



P.O. Box 14536  
Des Moines, IA 50306

Dear AOPA Member,

Thank you for inquiring about AOPA Insurance. Enclosed you'll find the information you requested for the following insurance plan: Group Term Life.

Before you take a look at the information I've enclosed, let me mention some of the important benefits you receive with all our insurance plans.

- No general aviation exclusions – This plan does not have any exclusions for general aviation unlike some life insurance plans that exclude the payment of benefits if your death is caused by piloting or flying in any aircraft.
- Plans through AOPA Insurance are group plans, negotiated especially for AOPA Members. Rate changes, although not scheduled, can only be made on a group basis.
- Once we receive your application and you're approved for coverage by the insurer, we'll mail your Certificate to you. You'll then have a full 30 days to review all the benefits in more detail. If you decide this AOPA Insurance Plan is for you, just send in your payment.

Please read the enclosed brochure for more information, including eligibility, renewability, costs, exclusions, limitations and terms of coverage on this plan. Once you determine the amount of personal insurance coverage you need, simply complete and return the application in the postage-paid envelope provided. If no coverage is selected on the enclosed application, you will be issued the lowest benefit amount you are eligible for. If you have any questions along the way, just pick up the phone and call us. Our toll-free number is: 844.304.AOPA (2672).

Group Term Life Insurance underwritten by Metropolitan Life Insurance Company New York, NY 10166

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

Sincerely,

Stephen Miller, Senior Vice President  
Association Member Benefits Advisors, LLC  
AOPA Insurance Administrator  
License #1936106

Association Member Benefits Advisors, LLC  
P.O. Box 14536 • Des Moines, IA 50306  
844.304.AOPA (2672) • [aopa.service@getamba.com](mailto:aopa.service@getamba.com) • [aopainsurance.org/term-life](http://aopainsurance.org/term-life)



# Group Annual Term Life Insurance Plan

## FOR AOPA MEMBERS AND THEIR FAMILIES

### Group Annual Term Life Insurance is Vital Coverage Your Family Needs

You certainly understand the importance of having sufficient life insurance. Now, you have an opportunity to make sure that you have the amount of coverage needed. Your loved ones will appreciate the peace of mind this Plan provides, with benefits up to \$1,000,000 that will let them go on with their lives with fewer financial concerns.

### About This Plan

You may apply for \$5,000 to \$1,000,000 in Group Annual Term Life insurance coverage (in \$5,000 increments). Coverage continues as long as you remain a member in good standing, pay your premium when due, and the Group Policy remains in force.

### Eligibility

All AOPA members under age 66 may apply for coverage for themselves and their spouse age 66 or under.

- Members under age 40 may apply for up to 250,000 of coverage on a simplified issue basis.
- Members age 40-49 may apply for up to \$150,000 of coverage on a simplified issue basis.
- Members age 50-59 may apply for up to \$100,000 of coverage on a simplified issue basis.

For members or spouses, coverage will reduce by 50% at age 70 and by 75% at age 75. Coverage terminates at age 80.

You can add coverage for your depended children under age 19 (25 if full-time student) for \$10,000 of coverage for \$2.60 a month, or \$5,000 of coverage for \$1.30 a month. This coverage is available only to residents of the United States and may not be available in all states. Please contact the administrator for details.

## PLAN FEATURES

### Effective Date

You or your spouse's insurance will become effective on the first day of the month on or after the later of the following dates:

- MetLife approves your or your spouse's proof of good health;
- Your or your spouse's premium is received;
- You or your spouse become eligible for insurance.

### When Coverage Ends

Your insurance stops on the earliest of the following dates:

- The last day of the month during which you are no longer eligible for insurance under the Group Policy.
- If you are not totally disabled, the date the Group Policy terminates.
- If you are totally disabled, the date MetLife Life stops waiving premiums under the Waiver of Life Insurance Premium Disability Benefit.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
- Insurance terminates on the premium renewal date on or first following the member's 80<sup>th</sup> birthday.

### Exclusions

You're covered 365 days a year, wherever you are. The only exclusion is suicide within two years of the date your insurance or increase in insurance starts. The Accelerated Life Benefit is subject to additional exclusions.

