


**NOTICE: ANY UNANSWERED OR INCOMPLETE QUESTIONS WILL DELAY YOUR APPLICATION**
**SECTION A**

 Policy No.: 99780 Section No.: \_\_\_\_\_ ID No.: \_\_\_\_\_

**SECTION B - EMPLOYEE INFORMATION**

 First Name: Jian Last Name: Liang  
 Place of Birth (City/Country): Guangzhou/China Occupation: Associate Director  
 Address: 23 Highbridge Rd  
 City: Richmond Hill Province: Ontario Postal Code: L4B 1Y3  
 Daytime Phone Number: 6474075409 Email: lj880805@hotmail.com  
 Date of Birth (DD/MM/YYYY): 05/08/1988 Age: 35  
 What is your height? 5 ft 3 in 160 cm  
 Weight? 187 lbs 85 kg  
 Have you lost more than 4.5 kg or 10 lbs in the past year? ☐ Yes ☒ No  
 If "Yes", state amount and reason: \_\_\_\_\_  
 Ex: Diet, exercise, illness)

**SECTION C - PLEASE COMPLETE IF THE INSURANCE REQUESTED IS FOR SPOUSE OR DEPENDENTS**
**SPOUSE:**

 First Name: Shuxuan Last Name: Ning  
 Place of Birth (City/Country): YingTan/China Occupation: Replenishment Analyst  
 Date of Birth (DD/MM/YYYY): 03/05/1996 Age: 28  
 What is their height? \_\_\_\_\_ ft \_\_\_\_\_ in 156 cm  
 Weight? \_\_\_\_\_ lbs 55 kg  
 Have they lost more than 4.5 kg or 10 lbs in the past year? ☐ Yes ☐ No  
 If "Yes", state amount and reason: \_\_\_\_\_  
 Ex: Diet, exercise, illness)

**CHILD / CHILDREN:**

First Name	Last Name	Date of Birth			Age	Height			Weight	
		Day	Month	Year		feet	inches	cm	lbs	kg
<u>Ian</u>	<u>Liang</u>	<u>06</u>	<u>06</u>	<u>2021</u>	<u>3</u>			<u>86</u>		<u>13</u>

**SECTION D - FOR EACH OF THE FOLLOWING QUESTIONS ANSWERED "YES", IDENTIFY THE PERSON AND GIVE DETAILS IN SECTION E.**

In your lifetime, have you been treated for, or shown symptoms of any of the following diseases?

	Employee		Dependent(s)	
	Yes	No	Yes	No
1. <b>Cardiovascular system:</b> Chest pain, palpitations, high blood pressure, rheumatic fever, heart murmur, heart attack or any impairment of the heart or blood vessels.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. <b>Respiratory system:</b> Asthma, sleep apnea, chronic bronchitis, spitting of blood, tuberculosis, emphysema or any impairment of the respiratory system.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. <b>Digestive system:</b> Colitis, Crohn's disorder, ulcer, bleeding from stomach or bowel, or other impairment of the stomach, gallbladder, liver (hepatitis, cirrhosis), or the intestines.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. <b>Genito-urinary system:</b> Sugar, albumin, blood or pus in the urine, or any impairment of the kidneys, bladder, prostate or reproductive organs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. <b>Endocrine system:</b> Diabetes, impairment of the thyroid or any other impairment of the endocrine system.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. <b>Musculo-skeletal system:</b> Rheumatism, arthritis, gout, muscle or bone disease including spinal cord, back, neck and joints.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. <b>Nervous system:</b> Convulsions, epilepsy, migraine, paralysis, degenerative disease, depression or other mental or nervous disorder.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. <b>Immunological system:</b> Have you ever had or been told that you had one of the following ailments, or have you undergone tests or received medical counsel for any of these: a) HIV (Human Immunodeficiency Virus) or any other immunological disorder? b) Hypertrophy of lymph nodes (glands), chronic diarrhea, persistent lesions, infections of unknown origins?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. <b>General:</b> Anemia or other blood disease, cyst, tumor, cancer, or other physical or mental disorder, sight or hearing disorder, not mentioned previously.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Within the past 5 years, have you had a medical condition or abnormal test results not already mentioned on this form?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Continued on Page

**STOP! BEFORE CONTINUING PLEASE ENSURE YOU HAVE ANSWERED ALL QUESTIONS ABOVE!**



**SECTION D - (Continued)**

In your lifetime, have you been treated for, or shown symptoms of any of the following diseases?

