

AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS

P.O. Box 2549 • Waco, Texas 76702-2549

WISCONSIN NOTICE AND CONSENT FOR HUMAN IMMUNODEFICIENCY TESTING

To evaluate your insurability, American-Amicable Life Insurance Company of Texas (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.

PRETESTING 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 AIDSline 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 HIV counseling and testing site. **HIV testing may be arranged by calling the Wisconsin AIDSline 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 Medical Information Bureau (MIB, Inc.), 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, Inc. 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.

_____/_____
Signature of Proposed Insured or Parent, Guardian, Date
or Health Care Agent

Name of Proposed Insured (Print)

Date of Birth

Address City, State, and ZIP Code

RESOURCES FOR PERSONS WITH A POSITIVE HIV TEST

The **Wisconsin AIDSline** provides accurate, timely information on AIDS/HIV to people throughout Wisconsin. It offers confidential answers to your questions on the implications of a positive HIV antibody test. The Wisconsin AIDSline also provides a comprehensive listing of HIV-related medical and social services, such as dental and physician care, home care, legal aid, pastoral care, support groups, and counseling and information on Wisconsin's AIDS service organizations. To contact the Wisconsin AIDSline, call **1-800-334-2437**. In Milwaukee, call **(414) 273-2437**.

AIDS Resource Centers of Wisconsin provide direct support services to people living with AIDS and HIV infection. Services include medical referral, financial assistance, legal counsel, emotional support, referral for pastoral care, assistance with daily living needs, support groups, and comprehensive care management. Call, visit, or write the AIDS Resource Center near you:

Appleton	AIDS Resource Center of Wisconsin 120 North Morrison St., Ste. 201 Appleton, WI 54911 (920) 733-2068 or (800) 773-2068 Fax: (920) 733-7786	<i>Counties served: Calumet, Fond du Lac, Green Lake, Marquette, Oconto, Outagamie, Sheboygan, Waupaca, Waushara, Winnebago</i>
Eau Claire	AIDS Resource Center of Wisconsin 505 Dewey St. South, Ste. 107 Eau Claire, WI 54701 or P.O. Box 11 Eau Claire, WI 54702-0011 (715) 836-7710 or (800) 750-2437 Fax: (715) 836-9844	<i>Counties served: Barron, Buffalo, Burnett, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk, Rusk, St. Croix, Washburn</i>
Green Bay	AIDS Resource Center of Wisconsin 824 South Broadway Green Bay, WI 54304 or P.O. Box 2040 Green Bay, WI 54306-2040 (920) 437-7400 or (800) 675-9400 Fax: (920) 437-1040	<i>Counties served: Brown, Door, Kewaunee, Manitowoc, Marinette, Menominee, Shawano</i>
Kenosha	AIDS Resource Center of Wisconsin 1212 57th St. Kenosha, WI 53140 or P.O. Box 0173 Kenosha, WI 53141-0173 (414) 657-6644 or (800) 924-6601 Fax: (414) 657-6949	<i>Counties served: Jefferson, Kenosha, Racine, Walworth</i>
La Crosse	AIDS Resource Center of Wisconsin Grandview Center 1707 Main St., Ste. 420 LaCrosse, WI 54601 (608) 785-9866 Fax: (608) 784-6661	<i>Counties served: Jackson, La Crosse, Monroe, Trempealeau, Vernon</i>
Milwaukee	AIDS Resource Center of Wisconsin 820 North Plankinton Road Milwaukee, WI 53203 or P.O. Box 92487 Milwaukee, WI 53202-0487 (414) 273-1991 or (800) 359-9272 Fax: (414) 273-2357	<i>Counties served: Milwaukee, Ozaukee, Washington, Waukesha</i>