### **You won't have to worry about general aviation exclusions.**

This plan does not have any general aviation exclusions, unlike some life insurance plans that exclude aviation-related activities

## OTHER IMPORTANT INFORMATION

### Accelerated Life Benefit

The Accelerated Life Benefit option is available to help terminally ill insureds during a difficult, and often financially challenging time. Under this provision, you may request one advance payment equal to 80% of your in force life insurance, or \$500,000, whichever is less, to be paid while you are still alive. The amount of insurance payable after death will be reduced by this payment. (Premium contributions will not be reduced.) This money can be used to help cover high prescription drug costs ... medical bills ... outstanding debts ... to help pay for experimental treatments ... the cost of modifications to your home ... or for a family vacation – the choice is yours. Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

## **Valuable built-in features**

### **Will Preparation Services<sup>1</sup>**

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 18,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

### **Estate Resolution Services<sup>1</sup>**

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse/domestic partner's estate. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of over 18,000 participating attorneys, for general questions about the probate process.

### **Grief Counseling<sup>2</sup>**

Provides you and your dependents up to five private counseling sessions with a professional grief counselor — per event — to help cope with a loss, no matter the circumstances, whether it's a death, an illness or divorce. Sessions may also be held over the phone.

### **Funeral Planning Assistance<sup>2</sup>**

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists and local support groups.

1. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
2. Grief Counseling and Funeral Planning Assistance are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

## Non-Tobacco Monthly Rates\*

Issue Age	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000
Under 30	\$5.75	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00	\$80.50	\$92.00	\$103.50	\$115.00
30-34	\$5.75	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00	\$80.50	\$92.00	\$103.50	\$115.00
35-39	\$10.35	\$20.70	\$41.40	\$62.10	\$82.80	\$103.50	\$124.20	\$144.90	\$165.60	\$186.30	\$207.00
40-44	\$15.70	\$31.40	\$62.79	\$94.19	\$125.58	\$156.98	\$188.37	\$219.77	\$251.16	\$282.56	\$313.95
45-49	\$19.66	\$39.32	\$78.64	\$117.96	\$157.27	\$196.59	\$235.91	\$275.23	\$314.55	\$353.87	\$393.19
50-54	\$27.21	\$54.42	\$108.84	\$163.25	\$217.67	\$272.09	\$326.51	\$380.93	\$435.34	\$489.76	\$544.18
55-59	\$42.53	\$85.07	\$170.13	\$255.20	\$340.26	\$425.33	\$510.39	\$595.46	\$680.52	\$765.59	\$850.66
60-64	\$66.68	\$133.35	\$266.71	\$400.06	\$533.42	\$666.77	\$800.12	\$933.48	\$1,066.83	\$1,200.19	\$1,333.54
65-69	\$74.15	\$148.30	\$296.61	\$444.91	\$593.22	\$741.52	\$889.82	\$1,038.13	\$1,186.43	\$1,334.74	\$1,483.04

## Tobacco Monthly Rates\*

Issue Age	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000
Under 30	\$15.70	\$31.40	\$62.79	\$94.19	\$125.58	\$156.98	\$188.37	\$219.77	\$251.16	\$282.56	\$313.95
30-34	\$15.70	\$31.40	\$62.79	\$94.19	\$125.58	\$156.98	\$188.37	\$219.77	\$251.16	\$282.56	\$313.95
35-39	\$26.91	\$53.82	\$107.64	\$161.46	\$215.28	\$269.10	\$322.92	\$376.74	\$430.56	\$484.38	\$538.20
40-44	\$38.12	\$76.25	\$152.49	\$228.74	\$304.98	\$381.23	\$457.47	\$533.72	\$609.96	\$686.21	\$762.45
45-49	\$49.34	\$98.67	\$197.34	\$296.01	\$394.68	\$493.35	\$592.02	\$690.69	\$789.36	\$888.03	\$986.70
50-54	\$69.82	\$139.63	\$279.27	\$418.90	\$558.53	\$698.17	\$837.80	\$977.43	\$1,117.06	\$1,256.70	\$1,396.33
55-59	\$102.35	\$204.70	\$409.40	\$614.10	\$818.80	\$1,023.50	\$1,228.20	\$1,432.90	\$1,637.60	\$1,842.30	\$2,047.00
60-64	\$147.78	\$295.55	\$591.10	\$886.65	\$1,182.20	\$1,477.75	\$1,773.30	\$2,068.85	\$2,364.40	\$2,659.95	\$2,955.50
65-69	\$147.78	\$295.55	\$591.10	\$886.65	\$1,182.20	\$1,477.75	\$1,773.30	\$2,068.85	\$2,364.40	\$2,659.95	\$2,955.50

\*You will be billed Quarterly.

