



Metropolitan Life Insurance Company, New York, NY 10166

## **How You Can Continue Your Group Term Life Insurance – (Portability)**

### **What is Portability?**

Portability or porting is an optional feature chosen by your former employer. It allows employees and dependents to continue their Group Term Life and Accidental Death and Dismemberment (AD&D) insurance under a separate group policy. The attached medical questions (Statement of Health Form) do not need to be answered to enroll, however you or your Spouse/Domestic Partner must complete them in order to apply for Preferred Life Rates (lower). If approved by MetLife, you will be billed using the Preferred Life Rates (lower).

- If you do not complete the medical questions or do not satisfy MetLife’s underwriting requirements, portable coverage will still be issued based on the Non-Preferred Rates (higher).

Once enrolled MetLife will mail you a portable certificate and your initial bill including instructions on how to set up the monthly Electronic Funds Transfer (EFT). The instructions to set up EFT can be found on the back of your bill.

- Your first bill will also include any retroactive premium due from the effective date of your portable coverage and an administrative fee. The current administrative fee is \$1.00 per statement if your total portable life insurance coverage is \$20,000 or more and \$3.00 per statement if your total portable life insurance coverage is less than \$20,000. If you only port dependent term life or AD&D, regardless of the amount of coverage, your administrative fee will be \$3.00 per statement. If you enroll for EFT the monthly administrative fee is no longer charged

### **Why is Portable Coverage Important?**

Portable coverage provides security and helps eliminate gaps in coverage that you may experience during a time of transition, even if your employment ends.

### **How Much Time Do I Have To Elect Portability?**

- If the **Date of This Notice** (see Part A on page 1 of the attached Election of Portable Coverage Form) is within 15 days after your coverage ends or is reduced, you will have 31 days after your coverage ended to enroll.

**Example:**

| if coverage ended | Date of This Notice | to enroll for portable coverage, you will have until | your portable coverage will be effective |
|-------------------|---------------------|--|--|
| July 31           | August 8            | August 31  | September 1                              |
| July 31           | August 15           | August 31  | September 1                              |

- If the **Date of This Notice** (see Part A on page 1 of the attached Election of Portable Coverage Form) is given more than 15 days after your coverage ended or is reduced, you will have 45 days from the Date of This Notice to enroll.

**Example:**

| if coverage ended | Date of This Notice | to enroll for portable coverage, you will have until | your portable coverage will be effective |
|-------------------|---------------------|--|--|
| July 31           | August 16           | September 30   | September 1                              |
| July 31           | August 23           | October 7  | September 1                              |

- Under **no** circumstances will the option to port be extended past 91 days after the date coverage ended under your former employer’s plan.

## **How Do I Enroll For Portable Life And AD&D Insurance Coverage For Myself And My Dependents?**

1. Complete Part B beginning on page 1 of the attached Election of Portable Coverage Form and be sure to answer all sections.
2. Complete the enclosed medical questions (Statement of Health Form) only if:
  - a) You are applying for Preferred Life Rates (lower) for you or your Spouse/Domestic Partner; or
  - b) You wish to increase the amount of life insurance that you previously had under your former employer's plan, either for yourself, your Spouse/Domestic Partner, or both.
3. Complete, sign and date the Designation of Beneficiary for Your Life Benefits (Part C of the attached Election of Portable Coverage Form).

## **What Needs To Be Mailed To Complete My Enrollment?**

You must return:

- a) Your Election of Portable Coverage Form, including information for yourself and if applicable your Spouse/Domestic Partner and Child(ren) (Part A and Part B); and
- b) Designation of Beneficiary for Your Life Benefits (Part C)

If you are also **applying** for Preferred Life Rates (lower) for you or your Spouse/Domestic Partner or wish to **increase** your or your Spouse/Domestic Partner's amount of life insurance you must also return the medical questions (Statement of Health) for each person.

- This mailing only contains one set of medical questions (Statement of Health Form). If the medical questions need to be completed for more than one individual, you may make a copy prior to completing or you may call the MetLife Customer Service Center for an additional set of medical questions.

Mail all correspondence to:

**MetLife Recordkeeping and Enrollment Services**  
**P.O. Box 14401**  
**Lexington, KY 40512-4401**

**Or Fax to: 1-866-545-7517**

**Please Note:** Certain benefits and provisions that were available under the employer's group policy will no longer be applicable or may be different under your portable coverage.

**MN Residents** – Please contact our MetLife Customer Service Center at the toll free number below to receive a copy of your state specific schedule of rates.

**For questions or assistance, contact the MetLife Customer Service Center toll-free at 1-888-252-3607, Monday – Friday between the hours of 8:00 a.m. and 11:00 p.m. (EST).**



Metropolitan Life Insurance Company, New York, NY 10166

**ELECTION OF PORTABLE COVERAGE FORM**

**Instructions to the Recordkeeper:** (The Recordkeeper is the party designated to maintain records of coverage in effect prior to the Employee becoming eligible to Port. The Recordkeeper may be the Employer, a Third Party Administrator (TPA) or MetLife.)

1. Immediately upon the Employee's eligibility for Portability, complete Part A below and Column 1 of the table on page 2 and then make a copy of this form.
2. If the Reason for the Portability Eligibility is Death of the Employee or Divorce, complete all of the fields in Part A below with the Spouse/Domestic Partner's information, not the Employee's information. In the column for Amount of Insurance Terminated or Reduced, leave the Employee amounts blank and enter the Dependent Spouse/Domestic Partner/Domestic Partner and Dependent Child(ren) amounts as applicable.
3. Provide the Employee (or Spouse/Domestic Partner in the event of Death of the Employee or Divorce) with the original or mail it to their last known address.
4. Maintain a copy for your records.

|   |  |  |
|---|--|--|
| <b>Part A – TO BE COMPLETED BY THE RECORDKEEPER</b>   |  | <b>Date of This Notice (ex. MM/DD/YYYY):</b> |
| <b>Employer's Name:</b>   | <b>Group Customer No.:</b>                           |  |
| <b>Employee Name: (First, Middle, Last)</b>   | <b>Date Coverage Ended or was Reduced:</b>           |  |
| <b>Employee's Mailing Address: (Street, City, State Zip)</b>  |  |  |
| <b>Has coverage been assigned?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No<br>If yes, please specify coverage assigned _____ and attach a copy of assignment form.<br>If coverage has been assigned this form must be mailed to the owner. |  |  |
| <b>Employee's Basic Annual Earnings:</b><br>\$  | <b>Reason for Insured's Portability Eligibility:</b> |  |
| <b>Recordkeeper's Name:</b>   |  |  |
| <b>Print name of person at Recordkeeper completing Part A:</b>  |  | <b>Telephone Number:</b>                     |