Rhineland	AIDS Resource Center of Wisconsin Oneida County Health Department P.O. Box 400, Courthouse Rhineland, WI 54501 (715) 369-6228 or (800) 374-7678 Fax: (715) 369-6112	<i>Counties served: Florence, Forest, Oneida, Price, Vilas</i>
Superior	Information to be announced. Contact Eau Claire office until then.	<i>Counties served: Ashland, Bayfield, Douglas, Iron, Sawyer</i>
Wausau	AIDS Resource Center of Wisconsin 1105 Grand Avenue, Ste. 3 Schofield, WI 54476 (715) 355-6867 Fax: (715) 355-7684	<i>Counties served: Langlade, Lincoln, Marathon, Portage, Taylor, Wood</i>
Additional Resources:	<p>Dennis C. Hill Harm Reduction Center AODA Outpatient Clinic 4311 West Vliet St. (414) 342-4333 Fax: (414) 342-4710</p> <p>Survival/Revival Resale Milwaukee's Best Resale Shop 246 East Chicago St. Milwaukee, WI 53202 (414) 291-2856 Fax: (414) 291-2857</p> <p>Wisconsin AIDS Research Consortium 820 North Plankinton Ave. Milwaukee, WI 53202 or P.O. Box 92487 Milwaukee, WI 53202-0487 (414) 225-1600 or (800) 359-9272 Fax: (414) 225-1656</p>	

THE IMPLICATIONS OF TESTING POSITIVE FOR HIV

A positive test result is not a diagnosis of AIDS. A positive test means that you have HIV infection. Like people with other chronic medical problems, people with HIV infection have a spectrum of conditions, ranging from no symptoms to very serious ones. Over time, most people with HIV infection progress along the spectrum toward more serious symptoms. **However, both improved medical management and many options for self-care now provide new hope for people with HIV infection.** Anti-viral drug therapy and preventive antibiotics can delay progression of HIV infection and postpone or modify complications.

It is extremely important to find a knowledgeable, experienced, and supportive health care provider to work with you in evaluating and managing your HIV infection. If you do not know whom to see, consult your local AIDS Resource Center for a recommendation or call the Wisconsin AIDSline to obtain a referral. **In Wisconsin, call 1-800-334-2437. In Milwaukee, call (414) 273-2437.**

Your health care provider can perform periodic examinations and arrange for appropriate tests to help you decide what treatments and interventions you may want to use. Many people with HIV infection are being successfully treated with anti-viral drugs such as zidovudine (AZT) to slow the progress of the infection. Depending on the results of certain tests of your immune system, you may also benefit from therapies to prevent some infections. People with HIV infection also need regular tuberculosis (TB) screening and certain vaccinations. You and your health care provider can work out a schedule of follow-up visits appropriate for you.

You may also want to utilize some self-care options and nonmedical therapies. A nutritious diet, regular exercise, restful sleep, stress reduction, and spiritual peace (which are important for everyone) are even more helpful for many people with HIV infection. Some people with HIV infection find strength in meditation, massage, and specialized diets. If you are HIV positive, it is healthier to avoid alcohol and recreational drugs because they may damage your immune system.

A positive test result may mean that you have to make changes in certain areas of your life. It is much easier to make these adjustments with the help and support of others. There are support groups and counselors at most AIDS service organizations. You might seek support from your partner or trusted friends, family, clergy, or health professionals.

Counseling can help you put things in perspective. Some people who test positive find that counseling assists them in handling social and intimate relationships, dealing with fear, and promoting self-esteem. Professional counseling can help lessen the effects of the numerous issues that you may face.

You have a responsibility to yourself and to others to avoid transmitting the virus. Counselors can help you sort out your feelings about intimate relationships and help you learn about HIV risk-reduction methods. Not only should you avoid infecting others, but you should also avoid getting reinfected. Getting reinfected may help speed up the process of the HIV infection you already have.

Being HIV positive means taking the right steps to maintain your health. Dealing with the fear is healthier than avoiding the knowledge of HIV infection.

For more information on HIV antibody testing and HIV related services, contact the Wisconsin AIDSline at 1-800-334-2437. In Milwaukee, call (414) 273-2437.

Based on information contained in the brochure *The HIV Antibody Test*, produced by the American College Health Association.