



Aviva Life and Annuity Company  
P.O. Box 1555  
Des Moines, IA 50306-1555

**NOTICE AND CONSENT FOR HIV-RELATED TESTING**

To evaluate your insurability, the company named above (the Company) may request that you provide a specimen 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 and that underwriting decisions will be based on the test result. A series of three tests will be performed by a licensed laboratory through a medically accepted procedure.

If an HIV Antibody Screen is performed, it will be performed only by a certified laboratory and according to the following medical protocol:

1. An initial ELISA test will be done.
  - a) If the initial ELISA test is reactive or indeterminant, it will be repeated.
  - b) If the initial ELISA test is nonreactive, a negative finding will be reported to the Company.
2. If the second ELISA test is also reactive or indeterminant, a Western Blot test will be performed to confirm the results of the two ELISA tests.
  - a) If the second ELISA test is nonreactive, a third ELISA test will be performed. If the third ELISA test is reactive or indeterminant, a Western Blot test will be performed to confirm the previous results. If the third ELISA test is nonreactive, a negative result will be reported to the Company.
3. Only if at least two ELISA tests and a Western Blot test are all reactive or indeterminant will the result be reported as such. All other results will be reported as negative to the Company.

**Meaning of Positive Test Result**

The 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 results will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged or that other policy changes may be necessary.

**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 to employees of the Insurer who have the responsibility to make underwriting decisions on behalf of the Insurer or to other persons or organizations performing business or legal services for the Insurer. 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**

If your test results are negative, no routine notification will be sent to you. If your test results are reported as being reactive or indeterminant, you are entitled to that information if you so desire. Because a trained person should deliver that information so that you can understand clearly what the test result means, please list your private physician below so that the Company can have him or her tell you the test result and explain its meaning. In the event the test is other than nonreactive and you are denied coverage because of that fact and you request the reason for the denial, the insurer may require you to name a physician at that time in order to receive the information.

**Consent**

I have read and I understand this Notice and Consent for HIV-Related Testing. I voluntarily consent to provide a specimen, the testing of that specimen, and the disclosure of the test results as described above. I have read the information on this form about what a test result means and understand that I should contact a local AIDS service group or my private physician for further information and counseling if the test result is positive.

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. This consent shall be valid for 90 days from the date below.

Name and address of physician for reporting a possible positive test result:

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Signature of Proposed Insured or Parent/Guardian

Date Signed: \_\_\_\_\_

## HIV INFORMATION

### What Is AIDS?

Acquired immune deficiency syndrome (AIDS) is a serious condition that affects the body's ability to fight infection. A diagnosis of AIDS is made when a person develops a life-threatening illness not usually found in a person with a normal ability to fight infection. The two diseases most often found in AIDS patients are a lung infection called *Pneumocystis carinii* pneumonia and a rare form of cancer called Kaposi's sarcoma. It is these diseases, not the AIDS virus itself, that can lead to death.

### What Causes AIDS?

Researchers have discovered the cause of AIDS—a virus that is called either HTLV-III or LAV. This virus changes the structure of the cell it attacks. Infection with the virus can lead to AIDS or to a less severe condition known as AIDS-related complex (ARC). Some of those persons infected with the virus will develop symptoms of AIDS or ARC. Other people who carry the virus may remain in apparent good health. These carriers can transmit the virus during sexual contact, or an infected mother can transmit the virus to her infant before, during, or after birth (probably through breast milk),

### What Are the Symptoms?

Most individuals infected with the AIDS virus have no symptoms and feel well. Some develop symptoms that may include:

- Fever, including "night sweats."
- Weight loss for no apparent reason.
- Swollen lymph glands in the neck, underarm or groin area.
- Fatigue or tiredness.
- Diarrhea.
- White spots or unusual blemishes in the mouth.

These symptoms are also symptoms of many other illnesses. They may be symptoms of AIDS only if they are unexplained by other illness.

### How Is the AIDS Virus Spread?

The AIDS virus is spread by sexual contact, needle sharing, or rarely through transfused blood or its components. Multiple sexual partners, either homosexual or heterosexual, and sharing needles by drug users increase the risk of infection with the virus.

### Is There a Test for AIDS?

There is an AIDS virus antibody test that detects antibodies to the AIDS virus that causes the disease. The body produces antibodies that try to get rid of bacteria, viruses, or anything else that is not supposed to be in the bloodstream. The test tells if someone has been infected with the AIDS virus. Most people with AIDS have a positive test and some people with a positive test will develop AIDS. The test does not tell who will develop AIDS.

### What Does a Positive Test Mean?

It means that a person has been infected with the AIDS virus. Some of these people will develop AIDS. Others who have the virus may stay well, without any symptoms, but can transmit the virus to others.

### Where Can I Get Tested?

The test is available at a variety of test sites. It is also available through private doctors and clinics. Information about where to get the test is available from state or local health departments, sexually transmitted disease clinics, doctors' offices, local American Red Cross chapters, and community blood services. Anyone planning to take the test should get advice before the test and understand what the results may indicate. It is important to have counseling after the test.

### What Should I Do If I have a Positive Test?

- Have a regular medical checkup and get counseling.
- Do not donate blood, sperm, or organs.
- Do not share drugs with others, and avoid exchanging body fluids during sexual activity (a condom should be used). Avoid oral-genital contact and intimate kissing.
- Do not share toothbrushes, razors, or anything that could be contaminated with blood.
- Consider postponing pregnancy.

Further information about AIDS can be obtained from your Red Cross chapter, local or state health department, other community agencies, or the Public Health Service Hotline. The Hotline number is 1-800-342-AIDS. Below are some of the counselling resources available in California:

San Francisco  
AIDS Foundation  
25 Van Ness Avenue  
Suite 660  
San Francisco, CA 94102  
(415) 864-5855

Sacramento AIDS Foundation  
1900 K Street  
Suite 201  
Sacramento, CA 95814  
(916) 448-2437

Central Valley  
AIDS Team  
P.O. Box 4640  
Fresno, CA 93744  
(209) 264-2436

AIDS Project  
Los Angeles  
3670 Wilshire Blvd.  
Suite 300  
Los Angeles, CA 90010  
(213) 380-2000

San Diego AIDS Project  
3777 Fourth Avenue  
San Diego, CA 92103  
(619) 543-0300

AIDS Project—East Bay  
400 40th Street  
Suite 20  
Oakland, CA 94609  
(415) 420-8181

AIDS Project  
595 Millich Drive  
Suite 104  
Campbell, CA 95008  
(408) 370-3272

AIDS Services  
Foundation of Orange County  
1685-A Babcock Street  
Costa Mesa, CA 92627  
(714) 646-0411