

## AUTHORIZATION FOR RELEASE OF PERSONAL AND MEDICAL INFORMATION

I authorize any:

physician	health care professional
hospital	clinic
pharmacy	laboratory
pharmacy benefit manager	medical facility
health information exchange	governmental agency
health plan	any insurance company or any other entity that has any diagnosis whether obtained through the processing and underwriting of applications, the handling of claims, or otherwise
health insurance plan	
health care provider or health care facility	prescription or other medical information about me

to disclose my entire medical record and any other protected health information including:

- the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection,
- sexually transmitted diseases,
- mental illness,
- alcohol, drugs,
- and tobacco

to Elips Life Insurance Company or its reinsurers, employees, or representatives ("elipsLife"). elipsLife is authorized to obtain my medical records, including records arising from insurance claims, from any of its affiliates that may have such records. This authorization overrides any restrictions that I may have in place with any entity regarding the release of my medical information. Health information obtained will not be re-disclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules.

elipsLife and its affiliates may use and disclose information received under these authorizations where required to underwrite your application or if not required, for insurance related operations, to obtain reinsurance and for any purposes described in this consent. elipsLife may use and analyze this information for any purposes permitted by law, including general underwriting and insurance purposes, improving products and services, enhancing account administration, internal risk controls, fraud detection, product research and development, and marketing.

These authorizations shall be valid for thirty (30) months from this date, or the time limit permitted by law in the state where the policy is issued, and you may revoke it at any time by sending written notice to elipsLife at *P.O. Box 10875, Clearwater, FL 33757-8875*. elipsLife may use your information for an unlimited period for general underwriting and insurance purposes and to improve the products and services.

**By signing, I acknowledge that I have read or been read and agree to the authorizations above, and that I have read or been read and agree to this Authorization for Release of Personal and Medical Information.**

\_\_\_\_\_  
Name of Proposed Insured

\_\_\_\_\_  
Date of Birth (MM/DD/YYYY)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date