares to the surviving secondary beneficiaries. 3) If your designation does not fit in the above arrangement, please contact PSBA Insurance Trust for the appropriate forms.

IMPORTANT NOTICE TO APPLICANTS -- PLEASE READ CAREFULLY

My signature on this application certifies that I:

- 1) Apply for the coverages designated for which I am eligible under my employer's plan with Assurant Employee Benefits.
- 2) Understand if coverages have been refused, I am not entitled to benefits under those coverages and that if I want to apply later, I must furnish at my own expense proof of good health satisfactory to Assurant Employee Benefits.
- 3) Authorize any required deductions from my earnings.
- 4) Designate the beneficiary named on this application to receive any benefits payable in the event of my death.
- 5) Representation that all of the information on this application is complete, correct and true to the best of my knowledge and belief.
- 6) Understand that I must be actively at work the number of hours specified in my policy/participation agreement to remain insured.

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 is a crime and subjects such person to criminal and civil penalties.

This will certify that I HAVE read and understand the above important notice.

Employee's Signature _____

Date _____

Beneficiary Tips



I want the money to pay my final expenses and to support my spouse and children. The easiest way is to name your spouse (by name) as the primary beneficiary ("Jane Doe, spouse," for example). You can also name a secondary beneficiary in case your spouse dies before you.

Be careful about naming your children as either primary or secondary beneficiaries if they are not yet 18. Minor beneficiaries pose special problems because a legal guardian of their estate must be appointed by a court – even if one of their parents is still living. Often, the money must be held until the child reaches 18.

Can I name more than one person as beneficiary? You can name as many beneficiaries as you want. Proceeds will be paid in equal shares unless you indicate percentages (not dollar amounts).

Proceeds will be paid first to the named primary beneficiaries who survive you. If no primary beneficiaries survive you, then proceeds will be paid to the named secondary beneficiaries.

What if I get divorced? If you named your prior spouse as the beneficiary and never changed the beneficiary designation, it depends on the terms of the divorce decree and applicable law whether your prior spouse will be the beneficiary. It is wise to check with your attorney.

The best way to avoid problems is to review your beneficiary designations whenever a life event (like marriage, divorce, birth of a child, etc.) occurs.

What if I don't have a spouse or children? You aren't required to name your spouse and children as beneficiaries. You can name any individual you like, including relatives, friends and/or most non-profit organizations. **Please note: You may not designate your employer as your beneficiary even in the event they are a non-profit organization.**

What if I don't designate a beneficiary? Our life insurance policy has a provision that details how the proceeds will be paid; we will use the provision to pay your surviving family. The order is 1 – current surviving spouse, 2 – your living children; including children by legal adoption (even if they are minors), 3 – parents and 4 – the estate of the insured.

Can I designate my estate as the beneficiary? In order for us to pay your estate, the estate must go through a probate court (unless waiver of administration laws apply) and someone must be appointed by the court as the legal representative.

What if we don't want to go through probate? In some states, we can pay under "waiver of administration" laws. These laws allow us to make the payment to the person who is handling the estate, if the amount is within the limits set by the state and with documentation required by the state.

What about payment to a trust? We can make payment to the trustee of a trust. Trusts can be complicated; therefore, you are strongly advised to seek an attorney's assistance to set one up correctly.

Can we pay according to directions left in a will? No. However, we can pay to your estate which is distributed in accordance with the instructions of a will. We can also pay to a trust created by a probated will, if we receive documentation within one year of your death that the trustee is legally authorized to receive payment. If this information is not received within one year of your death, we will pay the executors or administrators of your estate.

What about the other Assurant coverages? If you have dependent life insurance, you are the beneficiary. The same is true if you qualify for the dismemberment provision under the Accidental Death & Dismemberment policy.

Products and services marketed by Assurant Employee Benefits are underwritten and/or provided by Union Security Insurance Company. In this document, the terms "we," "us," "our," and the like, refer to each as applicable.