



NOTICE AND CONSENT FOR AIDS-RELATED BLOOD TESTING

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Acquired Immunodeficiency Syndrome (AIDS) is a life-threatening disorder of the immune system, caused by a virus, HIV. The virus is transmitted by sexual contact with an infected person, from an infected mother to her newborn infant, or by exposure to infected blood (as in needles shared during intravenous drug use). Persons at high risk of contracting AIDS include males who have had sexual contact with another man, intravenous drug users, hemophiliacs and sexual contacts with any of these persons. Symptoms of HIV infection may include but not be limited to fever, sweats, lethargy, headache, aching of the muscles and joints, diarrhea, sore throat, lymph node enlargement, unintentional weight loss, and a skin rash.

To evaluate your insurability, the Insurer named above has requested that you provide a sample of your blood for testing and analysis to determine the presence of human immunodeficiency virus (HIV) antibodies and other tests which may include tests for cholesterol and related blood lipids, diabetes, liver or kidney disorders, or immune disorders. By signing and dating this form you agree that these tests may be done and that underwriting decisions will be based on the test results. Regarding the HIV test, a series of three tests will be performed by a licensed laboratory through a medically accepted procedure. An initial ELISA blood test will be done. If that is positive it will be repeated. If the second is positive a Western Blot test will be done.

Many public health organizations have recommended that before taking an AIDS-related blood test a person seek counseling to become informed concerning the implications of such a test. You may wish to consider counseling, at your expense, prior to being tested. A list of counseling resources is attached.

The test is not a test for AIDS. It is a test for antibodies to the HIV virus, the causative agent for AIDS, and shows whether you have been exposed to the virus. A positive test result does not mean that you have AIDS but that you are at a significantly increased risk of developing problems with your immune system and that you can transmit the virus to someone else. The test for HIV antibodies is very sensitive. Errors are rare, but they do occur. Your private physician, a public health clinic, or an AIDS information organization in your city might provide you with further information on the medical implications of a positive test.

Positive HIV antibody test results will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged, or that other policy changes may be necessary.

All tests results will be treated confidentially. They will be reported by the laboratory to the Insurer. The test results may be disclosed as required by law or may be disclosed to employees of the insurer who have responsibility to make underwriting decisions on behalf of the insurer or to outside legal counsel who needs such information to effectively represent the insurer in regard to your application. The results may be disclosed to a reinsurer, if the reinsurer is involved in the underwriting process. The test may be released to an insurance medical information exchange under procedures that are designed to assure confidentiality, including the use of general codes that also cover results of tests for other diseases or conditions not related to AIDS, or for preparation of statistical reports that do not disclose the identity of any particular person.

HIV TEST COUNSELING RESOURCES LIST

Public health authorities urge that everyone become educated about how to protect themselves from HIV infection. If you have questions or concerns, your own physician or health care provider is your best source of information. Other counseling services may also be available to you.

As required by California law, the following list of counseling resources is being provided to you. It was compiled from publicly available information, which is subject to change without notice to the Insurer named on the reverse. Therefore, the Insurer makes no representations or warranties that this information is accurate as of the date you receive this list. Also, the Insurer makes no representations or warranties about the quality or nature of any services these resources may provide.

This is not a complete list of all resources that may be available to you. If you need further information, we suggest you contact your own physician or health care provider, your county health department, or your local chapter of the American Red Cross.

AIDS HOTLINE
U.S. Public Health Service
(800) 342-AIDS

SPANISH AIDS HOTLINE
(800) 222-AIDS

AIDS HOTLINE - SOUTHERN CALIFORNIA
(800) 922-AIDS

SAN FRANCISCO AIDS FOUNDATION
(415) 864-5855
San Francisco

CALIFORNIA DEPT. OF HEALTH SERVICES
Statewide Services - Office of AIDS
(916) 323-7415
Sacramento

AIDS HEALTH EDUCATION AND INFORMATION PROJECT
(213) 427-7421
Long Beach

SAN DIEGO AIDS PROJECT
(619) 543-0300
San Diego

NATIONAL AIDS RESEARCH AND EDUCATION
(415) 626-8784
San Francisco

INLAND EMPIRE AIDS COORDINATION AND EDUCATION PROJECT
(714) 825-7510
Riverside

AIDS PROJECT, HEMOPHILIA COUNCIL
(714) 834-2604
Santa Ana

CENTRAL VALLEY AIDS TEAM
(209) 264-AIDS
Fresno

SACRAMENTO AIDS FOUNDATION
(916) 448-2437
Sacramento

SAN JOAQUIN AIDS FOUNDATION
(209) 476-8533
Stockton

AIDS EDUCATION PROGRAM
(916) 225-6173
Redding

LOS ANGELES COUNTY AIDS EDUCATION PROGRAM
(213) 730-3613
Los Angeles