

ENROLLMENT • CHANGE FORM

GROUP CUSTOMER INFORMATION (To be Completed by the Administrator)					
Name of Group Customer/Employer American Federation of Teachers	Group Customer # 119160	Report # 119163	Sub Code 0001	Branch	Coverage Effective Date (MM/DD/YYYY)

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)			Date of Birth (MM/DD/YYYY)
Phone #	Email Address	Original Date Joined AFT (MM/DD/YYYY)	Member's Basic Annual Earnings:

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.

- ▶ If you are enrolling during the initial enrollment period, you must complete this Hospitalization question for Long Term Benefits. If you answered "yes" to the Hospitalization question, you must complete the Health Information section of this form. Have you been **Hospitalized** as defined below (not including well-baby delivery) in the past 90 days?
 Member
 Yes No
Hospitalized means admission for inpatient care in a hospital; receipt of care in a hospice facility, intermediate care facility, or long term care facility; or receipt of the following treatment wherever performed: chemotherapy, radiation therapy, or dialysis.
- ▶ If you are requesting an increase in coverage you must complete a Statement of Health form*.
- ▶ If you are enrolling after the initial enrollment period you must complete the Health Information section of this form.

Disability Income Insurance
<input type="checkbox"/> Long Term Benefits
First select your monthly benefit Enter an increment of \$100 up to a maximum of 60% of your Predisability Earnings: \$_____
Then select your option:
<input type="checkbox"/> Elimination Period 60 days / Maximum Benefit Period is the earlier of 5 years or your normal retirement age
<input type="checkbox"/> Elimination Period 90 days / Maximum Benefit Period is the earlier of 5 years or your normal retirement age

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SUBMISSION INSTRUCTIONS

After completion, make a copy for your records and return the original to AGIA, PO Box 47060, Phoenix, AZ 85068.

*Visit www.aftbenefits.org/SOH to download a form.

HEALTH INFORMATION

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.

- | | Member |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| 1. 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? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Are you now receiving or applying for any disability benefits, including workers' compensation? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. 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 |
| 4. Have you ever been diagnosed, treated or given medical advice by a physician or other health care provider for: | |
| a. cardiac or cardiovascular disorder? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. stroke or circulatory disorder? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. high blood pressure? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. cancer, Hodgkins disease, lymphoma or tumors? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. diabetes? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If you answered “yes” to any of the above questions, a Statement of Health form* must also be completed for the person to whom the “yes” applies.

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FRAUD WARNINGS

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

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

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

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

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

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

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

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

New York (only applies to Accident and Health Benefits): Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to 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.

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.

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*Visit www.aftbenefits.org/SOH to download a form.

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.

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DECLARATIONS AND SIGNATURE

By signing below, I acknowledge:

1. I have read this enrollment form and declare that all information I have given is true and complete to the best of my knowledge and belief.
2. I declare that I am actively at work on the date I am enrolling.
3. I understand that if I do not enroll for disability coverage during the initial enrollment period, or if I do not enroll for the maximum amount of coverage for which I am eligible, evidence of insurability satisfactory to MetLife may be required to enroll for or increase such coverage after the initial enrollment period has expired. Coverage will not take effect, or it will be limited, until notice is received that MetLife has approved the coverage or increase.
4. I have read the applicable Fraud Warning(s) provided in this enrollment form.



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

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