Coverage reduces by 50% at age 70 and by 75% at age 75. Coverage terminates at age 80.

Premiums are based on your age at date of issue and will increase as you enter a new age bracket. (Rate credits are not guaranteed but dependent on group experience.) The Group Annual Term Life period begins on the effective date assigned by MetLife.

If no coverage is selected on the enclosed application, you will be issued the lowest benefit amount you are eligible for.

## About This Plan Information

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

## How to Apply

1. Complete, date and sign the Application. Be sure to indicate the coverage amount of your choice.
2. Do not send any money until MetLife Insurance Company has approved your Application and notifies you of the premium contribution due, based on the information you have provided.
3. Mail your completed Application to:  
AOPA Insurance Administrator  
P.O. Box 14536  
Des Moines, IA 50306

The Group Term Life Insurance Plan is medically underwritten based on the information provided by you on your Application. It is important that you complete the form truthfully and completely. Your Application is subject to MetLife Insurance Company's approval and more medical information may be requested. A physical exam, EKG, blood test or other medical information may be required. If so we will arrange for an independent professional paramedic to contact you and arrange to perform these simple tests at your convenience. The exam and the blood test will be paid for by the Plan.

## Administered by:



Association Member Benefits Advisors, LLC (AMBA)

P.O. Box 14536  
Des Moines, IA 50306

## QUESTIONS?

**Call:** 844.304.AOPA (2672)

**Visit:** [aopainsurance.org/termlife](http://aopainsurance.org/termlife)

**E-Mail:** [aopa.service@getamba.com](mailto:aopa.service@getamba.com)

AR Insurance License #100114462

CA Insurance License #0I96562

In CA d/b/a Association Member Benefits & Insurance Agency

## Group Term Life Insurance Underwritten by:



Metropolitan Life Insurance

Company New York, NY 10166

Policy Number: 229348

L1122027237[exp1124][All States][DC, GU, MP, PR, VI]

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00442B

**ENROLLMENT • CHANGE FORM**  
**Annual Renewable Term Life**



Metropolitan Life Insurance Company, New York, NY 10166

00442  
074030010101

**GROUP CUSTOMER INFORMATION (To be Completed by the Recordkeeper)**

Name of Policyholder: <b>Aircraft Owners and Pilots Association (AOPA)</b>	Sponsoring/Participating Association (if different from Policyholder)	Group Customer # <b>229348</b>
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**YOUR ENROLLMENT INFORMATION (To be Completed by the Member)**

Name (First, Middle, Last)		Social Security # - -	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address (Street, City, State, Zip Code)	Phone #	Date of Birth (MM/DD/YYYY)	
Email Address	<input type="checkbox"/> New Enrollment <input type="checkbox"/> Change in Enrollment	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.**

**Term Life Insurance**

☐ Term Life<sup>1</sup>  
☐ \$150,000 (\_YN1) ☐ \$250,000 (\_ZN1) ☐ \$500,000 (\_501) ☐ \$750,000 (\_7N1) ☐ \$1,000,000 (\_WW1)  
☐ Enter an amount, between a minimum of \$5,000 and a maximum of \$1,000,000. \_\_\_\_\_

☐ Dependent Spouse/Civil Union Partner<sup>2</sup> /Domestic Partner<sup>3</sup> Life<sup>1,4</sup>  
☐ \$150,000 (\_YN5) ☐ \$250,000 (\_ZN5) ☐ \$500,000 (\_505) ☐ \$750,000 (\_7N5) ☐ \$1,000,000 (\_WW5)  
☐ Enter an amount, between a minimum of \$5,000 and a maximum of \$1,000,000. \_\_\_\_\_

☐ Dependent Child Life<sup>4</sup>  
☐ \$5,000 (N0C7) ☐ \$10,000 (N0E7)

