ENROLLMENT • CHANGE FORM

MetLife
Metropolitan Life Insurance Company, New York, NY

GROUP CUSTOMER INFORMATION (To be Completed by the Recordkeeper)

Name of Group Customer	Group Customer # 151697	Coverage Effective Date (MM/DD/YYYY)

YOUR ENROLLMENT INFORMATION (To be Completed by the Member)

Name (First, Middle, Last)		Social Security # – –	☐ Male ☐ Female
Address (Street, City, State, Zip Code)	Phone #	Date of Birth (MM/DD/YYYY)	
Email Address	☐ New Enrollment ☐ Change in Enrollment	Are you a member of the Association? ☐ Yes ☐ No	Date of Membership (MM/DD/YYYY)

By applying for this insurance coverage, do you intend to replace, discontinue or change any existing life insurance or annuity contracts currently held by you? ☐ Yes ☐ No

I have read my enrollment materials and I request coverage for the benefits for which I am or may become eligible. I understand that contributions are required for the benefits I select below.

► You must complete the Health Information section of this form and the enclosed Authorization form.

Term Life Insurance

☐ Term Life[1]
Enter a multiple of $50,000 up to a maximum of $1,500,000. $_____

☐ Dependent Spouse/Domestic Partner Life [1,2]
Enter a multiple of $50,000 up to a maximum of $500,000. $_____

☐ Dependent Child Life [2]
☐ $5,000 ☐ $10,000

Accidental Death & Dismemberment (AD&D) Insurance

☐ Optional AD&D

☐ Dependent Spouse/Domestic Partner AD&D

☐ Dependent Child AD&D

Dependent Information

If you are applying for coverage for your Spouse/Domestic Partner and/or Child(ren), please provide the information requested below:

Name of your Spouse (First, Middle, Last) _____ Date of Birth (MM/DD/YYYY) _____ ☐ Male ☐ Female

Name(s) of your Child(ren) (First, Middle, Last) _____ Date of Birth (MM/DD/YYYY) _____ ☐ Male ☐ Female

_____ _____ ☐ Male ☐ Female

_____ _____ ☐ Male ☐ Female

☐ Check here if you need more lines. Provide the additional information on a separate piece of paper and return it with your enrollment form.

Smoking Status Information

Have you smoked cigarettes, pipes or cigars or used tobacco in any form in the past 1 year? Member ☐ Yes ☐ No Spouse/Domestic Partner ☐ Yes ☐ No

If you are changing smoking status
Status is changing from: ☐ Smoker to Non-Smoker ☐ Non-Smoker to Smoker Change is for: ☐ Member ☐ Spouse/Domestic Partner

[1] Life Insurance may include an Accelerated Benefits Option under which a terminally ill insured can accelerate a portion of his or her life insurance amount. An interest and expense charge may be deducted from the accelerated payment. Receipt of accelerated benefits may affect eligibility for public assistance.
[2] Amounts will be subject to state limits, if applicable.

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ADM

After completion, **sign and date the form on the last page where indicated**. Make a copy for your records and return to Insurance Specialists, Inc., P.O. Box 2327, Beaufort, SC 29901.

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HEALTH INFORMATION

Complete this section for each person for whom you are requesting preferred rates as indicated in the Rate Information section, otherwise proceed to the Beneficiary Designation section of this form.

Please complete all questions below. Omitted information will cause delays. In this section, "you" and "your" refers to the person for whom insurance is being requested.

1. Member's height ___ feet ___ inches Spouse/Domestic Partner ___ feet ___ inches
   Member's weight ____ pounds Spouse/Domestic Partner weight ____ pounds

	Member	Spouse/Domestic Partner
2. Are you now on a diet prescribed by a physician or other health care provider? If "yes" indicate type _____	☐ Yes ☐ No	☐ Yes ☐ No
3. Are you now pregnant? If "yes," what is your due date (month/day/year)? _____	☐ Yes ☐ No	☐ Yes ☐ No
4. Are you now, or have you in the past 5 years, used tobacco in any form?	☐ Yes ☐ No	☐ Yes ☐ No
5. In the past 5 years, have you received medical treatment or counseling by a physician or other health care provider for, or been advised by a physician or other health care provider to discontinue, the use of alcohol or prescribed or non-prescribed drugs?	☐ Yes ☐ No	☐ Yes ☐ No
6. In the past 5 years, have you been convicted of driving while intoxicated or under the influence of alcohol and/or any drug? If "yes", specify "date(s) of conviction(s) (month/day/year) _____	☐ Yes ☐ No	☐ Yes ☐ No
7. Have you had any application for life, accidental death and dismemberment or disability insurance declined, postponed, withdrawn, rated, modified, or issued other than as applied for?	☐ Yes ☐ No	☐ Yes ☐ No
8. Are you now receiving or applying for any disability benefits, including workers' compensation?	☐ Yes ☐ No	☐ Yes ☐ No
9. Have you been Hospitalized as defined below (not including well-baby delivery) in the past 90 days?	☐ Yes ☐ No	☐ Yes ☐ No

