

The HIV Antibody Test

To evaluate your insurability, the Insurer named above (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. By signing and dating this form, you agree that this test may be done. A series of tests will be performed by a licensed laboratory through a medically accepted procedure. Antibodies to HIV are produced by the body of a person who has been infected with HIV. Antibodies are the body's way of fighting the infection.

The HIV antibody test is extremely accurate. However, like any medical test, this one is not 100% accurate. 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.

Meaning of Test Results

Positive HIV antibody/antigen test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or AIDS-related conditions. Federal authorities say that persons who are HIV antibody/antigen positive should be considered infected with the AIDS virus and capable of infecting others. A positive HIV antibody test result will probably mean you will be declined for the insurance for which you are applying.

A negative test result means no antibodies to the HIV virus were found. Because of varying incubation periods, absence of HIV antibodies does not mean that you have not been infected with the virus. Absence of HIV antibodies does not mean that you cannot get the virus in the future.

Counseling

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. Public health authorities urge that everyone become educated about how to protect themselves from HIV infection. If you have questions or concerns, you may wish to consult your own physician or own health care provider. A list of counseling resources is provided for your information.

Notification of Test Results

If your test results are negative, no routine notification will be sent to you. If your test results are other than negative, you are entitled to that information. Because a trained person should deliver that information so that you can understand clearly what the test result means, you are asked to list your own, private physician so that the Insurer can have him or her tell you the test result and explain its meaning. If you do not have a private physician, the test results can be sent directly to you, marked "Personal & Confidential", at your residence address.

Name of physician:

Address:

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 or may be disclosed to employees of the Insurer who have the responsibility to make underwriting or claims decisions on behalf of the Insurer, or to outside legal counsel who needs such information to effectively represent the Insurer in regard to your application. Negative test results may be disclosed to a reinsurer, if the reinsurer is involved in the underwriting process. The test results 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 specifically disclose that you were subject to testing related to the human immunodeficiency virus. The release for disclosures discussed in this paragraph will be effective for 2½ years from the date shown below.

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 withdrawal of blood from me, the testing of my blood for HIV antibodies, and disclosure of the test results as described above.

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.

Name of Proposed Insured (*Please Print*)

Date

Signature of Proposed Insured



Counseling Resources List

Public health authorities urge that everyone become educated about how to protect themselves from HIV infection. If you have questions or concerns, your own physician or health care provider is your best source of information. Other counseling services may also be available to you.

As required by California law, the following list of counseling resources is being provided to you. It was compiled from publicly available information, which is subject to change without notice to Transamerica Occidental Life Insurance Company. Therefore, Transamerica Occidental Life Insurance Company makes no representations or warranties that this information is accurate as of the date you receive this list. Also, Transamerica Occidental Life Insurance Company makes no representations or warranties about the quality or nature of any services these resources may provide.

This is not a complete list of all resources that may be available to you. We suggest you contact your own physician or health care provider, your county health department, or your local chapter of the American Red Cross for further information.

AIDS HOTLINE – U.S. PUBLIC HEALTH SERVICE

(800) 342-AIDS

SPANISH AIDS HOTLINE

(800) 222-SIDA

TTY INFORMATION

Information and Referral for Hearing Impaired

(213) 464-0029

KERN COUNTY AIDS TEAM – Bakersfield

(805) 861-3631

CENTRAL VALLEY AIDS TEAM

Fresno

(209) 264-2436

AIDS PROJECT – EAST BAY – Oakland

(415) 420-8181

SACRAMENTO AIDS FOUNDATION –Sacramento

(916) 448-2437

SAN FRANCISCO AIDS FOUNDATION

San Francisco

(415) 864-5855

SANTA CLARA COUNTY ARIS PROJECT – Campbell

(408) 370-3272

SONOMA COUNTY AIDS INFORMATION HOTLINE

(707) 579-AIDS

AIDS HOTLINE – So. California

(800) 922-AIDS

HEMOPHILIA FOUNDATION OF SO. CA.

Social Services – So. California

Hemophilia AIDS Information

(818) 793-6192

(714) 740-2222

CALIFORNIA DEPARTMENT OF HEALTH SERVICES – Statewide Services

Office of AIDS, Sacramento

(916) 323-7415

AIDS SERVICES FOUNDATION OF ORANGE COUNTY – Costa Mesa

(714) 646-0411

AIDS PROJECT – LOS ANGELES

West Hollywood

(213) 876-8951

INLAND AIDS PROJECT

Riverside/San Bernardino Counties

(714) 784-2437

SAN DIEGO AIDS PROJECT

(619) 543-0300 — City of San Diego

(619) 945-6000 — City of Vista

SANTA BARBARA COUNTY AIDS INFORMATION HOTLINE

(805) 965-2925

SHASTA COUNTY HELPLINE

(916) 225-5252