**Dependent Information**

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

Name of your Spouse/Civil Union Partner/Domestic Partner (First, Middle, Last)	Date of Birth (MM/DD/YYYY)	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name(s) of your Child(ren) (First, Middle, Last)	Date of Birth (MM/DD/YYYY)	<input type="checkbox"/> Male <input type="checkbox"/> Female
		<input type="checkbox"/> Male <input type="checkbox"/> Female
		<input type="checkbox"/> Male <input type="checkbox"/> Female
		<input type="checkbox"/> Male <input type="checkbox"/> 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 for Term Life**

Have you smoked cigarettes, pipes or cigars or used tobacco in any form in the past 24 months?	Member <input type="checkbox"/> Yes <input type="checkbox"/> No	Spouse/Civil Union Partner/Domestic Partner <input type="checkbox"/> Yes <input type="checkbox"/> No
If you are changing smoking status Status is changing from: <input type="checkbox"/> Smoker to Non-Smoker <input type="checkbox"/> Non-Smoker to Smoker		
Change is for: <input type="checkbox"/> Member <input type="checkbox"/> Spouse/Civil Union Partner/Domestic Partner		

<sup>1</sup> 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. This benefit may be taxable and you are advised to seek assistance from a personal tax advisor. <sup>2</sup> Civil Union Partners registered pursuant to the New Jersey Civil Union Act or to similar laws of other jurisdictions which provide substantially all the rights and benefits of marriage. <sup>3</sup> Domestic Partner includes your registered Domestic Partner if you and your Domestic Partner are registered as domestic partners, civil union partners or reciprocal beneficiaries with a government agency or office where such registration is available. It also includes your non-registered Domestic Partner in whom you have an insurable interest. By enrolling such Domestic Partner for coverage and signing this enrollment form, you are attesting to your insurable interest. <sup>4</sup> Amounts will be subject to state limits, if applicable.

**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. For questions 5 through 11u, for "yes" answers, please provide full details in Section 2.

1. Member's height \_\_\_\_\_ feet \_\_\_\_\_ inches      Spouse/Civil Union Partner/Domestic Partner's \_\_\_\_\_ feet \_\_\_\_\_ inches  
 Member's weight \_\_\_\_\_ pounds      Spouse/Civil Union Partner/Domestic Partner's weight \_\_\_\_\_ pounds
- |   | Member   | Spouse/Civil Union Partner/Domestic Partner              |
|---|--|--|
| 2. Are you now on a diet prescribed by a physician or other health care provider?<br>Member: Indicate type _____<br>Spouse/Civil Union Partner/Domestic Partner: Indicate type _____  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Are you now pregnant?<br>Member: If "yes," what is your due date (month/day/year)? _____<br>Physician's name _____ Telephone: (____) _____ - _____<br>Spouse/Civil Union Partner/Domestic Partner:<br>If "yes," what is your due date (month/day/year)? _____<br>Physician's name _____ Telephone: (____) _____ - _____  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Are you now, or have you in the past 2 years, used tobacco in any form?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. 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)"<br>Member: _____ Spouse/Domestic Partner: _____   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. 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?<br>Member: <input type="checkbox"/> declined <input type="checkbox"/> postponed <input type="checkbox"/> withdrawn <input type="checkbox"/> rated <input type="checkbox"/> modified <input type="checkbox"/> issued other than as applied for? Indicate reason _____<br>Spouse/Civil Union Partner/Domestic Partner: <input type="checkbox"/> declined <input type="checkbox"/> postponed <input type="checkbox"/> withdrawn <input type="checkbox"/> rated <input type="checkbox"/> modified <input type="checkbox"/> issued other than as applied for? Indicate reason _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Are you now receiving or applying for any disability benefits, including workers' compensation?<br>Member: If "yes" provide details _____<br>Spouse/Civil Union Partner/Domestic Partner: If "yes" provide details _____   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. 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"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 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"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. <b>For residents of all states except CT, please answer the following question:</b> 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"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. Have you ever been diagnosed, treated or given medical advice by a physician or other health care provider for:<br>a. cardiac or cardiovascular disorder?<br>Member: Indicate type _____<br>Spouse/Civil Union Partner/Domestic Partner Indicate type _____<br>b. stroke or circulatory disorder?<br>Member: Indicate type _____<br>Spouse/Civil Union Partner/Domestic Partner Indicate type _____<br>c. high blood pressure?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