	Employee		Dependent(s)	
	Yes	No	Yes	No
11. Have you ever been advised to reduce your consumption of alcohol, received treatment for alcohol addiction (including Alcoholics Anonymous), consumed 5 or more alcoholic drinks per day on average, or have any other history of alcohol dependency, alcohol abuse, or frequent binge drinking?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Have you ever used narcotics, stimulants, hallucinogens or other recreational drugs (including cannabis) except as prescribed by a physician, received treatment for drug addiction, or have any history of drug dependency or abuse?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. In the past 12 months, have you used any nicotine or smoking cessation products of any kind (including e-cigarettes)?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. Do you currently have a referral, testing, treatment or investigation pending or contemplated, but not yet completed, or are you aware of any symptoms or problems that require medical attention?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

**SECTION E - DETAILS OF "YES" ANSWERS OF SECTION D**

Question Number	Name of person	Disease, operation, examinations, treatments, drugs, results	Date	Duration of illness	Name and address of doctors and hospitals. Specify: if hospitalized (how long), treated in outpatient clinic or in a doctor's office.

**SECTION F - IF YOU ARE CURRENTLY PRESCRIBED MEDICATION, PLEASE COMPLETE THE SECTION BELOW**

Name of person	Name of medication and reason ex: "ventolin, for asthma" or "anaprox, backpain"	Strength, quantity and frequency ex: "50mg, twice daily" or "10mg, as needed"	Date treatment started, or approximate duration if unknown? ex: "June 2015" or "about 5 years"	Is treatment effective?	
				Yes	No
				<input type="radio"/>	<input type="radio"/>
				<input type="radio"/>	<input type="radio"/>
				<input type="radio"/>	<input type="radio"/>
				<input type="radio"/>	<input type="radio"/>
				<input type="radio"/>	<input type="radio"/>

**SECTION G - NICOTINE AND DRUG CONSUMPTION**In the past 12 months, have you or your spouse used any nicotine, narcotics or other drugs? ☒ Yes ☐ No

If yes, please specify weekly consumption below. If you have stopped using these products in the last 12 months, indicate usage before you stopped.

	Employee, Spouse or both?	ex: "7 packs per week"
Cigarettes	<input checked="" type="radio"/> E <input type="radio"/> S <input type="radio"/> B	1 pot of vape per day
Cigars	<input type="radio"/> E <input type="radio"/> S <input type="radio"/> B	
Narcotics or other drugs	<input type="radio"/> E <input type="radio"/> S <input type="radio"/> B	

**SECTION H - FOR EACH OF THE FOLLOWING QUESTIONS ANSWERED "YES", IDENTIFY THE PERSON AND GIVE DETAILS IN SECTION I.**

Within the past 5 years, have you:

	Employee		Dependent(s)	
	Yes	No	Yes	No
1. Consulted or been examined or treated by a physician or other practitioner, aside from regular check-ups?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Been a patient in a hospital, clinic, sanatorium or other medical facility?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Undergone an electrocardiogram, chest x-ray, laboratory tests or other tests for diagnostic purposes?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Requested or received a pension for disability or injury?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

**SECTION I - DETAILS OF "YES" ANSWERS OF SECTION H**

Question Number	Name of person	Disease, operation, examinations, treatments, drugs, results	Date	Duration of illness	Name and address of doctors and hospitals. Specify: if hospitalized (how long), treated in outpatient clinic or in a doctor's office.

**PLEASE ENSURE YOU HAVE ANSWERED ALL QUESTIONS ABOVE BEFORE CONTINUING!**



**SECTION J - CURRENT MEDICAL RECORDS**

If "Yes" for dependent(s), indicate their name(s)

1. Are you under medical treatment? Employee: ☐ Yes ☒ No Dependent(s): ☐ Yes ☐ No Name: \_\_\_\_\_


2. Please give the name and address of physician who has your medical records.

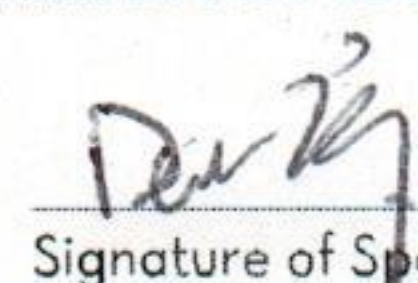
**SECTION K - FAMILY HISTORY**For the employee or spouse, have any of your parents, brothers or sisters, before attaining age 60, ever had cancer, heart or kidney disease, mental or nervous disorder, or any inheritable disorder (such as Huntington's chorea or polycystic kidney disease)? ☐ Yes ☒ No If yes, provide the following details:

Family Member (Mother, Father, Brother, Sister)	Related to employee or spouse?	Age at onset of condition	Name of Condition (type of cancer, heart or kidney disease etc.)	If you have been investigated for this condition, indicate date and results (if no investigation done, state "none")

