



OPTIONAL EMPLOYEE DEDUCTIBLE SELECTION

Employer Name: _____

Employee Name: _____

My choice of a deductible is: \$_____

I understand I may elect to change my deductible only on my employer's 12-month anniversary date. Any request to change to a lower deductible is subject to underwriting approval by the Home Office of CRL. No medical underwriting is necessary for a change to a higher deductible.

I have read the above and understand that this form shall become a part of my original application and any insurance issued on such application.

Signature of Employee

Date