**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;**GEF20-AOPA-ARTL-UT-2** applies to residents of Utah**GEF20-AOPA-ARTL-WA-2** applies to residents of Washington)

**MetLife**

Metropolitan Life Insurance Company, New York, NY 10166

- d. cancer, Hodgkins disease, lymphoma or tumors? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- e. anemia, leukemia or other blood disorder? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- f. diabetes? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Your age at diagnosis?: \_\_\_\_\_ ☐ Check if insulin treated  
 Spouse/Domestic Partner: Your age at diagnosis? \_\_\_\_\_ ☐ Check if insulin treated
- g. asthma, COPD, emphysema or other lung disease? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- h. ulcers, stomach, hepatitis or other liver disorder? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- i. colitis, Crohn's, diverticulitis or other intestinal disorder? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- j. memory loss? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- k. epilepsy, paralysis, seizures, dizziness or other neurological disorder? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Specify date of last seizure (month/year) \_\_\_\_\_ Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Specify date of last seizure (month/year) \_\_\_\_\_  
 Indicate type \_\_\_\_\_
- l. Epstein-Barr, chronic fatigue syndrome or fibromyalgia? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- m. multiple sclerosis, ALS or muscular dystrophy? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- n. lupus, scleroderma, auto immune disease or connective tissue disorder? ☐ Yes ☐ No ☐ Yes ☐ No
- o. arthritis? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: ☐ osteoarthritis ☐ rheumatoid ☐ other/type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: ☐ osteoarthritis ☐ rheumatoid  
☐ other/type \_\_\_\_\_
- p. back, neck, knee, spinal, joint or other musculoskeletal disorder? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- q. carpal tunnel syndrome? ☐ Yes ☐ No ☐ Yes ☐ No
- r. kidney, urinary tract or prostate disorder? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- s. thyroid or other gland disorder? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- t. mental, anxiety, depression, attempted suicide or nervous disorder? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_
- u. sleep apnea? ☐ Yes ☐ No ☐ Yes ☐ No  
 Member: Indicate type \_\_\_\_\_  
 Spouse/Civil Union Partner/Domestic Partner: Indicate type \_\_\_\_\_

**After completing the Personal Physician and Prescription Information, please provide full details in Section 2 for "yes" answers to questions 8 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;*

**GEF20-AOPA-ARTL-UT-2** applies to residents of Utah

**GEF20-AOPA-ARTL-WA-2** applies to residents of Washington)



**MetLife**

Metropolitan Life Insurance Company, New York, NY 10166

**MEMBER SECTION****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? ☐ Yes ☐ 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): \_\_\_\_\_

☐ 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 8 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 Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Question Number	Condition/Diagnosis/Type	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: (\_\_\_\_) \_\_\_\_ - \_\_\_\_

Question Number	Condition/Diagnosis/Type	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;**GEF09-1****HEA** applies to residents of Connecticut, North Dakota;**GEF20-AOPA-ARTL-UT-2** applies to residents of Utah**GEF20-AOPA-ARTL-WA-2** applies to residents of Washington)

SPOUSE/CIVIL UNION PARTNER/DOMESTIC PARTNER SECTION		
<b>Personal Physician Information</b>		
Personal Physician's Name: _____		
Address (Street, City, State, Zip Code): _____		Telephone: (____) ____ - ____
Date of last visit (MM/DD/YYYY): ____ / ____ / ____		Reason for visit: _____
<b>Prescription Information</b>		
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.		
<b>SECTION 2</b>		
Please provide full details below for each "Yes" answer to questions 8 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. <input type="checkbox"/> Check here if you are attaching another sheet.		
Your Date of Birth ____ / ____ / ____		
Question Number	Condition/Diagnosis/Type	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: (____) ____ - ____		
Question Number	Condition/Diagnosis/Type	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: (____) ____ - ____		

## 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.

**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

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

GEF09-1

*FW applies to residents of Connecticut, North Dakota;*

GEF20-AOPA-ARTL-UT-2 *applies to residents of Utah*

GEF20-AOPA-ARTL-WA-2 *applies to residents of Washington)*

## 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. I also understand that unless otherwise specified in the group insurance certificate, insurance due upon the death of a Dependent is payable to the Member.

