



Notice and Consent for AIDS Virus (HIV) Antibody/Antigen Testing

Policy Number: _____

Request for Consent for Testing

To evaluate your insurability, the Insurer named above requests that you provide a sample of your bodily fluid(s) for testing and analysis, 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 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 HIV counseling and testing site before signing this consent form. The Insurer is prohibited from asking you whether you have been tested at an anonymous HIV 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

Any test administered is not a test for AIDS. It is a test for antibodies to or antigens of HIV, the causative agent for AIDS, 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 tests 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 AIDS virus (HIV) Antibody/Antigen Testing. I voluntarily consent to the withdrawal of my bodily fluid(s), the testing of the specimen(s) provided and the disclosure of the test results as described above. A photocopy or facsimile of this form will be as valid as the original.

Signature of Proposed Insured or Parent/Guardian or Health Care Agent

Date

Date of Birth

Name of Proposed Insured (Print)

Address

City, State, and ZIP code





Prudential

Notice and Consent for AIDS Virus (HIV) Antibody/Antigen Testing

Pruco Life Insurance Company
The Prudential Insurance Company of America
Corporate Offices, Newark, New Jersey

Request for Consent for Testing

To evaluate your insurability, the Insurer named above requests that you provide a sample of your bodily fluid(s) for testing and analysis, 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 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 HIV counseling and testing site before signing this consent form. The Insurer is prohibited from asking you whether you have been tested at an anonymous HIV 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

Any test administered is not a test for AIDS. It is a test for antibodies to or antigens of HIV, the causative agent for AIDS, 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 tests 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 AIDS virus (HIV) Antibody/Antigen Testing. I voluntarily consent to the withdrawal of my bodily fluid(s), the testing of the specimen(s) provided and the disclosure of the test results as described above. A photocopy or facsimile of this form will be as valid as the original.

Signature of Proposed Insured or Parent/Guardian or Health Care Agent

Date

Date of Birth

Name of Proposed Insured (Print)

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 Service Organizations (ASOs) 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 ASO near you:

Eau Claire
Eau Claire City-County Health Dept.
720 Second Avenue
Eau Claire, WI 54703
(715) 839-4718 or (715) 839-4995

Counties served: Barron,
Burneu, Buffalo, Chippewa,
Clark, Dunn, Eau Claire,
Pepin, Pierce, Polk, Rusk,
St. Croix, Washburn

Milwaukee
Milwaukee AIDS Project (MAP)
315 West Court Street
P.O. Box 92505
Milwaukee, WI 53212
(414) 283-1991

Counties served: Milwaukee,
Ozaukee, Washington,
Waukesha

Green Bay
Center Project, Inc. (CPI)
824 South Broadway
P.O. Box 1062
Green Bay, WI 54305
(414) 437-7400 or (414) 733-2067

Counties served: Brown,
Door, Kewaunee,
Manitowoc, Marinette,
Menominee, Oconto,
Outagamie, Shawano

Rhineland
Oneida County Nursing Service
Courthouse
P.O. Box 400
Rhineland, WI 54501
(715) 369-6111

Counties served: Ashland,
Bayfield, Douglas, Florence,
Forest, Oneida, Price,
Sawyer, Vilas

Kenosha
**Southeast Wisconsin AIDS
Project (SEWAP)**
6927 39th Avenue
P.O. Box 0173
Kenosha, WI 53141
(414) 657-6644 or 1-800-924-6691

Counties served: Kenosha,
Racine, Walworth

Wausau
Central WI AIDS Network (CWAN)
Marathon County Health Dept.
Lakeview Professional Plaza
7200 Lake View Drive, Room 200
Wausau, WI 54401-6797
(715) 848-9060

Counties served: Langlade,
Lincoln, Marathon, Portage,
Taylor, Wood

La Crosse
La Crosse County Health Department
300 North 4th Street
La Crosse, WI 54601
(608) 785-9872

Counties served: Jackson,
La Crosse, Monroe,
Trempealeau

Winnebago
East Central AIDS/HIV Organization (ECHO)
Winnebago County Public Health
725 Butler Avenue
P.O. Box 68
Winnebago, WI 54985
(414) 235-5100 or (414) 725-2653

Counties served: Calumet,
Fond du Lac, Marquette,
Sheboygan, Waupaca,
Waushara, Winnebago

Madison
Madison AIDS Support Network (MASN)
303 Lathrop Street
P.O. Box 731
Madison, WI 53701-0731
(608) 238-MASN (6276)

Counties served: Adams,
Columbia, Crawford, Dane,
Dodge, Grant, Green, Iowa,
Jefferson, Juneau, Lafayette,
Richland, Rock, Sauk, Vernon

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 service organization 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.

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