|  |  |                             |
|--|--|-----------------------------|
| <b>Part B – TO BE COMPLETED BY THE EMPLOYEE</b>  |  |                             |
| <b>Employee's Home Email Address:</b>  | <b>Employee's Home Telephone No.:</b>  |                             |
| <b>Social Security Number:</b>   | <b>Date of Birth: (ex. MM/DD/YYYY)</b> | <b>Sex (M/F):</b>           |
| Note: If you answer Yes to any of the questions below medical questions (Statement of Health Form) must be completed for each person. This mailing only includes one set of medical questions. They may be copied or you may call the MetLife Customer Service Center number for an additional set of medical questions. |  |                             |
| Are you applying for Preferred Life Rates (lower) for yourself?  | <input type="checkbox"/> Yes           | <input type="checkbox"/> No |
| Are you applying for Preferred Life Rates (lower) for your Spouse/Domestic Partner?  | <input type="checkbox"/> Yes           | <input type="checkbox"/> No |
| Are you requesting an increase in Life Insurance coverage for yourself?  | <input type="checkbox"/> Yes           | <input type="checkbox"/> No |
| Are you requesting an increase in Life Insurance coverage for your Spouse/Domestic Partner?  | <input type="checkbox"/> Yes           | <input type="checkbox"/> No |

Please retain a copy of the fully-completed form for your records and return the original to MetLife Customer Service Center. If you have any questions, please call 1-888-252-3607 Monday – Friday between the hours of 8:00 a.m. and 11:00 p. m. (EST).

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**Part B (continued) – ELECTION OF PORTABLE COVERAGE FORM**

| <b>To be Completed by the Recordkeeper</b><br>(Shaded areas to be completed by the Recordkeeper). |   | <b>To be Completed by the Employee</b><br>(For each Type of Coverage, please indicate whether you want to continue, discontinue, increase, or decrease the amount of insurance in the shaded column. Select just one option for each Type of Coverage). |  |   |  |
|---|---|---|--|---|--|
|   |   | <b>Continue coverage</b>  | <b>Discontinue coverage</b>                                      | <b>Increase coverage</b>  | <b>Decrease coverage</b>   |
| <b>Type of Coverage</b>   | <b>Amount of Insurance Terminated or Reduced</b><br>Insert the actual \$\$ amount of coverage (i.e. \$50,000) | I want to <u>continue</u> the same amount of insurance in the shaded column.  | I want to <u>discontinue</u> the insurance in the shaded column. | I want to <u>increase</u> my insurance in the shaded column by the following amount. <sup>1</sup><br>(Ex. \$25,000 means you want to increase your insurance amount in column 1 by \$25,000). | I want to <u>decrease</u> my insurance in the shaded column by the following amount.<br>(Ex. \$30,000 means you want to decrease your insurance amount in column 1 by \$30,000). |

| <b>Employee</b> <sup>2,3</sup>  |          |                          |                          |            |            |
|---|----------|--------------------------|--------------------------|------------|------------|
| Basic Life  | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |
| Basic AD&D <sup>4</sup>   | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |
| Supplemental/Optional Life  | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |
| Supplemental/Optional AD&D <sup>4</sup>   | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |
| Voluntary AD&D <sup>4</sup>   | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |
| <input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Dependents |          |                          |                          |            |            |

| <b>Dependent Spouse/Domestic Partner</b> <sup>2,3,5</sup> |          |                          |                          |            |            |
|---|----------|--------------------------|--------------------------|------------|------------|
| Dependent Life  | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |
| Dependent AD&D <sup>4</sup>                               | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |
| Voluntary AD&D <sup>4,6</sup>                             | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |

| <b>Dependent Child(ren)</b> <sup>3,5</sup> |          |                          |                          |            |            |
|--|----------|--------------------------|--------------------------|------------|------------|
| Dependent Life                             | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |
| Dependent AD&D <sup>4</sup>                | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |
| Voluntary AD&D <sup>4,6</sup>              | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> | + \$ _____ | - \$ _____ |

Please retain a copy of the fully-completed form for your records and return the original to MetLife Customer Service Center. If you have any questions, please call 1-888-252-3607 Monday – Friday between the hours of 8:00 a.m. and 11:00 p. m. (EST).

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- <sup>1</sup> Increases in coverage are available annually and must be in \$25,000 increments up to \$250,000. For a life insurance increase the employee must complete the medical questions and be approved by MetLife. An increase in AD&D coverage only does not require the insured to complete medical questions.
- <sup>2</sup> The maximum amount the employee can continue on a portable basis is \$2,000,000. The maximum amount the Spouse/Domestic Partner can continue on a portable basis is \$250,000.
- <sup>3</sup> In order to port coverage for yourself or your dependents, you must have had that coverage under your former plan at the time of your coverage termination.
- <sup>4</sup> AD&D coverage is available without Life Insurance coverage.
- <sup>5</sup> Subject to state limits, the Dependent Spouse/Domestic Partner amount can be greater than the Employee Amount. For Employee and Spouse/Domestic Partner coverage: Spouse/Domestic Partner minimum is \$2,500. For Spouse/Domestic Partner only coverage: Spouse/Domestic Partner minimum is \$10,000. The Child minimum is \$1,000.
- <sup>6</sup> Use these fields only when Voluntary AD&D is being requested for the Spouse/Domestic Partner and/or Child because of the death of the Employee or divorce.

NOTE: All coverage amounts are subject to applicable state laws.

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## Part B (continued) – ELECTION OF PORTABLE COVERAGE FORM – TO BE COMPLETED BY EMPLOYEE

Name(s) of eligible dependent(s) for whom coverage is requested (If additional space is needed, attach a separate sheet of paper, sign and date)

| Dependent               | Name (First, Middle, Last) | SSN | Sex (M/F) | Date of Birth (MM/DD/YYYY) |
|-------------------------|----------------------------|-----|-----------|----------------------------|
| Spouse/Domestic Partner |                            |     |           |                            |
| Child                   |                            |     |           |                            |
| Child                   |                            |     |           |                            |
| Child                   |                            |     |           |                            |

## 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 insurance policy 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 to the extent required by applicable law.

**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.

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

**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 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 Insurance): 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 a 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.

**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.

**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.

**Virginia:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

**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.

**Please retain a copy of the fully-completed form for your records and return the original to MetLife Customer Service Center. If you have any questions, please call 1-888-252-3607 Monday – Friday between the hours of 8:00 a.m. and 11:00 p. m. (EST).**

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## Part C – TO BE COMPLETED BY THE EMPLOYEE

### DESIGNATION OF BENEFICIARY FOR YOUR LIFE INSURANCE (Dependent Life Insurance is payable as specified in the Certificate) Only check one of the following boxes.

- I designate the following person(s) as my primary beneficiary(ies) for my portable term coverage(s). With such designation any previous designation of a beneficiary for such coverage is hereby revoked.
- My designation of beneficiary is on a separate form which is signed, dated and attached.

