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EMPLOYEE ENROLMENT FORM

| NAME OF EMBASSY/CONSULATE | EFFECTIVE DATE OF COVERAGE |
|---------------------------|----------------------------|
| | |

| GROUP POLICY NUMBER | DIVISION NUMBER | EMPLOYEE'S CERTIFICATE NUMBER |
|---------------------|-----------------|-------------------------------|
| | | |

| SURNAME | FIRST NAME | MIDDLE INITIAL | |
|---------------------------------------------------------------|----------------------------------|------------------|-------------|
| | | | |
| CANADIAN MAILING ADDRESS | CITY | PROVINCE | POSTAL CODE |
| | | | |
| SEX | DATE OF BIRTH | TELEPHONE NUMBER | |
| <input type="checkbox"/> Male <input type="checkbox"/> Female | Day _____ Month _____ Year _____ | | |

| FAMILY COVERAGE | | | |
|----------------------------------------------------------------------------------------------------------------------------------------|------------|--------------|---------------------------------|
| <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please complete the section below, listing all eligible dependents | | | |
| SURNAME | FIRST NAME | RELATIONSHIP | DATE OF BIRTH Day/Month/Year |
| | | | |
| | | | |
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DECLARATION AND AUTHORIZATION

I declare that as of the date of this application, I, my spouse and/or dependent children are performing our normal activities on a daily basis. I authorize any licensed physician, medical practitioner, hospital, clinic or other medical facility, insurance company or any other organization, institution or person that has any records or knowledge of me, my spouse and/or my dependent children, regarding our health, to release to Manulife Financial or their reinsurers, any such information. A fax or photocopy of this authorization shall be valid as the original.

SIGNATURE OF EMPLOYEE

DATE

MEDICAL QUESTIONNAIRE

During the past 5 years, have you consulted a physician or been hospitalized, had surgery or any tests other than a routine checkup, minor injury or ailment?

Employee: Yes No
Spouse: Yes No
Dependent Children: Yes No
Name: _____ Yes No
Name: _____ Yes No
Name: _____ Yes No

Have you received any treatment for, consulted a physician for or been diagnosed as having heart disease, heart circulatory disorder, high blood pressure, stroke, cancer, diabetes, neurological disorder, lung, kidney, digestive or liver disorder, mental or psychiatric condition, alcohol or drug abuse, AIDS (Acquired Deficiency Syndrome (Aids Related Complex) or HIV (Human Immuno-Deficiency Virus)?

Employee: Yes No
Spouse: Yes No
Dependent Children: Yes No
Name: _____ Yes No
Name: _____ Yes No
Name: _____ Yes No

Do you presently have any physical or mental health impairment or symptoms of illness or disease?

Employee: Yes No
Spouse: Yes No
Dependent Children: Yes No
Name: _____ Yes No
Name: _____ Yes No
Name: _____ Yes No

For each "YES" answer, please provide details in the space below, including dates, duration of illness or condition, treatment, present status and name and address of physicians consulted. If additional space is required, attach separate sheet of paper, dated and signed by you.

Please provide, in the space below, the full name and address of your regular physician.

DECLARATION

The foregoing answers, to the best of my knowledge and belief are true, full complete and correctly recorded. I understand if any material misrepresentation is contained therein, any group insurance arising from this agreement shall be null and void.

Signature of Employee

Date