



The Union Labor Life Insurance Company

Examiner: _____
Address: _____

Insurer: The Union Labor Life Insurance Company
Attn: Administrative Offices
P. O. Box 9290
Phoenix, AZ 85068

NOTICE AND CONSENT FOR BLOOD TESTING WHICH MAY INCLUDE AIDS VIRUS (HIV) ANTIBODY TESTING

To determine your insurability, the insurer named above (the Insurer) has requested that you provide a sample of your blood for testing and a All tests will be performed by a licensed laboratory.

Tests will be performed to determine the presence of antibodies to the Human Immunodeficiency Virus (HIV), also known as the AIDS. Antibodies are proteins produced by the body to defend against bacteria, virus or other harmful substance foreign to the body. The HIV antibody is actually a series of tests done by a medically approved procedure. The initial test is an enzyme-linked immunosorbent assay (ELISA). If positive or indeterminate, a second ELISA will be done followed by a Western Blot Assay. The series of tests are extremely reliable. Other may be performed including cholesterol and related lipids (fats) levels; screening for liver, kidney immune disorders, as well as diabetes.

All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. If the Insurer is a member of the Medical Information Bureau (MIB, Inc.), and if the test results for HIV antibodies are other than normal, the Insurer will report to the MIB, Inc. a code which signifies only a non-specific blood test abnormality. If your HIV test is normal, no report will be made about it to the MIB, Inc. test results may be reported to the MIB, Inc., in a more specific manner. There will be no other disclosure of test results or even that the tests been done except as may be required or permitted by law or as authorized by you.

If your HIV test results are normal, no routine notification will be sent to you. If the HIV test results are other than normal, the Insurer will disclose the results to the physician you have named below and with whom you should discuss the results.

Positive HIV antibody test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or Related conditions. Federal authorities say that persons who are HIV antibody positive should be considered infected with the AIDS virus capable of infecting others. In light of this, we strongly urge you name a physician in the space provided below, to receive positive or undetermined test results and to explain what those results mean to you.

Positive HIV antibody test results mean that your application for insurance will be declined. Other insurers that you may apply to in the future probably request blood tests upon learning of the abnormal blood test results. Other significant blood abnormalities could affect your application, such as being charged an increased premium or being declined. Please read the Red Cross brochure "AIDS: the Facts" that was provided to you, along with our letter providing the list of California Counseling Resources available to you.

I have read and I understand this Notice and Consent for Blood Testing which will include HIV Antibody Testing. I voluntarily consent to the withdrawal of blood from me by needle, the testing of that blood, and the disclosure of the test results as described above.

I understand that I have the right to request and receive a copy of this authorization. A photocopy of this form will be as valid as the original.

I authorize the Insurer to send results of any positive or indeterminate antibody test to:

Name of Physician: _____

Address of Physician: _____

Proposed Insured _____

Date of Birth _____

Signature of Proposed Insured or Parent/Guardian
IFC (CA) 1/93

Date _____

State of Residence _____

Administered by: A.G.L.A., Inc. (602) 870-4121

Claims: P.O. Box 9842, Phoenix, AZ 85068, Underwriting: P.O. Box 9290, Phoenix, AZ 85068

Dear Applicant:

As you are aware from phone conversations or from correspondence with you, the examination required in connection with your application for life insurance involves taking a blood test and that blood sample will be tested for HIV antibodies and other factors. According to California law, you cannot be tested for HIV antibodies unless you have signed an Informed Consent Form, which your examiner will have you sign.

Furthermore, before you are tested you must be provided printed material describing HIV, its causes, symptoms, the manner in which it is spread, the tests used to detect HIV or the HIV antibody, and what you can do when your test results are positive or negative. Please read the attached Red Cross brochure "AIDS: the Facts" - carefully. Also, be aware that a negative test does not guarantee that you are not infected.

There can be social and emotional effects of the test results whether the test is negative or positive. Therefore, we are providing you a list of counseling resources available where you can obtain assistance in understanding the meaning of the test and its results.

COUNSELING RESOURCES:

San Francisco AIDS Foundation
25 Van Ness Avenue, Ste. 660
San Francisco, CA 94102
(415) 864-5855

Central Valley AIDS Team
625 North Palm
Fresno, CA 93728
(209) 264-2437

AIDS Services Foundation of Orange County
17982 Skypark Circle, Ste. J
Irvine, CA 92714
(714) 253-1500

AIDS Foundation San Diego Project Lifeguard
140 Arbor Drive
San Diego, CA 92103
(619) 686-5000

Sacramento AIDS Foundation
920 20th Street
Sacramento, CA 95814
(916) 448-2437

AIDS Project Los Angeles
1313 North Vine
Los Angeles, CA 90028
(213) 993-1600

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

ARIS Project
1550 Alameda, Ste. 100
San Jose, CA 95126-2304
(408) 293-2747