The amount of insurance that is paid to you or your beneficiary will be decreased by any amount of contribution owed to MetLife.

- Check if you need more space for additional beneficiaries and attach a separate page. Include all beneficiary information, and sign/date the page.

|  |                   |                            |              |                    |
|--|-------------------|----------------------------|--------------|--------------------|
| Full Name (First, Middle, Last)  | Social Security # | Date of Birth (MM/DD/YYYY) | Relationship | Share %            |
| Address (Street, City, State, Zip)   |                   |                            | Phone #:     |                    |
| Full Name (First, Middle, Last)  | Social Security # | Date of Birth (MM/DD/YYYY) | Relationship | Share %            |
| Address (Street, City, State, Zip)   |                   |                            | Phone #:     |                    |
| Full Name (First, Middle, Last)  | Social Security # | Date of Birth (MM/DD/YYYY) | Relationship | Share %            |
| Address (Street, City, State, Zip)   |                   |                            | Phone #:     |                    |
| <b>Payment will be made in equal shares or all to the survivor unless otherwise indicated.</b> |                   |                            |              | <b>TOTAL:</b> 100% |
| If all the primary beneficiary(ies) die before me, I designate as contingent beneficiary(ies): |                   |                            |              |                    |
| Full Name (First, Middle, Last)  | Social Security # | Date of Birth (MM/DD/YYYY) | Relationship | Share %            |
| Address (Street, City, State, Zip)   |                   |                            | Phone #:     |                    |
| Full Name (First, Middle, Last)  | Social Security # | Date of Birth (MM/DD/YYYY) | Relationship | Share %            |
| Address (Street, City, State, Zip)   |                   |                            | Phone #:     |                    |
| <b>Payment will be made in equal shares or all to the survivor unless otherwise indicated.</b> |                   |                            |              | <b>TOTAL:</b> 100% |

## DECLARATION AND SIGNATURE

The person signing below acknowledges that they have read and understand the statements and declarations made in this election form.



\_\_\_\_\_  
Signature of Insured/Owner



\_\_\_\_\_  
Date Signed (MM/DD/YYYY)

**Please Note:** MetLife needs to receive the original. The signature and date above may not be altered.

**Please retain a copy of the fully-completed form for your records and return the original to MetLife Customer Service Center. If you have any questions, please call 1-888-252-3607 Monday – Friday between the hours of 8:00 a.m. and 11:00 p. m. (EST).**

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**TABLE A  
LIFE INSURANCE ONLY PREFERRED MONTHLY TERM RATES**

**RATE SHEET**  
**Schedule of Monthly Portable Preferred Group Life Insurance Term Rates**  
**For Insured and Dependent Spouse/Domestic Partner**

Rates (cost per \$1,000 of coverage per month) are based on the Insured's age and Dependent Spouse/Domestic Partner's age as of December 31<sup>st</sup>, of the current calendar year. Rates are subject to change. An administrative fee may also apply.

**Sample monthly premium calculation for an insured age 45, electing \$50,000 of portable coverage**

$$\$50,000 \div \$1,000 = 50 \times \$0.150 = \$7.50 + \$1.00 = \$8.50$$

Amount of coverage selected  $\div$  \$1,000 = # of units  $\times$  Rate based on age 45 = Monthly insurance premium + Admin fee\* = Monthly total due

\* Varies by amount of insurance and payment method

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 15  | \$0.050      | \$0.050                                 |
| 16  | \$0.050      | \$0.050                                 |
| 17  | \$0.050      | \$0.050                                 |
| 18  | \$0.050      | \$0.050                                 |
| 19  | \$0.050      | \$0.050                                 |
| 20  | \$0.050      | \$0.050                                 |
| 21  | \$0.050      | \$0.050                                 |
| 22  | \$0.050      | \$0.050                                 |
| 23  | \$0.050      | \$0.050                                 |
| 24  | \$0.050      | \$0.050                                 |
| 25  | \$0.060      | \$0.060                                 |
| 26  | \$0.060      | \$0.060                                 |
| 27  | \$0.060      | \$0.060                                 |
| 28  | \$0.060      | \$0.060                                 |
| 29  | \$0.060      | \$0.060                                 |
| 30  | \$0.080      | \$0.080                                 |
| 31  | \$0.080      | \$0.080                                 |
| 32  | \$0.080      | \$0.080                                 |
| 33  | \$0.080      | \$0.080                                 |
| 34  | \$0.080      | \$0.080                                 |
| 35  | \$0.090      | \$0.090                                 |
| 36  | \$0.090      | \$0.090                                 |
| 37  | \$0.090      | \$0.090                                 |
| 38  | \$0.090      | \$0.090                                 |
| 39  | \$0.090      | \$0.090                                 |
| 40  | \$0.100      | \$0.100                                 |
| 41  | \$0.108      | \$0.108                                 |
| 42  | \$0.118      | \$0.118                                 |
| 43  | \$0.128      | \$0.128                                 |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 44  | \$0.138      | \$0.138                                 |
| 45  | \$0.150      | \$0.150                                 |
| 46  | \$0.163      | \$0.163                                 |
| 47  | \$0.178      | \$0.178                                 |
| 48  | \$0.194      | \$0.194                                 |
| 49  | \$0.211      | \$0.211                                 |
| 50  | \$0.230      | \$0.230                                 |
| 51  | \$0.261      | \$0.261                                 |
| 52  | \$0.295      | \$0.295                                 |
| 53  | \$0.335      | \$0.335                                 |
| 54  | \$0.379      | \$0.379                                 |
| 55  | \$0.430      | \$0.430                                 |
| 56  | \$0.468      | \$0.468                                 |
| 57  | \$0.510      | \$0.510                                 |
| 58  | \$0.556      | \$0.556                                 |
| 59  | \$0.606      | \$0.606                                 |
| 60  | \$0.660      | \$0.660                                 |
| 61  | \$0.752      | \$0.752                                 |
| 62  | \$0.858      | \$0.858                                 |
| 63  | \$0.977      | \$0.977                                 |
| 64  | \$1.114      | \$1.114                                 |
| 65  | \$1.270      | \$1.270                                 |
| 66  | \$1.399      | \$1.399                                 |
| 67  | \$1.541      | \$1.541                                 |
| 68  | \$1.698      | \$1.698                                 |
| 69  | \$1.870      | \$1.870                                 |
| 70  | \$2.060      | N/A                                     |
| 71  | \$2.228      | N/A                                     |
| 72  | \$2.409      | N/A                                     |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 73  | \$2.605      | N/A                                     |
| 74  | \$2.818      | N/A                                     |
| 75  | \$3.047      | N/A                                     |
| 76  | \$3.295      | N/A                                     |
| 77  | \$3.564      | N/A                                     |
| 78  | \$3.854      | N/A                                     |
| 79  | \$4.168      | N/A                                     |
| 80  | \$4.460      | N/A                                     |
| 81  | \$4.910      | N/A                                     |
| 82  | \$5.410      | N/A                                     |
| 83  | \$5.960      | N/A                                     |
| 84  | \$6.560      | N/A                                     |
| 85  | \$7.220      | N/A                                     |
| 86  | \$7.950      | N/A                                     |
| 87  | \$8.760      | N/A                                     |
| 88  | \$9.650      | N/A                                     |
| 89  | \$10.630     | N/A                                     |
| 90  | \$11.710     | N/A                                     |
| 91  | \$12.900     | N/A                                     |
| 92  | \$14.190     | N/A                                     |
| 93  | \$15.630     | N/A                                     |
| 94  | \$17.210     | N/A                                     |
| 95  | \$18.950     | N/A                                     |
| 96  | \$20.870     | N/A                                     |
| 97  | \$22.990     | N/A                                     |
| 98  | \$25.320     | N/A                                     |
| 99  | \$27.880     | N/A                                     |



