



Mark all boxes and complete all sections that apply. Return completed form to Human Resources.

APPLICANT	Your Name (Last, First, Middle)		Group Name Skidmore College		Policy Number 752292	
	Address		City		State	Zip
	Social Security #		Date of Birth	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Job Title/Occupation
LIFE INSURANCE	<i>Check with your Human Resources/Benefits Department about coverage options available to you and Evidence of Insurability requirements.</i>					
	Life Insurance <input checked="" type="checkbox"/> Life and AD&D (Employer Paid) <input type="checkbox"/> Additional Life (Increments of \$50,000 to \$250,000) Amount Requested: \$ _____			Dependent Life Insurance <input type="checkbox"/> Spouse/Child Life: \$10,000/\$4,000 Spouse Name _____ DOB _____		
BENEFICIARY	<i>This designation applies to Life, AD&D and Additional Life Insurance available through your Employer, if any. Designations are NOT valid unless signed, dated, and delivered to your Employer during your lifetime. See page 2 for further information.</i>					
	Primary- Full Name		Address		Social Security #	Relationship
						% Benefit
	Contingent- Fill Name		Address		Social Security #	Relationship
					% Benefit	
CHANGE	<i>Use this section only when you wish to make a change after insurance becomes effective. Complete all boxes and sections that apply.</i>					
	<input type="checkbox"/> Add Dependent		<input type="checkbox"/> Delete Dependent		<input type="checkbox"/> Name Change	
				<input type="checkbox"/> Beneficiary Change		
Date of Add/delete _____		Former name _____		<input type="checkbox"/> Other _____		
SIGNATURE	<i>I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction will change if my coverage or costs change.</i>					
	Member/Employee Signature Required				Date (Mo/Day/YR)	
Human Resources/Benefits Department- Complete this section. Retain form for your records						
Class	Billing Category	Date of Hire/Rehire	Hours Worked Per Week	Earnings \$ _____	Per: <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month	
				<input type="checkbox"/> Year		

Beneficiary Information

- * Your designation revokes all prior designations.
- * Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies).
- * If you name two or more Beneficiaries in a class:
 1. Two or more Beneficiaries will share equally, unless you provide for unequal shares.
 2. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
 3. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary.
- * If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated _____."
- * A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have any questions, consult your legal advisor
- * Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy.

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