

HIV TEST
INFORMED CONSENT FORM

INSURER: AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS
P.O. Box 2549 / Waco, TX 76702-2549

In order for us to evaluate your eligibility for insurance coverage, we request that you provide a blood or other bodily fluid sample for HIV testing and analysis.

HUMAN IMMUNODEFICIENCY VIRUS (HIV)

The HIV virus causes a life-threatening disorder of the immune system called Acquired Immune Deficiency Syndrome (AIDS).

The HIV antibody test is actually a series of tests performed upon your blood or other bodily fluid sample by a medically accepted procedure which is extremely reliable.

PRE-TESTING CONSIDERATION:

Many public health organizations have recommended that before taking an HIV virus antibody test a person seek counseling to become informed about the implications of such tests.

DISCLOSURE OF TEST RESULTS:

All test results are confidential, except as provided by law. State law requires that the laboratory notify the Ohio Department of Health of positive test results.

The results of the test will be reported to the insurance company named on your application for insurance. The insurer may not by law, release positive test results except as provided below:

If your HIV antibody test result is normal (negative), you will not be notified. You will be notified of an abnormal (positive) test result if you indicate that you desire a positive result be made known to you.

If you want a physician or other health care provider to be notified of an abnormal HIV antibody test result, you must indicate the name and address of that physician or provider.

Abnormal test results may be disclosed to persons hired by the insurer who participate in medical underwriting decisions of the insurer.

In addition, if your HIV antibody test is abnormal, a generic code signifying a non-specific blood, oral fluid (saliva) or urine abnormality may be made known to the Medical Information Bureau, Inc. (MIB).

TEST RESULTS:

While a positive test result does not necessarily mean that you have AIDS, it does mean that you are at greater risk of developing AIDS or AIDS-related conditions if you do not take appropriate medications.

HIV test results are highly reliable but not 100% accurate. If the test gives a positive result you should consider retesting in order to confirm the result.

OTHER SOURCES OF INFORMATION:

For more information about HIV or AIDS you may ask a doctor, a nurse, a counselor, or you may call the Ohio AIDS Hotline at 1-800-332-AIDS(2437).

CONSENT FOR HIV TESTING:

I have read and I understand this HIV Test Informed Consent Form. I voluntarily consent to the withdrawal of blood or to the providing of another bodily fluid sample, the testing of my blood or other bodily fluid for HIV antibodies, and the disclosure of the test results as described above.

In the event of a positive test result:

Send the result to me at: (Address)

I authorize American-Amicable Life Insurance Company of Texas to send the result to another person: (Name)

(Address)

I authorize American-Amicable Life Insurance Company of Texas to send the result to the following physician or health care provider: (Physician's Name)

(Address)

AUTHORIZATION

Name of Applicant

Signature of Applicant Date

Signature of Legal Guardian, if any Date

Signature of Person Obtaining Consent Date