**TABLE B  
LIFE INSURANCE ONLY NON-PREFERRED MONTHLY TERM RATES**

**RATE SHEET**  
**Schedule of Monthly Portable Non-Preferred Group Life Insurance Term Rates**  
**For Insured and Dependent Spouse/Domestic Partner**

Rates (cost per \$1,000 of coverage per month) are based on the Insured's age and Dependent Spouse/Domestic Partner's age as of December 31<sup>st</sup>, of the current calendar year. Rates are subject to change. An administrative fee may also apply.

**Sample monthly premium calculation for an insured age 45, electing \$50,000 of portable coverage**

$$\$50,000 \div \$1,000 = 50 \times \$0.538 = \$26.90 + \$1.00 = \$27.90$$

Amount of coverage selected  $\div$  \$1,000 = # of units  $\times$  Rate based on age 45 = Monthly insurance premium + Admin fee\* = Monthly total due

\* Varies by amount of insurance and payment method

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 15  | \$0.162      | \$0.162                                 |
| 16  | \$0.190      | \$0.190                                 |
| 17  | \$0.208      | \$0.208                                 |
| 18  | \$0.224      | \$0.224                                 |
| 19  | \$0.232      | \$0.232                                 |
| 20  | \$0.234      | \$0.234                                 |
| 21  | \$0.256      | \$0.256                                 |
| 22  | \$0.242      | \$0.242                                 |
| 23  | \$0.202      | \$0.202                                 |
| 24  | \$0.184      | \$0.184                                 |
| 25  | \$0.170      | \$0.170                                 |
| 26  | \$0.170      | \$0.170                                 |
| 27  | \$0.154      | \$0.154                                 |
| 28  | \$0.150      | \$0.150                                 |
| 29  | \$0.146      | \$0.146                                 |
| 30  | \$0.142      | \$0.142                                 |
| 31  | \$0.138      | \$0.138                                 |
| 32  | \$0.150      | \$0.150                                 |
| 33  | \$0.148      | \$0.148                                 |
| 34  | \$0.160      | \$0.160                                 |
| 35  | \$0.176      | \$0.176                                 |
| 36  | \$0.188      | \$0.188                                 |
| 37  | \$0.216      | \$0.216                                 |
| 38  | \$0.244      | \$0.244                                 |
| 39  | \$0.274      | \$0.274                                 |
| 40  | \$0.308      | \$0.308                                 |
| 41  | \$0.350      | \$0.350                                 |
| 42  | \$0.396      | \$0.396                                 |
| 43  | \$0.440      | \$0.440                                 |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 44  | \$0.484      | \$0.484                                 |
| 45  | \$0.538      | \$0.538                                 |
| 46  | \$0.600      | \$0.600                                 |
| 47  | \$0.670      | \$0.670                                 |
| 48  | \$0.742      | \$0.742                                 |
| 49  | \$0.818      | \$0.818                                 |
| 50  | \$0.906      | \$0.906                                 |
| 51  | \$1.006      | \$1.006                                 |
| 52  | \$1.116      | \$1.116                                 |
| 53  | \$1.216      | \$1.216                                 |
| 54  | \$1.312      | \$1.312                                 |
| 55  | \$1.442      | \$1.442                                 |
| 56  | \$1.584      | \$1.584                                 |
| 57  | \$1.752      | \$1.752                                 |
| 58  | \$1.932      | \$1.932                                 |
| 59  | \$2.134      | \$2.134                                 |
| 60  | \$2.372      | \$2.372                                 |
| 61  | \$2.634      | \$2.634                                 |
| 62  | \$2.932      | \$2.932                                 |
| 63  | \$3.192      | \$3.192                                 |
| 64  | \$3.500      | \$3.500                                 |
| 65  | \$3.846      | \$3.846                                 |
| 66  | \$4.216      | \$4.216                                 |
| 67  | \$4.538      | \$4.538                                 |
| 68  | \$4.850      | \$4.850                                 |
| 69  | \$5.212      | \$5.212                                 |
| 70  | \$5.638      | N/A                                     |
| 71  | \$6.142      | N/A                                     |
| 72  | \$6.740      | N/A                                     |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 73  | \$7.340      | N/A                                     |
| 74  | \$8.012      | N/A                                     |
| 75  | \$8.742      | N/A                                     |
| 76  | \$9.634      | N/A                                     |
| 77  | \$10.576     | N/A                                     |
| 78  | \$11.416     | N/A                                     |
| 79  | \$12.356     | N/A                                     |
| 80  | \$13.564     | N/A                                     |
| 81  | \$14.806     | N/A                                     |
| 82  | \$16.234     | N/A                                     |
| 83  | \$17.844     | N/A                                     |
| 84  | \$19.202     | N/A                                     |
| 85  | \$20.573     | N/A                                     |
| 86  | \$22.137     | N/A                                     |
| 87  | \$23.932     | N/A                                     |
| 88  | \$25.745     | N/A                                     |
| 89  | \$27.876     | N/A                                     |
| 90  | \$30.427     | N/A                                     |
| 91  | \$31.876     | N/A                                     |
| 92  | \$34.257     | N/A                                     |
| 93  | \$37.304     | N/A                                     |
| 94  | \$39.972     | N/A                                     |
| 95  | \$42.821     | N/A                                     |
| 96  | \$45.858     | N/A                                     |
| 97  | \$49.095     | N/A                                     |
| 98  | \$52.551     | N/A                                     |
| 99  | \$55.858     | N/A                                     |

**TABLE C  
COMBINED LIFE & AD&D INSURANCE PREFERRED MONTHLY TERM RATES**

**RATE SHEET  
Schedule of Combined Monthly Portable Preferred Group Life and AD&D Insurance  
Term Rates For Insured and Dependent Spouse/Domestic Partner**

Rates (cost per \$1,000 of coverage per month) are based on the Insured's age and Dependent Spouse/Domestic Partner's age as of December 31<sup>st</sup>, of the current calendar year. Rates are subject to change. An administrative fee may also apply.

