

PERSONAL & CONFIDENTIAL

Dear Client:

I have received the results of the HIV-related tests, which we obtained in order to underwrite your recent application for insurance with [Name your Insurance Company]. Under Vermont State law, I am required to inform you of the results from your HIV-related tests. They were reported as negative, which is normal.

I have enclosed a copy of the information statement read to you at the time your application was taken. I would request that you review it in detail, paying particular attention to the paragraph regarding negative test results obtained from HIV-related tests. Should you have any questions regarding the significance of your test results, you may wish to discuss them with your primary care physician, the Vermont Department of Health or the Centers for Disease Control and Prevention.

Sincerely,

Chief Medical Director
[Name your Insurance Company]

[Co.'s Secondary Form No. if desired]

Enclosure

VT-88-3 Rev. 02/02