

**CALIFORNIA NOTICE OF AIDS VIRUS ANTIBODY TESTING AND AUTHORIZATION FOR TESTING AND DISCLOSURE**

To determine your insurability, the Insurer has requested a sample of your blood or other bodily fluid for testing and analysis. One of the tests to be performed will be to determine the presence or absence of antibodies to the HIV virus. Antibodies to the HIV virus are produced by the body when it has been infected by the HIV virus. Antibodies are the body's way of fighting the infection. This is not a test for AIDS. It is a test for antibodies to the HIV virus which causes AIDS, and shows whether you have been exposed to the virus. The HIV antibody test is actually a series of tests. These tests are extremely reliable. Your sample is first subjected to an ELISA (enzyme-linked immunosorbent assay) test. If the test is positive, a second ELISA test is performed. If the second test is positive, a Western Blot Test is performed. Your test result is considered positive only after positive results are obtained on all three tests.

A negative test result indicates that the antibody has not been found in your sample. If you test negative there are three possible explanations:

- You have not been infected with the virus; or
- You have had contact with the virus but have not become infected; or
- You have been infected by the virus but have not yet produced antibodies.

Research indicates that most people produce antibodies within 2 - 8 weeks after infection. A very small number of people will never produce antibodies.

A negative result does not mean:

- That you are immune to the virus;
- That you have not been infected with the virus. You may have been infected and have not yet produced antibodies.

A positive test result indicates that you have probably been infected with the AIDS virus and your body has produced antibodies. Researchers have shown that most people with AIDS antibodies have active virus in their bodies. You may therefore assume you are contagious and capable of passing the virus to others. A positive test does not mean that you have AIDS, but that you are at a significantly increased risk of developing AIDS or AIDS-related conditions. A positive test does not mean that you are immune to AIDS.

Normal test results will not affect your eligibility for insurance. A positive HIV antibody test 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 test results will be treated confidentially. They will be reported by the laboratory to the Insurer. Negative test results may be disclosed to reinsurers, contractually retained medical personnel and insurance affiliates or subsidiaries that are involved in necessary underwriting decisions regarding your application. In addition, if your HIV antibody test is positive or indeterminate, a code for a nonspecific abnormality will be made known to the Medical Information Bureau. No other disclosures will be made, except as may be required by law or as authorized by you.

Public health authorities say that persons who are HIV antibody positive should be considered infected and capable of infecting others. Health authorities urge that everyone become educated about how to protect themselves from HIV infection. The virus is spread by sexual contact, needle sharing, or rarely through transfused blood or its components. The risk of infection with the virus is increased in drug users who share needles and in individuals with multiple sexual partners, either homosexual or heterosexual.

Most individuals infected with the virus have no symptoms and feel well. Some develop symptoms that may include:

- Fever, including "night sweats"
- Weight loss for no apparent reason
- Swollen lymph glands in the neck, underarm, or groin area
- Fatigue or tiredness
- Diarrhea
- White spots or unusual blemishes in the mouth

These symptoms are also symptoms of many other illnesses. They may be symptoms of the virus only if they are unexplained by other illnesses. People who are infected remain infected indefinitely and can pass the virus to others. Only a doctor and testing can tell if someone is infected with HIV, the virus that causes AIDS.

**NOTIFICATION OF TEST RESULTS**

If your HIV test results are positive or indeterminate, you are entitled to that information if you so desire. Because a trained person should deliver that information so that you can understand clearly what the test results mean, we ask that you give us the complete name and address of your physician. If your HIV test results are positive and you have chosen not to authorize a physician to receive the test results, we encourage you to contact a physician, the county department of health, the State Department of Health Services, local medical societies or alternative test sites for appropriate counseling. If your HIV test results are normal, no routine notification will be sent to you.

NAME OF PHYSICIAN

ADDRESS OF PHYSICIAN (Street, City, State, Zip)

**INFORMED CONSENT**

I have read and understand this information statement. I voluntarily consent to have a blood or other bodily fluid sample taken. I consent to testing of that sample. I authorize the disclosure of the test results as described above.

NAME OF PROPOSED INSURED		SIGNATURE OF PROPOSED INSURED	DATE
		<b>X</b>	
BIRTHDATE	ADDRESS OF PROPOSED INSURED (Street, City, State, Zip)		

**Please date, sign and return the Insurer Copy in the enclosed envelope.  
Be sure to keep the Applicant Copy for your records.**

**LISTING OF CALIFORNIA AIDS COUNSELING RESOURCES**

San Francisco AIDS Foundation  
One Sixth Street at Market  
San Francisco, CA 94103  
(415) 487-3000

AIDS Project Los Angeles  
1313 N. Vine Street  
Los Angeles, CA 90028  
(323) 993-1600

Sacramento AIDS Foundation  
1330 21st Street, Suite 100  
Sacramento, CA 95814  
(916) 448-2437

AIDS Services Foundation of  
Orange County  
17982 Skypark Circle, Ste J  
Irvine, CA 92614-6408  
(714) 253-1500

Central Valley AIDS Team  
1999 Tuolumne, Suite 625  
Fresno, CA 93744  
(209) 264-2437

AIDS Project - East Bay  
651 20th Street  
Oakland, CA 94612  
(510) 834-8181