**Sample monthly premium calculation for an insured age 45, electing \$50,000 of portable coverage**

$$\$50,000 \div \$1,000 = 50 \times \$0.185 = \$9.25 + \$1.00 = \$10.25$$

Amount of coverage selected  $\div$  \$1,000 = # of units  $\times$  Rate based on age 45 = Monthly insurance premium + Admin fee\* = Monthly total due

\* Varies by amount of insurance and payment method

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 15  | \$0.085      | \$0.075                                 |
| 16  | \$0.085      | \$0.075                                 |
| 17  | \$0.085      | \$0.075                                 |
| 18  | \$0.085      | \$0.075                                 |
| 19  | \$0.085      | \$0.075                                 |
| 20  | \$0.085      | \$0.075                                 |
| 21  | \$0.085      | \$0.075                                 |
| 22  | \$0.085      | \$0.075                                 |
| 23  | \$0.085      | \$0.075                                 |
| 24  | \$0.085      | \$0.075                                 |
| 25  | \$0.095      | \$0.085                                 |
| 26  | \$0.095      | \$0.085                                 |
| 27  | \$0.095      | \$0.085                                 |
| 28  | \$0.095      | \$0.085                                 |
| 29  | \$0.095      | \$0.085                                 |
| 30  | \$0.115      | \$0.105                                 |
| 31  | \$0.115      | \$0.105                                 |
| 32  | \$0.115      | \$0.105                                 |
| 33  | \$0.115      | \$0.105                                 |
| 34  | \$0.115      | \$0.105                                 |
| 35  | \$0.125      | \$0.115                                 |
| 36  | \$0.125      | \$0.115                                 |
| 37  | \$0.125      | \$0.115                                 |
| 38  | \$0.125      | \$0.115                                 |
| 39  | \$0.125      | \$0.115                                 |
| 40  | \$0.135      | \$0.125                                 |
| 41  | \$0.143      | \$0.133                                 |
| 42  | \$0.153      | \$0.143                                 |
| 43  | \$0.163      | \$0.153                                 |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 44  | \$0.173      | \$0.163                                 |
| 45  | \$0.185      | \$0.175                                 |
| 46  | \$0.198      | \$0.188                                 |
| 47  | \$0.213      | \$0.203                                 |
| 48  | \$0.229      | \$0.219                                 |
| 49  | \$0.246      | \$0.236                                 |
| 50  | \$0.265      | \$0.255                                 |
| 51  | \$0.296      | \$0.286                                 |
| 52  | \$0.330      | \$0.320                                 |
| 53  | \$0.370      | \$0.360                                 |
| 54  | \$0.414      | \$0.404                                 |
| 55  | \$0.465      | \$0.455                                 |
| 56  | \$0.503      | \$0.493                                 |
| 57  | \$0.545      | \$0.535                                 |
| 58  | \$0.591      | \$0.581                                 |
| 59  | \$0.641      | \$0.631                                 |
| 60  | \$0.695      | \$0.685                                 |
| 61  | \$0.787      | \$0.777                                 |
| 62  | \$0.893      | \$0.883                                 |
| 63  | \$1.012      | \$1.002                                 |
| 64  | \$1.149      | \$1.139                                 |
| 65  | \$1.305      | \$1.295                                 |
| 66  | \$1.434      | \$1.424                                 |
| 67  | \$1.576      | \$1.566                                 |
| 68  | \$1.733      | \$1.723                                 |
| 69  | \$1.905      | \$1.895                                 |
| 70  | \$2.095      | N/A                                     |
| 71  | \$2.263      | N/A                                     |
| 72  | \$2.444      | N/A                                     |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 73  | \$2.640      | N/A                                     |
| 74  | \$2.853      | N/A                                     |
| 75  | \$3.082      | N/A                                     |
| 76  | \$3.330      | N/A                                     |
| 77  | \$3.599      | N/A                                     |
| 78  | \$3.889      | N/A                                     |
| 79  | \$4.203      | N/A                                     |
| 80  | \$4.495      | N/A                                     |
| 81  | \$4.945      | N/A                                     |
| 82  | \$5.445      | N/A                                     |
| 83  | \$5.995      | N/A                                     |
| 84  | \$6.595      | N/A                                     |
| 85  | \$7.255      | N/A                                     |
| 86  | \$7.985      | N/A                                     |
| 87  | \$8.795      | N/A                                     |
| 88  | \$9.685      | N/A                                     |
| 89  | \$10.665     | N/A                                     |
| 90  | \$11.745     | N/A                                     |
| 91  | \$12.935     | N/A                                     |
| 92  | \$14.225     | N/A                                     |
| 93  | \$15.665     | N/A                                     |
| 94  | \$17.245     | N/A                                     |
| 95  | \$18.985     | N/A                                     |
| 96  | \$20.905     | N/A                                     |
| 97  | \$23.025     | N/A                                     |
| 98  | \$25.355     | N/A                                     |
| 99  | \$27.915     | N/A                                     |

**TABLE D  
COMBINED LIFE & AD&D INSURANCE NON-PREFERRED MONTHLY TERM RATES**

**RATE SHEET  
Schedule of Combined Monthly Portable Non-Preferred Group Life and AD&D Insurance Term Rates For Insured and Dependent Spouse/Domestic Partner**

Rates (cost per \$1,000 of coverage per month) are based on the Insured's age and Dependent Spouse/Domestic Partner's age as of December 31<sup>st</sup>, of the current calendar year. Rates are subject to change. An administrative fee may also apply.

**Sample monthly premium calculation for an insured age 45, electing \$50,000 of portable coverage**

$$\$50,000 \div \$1,000 = 50 \times \$0.573 = \$28.65 + \$1.00 = \$29.65$$

Amount of coverage selected  $\div$  \$1,000 = # of units  $\times$  Rate based on age 45 = Monthly insurance premium + Admin fee\* = Monthly total due