☐ 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:

- 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 insurability.
- 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.
- I understand that, on the date dependent insurance for a person is scheduled to take effect, the dependent must not be confined at home under a physician's care, receiving or applying for disability benefits from any source, or Hospitalized. If the dependent does not meet this requirement on such date, the insurance will take effect on the date the dependent is no longer confined, receiving or applying for disability benefits from any source, or Hospitalized. **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.
- 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. Coverage will not take effect, or it will be limited, until notice is received that MetLife has approved the coverage or increase.
- I have read the Beneficiary Designation section provided in this enrollment form and I have made a designation if I so choose.
- 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)

GEF09-1  
DEC

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

**GEF09-1**

**DEC** applies to residents of Connecticut, North Dakota;

**GEF20-AOPA-ARTL-UT-2** applies to residents of Utah

**GEF20-AOPA-ARTL-WA-2** applies to residents of Washington)

**MetLife**

Metropolitan Life Insurance Company, New York, NY 10166

**Spouse/Civil Union Partner/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 insurability.
2. I have read the applicable Fraud Warning(s) provided in this enrollment form.

\_\_\_\_\_  
Signature of Spouse/  
Civil Union Partner/Domestic Partner\_\_\_\_\_  
Print Name\_\_\_\_\_  
Date Signed (MM/DD/YYYY)**GEF09-1****DEC***(The form number above applies to residents of all states except as follows: Form number **GEF09-1** applies to residents of Montana;***GEF09-1***DEC applies to residents of Connecticut, North Dakota;***GEF20-AOPA-ARTL-UT-2** *applies to residents of Utah***GEF20-AOPA-ARTL-WA-2** *applies to residents of Washington)*

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**Aircraft Owners and Pilots Association (AOPA)**  
**EF-SOH100M-NJ (09/21)**

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.

**Payment Information**

I am selecting the following:

Payment method: ☐ Check ☐ EFTFrequency of payment: ☐ Annual ☐ Semiannual ☐ Quarterly ☐ Monthly (EFT Only)

Washington residents please be advised of the following:

**MetLife<sup>®</sup>**  
Metropolitan Life Insurance Company  
200 Park Avenue, New York, New York 10166

IMPORTANT INFORMATION ABOUT THE COVERAGE YOU ARE BEING OFFERED

Save this statement! It may be important to you in the future. The Washington State Insurance Commissioner requires that we give you the following information about the coverage offered to you under a group policy issued by MetLife, to Aircraft Owners and Pilots Association.

The policy is subject to and governed by the laws of the state of New Jersey.

The certificate of coverage issued to you is governed by the state of Washington.

The Washington State Insurance Commissioner has authority to assist you concerning your coverage.

To keep this coverage, you are required continue membership in Aircraft Owners and Pilots Association. Membership costs may increase in future years. You will also have the premiums to pay.

The coverage can be discontinued by the group. It can be terminated by the insurer. If the group organization ceases to exist, your coverage would terminate. You are not entitled by the contract to convert your coverage to your own policy.

The policyholder will be paid for participation in this insurance program.

If you apply for this coverage, you will not have a "free look" during which you may cancel your contract and recover your premium without obligation. Your membership fee to join the group is not refundable.

DELIVERED to the applicant this 1 day of May, 2021, by  
(month) (year)

Stephen Miller  
(Signature of insurance producer)

Printed Name: \_\_\_\_\_

I ACKNOWLEDGE THAT I HAVE RECEIVED AND UNDERSTAND THIS DISCLOSURE STATEMENT:

\_\_\_\_\_  
(Signature of applicant)

Printed Name: \_\_\_\_\_

# 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 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.



Signature of Member

Date Signed (MM/DD/YYYY)

Print Name

State of Birth

Country of Birth



Signature of Spouse/Civil Union Partner/Domestic Partner

Date Signed (MM/DD/YYYY)

Print Name

State of Birth

Country of Birth



Delaware American Life Insurance Company  
MetLife Legal Plans, Inc.  
MetLife Legal Plans of Florida, Inc.  
MetLife Health Plans, Inc.