Hospitalized means admission for inpatient care in a hospital; receipt of care in a hospice facility, intermediate care facility, or long term care facility; or receipt of the following treatment wherever performed: chemotherapy, radiation therapy, or dialysis.

10. Have you ever been diagnosed or treated by a physician or other health care provider for Acquired Immunodeficiency Syndrome (AIDS), AIDS Related Complex (ARC) or the Human Immunodeficiency Virus (HIV) infection?	☐ Yes ☐ No	☐ Yes ☐ No
11. Have you ever been diagnosed, treated or given medical advice by a physician or other health care provider for:		
a. cardiac or cardiovascular disorder?	☐ Yes ☐ No	☐ Yes ☐ No
b. stroke or circulatory disorder?	☐ Yes ☐ No	☐ Yes ☐ No
c. high blood pressure?	☐ Yes ☐ No	☐ Yes ☐ No
d. cancer, Hodgkins disease, lymphoma or tumors? Indicate type _____	☐ Yes ☐ No	☐ Yes ☐ No
e. anemia, leukemia or other blood disorder? Indicate type _____	☐ Yes ☐ No	☐ Yes ☐ No
f. diabetes? Your age at diagnosis? _____ ☐ Check if insulin treated	☐ Yes ☐ No	☐ Yes ☐ No
g. asthma, COPD, emphysema or other lung disease? Indicate type _____	☐ Yes ☐ No	☐ Yes ☐ No
h. ulcers, stomach, hepatitis or other liver disorder? Indicate type _____	☐ Yes ☐ No	☐ Yes ☐ No
i. colitis, Crohn's, diverticulitis or other intestinal disorder? Indicate type _____	☐ Yes ☐ No	☐ Yes ☐ No
j. memory loss?	☐ Yes ☐ No	☐ Yes ☐ No
k. epilepsy, paralysis, seizures, dizziness or other neurological disorder? Specify date of last seizure (month/year) _____ Indicate type _____	☐ Yes ☐ No	☐ Yes ☐ No
l. Epstein-Barr, chronic fatigue syndrome or fibromyalgia?	☐ Yes ☐ No	☐ Yes ☐ No
m. multiple sclerosis, ALS or muscular dystrophy?	☐ Yes ☐ No	☐ Yes ☐ No
n. lupus, scleroderma, auto immune disease or connective tissue disorder?	☐ Yes ☐ No	☐ Yes ☐ No
o. arthritis? ☐ osteoarthritis ☐ rheumatoid ☐ other/type _____	☐ Yes ☐ No	☐ Yes ☐ No
p. back, neck, knee, spinal, joint or other musculosketal disorder?	☐ Yes ☐ No	☐ Yes ☐ No
q. carpal tunnel syndrome?	☐ Yes ☐ No	☐ Yes ☐ No
r. kidney, urinary tract or prostate disorder? Indicate type _____	☐ Yes ☐ No	☐ Yes ☐ No
s. thyroid or other gland disorder? Indicate type _____	☐ Yes ☐ No	☐ Yes ☐ No
t. mental, anxiety, depression, attempted suicide or nervous disorder?	☐ Yes ☐ No	☐ Yes ☐ No
u. sleep apnea	☐ Yes ☐ No	☐ Yes ☐ No

For "yes" answers, please provide full details on the next page in Section 2, then complete Section 3. If all questions are answered "no," you may proceed directly to Section 3 on the next page.

Member

SECTION 2 - Please provide full details below for each "Yes" answer to the preceding questions 1- 10. If you need more space to provide full details, attach a separate sheet with the information and sign and date it. Delays in processing your application may occur if complete details are not provided. MetLife may contact you for additional or missing information.