\* Varies by amount of insurance and payment method

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 15  | \$0.197      | \$0.187                                 |
| 16  | \$0.225      | \$0.215                                 |
| 17  | \$0.243      | \$0.233                                 |
| 18  | \$0.259      | \$0.249                                 |
| 19  | \$0.267      | \$0.257                                 |
| 20  | \$0.269      | \$0.259                                 |
| 21  | \$0.291      | \$0.281                                 |
| 22  | \$0.277      | \$0.267                                 |
| 23  | \$0.237      | \$0.227                                 |
| 24  | \$0.219      | \$0.209                                 |
| 25  | \$0.205      | \$0.195                                 |
| 26  | \$0.205      | \$0.195                                 |
| 27  | \$0.189      | \$0.179                                 |
| 28  | \$0.185      | \$0.175                                 |
| 29  | \$0.181      | \$0.171                                 |
| 30  | \$0.177      | \$0.167                                 |
| 31  | \$0.173      | \$0.163                                 |
| 32  | \$0.185      | \$0.175                                 |
| 33  | \$0.183      | \$0.173                                 |
| 34  | \$0.195      | \$0.185                                 |
| 35  | \$0.211      | \$0.201                                 |
| 36  | \$0.223      | \$0.213                                 |
| 37  | \$0.251      | \$0.241                                 |
| 38  | \$0.279      | \$0.269                                 |
| 39  | \$0.309      | \$0.299                                 |
| 40  | \$0.343      | \$0.333                                 |
| 41  | \$0.385      | \$0.375                                 |
| 42  | \$0.431      | \$0.421                                 |
| 43  | \$0.475      | \$0.465                                 |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 44  | \$0.519      | \$0.509                                 |
| 45  | \$0.573      | \$0.563                                 |
| 46  | \$0.635      | \$0.625                                 |
| 47  | \$0.705      | \$0.695                                 |
| 48  | \$0.777      | \$0.767                                 |
| 49  | \$0.853      | \$0.843                                 |
| 50  | \$0.941      | \$0.931                                 |
| 51  | \$1.041      | \$1.031                                 |
| 52  | \$1.151      | \$1.141                                 |
| 53  | \$1.251      | \$1.241                                 |
| 54  | \$1.347      | \$1.337                                 |
| 55  | \$1.477      | \$1.467                                 |
| 56  | \$1.619      | \$1.609                                 |
| 57  | \$1.787      | \$1.777                                 |
| 58  | \$1.967      | \$1.957                                 |
| 59  | \$2.169      | \$2.159                                 |
| 60  | \$2.407      | \$2.397                                 |
| 61  | \$2.669      | \$2.659                                 |
| 62  | \$2.967      | \$2.957                                 |
| 63  | \$3.227      | \$3.217                                 |
| 64  | \$3.535      | \$3.525                                 |
| 65  | \$3.881      | \$3.871                                 |
| 66  | \$4.251      | \$4.241                                 |
| 67  | \$4.573      | \$4.563                                 |
| 68  | \$4.885      | \$4.875                                 |
| 69  | \$5.247      | \$5.237                                 |
| 70  | \$5.673      | N/A                                     |
| 71  | \$6.177      | N/A                                     |
| 72  | \$6.775      | N/A                                     |

| AGE | INSURED RATE | DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE |
|-----|--------------|---|
| 73  | \$7.375      | N/A                                     |
| 74  | \$8.047      | N/A                                     |
| 75  | \$8.777      | N/A                                     |
| 76  | \$9.669      | N/A                                     |
| 77  | \$10.611     | N/A                                     |
| 78  | \$11.451     | N/A                                     |
| 79  | \$12.391     | N/A                                     |
| 80  | \$13.599     | N/A                                     |
| 81  | \$14.841     | N/A                                     |
| 82  | \$16.269     | N/A                                     |
| 83  | \$17.879     | N/A                                     |
| 84  | \$19.237     | N/A                                     |
| 85  | \$20.608     | N/A                                     |
| 86  | \$22.172     | N/A                                     |
| 87  | \$23.967     | N/A                                     |
| 88  | \$25.780     | N/A                                     |
| 89  | \$27.911     | N/A                                     |
| 90  | \$30.462     | N/A                                     |
| 91  | \$31.911     | N/A                                     |
| 92  | \$34.292     | N/A                                     |
| 93  | \$37.339     | N/A                                     |
| 94  | \$40.007     | N/A                                     |
| 95  | \$42.856     | N/A                                     |
| 96  | \$45.893     | N/A                                     |
| 97  | \$49.130     | N/A                                     |
| 98  | \$52.586     | N/A                                     |
| 99  | \$55.893     | N/A                                     |

**RATE SHEET**  
**Schedule of Monthly Portable Group Life and AD&D Insurance Term Rates**  
**For Insured and Dependents**

**TABLE E**  
**CHILD MONTHLY TERM RATES**

**Table E – Sample monthly premium calculation for child(ren) only.** An administrative fee will not be charged for the child coverage if you also port your term life insurance. However if only the child(ren) coverage is ported a \$3.00 per statement administrative fee will be charged.

$$\frac{\$10,000}{\$1,000} = 10 \times \$0.162 = \$1.62$$

Amount of coverage selected per child ÷ \$1,000 = # of units per child x Rate = Monthly premium

| AGE | LIFE DEPENDENT CHILD(REN) RATE | COMBINED LIFE & AD&D DEPENDENT CHILD(REN) RATE |
|-----|--------------------------------|--|
| N/A | ↓<br>\$0.162                   | \$0.209  |

**Please Note:** Each child is covered for the same premium regardless of the number of children covered under the certificate. For instance, using the example above, if you have one child covered for \$10,000, the amount of premium per month is \$1.62. If you have 5 children, each child is covered for \$10,000, but the amount of premium per month is still \$1.62. A billing fee may also apply.

**TABLE F**  
**AD&D INSURANCE ONLY MONTHLY TERM RATES**

**Table F – Sample monthly premium calculation of AD&D Premium For Insured Only.** An administrative fee will not be charged for AD&D coverage if you also port your term life insurance. However if only AD&D coverage is ported a \$3.00 per statement administrative fee will be charged.

$$\frac{\$50,000}{\$1,000} = 50 \times \$0.035 = \$1.75$$

Amount of coverage selected ÷ \$1,000 = # of units x Rate = Monthly premium

| AD&D TERM RATES   |  |                      | VAD&D TERM RATES        |                                 |
|-------------------|--|----------------------|-------------------------|---------------------------------|
| AD&D INSURED RATE | AD&D DEPENDENT SPOUSE/ DOMESTIC PARTNER RATE | AD&D CHILD(REN) RATE | VAD&D INSURED ONLY RATE | VAD&D INSURED + DEPENDENTS RATE |
| \$0.035           | \$0.025                                      | \$0.047              | \$0.035                 | \$0.050                         |

## INSTRUCTIONS

FOR THE **STATEMENT OF HEALTH FORM** AND THE **AUTHORIZATION FORM** THAT FOLLOW THIS SECTION

### INSTRUCTIONS TO THE EMPLOYEE

1. Fill in your name and Social Security # on the Statement of Health form. The Employee's Name and the Employee's Social Security # must appear on the form.
2. Give the forms to the Proposed Insured to complete and send to MetLife.

**INSTRUCTIONS TO THE PROPOSED INSURED** (The Proposed Insured is the person for whom insurance is being requested. The Proposed Insured may be the Employee or the Employee's Spouse/Domestic Partner.) A separate Statement of Health form must be completed by each Proposed Insured. Based on the enrollment form submitted by the Employee, a Statement of Health form is required to complete the employee's request for group insurance coverage for you, the Proposed Insured.

