



The Prudential Insurance Company of America

GROUP CRITICAL ILLNESS ENROLLMENT FORM

751 Broad Street, Newark, New Jersey 07102

Please refer to the description of your plan for Coverage options and amounts available to you.

Member's Last Name	First Name	MI	Name of Employer Union Benefits Trust	Group Contract No. 01049
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Member's Address				
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Social Security No. - -	Date of Birth / /	Date Employed / /	Married Single	Widowed Divorced	Male	Female
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Adding Coverage:

1. Are you currently an active Member?	Yes	No	If "Yes" to Question 2, indicate type of change (i.e., marriage, birth, etc.):	Date of Change. / /
2. Are you adding any Coverage or changing any of your existing Coverage due to marriage, birth, adoption, employment status change, etc.?	Yes	No		

DEPENDENT COVERAGE SECTION (Please complete if enrolling in or cancelling Dependent Coverage)

Enroll/Cancel	First Name	MI	Last Name	Gender	Relationship	Date of Birth	Social Security No.

SELECTION OF COVERAGE SECTION

Member	Spouse	Child
Member amount: \$	Spouse amount: \$	Child amount: \$

TOBACCO/NICOTINE USE DECLARATION

Yes, I have smoked cigarettes or used another tobacco product (including cigars or chewing tobacco) or used any nicotine products (including patches, gum or e-cigarettes) within the past year? If "Yes", which product? _____

No, I have not smoked or used other forms of tobacco during the last 12 months.

Yes, my spouse has smoked cigarettes or used another tobacco product (including cigars or chewing tobacco) or used any nicotine products (including patches, gum or e-cigarettes) within the past year. If "Yes", which product? _____

No, my spouse has not smoked or used other forms of tobacco during the last 12 months.

GROUP CRITICAL ILLNESS

Name of Employer **Union Benefits Trust**

Group Contract No. **01049**

Member General Information			
Last Name	First Name	Middle Initial	Last 4 digits of Social Security No. XXX-XX- _____

NEW HAMPSHIRE RESIDENTS—It is understood that no person to be covered for Critical Illness is also covered by any Title XIX program, designated as Medicaid or any similar name.

FLORIDA RESIDENTS—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.

NEW YORK RESIDENTS—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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. **This notice ONLY applies to accident and health coverage.**

DECLARATIONS AND SIGNATURE

By signing below, I acknowledge:

- I have read this enrollment form. I declare that all information I have given is true and complete to the best of my knowledge and belief.
- I authorize my Employer to deduct the payments required for Coverage from my earnings, until further notice from my earnings.
- I understand that I must be actively at work on the Effective Date of the Coverage.
- That no person proposed for Critical Illness Coverage is covered under any Title XIX program (Medicaid or any similarly named program).
- If I apply for an amount that requires evidence of insurability, I must be actively at work on the date the amount that requires evidence is approved.
- I understand that if I want to increase the amount of my Coverage or add Dependent Coverage at a later date, I may be required to furnish evidence of insurability for myself and/or my dependents.
- I have read and understand the terms and requirements of the fraud warnings included as part of this form.
- I have received and reviewed the Critical Illness Outline of Coverage prior to making my enrollment elections.

For Maine and Utah residents:

- I have reviewed the required NAIC's A Shopper's Guide to Cancer Insurance prior to making my enrollment elections.

Member Signature _____ Date (Month/Day/Year) _____ / _____ / _____

The Group Certificate provides limited benefits. Review your Group Certificate carefully.

NOTICE TO CONSUMER: THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. THE BENEFITS PROVIDED BY THIS POLICY CANNOT BE COORDINATED WITH THE BENEFITS PROVIDED BY OTHER COVERAGE. PLEASE REVIEW THE BENEFITS PROVIDED BY THIS POLICY CAREFULLY TO AVOID A DUPLICATE OF COVERAGE.

GROUP CRITICAL ILLNESS

Name of Employer **Union Benefits Trust**

Group Contract No. **01049**

Member General Information			
Last Name	First Name	Middle Initial	Last 4 digits of Social Security No. XXX-XX- _____

For residents of all states except Alabama, Arkansas, the District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, Utah, Vermont, Virginia and Washington; WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

ALABAMA RESIDENTS—Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

ARKANSAS, DISTRICT OF COLUMBIA, LOUISIANA and RHODE ISLAND RESIDENTS—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.

KENTUCKY RESIDENTS—Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

MAINE and WASHINGTON RESIDENTS—Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits

MARYLAND RESIDENTS—Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NEW JERSEY RESIDENTS—Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NORTH CAROLINA RESIDENTS—Any person who, with the intent to injure, defraud, or deceive an insurer or insurance claimant, knowing that the statement contains false or misleading information concerning a fact or matter material to the claim may be guilty of a Class H felony.

PENNSYLVANIA and UTAH RESIDENTS—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.

PUERTO RICO RESIDENTS—Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

VERMONT RESIDENTS—Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

VIRGINIA RESIDENTS—Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. Prudential's Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical and medical expenses and does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. California COA #1179, NAIC #68241. Contract Series: 114774.

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