I, the undersigned, declare the answers to the above questions and the questions on the reverse of this form are complete and accurate and form part of an application for coverage with Blue Cross Life Insurance Company of Canada\* ("Blue Cross Life") and/or Medavie Blue Cross. The information provided herein and collected in the future as part of the application process will be kept confidential and secure. This information will be used to determine eligibility for coverage, to administer the terms of my policy, to recommend suitable products and services to me, and to manage the Company's business. I hereby authorize any physician, pharmacy, health practitioner, hospital, clinic or other medical or medically related facility, insurance company, government or regulatory authority, MIB, Inc. ("MIB", formerly Medical Information Bureau) or other organization, institute or person that has any records or knowledge of me or my health to give Blue Cross Life, Medavie Blue Cross or its reinsurers any such information. I further authorize Blue Cross Life and Medavie Blue Cross to disclose this information to each other, their reinsurer or to any third party when required to determine eligibility of the application. Medical information may also be released to my personal physician or other medical practitioner. I also authorize Blue Cross Life and Medavie Blue Cross to make a brief report of my personal health information to MIB. This consent is valid for as long as the contract is in force, unless I revoke it in writing. I understand I may revoke my consent at any time; however, if consent is withheld or revoked the coverage may be denied or rescinded. I understand why my personal information is needed and I'm aware of the risks and benefits of consenting or refusing to consent. I have received and read the attached notice form describing the procedures of the MIB. I may contact Medavie Blue Cross at 1-800-667-4511 with any questions related to the collection, use or disclosure of my personal information.

This consent complies with federal and provincial privacy laws. A photocopy of this authorization shall be as valid as the original.

  
3DE54B2196384D2...  
Signature of Applicant

  
Signature of Spouse (if spouse is applying)  
5/22/2024

Signature of Child (if over 18 years)

Date

re-date: 2024-07-06.

\*Blue Cross Life Insurance Company of Canada underwrites all life and disability benefits.

**Before submitting this form, please ensure you have answered all questions and signed and dated it.**  
**FAILURE TO DO SO WILL DELAY YOUR APPLICATION**

Please note that we may follow up with you to collect more details if required. If necessary, a representative from our third party service provider may contact you in the days following receipt of your Statement of Health to collect more medical information.

PLEASE DETACH AND RETAIN

Information regarding your insurability will be treated as confidential. Blue Cross Life Insurance Company of Canada\* or their reinsurer, may, however, make a brief report thereon to MIB, Inc. ("MIB", formerly Medical Information Bureau), a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life, disability or health coverage, or a claim for benefits is submitted to such company, MIB will, on request, supply such company with the information it may have in its files. Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in MIB's files, you may contact MIB and seek a correction. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

MIB, Inc.  
50 Braintree Hill Park, Suite 400  
Braintree, MA 02184-8734  
Website: [www.mib.com](http://www.mib.com)  
Phone number: (866) 692-6901

Blue Cross Life Insurance Company of Canada or its reinsurer may also release information in its file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

\*The Blue Cross symbol and name are registered trademarks of the Canadian Association of Blue Cross Plans, also used by Medavie Blue Cross, an independent branch of the Canadian Association of Blue Cross Plans.  
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FDM-5505 10/21





**Certificate Of Completion**

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Jian Liang

Eddie.Liang@evalueserve.com

Security Level: Email, Account Authentication  
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3DE54B2196364D2...

Signature Adoption: Drawn on Device

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Signed: 5/22/2024 10:40:30 AM

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ID: 8af6acb8-1cd3-4259-ad1e-3adb47125d7b

**In Person Signer Events****Signature****Timestamp****Editor Delivery Events****Status****Timestamp****Agent Delivery Events****Status****Timestamp****Intermediary Delivery Events****Status****Timestamp****Certified Delivery Events****Status****Timestamp****Carbon Copy Events****Status****Timestamp**Evalueserve-32494-Statement of Health  
groupmedicalunderwriting@medavie.bluecross.caSecurity Level: Email, Account Authentication  
(None)**COPIED**

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**Witness Events****Signature****Timestamp****Notary Events****Signature****Timestamp****Envelope Summary Events****Status****Timestamps**

Envelope Sent

Hashed/Encrypted

5/22/2024 10:17:16 AM

Certified Delivered

Security Checked

5/22/2024 10:29:36 AM

Signing Complete

Security Checked

5/22/2024 10:40:30 AM

Completed

Security Checked

5/22/2024 10:40:32 AM



Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		



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At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

### **Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

### **Consequences of changing your mind**

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

### **All notices and disclosures will be sent to you electronically**



Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

#### **How to contact Owen & Associates:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: [steven.owen@owenandassoc.com](mailto:steven.owen@owenandassoc.com)

#### **To advise Owen & Associates of your new email address**

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at [steven.owen@owenandassoc.com](mailto:steven.owen@owenandassoc.com) and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

#### **To request paper copies from Owen & Associates**

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to [steven.owen@owenandassoc.com](mailto:steven.owen@owenandassoc.com) and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

#### **To withdraw your consent with Owen & Associates**

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:



- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to [steven.owen@owenandassoc.com](mailto:steven.owen@owenandassoc.com) and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

### **Required hardware and software**

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

### **Acknowledging your access and consent to receive and sign documents electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Owen & Associates as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Owen & Associates during the course of your relationship with Owen & Associates.