Question Number	Condition/Diagnosis	Medication Prescribed
		☐ Yes _____ ☐ No
Date of Diagnosis (Month/Year)	**Date of Last Treatment (Month/Year)**	**Type of Treatment**

Treating Health Professional

Personal Physician's Name: _____

Date of last visit: _____ Reason for visit: _____

Address _____

Street City State Zip Code

Telephone: (___) ___-_____

SECTION 3

1. Personal Physician's Name: _____ Telephone: (___) ___–_____
   Address (Street, City, State, Zip Code): _____
   Date of last visit (MM/DD/YYYY): _____ Reason for visit: _____
2. Are you currently taking any other prescribed medications? ☐ Yes ☐ No
   Medication: _____ Condition/Diagnosis: _____
   Prescribing Physician's Name: _____ Telephone: (___) ___–_____
   Address (Street, City, State, Zip Code): _____

Spouse/Domestic Partner

SECTION 2 - Please provide full details below for each "Yes" answer to the preceding questions 1- 10. If you need more space to provide full details, attach a separate sheet with the information and sign and date it. Delays in processing your application may occur if complete details are not provided. MetLife may contact you for additional or missing information.

Question Number	Condition/Diagnosis	Medication Prescribed
		☐ Yes _____ ☐ No
Date of Diagnosis (Month/Year)	**Date of Last Treatment (Month/Year)**	**Type of Treatment**

Treating Health Professional

Personal Physician's Name: _____

Date of last visit: _____ Reason for visit: _____

Address _____

Street City State Zip Code

Telephone: (___) ___-_____

SECTION 3

1. Personal Physician's Name: _____ Telephone: (___) ___–_____
   Address (Street, City, State, Zip Code): _____
   Date of last visit (MM/DD/YYYY): _____ Reason for visit: _____
2. Are you currently taking any other prescribed medications? ☐ Yes ☐ No
   Medication: _____ Condition/Diagnosis: _____
   Prescribing Physician's Name: _____ Telephone: (___) ___–_____
   Address (Street, City, State, Zip Code): _____

FRAUD WARNINGS

Before signing this Statement of Health form, please read the warning for the state where you reside and for the state where the contract under which you are applying for coverage was issued.

Alabama, Arkansas, District of Columbia, Louisiana, Massachusetts, New Mexico, Ohio, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee, Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey: Any person who files an application containing any false or misleading information is subject to criminal and civil penalties.

New York (only applies to Accident and Health Benefits): Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon and Vermont: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Puerto Rico: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars ($5,000), not to exceed ten thousand dollars ($10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Pennsylvania and all other states: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

BENEFICIARY DESIGNATION FOR MEMBER INSURANCE

I designate the following person(s) as primary beneficiary(ies) for any amount payable upon my death for the MetLife insurance coverage applied for in this enrollment form. With such designation any previous designation of a beneficiary for such coverage is hereby revoked.
I understand I have the right to change this designation at any time.

☐ Check if you need more space for additional beneficiaries including contingent beneficiary information, attach a separate page. Include all beneficiary information, and sign/date the page. If you are adding contingent beneficiaries, please indicate which beneficiaries are to be considered contingent.

Full Name (First, Middle, Last)	Social Security #	Date of Birth (Mo./Day/Yr.)	Relationship	Share %
Address (Street, City, State, Zip)			Phone #	
Payment will be made in equal shares or all to the survivor unless otherwise indicated.			TOTAL:	100%

DECLARATIONS AND SIGNATURE(S)

Member

By signing below, I acknowledge:

1. I have read this enrollment form and declare that all information I have given, is true and complete to the best of my knowledge and belief. I understand that this information will be used by MetLife to determine my insurability.
2. I declare that I am able to perform the normal activities of a person of such age and sex with a like occupation or retired status on the date I am enrolling. I understand that if I am unable to perform such normal activities on the scheduled effective date of insurance, such insurance will not take effect until I am able to resume performing such activities.
3. I understand that if I do not enroll for life coverage during the initial enrollment period, or if I do not enroll for the maximum amount of coverage for which I am eligible, evidence of insurability satisfactory to MetLife may be required to enroll for or increase such coverage after the initial enrollment period has expired. Coverage will not take effect, or it will be limited, until notice is received that MetLife has approved the coverage or increase.
4. I have read the Beneficiary Designation section provided in this enrollment form and I have made a designation if I so choose.
5. I have read the applicable Fraud Warning(s) provided in this enrollment form.