1. Complete the Statement of Health form and sign where indicated by an arrow.
2. Sign the Authorization form where indicated by an arrow.
3. After completion, make a copy of both completed forms for your records and FAX, MAIL or EMAIL the original forms to the address at the right.

MetLife Recordkeeping and Enrollment Services  
P.O. Box 14401  
Lexington, KY 40512-4401

For questions, call MetLife at 1-800-638-6420, prompt 1 (Statement of Health Unit) or email us at [eoim@metlife.com](mailto:eoim@metlife.com).

Note: Additional medical information may be required after MetLife's initial review of a completed Statement of Health form. The additional information requested may be a physical examination, paramedical exam, or an Attending Physician Report. Correspondence will be sent within ten days by MetLife or our approved vendor. Incomplete forms will be returned to you for completion.

Some services in connection with your coverage may be performed by our affiliates, MetLife Global Operations Support Center Private Limited and MetLife Services and Solutions, LLC., unless prohibited by state or local law or by mutual agreement with the group customer. These service arrangements in no way alter Metropolitan Life Insurance Company's obligation to you. Your coverage will continue to be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.



Metropolitan Life Insurance Company, New York, NY 10166

## STATEMENT OF HEALTH FORM

### GROUP CUSTOMER INFORMATION

|  |                           |                                   |                          |
|--|---------------------------|-----------------------------------|--------------------------|
| Name of Group Customer/Employer/Association<br><b>Trustee of the MetLife Group Life and Health Insurance Program Trust</b> |                           | Group Customer #<br><b>123470</b> |                          |
| Street Address<br><b>500 Delaware Ave., 11<sup>th</sup> floor</b>  | City<br><b>Wilmington</b> | State<br><b>Delaware</b>          | Zip Code<br><b>19801</b> |

### EMPLOYEE INFORMATION (To be Completed by the Employee)

|  |                               |
|--|-------------------------------|
| Name of Employee (First, Middle, Last) | Social Security # of Employee |
|--|-------------------------------|

### YOUR INFORMATION (To be Completed by the Proposed Insured)

|                            |                 |  |               |  |
|----------------------------|-----------------|--|---------------|--|
| Name (First, Middle, Last) |                 | Relationship to Employee<br><input type="checkbox"/> Self <input type="checkbox"/> Spouse/Domestic Partner |               | <input type="checkbox"/> Male<br><input type="checkbox"/> Female |
| Street Address             | City            | State  | Zip Code      |  |
| Date of Birth (MM/DD/YYYY) | Daytime Phone # | Home Phone #   | Email Address |  |

GEF02-1  
ADM

(The form number above applies to residents of all states except as follows: Form number GEF09-1 applies to residents of Montana;

GEF02-1

ADM applies to residents of Connecticut, North Dakota and Utah)

Please complete all sections of this form. Incomplete forms will be returned to you.

## HEALTH INFORMATION

### SECTION 1

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. Health Information is required for the Proposed Insured only. For questions 5 through 11u, for "yes" answers, please provide full details in Section 2.

 Your name \_\_\_\_\_  
 \_\_\_\_\_

Employee's Name \_\_\_\_\_

Employee's Social Security/Identification # \_\_\_\_\_

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| 1. Your height ___ feet ___ inches      Your weight ___ pounds   | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are you now on a diet prescribed by a physician or other health care provider? If "yes" indicate type _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Are you now pregnant? If "yes," what is your due date (month/day/year)? _____<br>If "yes", provide Physician's name _____ Telephone: (____) _____ - _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Are you now, or have you in the past 2 years, used tobacco in any form?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 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?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. In the past 5 years, have you been convicted of driving while intoxicated or under the influence of alcohol and/or any drug?<br>If "yes", specify "date(s) of conviction(s) (month/day/year) _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you had any application for life, accidental death and dismemberment or disability insurance <input type="checkbox"/> declined <input type="checkbox"/> postponed<br><input type="checkbox"/> withdrawn <input type="checkbox"/> rated <input type="checkbox"/> modified or <input type="checkbox"/> issued other than as applied for? Indicate reason _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you now receiving or applying for any disability benefits, including workers' compensation?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you been <b>Hospitalized</b> as defined below (not including well-baby delivery) in the past 90 days?<br><b>Hospitalized</b> 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.  | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. <b>For residents of all states except CT</b> , please answer the following question: 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?<br><b>For CT residents, please answer the following question:</b> To the best of your knowledge and belief, 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| 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? Indicate type _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| b. stroke or circulatory disorder? Indicate type _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| c. high blood pressure?  | <input type="checkbox"/> | <input type="checkbox"/> |
| d. cancer, Hodgkin's disease, lymphoma or tumors? Indicate type _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| e. anemia, leukemia or other blood disorder? Indicate type _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| f. diabetes? Your age at diagnosis? ____ <input type="checkbox"/> Check if insulin treated   | <input type="checkbox"/> | <input type="checkbox"/> |
| g. asthma, COPD, emphysema or other lung disease? Indicate type _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| h. ulcers, stomach, hepatitis or other liver disorder? Indicate type _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| i. colitis, Crohn's, diverticulitis or other intestinal disorder? Indicate type _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| j. memory loss? Indicate type _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| k. epilepsy, paralysis, seizures, dizziness or other neurological disorder?<br>Specify date of last seizure (month/year) ____ Indicate type _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Epstein-Barr, chronic fatigue syndrome or fibromyalgia? Indicate type _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| m. multiple sclerosis, ALS or muscular dystrophy? Indicate type _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| n. lupus, scleroderma, auto immune disease or connective tissue disorder?  | <input type="checkbox"/> | <input type="checkbox"/> |
| o. arthritis? <input type="checkbox"/> osteoarthritis <input type="checkbox"/> rheumatoid <input type="checkbox"/> other/type _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| p. back, neck, knee, spinal, joint or other musculoskeletal disorder? Indicate type _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| q. carpal tunnel syndrome?   | <input type="checkbox"/> | <input type="checkbox"/> |
| r. kidney, urinary tract or prostate disorder? Indicate type _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| s. thyroid or other gland disorder? Indicate type _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| t. mental, anxiety, depression, attempted suicide or nervous disorder? Indicate type _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| u. sleep apnea? Indicate type _____  | <input type="checkbox"/> | <input type="checkbox"/> |

**GEF09-1  
HEA**
*(The form number above applies to residents of all states except as follows: Form number GEF09-1 applies to residents of Montana;*
**GEF09-1**
**HEA applies to residents of Connecticut, North Dakota and Utah)**

Please complete all sections of this form. Incomplete forms will be returned to you.

After completing the Personal Physician and Prescription Information on the next page, please provide full details in Section 2 for “yes” answers to questions 5 through 11u.

