

In order for us to evaluate your eligibility for insurance coverage, Standard Insurance Company requests that you provide a blood sample for testing and analysis. One of the tests that will be performed will determine the presence of antibodies to the HIV virus. By signing and dating this form, you agree that the HIV antibody test may be performed on your blood sample and that underwriting decisions may be based on the test results. A positive test result will adversely affect your insurance application. It may also result in uninsurability for life, health, or disability insurance for which you may apply in the future.

**THE HIV VIRUS:**

The HIV virus causes a life-threatening disorder of the immune system called Acquired Immune Deficiency Syndrome (AIDS). Antibodies to the HIV virus are found in the blood of most people with AIDS and AIDS-Related Complex (ARC), and can be found in people who do not have AIDS or ARC but have been exposed to the virus. The virus is spread by sexual contact with an infected person, by exposure to infected blood (as in needle sharing during intravenous drug use or, rarely, as a result of a blood transfusion), or from an infected mother to her newborn infant. Symptoms of AIDS include, but are not limited to: fever, tiredness, lymph node enlargement, pneumonia, diarrhea and certain tumors and infections.

The HIV antibody test is actually a series of tests performed upon your blood sample by a medically accepted procedure which is extremely reliable. The testing will be performed by a licensed laboratory.

**PRE-TESTING CONSIDERATION:**

Many public health organizations have recommended that before taking an HIV virus antibody test a person seek counseling to become informed about the implications of such tests. You may wish to consider counseling, at your expense, prior to being tested. You may obtain further information about HIV testing and AIDS by contacting the organizations on the List of Counseling Resources in California.

**DISCLOSURE AND CONFIDENTIALITY OF TEST RESULTS:**

All test results are confidential. The results of the test will be reported to Standard. Standard may not by law, release positive test results except as provided below:

If your HIV antibody test result is negative, you will not be notified. Standard will disclose any positive test result to you through a physician of your choice. If you do not name a physician for this purpose, Standard may disclose such results directly to you.

The test results may be disclosed as required by law or may be disclosed to employees of Standard who have the responsibility to make underwriting decisions or to legal counsel who need such information to effectively represent Standard in regard to your application.

In addition, if your HIV antibody test is positive, a generic code signifying a non-specific blood abnormality may be made known to the Medical Information Bureau, Inc. (MIB). The MIB is an organization of life and health insurance companies which operates as an information exchange on behalf of its members. There will be no record with the MIB that you had a positive HIV antibody test; however, there will be a record that you have some blood abnormality. If you apply to another MIB member company for life or health insurance coverage, the MIB, upon request, will supply the information on you in its file to that member.

**TEST RESULTS:**

While a positive test result does not necessarily mean that you have AIDS, it does mean that you are at serious risk of developing AIDS or AIDS-related conditions. You may be infected with the HIV virus and be infectious to others. You should seek medical follow-up care with your personal health care provider.

HIV test results are highly reliable but not 100% accurate. If the test gives a positive result you should consider retesting in order to confirm the result. If the test gives a negative result, there is still a small possibility you may be infected with HIV. This is most likely to happen in recently infected persons. It takes at least 4 to 12 weeks for a positive test result to develop after a person is infected, and may take as long as 6 to 12 months. If you have reason to believe a negative test result is incorrect, you should be retested.

**CONSENT FOR HIV TESTING:**

I have read and I understand this HIV Test Informed Consent Form. I voluntarily consent to the withdrawal of blood, the testing of my blood for HIV antibodies, and the disclosure of the test results as described above. I have been given a copy of this form and the List of Counseling Resources in California. This CONSENT is valid for six months from the date of my signature below. A photocopy is as valid as the original.

**NOTIFICATION OF POSITIVE TEST RESULTS:**

In the event of a positive test result I authorize Standard Insurance to send the result to the following physician or health care provider:

\_\_\_\_\_

(Physician's Name)

\_\_\_\_\_

(Address)

**AUTHORIZATION:**

\_\_\_\_\_

Name of Applicant

\_\_\_\_\_

Signature of Applicant

\_\_\_\_\_

Date