Sign Here

Signature of Member _____ Print Name _____ Date Signed (MM/DD/YYYY) _____

Spouse/Domestic Partner

By signing below, I acknowledge:

1. I have read this enrollment form and declare that all information I have given, including any health information, is true and complete to the best of my knowledge and belief. I understand that this information will be used by MetLife to determine my insurability.
2. I have read the applicable Fraud Warning(s) provided in this enrollment form.

Sign Here

Signature of Spouse/Domestic Partner _____ Print Name _____ Date Signed (MM/DD/YYYY) _____

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After completion, **sign and date the form where indicated**. Make a copy for your records and return to Insurance Specialists, Inc., P.O. Box 2327, Beaufort, SC 29901

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Payment Information

I am selecting the following payment option and am including (check one of the boxes below):

Select frequency of payment: ☐ Annual ☐ Semiannual ☐ Quarterly ☐ A completed EFT authorization (monthly only)

AUTHORIZATION

This Authorization is in connection with an enrollment in group insurance and information required for underwriting and claim purposes for the proposed insured(s)("employee", spouse, and any other person(s) named below). Underwriting means classification of individuals for determination of insurability and / or rates, based upon physician health reports, prescription drug history, laboratory test results, and other factors. Notwithstanding any prior restriction placed on information, records or data by a proposed insured, each proposed insured hereby authorizes:

- Any medical practitioner, facility or related entity; any insurer; MIB, Group Inc. ("MIB"); any employer; any group policyholder, contract holder or benefit plan administrator; any pharmacy or pharmacy related service organization; any consumer reporting agency; or any government agency to give Metropolitan Life Insurance Company ("MetLife") or any third party acting on MetLife's behalf in this regard:
  - personal information and data about the proposed insured including employment and occupational information; medical information, records and data about the proposed insured including information, records and data about drugs prescribed, medical test results and sexually transmitted diseases;
  - information, records and data about the proposed insured related to alcohol and drug abuse and treatment, including information and data records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR part 2;
  - information, records and data about the proposed insured relating to Acquired Immunodeficiency Syndrome (AIDS) or AIDS related conditions including, where permitted by applicable law, Human Immunodeficiency Virus (HIV) test results;
  - information, records and data about the proposed insured relating to mental illness, except psychotherapy notes; and
  - motor vehicle reports.

Note to All Heath Care Providers: The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information. 'Genetic information' as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

Expiration, Revocation and Refusal to Sign: This authorization will expire 24 months from the date on this form or sooner if prescribed by law. The proposed insured may revoke this authorization at any time. To revoke the authorization, the proposed insured must write to MetLife at P.O. Box 14069, Lexington, KY 40512-4069, and inform MetLife that this Authorization is revoked. Any action taken before MetLife receives the proposed insured's revocation will be valid. Revocation may be the basis for denying coverage or benefits. If the proposed insured does not sign this Authorization, that person's enrollment for group insurance cannot be processed.

By signing below, each proposed insured acknowledges his or her understanding that:

- All or part of the information, records and data that MetLife receives pursuant to this authorization may be disclosed to MIB. Such information may also be disclosed to and used by any reinsurer, employee, affiliate or independent contractor who performs a business service for MetLife on the insurance applied for or on existing insurance with MetLife, or disclosed as otherwise required or permitted by applicable laws.
- Medical information, records and data that may have been subject to federal and state laws or regulations, including federal rules issued by Health and Human Services, setting forth standards for the use, maintenance and disclosure of such information by health care providers and health plans and records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR part 2, once disclosed to MetLife or upon redisclosure by MetLife, may no longer be covered by those laws or regulations.
- Information relating to HIV test results will only be disclosed as permitted by applicable law.
- Information obtained pursuant to this authorization about a proposed insured may be used, to the extent permitted by applicable law, to determine the insurability of other family members.
- A photocopy of this form is as valid as the original form. Each proposed insured has a right to receive a copy of this form.
- I authorize MetLife, or its reinsurers, to make a brief report of my personal health information to MIB.

Sign Here

Signature of Member _____ Date Signed (MM/DD/YYYY) _____

Print Name _____ State of Birth _____ Country of Birth _____

Sign Here

Signature of Spouse/Domestic Partner _____ Date Signed (MM/DD/YYYY) _____

Print Name _____ State of Birth _____ Country of Birth _____