Manulife Financial

Group Benefits Non-smoking Declaration

To be completed by the plan member/spouse. In order to qualify for reduced non-smoker optional benefit rates, smoking materials (i.e., cigarettes, cigars, pipes, etc.) or tobacco in any other form must not have been used within the last 12 months. If you qualify, complete this form and return to your plan sponsor.

1	Plan member information	Plan contract number			
		Plan member name (last	last, first and middle initial)		Province of residence
	Spousal information Complete only if you have spousal coverage.	Name of spouse			
2	Declaration	I, the plan member/spouse, hereby declare that: I have not smoked any cigarettes, cigars, pipes or used tobacco in any form within the last TWELVE months. my spouse has not smoked any cigarettes, cigars, pipes or used tobacco in any form within the last TWELVE months.			
3	Signature and authorization This designation must be signed and dated to be valid.	Lertify that I (being the plan member, spouse or dependant with the capacity to contract, whichever is applicable) am applying for this Group Benefits coverage/insurance ("Coverage") and that the information provided for this application is true and complete. Lagree that my coverage may be denied or terminated at any time as a result of any false, incomplete, or misleading information having been provided in this application. Lauthorize Manulife Financial ("Manulife") to collect, use, maintain and disclose my personal information relevant to this application ("Information") for the purposes of Group Benefits plan administration, audit and the assessment, investigation, or management of this application, and medical underwriting (collectively, the "Purposes"). Lam authorized to consent to the collection, use, maintenance, exchange and disclosure of Information pertaining to any minor child who may be the subject of this application for Coverage, for the Purposes, and all of the statements made herein on my own behalf shall apply equally to such minor child. Lunderstand that Manulife may investigate this application and may require Information about me for the Purposes, including information regarding activities, income, employment, education and training, health and medical history and treatment, including clinical notes. Lauthorize any person or organization with Information, including any medical and health professionals, facilities or providers, professional regulatory bodies, any employer, group plan administrator, insurer, investigative agency, and any administrators of other benefits programs to collect, use, maintain and exchange this information with each other and with Manulife, its reinsurers and/or its service providers, for the Purposes. Lunderstand that any Coverage shall not become effective until approved by Manulife. Lauthorize the use of my Social Insurance Number ("SIN") for the purposes of identification and administration, if my SIN is used as my plan member certificate number. Lagree a photo			
		Spouse's signature Date signed (dd/mmm/yyyy) Any Information provided to or collected by Manulife in accordance with this authorization, will be kept in a Group Benefits life, health or disability file. Access to your Information will be limited to: Manulife employees, representatives, reinsurers, and service providers in the performance of their jobs; Persons to whom you have granted access; and Persons authorized by law. You have the right to request access to the personal information in your file, and, where appropriate, to have any inaccurate information corrected.			
4	Mailing instructions	Please send your completed form to: Plan Member Administration Manulife Financial PO BOX 2026 HAULEAN NS B3 L 271			