



- American General Life Insurance Company, Houston, TX
- The United States Life Insurance Company in the City of New York, New York, NY

Members of American International Group, Inc.

In this form, the "Company" refers to the insurance company whose name is checked above.

The insurance company checked above is **solely** responsible for the obligation and payment of benefits under any policy that it may issue. No other company shown is responsible for such obligations or payments.

Notice of AIDS Virus (HIV) Testing and Consent For Testing

Examiner: _____

The Tests. To evaluate your eligibility for insurance or insurance benefits, it is requested that you provide a sample of your body fluid (blood, urine or oral fluid) for testing and analysis. One of the tests to be performed on this sample may be a test to determine the presence of antibodies to the Human Immunodeficiency Virus (HIV), also known as the AIDS virus. The HIV antibody test is actually a series of tests done by a medically accepted procedure which is extremely reliable. The testing will be performed by a licensed laboratory.

Pre-Testing Considerations. Many public health organizations have recommended that before taking an AIDS-related 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.

Disclosure of Test Results. All test results will be treated confidentially. The results of the test will be reported to the Insurer named above. The results also may be reported to the Insurer's employees who have the responsibility to make underwriting decisions on behalf of the Insurer, the Insurer's affiliates, reinsurers, or legal counsel who need such information to effectively represent the Insurer in connection with insurance you have or have applied for. In addition, if your HIV antibody test is abnormal (positive), a generic code signifying a non-specific blood abnormality may be made known to MIB, Inc. as described in the notice given you at the time of application. The fact that the test has been done and the results of the test will not be otherwise disclosed except as may be required by law or as authorized by you.

If your test results are negative and you wish to be notified please indicate so by checking here:

If your test results are positive or indeterminate, you are entitled to post-test counseling. Because a trained person should deliver that information so that you can understand clearly what the test result means, you may designate either your private physician, your local health department, or one of the community based organizations from the attached list to whom the Insurer will provide positive or indeterminate test results for interpretation and post-test counseling. Positive or indeterminate test results will not be sent directly to you. To obtain information regarding counseling or alternate testing you should contact your local health department. Additional information concerning AIDS or the HIV infection can be obtained by calling Pennsylvania Health Department at (717) 783-0479.

Name of physician or other designee for reporting a positive or indeterminate test result: _____

Address: _____

Meaning of Test Results. The HIV antibody test is extremely accurate. However, in rare instances the test may be positive in persons who are not infected with the virus. Additionally, the test may occasionally be negative in persons who are infected with HIV (a false negative) especially when the infection occurred within the previous 3-6 months.

If your antibody test is positive, it does not mean you have AIDS. A positive test indicates that you have been infected with HIV. It also means that HIV is present in your body fluids (such as blood, semen, vaginal secretions) and that you could infect other people through sexual contact, by sharing intravenous needles, by having a baby, or by donating blood, semen, or body organs. Persons who have a positive HIV antibody test should see a physician as soon as possible. Positive HIV antibody test results will adversely affect your insurance application.

A negative test result means no antibodies to the HIV virus were found. Because of various incubation periods, absence of HIV antibodies does not mean that you have not been infected with the virus. Nor does absence of HIV antibodies mean that you are immune to the virus.

Consent

I have read and I understand this Notice of AIDS Virus (HIV) Antibody Testing and Consent for Testing. For my information, I have been given written material about AIDS. I voluntarily consent to the testing of my body fluid (blood, urine or oral fluid) for HIV antibodies, and the disclosure of the test results as described above.

Name of Proposed Insured (Please Print)

Birth Date

Signature of Proposed Insured

Date

State of Residence

The following organizations have been designated by the Pennsylvania Health Department as organizations from which an applicant may choose to have a positive test result sent in lieu of a personal physician:

Pittsburgh AIDS Task Force
141 South Highland Avenue
Pittsburgh, PA 15206
(412) 363-2437

Philadelphia Community Health Alternatives
1642 Pine Street
Philadelphia, PA 19103
(215) 735-1911

Congreso-de Latinos Unidos, Inc.
Programa Esfurzo
704 West Girard Avenue
Philadelphia, PA 19123
(215) 228-3880

BEBASHI
5205 North Broad Street
Philadelphia, PA 19141
(215) 546-4140