CONSENT FORM FOR HIV TESTING

AIDS Testing Information
To evaluate your insurability, United American Insurance Company (the Insurer) has requested that you provide a sample of your blood for testing and analysis to determine the presence of human immunodeficiency virus (HIV) antibodies. We will allow the applicant 10 days within which to decide whether or not to sign the consent form. By signing and dating this form you agree that this test may be done and that underwriting decisions will be based on the test result. A series of tests including but not limited to antibody, antigen, or viral culture will be performed by a certified laboratory through a medically accepted procedure.

Pre-Testing Considerations
Many public health organizations have recommended that before taking an AIDS-related blood 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. Free confidential or anonymous counseling is available in Arizona through the County Health Department or other governmental agencies. The phone number for Arizona AIDS Information line is 234-2754, and outside the Phoenix metropolitan area the phone number for the Arizona Department of Health Services is (800) 334-1540.

Pre-Testing Information
HIV is found in the following body fluids: blood, semen, vaginal secretions and breast milk. These body fluids are transmitted by: 1) having sex with someone who is infected with HIV; 2) sharing drug needles or syringes with someone infected with HIV; 3) infection through breast feeding and infant by a mother infected with HIV or infected during pregnancy and/or delivery; and 4) receiving blood transfusions with infected blood prior to 1985 when blood testing began for HIV.

Meaning of Positive Test Result
This test is not a test for AIDS. It is a test for antibodies to the HIV virus, the causative agent for AIDS, and shows whether you have been exposed to the virus. A positive test result does not mean that you have AIDS but that you are at significantly increased risk of developing problems with your immune system. The test for HIV antibodies is very sensitive. Errors are rare, but they do occur. Your private physician, a public health clinic, or an AIDS information organization in your city might provide you with further information on the medical implications of a positive test.

Positive HIV antibody test such as enzyme linked immunoassay (ELISA) and positive supplemental test results such as Western Blot will adversely affect your application for insurance.

Confidentiality of Test Results
All test results are required to be treated confidentially. They will be reported by the laboratory to the Insurer. The test results may be disclosed as required by law to the applicant or may be disclosed to employees of the Insurer who have the responsibility to make underwriting decisions on behalf of the Insurer or to outside legal counsel who need such information to effectively represent the Insurer in regard to your application. The results may be disclosed to a reinsurer, if the reinsurer is involved in the underwriting process. The test may be released to an insurance medical information exchange under procedures that are designed to assure confidentiality, including the use of general codes that also cover results of tests for other diseases or conditions not related to AIDS, or for the preparation of statistical reports that do not disclose the identity of any particular person.
Notification of Test Result
A positive test result may be disclosed to a physician you designate. A trained person may deliver this information so that you can understand clearly what the test result means. If you so desire, please list your private physician so that the Insurer can have him or her tell you the test result and explain its meaning. The release of any information to your physician is optional. I understand that the release of this information to my physician is optional. My signature below gives my consent to release information regarding the test results to my physician.

____________________________
Signature

Consent
I have read and I understand this Notice and Consent for AIDS-Related Blood Testing. I voluntarily consent to the withdrawal of blood from me, the testing of that blood, and the disclosure of the test results as described above. I understand that if I refuse to be tested, my refusal may be used as a reason to deny coverage. 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. If the applicant lacks legal capacity to consent, the person named below is authorized to consent on the applicants behalf that he or she has read and understands the written consent form and voluntarily consents to performance of a test for HIV and to the disclosure of the test results as described in the consent form. The applicants legal representative shall have the right to request and receive a copy of the written consent form.

Name of Proposed Insured

Signature of Proposed Insured or Parent/Guardian/Legal Representative

Address

Date Signed

City, State, Zip Code

Witness

Signature of Medical Examiner (if present)

This form is valid for a period not to exceed 180 days.

Witness

Date

Signature of Proposed Insured