

PROTECTIVE LIFE INSURANCE COMPANY

P.O. Box 830619

Birmingham, AL 35283-0619

WISCONSIN NOTICE AND CONSENT FOR HUMAN IMMUNODEFICIENCY TESTING

REQUEST FOR CONSENT FOR TESTING

To evaluate your insurability, Protective Life Insurance Company (Insurer) requests that you be tested to determine the presence of human immunodeficiency virus (HIV) antibody or antigens. By signing and dating this form, you agree that this test may be done and that underwriting decisions may be based on the test results. A licensed laboratory will perform one or more tests approved by the Wisconsin Commissioner of Insurance.

PRE-TESTING CONSIDERATION

Many public health organizations recommend that, if you have any reason to believe you may have been exposed to HIV, you become informed about the implications of the test before being tested. You may obtain information about HIV and counseling from a private health care provider, a public health clinic, or one of the AIDS service organizations on the attached list. You may also wish to obtain an HIV test from an anonymous counseling and testing site before signing this consent form. The Insurer is prohibited from asking you whether you have been tested at an anonymous counseling and testing site and from obtaining the results of such a test. **For further information on these options, contact the Wisconsin HIV/STD/Hepatitis C Information and Referral Center (IRC) Hotline at 1-800-334-2437.**

MEANING OF POSITIVE TEST RESULTS

This is not a test for AIDS. It is a test for HIV and shows whether you have been infected by the virus. A positive test result may have an effect on your ability to obtain insurance. A positive test result does not mean that you have AIDS, but it does mean that you are at a seriously increased risk of developing problems with your immune system. HIV tests are very sensitive and specific. Errors are rare but they can occur. If your test result is positive, you may wish to consider further independent testing from your physician, a public health clinic, or an anonymous counseling and testing site. **HIV testing may be arranged by calling the IRC at 1-800-334-2437.**

NOTIFICATION OF TEST RESULTS

If your HIV test result is negative, no routine notification will be sent to you. If your HIV test result is other than normal, the Insurer will contact you and ask for the name of a physician or other health care provider to whom you may authorize disclosure and with whom you may wish to discuss the test results.

DISCLOSURE OF TEST RESULTS

All test results will be treated confidentially. The laboratory that does the testing will report the result to the Insurer. If necessary to process your application, the Insurer may disclose your test result to another entity such as a contractor, affiliate, or reinsurer. If your HIV test is positive, the Insurer may report it to the MIB, LLC, as described in the notice given to you at the time of application. If your HIV test is negative, no report about it will be made to the MIB, LLC. The organizations described in this paragraph may maintain the test results in a file or data bank. These organizations may not disclose the fact that the test has been done or the results of the test except as permitted by law or authorized in writing by you.

CONSENT

I have read and I understand this notice and consent for HIV testing. I voluntarily consent to this testing and the disclosure of the test result as described above. A photocopy or facsimile of this form will be as valid as the original.

I authorize Protective Life Insurance Company or its reinsurers to make a brief report of any personal health information to the MIB.

Signature of Proposed Insured or Parent/Guardian or
Health Care Agent

Date

Name of Proposed Insured (Print)

Address (Street, City, State, Zip Code)

Date of Birth

AIDS Network provides direct support services to people living with AIDS and HIV infection throughout the thirteen counties of south central Wisconsin. AIDS Network services include comprehensive case management services, prevention education and outreach, harm reduction counseling and testing for HIV and Hepatitis C, advocacy, legal assistance, financial and housing assistance, volunteer support, assistance with daily living needs, support groups, food pantry, dental clinic, medical and service referrals, treatment adherence, nutritional counseling, transportation assistance, and emotional and practical support. Call, visit, or go to www.aidsnetwork.org for more information.

AIDS Network offices offer comprehensive services in the following counties:

Counties Served: Adams, Columbia, Crawford, Dane, Dodge, Grant, Green, Iowa, Juneau, Lafayette, Richland, Rock and Sauk

Beloit: AIDS Network
136 West Grand Avenue, Suite 202
Beloit, WI 53511
(608) 364-4027
1-800-486-6276
FAX: (608) 364-0473

Janesville: AIDS Network
101 East Milwaukee Street, Suite 409
Janesville, WI 53545
(608) 756-3010
1-800-486-6276
FAX: (608) 756-2545

Madison: AIDS Network
600 Williamson Street, Suite H
Madison, WI 53703
(608) 252-6540
1-800-486-6276
FAX: (608) 252-6559

Additional Resources:

Dennis C. Hill Harm Reduction Center
AODA Outpatient Clinic
Dan Nowak, Coordinator
820 North Plankinton Avenue
Milwaukee, WI 53203
(414) 225-1512 or
(414) 223-6828
1-800-359-9272
FAX: (414) 273-2357