Metropolitan Life Insurance Company  
Metropolitan Tower Life Insurance Company  
SafeGuard Health Plans, Inc.  
SafeHealth Life Insurance Company

## Our Privacy Notice

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We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. "Personal information" as used here means anything we know about you personally.

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### SECTION 1: Plan Sponsors and Group Insurance Contract Holders

This privacy notice is for individuals who apply for or obtain our products and services under an employee benefit plan, group insurance or annuity contract, or as an executive benefit. In this notice, "you" refers to these individuals.

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### SECTION 2: Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

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### SECTION 3: Collecting Your Information

We typically collect your name, address, age, and other relevant information. We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life, car, and home insurers. They also include a legal plans company and a securities broker-dealer. In the future, we may also have affiliates in other businesses.

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### SECTION 4: How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don't control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

We may ask for medical information. The Authorization that you sign when you request insurance permits these sources to tell us about you. We may also, at our expense:

- Ask for a medical exam
- Ask for blood and urine tests
- Ask health care providers to give us health data, including information about alcohol or drug abuse

We may also ask a consumer reporting agency for a "consumer report" about you (or anyone else to be insured). Consumer reports may tell us about a lot of things, including information about:

- Reputation
- Driving record
- Finances
- Work and work history
- Hobbies and dangerous activities

The information may be kept by the consumer reporting agency and later given to others as permitted by law. The agency will give you a copy of the report it provides to us, if you ask the agency and can provide adequate identification. If you write to us and we have asked for a consumer report about you, we will tell you so and give you the name, address and phone number of the consumer reporting agency.

Another source of information is MIB, Inc. ("MIB"). It is a not-for-profit membership organization of insurance companies which operates an information exchange on behalf of its Members. We, or our reinsurers, may make a brief report to MIB. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted, MIB, upon request, will supply such company with the information in its file. Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. You may do so by writing to MIB, Inc., 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734 or go to MIB website at [www.mib.com](http://www.mib.com).



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## SECTION 5: Using Your Information

We collect your personal information to help us decide if you're eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- perform business research
- market new products to you
- comply with applicable laws
- process claims and other transactions
- confirm or correct your information
- help us run our business

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## SECTION 6: Sharing Your Information With Others

We may share your personal information with others with your consent, by agreement, or as permitted or required by law. We may share your personal information without your consent if permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor. Before sharing your information with any affiliate or joint marketing partner for their own marketing purposes, however, we will first notify you and give you an opportunity to opt out.

Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits
- giving your information to someone with a legal interest in your assets (for example, a creditor with a lien on your account)
- giving your information to your health care provider
- having a peer review organization evaluate your information, if you have health coverage with us
- those listed in our "Using Your Information" section above

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## SECTION 7: HIPAA

We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you request or purchase dental, vision, long-term care and/or medical insurance from us. HIPAA limits our ability to use and disclose the information that we obtain as a result of your request or purchase of insurance. Information about your rights under HIPAA will be provided to you with any dental, vision, long-term care or medical coverage issued to you.

You may obtain a copy of our HIPAA Privacy Notice by visiting our website at [www.MetLife.com](http://www.MetLife.com). For additional information about your rights under HIPAA; or to have a HIPAA Privacy Notice mailed to you, contact us at [HIPAAprivacyAmericasUS@metlife.com](mailto:HIPAAprivacyAmericasUS@metlife.com), or call us at telephone number (212) 578-0299.

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## SECTION 8: Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. We will provide it as long as it is reasonably locatable and retrievable. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife.

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## SECTION 9: Questions

We want you to understand how we protect your privacy. If you have any questions or want more information about this notice, please contact us. A detailed notice shall be furnished to you upon request. When you write, include your name, address, and policy or account number.

**Send privacy questions to:**

MetLife Privacy Office  
P. O. Box 489  
Warwick, RI 02887-9954  
[privacy@metlife.com](mailto:privacy@metlife.com)

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of the MetLife companies listed at the top of the first page.

## MIB PRE NOTICE

Information regarding your insurability will be treated as confidential. Metropolitan Life Insurance Company ("MetLife") or its reinsurers may, however, make a brief report thereon to MIB, Inc., a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company. MIB, upon request, will supply such company with the information in its file.

Upon receipt of the request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400 Braintree, MA 02184-8734.

MetLife, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).