**GEF09-1**

**HEA**

*(The form number above applies to residents of all states except as follows: Form number **GEF09-1** applies to residents of Montana;*

**GEF09-1**

*HEA applies to residents of Connecticut, North Dakota and Utah)*

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Please complete all sections of this form. Incomplete forms will be returned to you.

| Personal Physician Information                      |                                 |
|---|---------------------------------|
| Personal Physician's Name: _____                    |                                 |
| Address (Street, City, State, Zip Code): _____      | Telephone: (____) _____ - _____ |
| Date of last visit (MM/DD/YYYY): ____ / ____ / ____ | Reason for visit: _____         |

| Prescription Information  |                                 |
|---|---------------------------------|
| Are you currently taking any prescribed medications? <input type="checkbox"/> Yes <input type="checkbox"/> No | If yes, list the medications.   |
| Medication: _____   | Condition/Diagnosis: _____      |
| Prescribing Physician's Name: _____   | Telephone: (____) _____ - _____ |
| Address (Street, City, State, Zip Code): _____  |                                 |
| Medication: _____   | Condition/Diagnosis: _____      |
| Prescribing Physician's Name: _____   | Telephone: (____) _____ - _____ |
| Address (Street, City, State, Zip Code): _____  |                                 |
| <input type="checkbox"/> Check here if you are attaching another sheet for any additional medications.        |                                 |

**SECTION 2**  
 Please provide full details below for each "Yes" answer to questions 5 through 11u in Section 1. 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.  Check here if you are attaching another sheet.

|                                       |                       |
|---------------------------------------|-----------------------|
| Your name _____                       | Employee's Name _____ |
| Your Date of Birth ____ / ____ / ____ |                       |

| Question Number                | Condition/Diagnosis                 | Please list any medication prescribed that you did not already identify in the Prescription Information above. |
|--------------------------------|-------------------------------------|--|
|                                |                                     |  |
| Date of Diagnosis (Month/Year) | Date of Last Treatment (Month/Year) | Type of Treatment  |
|                                |                                     |  |

| Treating Health Professional                      |            |             |                |  |
|---|------------|-------------|----------------|--|
| Physician's Name: _____                           |            |             |                |  |
| Date of last visit: _____ Reason for visit: _____ |            |             |                |  |
| Address _____                                     |            |             |                |  |
| _____ Street                                      | _____ City | _____ State | _____ Zip Code |  |
| Telephone: (____) _____ - _____                   |            |             |                |  |

**GEF09-1**  
**HEA**  
 (The form number above applies to residents of all states except as follows: Form number **GEF09-1** applies to residents of Montana;  
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Please complete all sections of this form. Incomplete forms will be returned to you.

**Trustee of the MetLife Group Life and Health Insurance Program**



|   |                                     |  |                     |
|---|-------------------------------------|--|---------------------|
| Question Number                                   | Condition/Diagnosis                 | Please list any medication prescribed that you did not already identify in the Prescription Information above. |                     |
|   |                                     |  |                     |
| Date of Diagnosis (Month/Year)                    | Date of Last Treatment (Month/Year) | Type of Treatment  |                     |
|   |                                     |  |                     |
| Treating Health Professional                      |                                     |  |                     |
| Physician's Name: _____                           |                                     |  |                     |
| Date of last visit: _____ Reason for visit: _____ |                                     |  |                     |
| Address _____                                     |                                     |  |                     |
| Street  |                                     | City   | State      Zip Code |
| Telephone: (    ) - _____                         |                                     |  |                     |

**GEF09-1**  
**HEA**

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**GEF09-1**

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Please complete all sections of this form. Incomplete forms will be returned to you.

**Trustee of the MetLife Group Life and Health Insurance Program**

**Trust**

| Question Number                                   | Condition/Diagnosis                 | Please list any medication prescribed that you did not already identify in the Prescription Information above. |
|---|-------------------------------------|--|
|   |                                     |  |
| Date of Diagnosis (Month/Year)                    | Date of Last Treatment (Month/Year) | Type of Treatment  |
|   |                                     |  |
| <b>Treating Health Professional</b>               |                                     |  |
| Physician's Name: _____                           |                                     |  |
| Date of last visit: _____ Reason for visit: _____ |                                     |  |
| Address _____                                     |                                     |  |
| _____ Street                                      | _____ City                          | _____ State _____ Zip Code   |
| Telephone: (____) _____ - _____                   |                                     |  |

**GEF09-1**
**HEA**

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**GEF09-1**

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**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 to the extent required by applicable law.

**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.

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

**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 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 Insurance): 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 a 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.

**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.

**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.

**Virginia:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

**GEF09-1**
**FW**

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**GEF09-1**

**FW** applies to residents of Connecticut, North Dakota and Utah)

Please complete all sections of this form. Incomplete forms will be returned to you.

**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.

**GEF09-1**

**FW**

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**GEF09-1**

**FW** applies to residents of Connecticut, North Dakota and Utah)

---

Please complete all sections of this form. Incomplete forms will be returned to you.

## DECLARATIONS AND SIGNATURES

By signing below, I acknowledge:

1. I have read this Statement of Health 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 insurability.
2. I have read the applicable Fraud Warning(s) provided in this Statement of Health form.



\_\_\_\_\_  
Signature of Proposed Insured                      Print Name                      Date Signed (MM/DD/YYYY)

If a child proposed for insurance is age 18 or over, the child must sign this Statement of Health. If the child is under age 18, a Personal Representative for the child must sign, **and indicate the legal relationship between the Personal Representative and the proposed insured**. A Personal Representative for the child is a person who has the right to control the child's health care, usually a parent, legal guardian, or a person appointed by a court.



\_\_\_\_\_  
Signature of Personal Representative                      Print Name                      Date Signed (MM/DD/YYYY)

\_\_\_\_\_  
Relationship of Personal Representative

GEF09-1  
DEC

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**GEF09-1**

**DEC** applies to residents of Connecticut, North Dakota and Utah)

Please complete all sections of this form. Incomplete forms will be returned to you.

# 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 /or 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 Health 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.
- While this authorization is in force, we may use the information we receive under this authorization to improve our underwriting and claims processes generally.
- 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 (or his/her authorized representative) 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

|                               |                          |
|-------------------------------|--------------------------|
| Signature of Proposed Insured | Date Signed (MM/DD/YYYY) |
| Print Name                    | State of Birth           |
|                               | Country of Birth         |

If a child proposed for insurance is age 18 or over, the child must sign this Authorization form. If the child is under age 18, a Personal Representative for the child must sign, **and indicate the legal relationship between the Personal Representative and the proposed insured**. A Personal Representative for the child is a person who has the right to control the child's health care, usually a parent, legal guardian, or a person appointed by a court.

Sign

|   |            |                          |
|---|------------|--------------------------|
| Signature of Personal Representative    | Print Name | Date Signed (MM/DD/YYYY) |
| Relationship of Personal Representative |            |                          |