Life Insurance Changes

To drop dependents:

• Life Insurance Change Form (Page 2)

To add dependents:

- Life Insurance Change Form (Page 2)
- MetLife Enrollment/Change Form (Page 4)

To drop or reduce Life or AD&D insurance:

• Life Insurance Change Form (Page 2)

To add or increase Life or AD&D amounts:

- Life Insurance Change Form (Page 2)
- MetLife Enrollment/Change Form (Page 4)
- MetLife Statement of Health Form (one for each person whose amount you wish to add or increase, including yourself) (Page 7)

Please send completed forms to Kris Akut, Benefits Coordinator.

2022 Life/AD&D Insurance Change Form

| Last Name: | First Name: |
|---|--|
| Moody ID #: | |
| My CURRENT Life Insurance is: | |
| ☐ Basic \$25,000 ☐ Optional \$(indicate amount) | ☐ Child \$10,000 ☐ Spouse Optional \$(indicate amount) |
| I would like my NEW Life Insurance to be: | |
| ☐ Drop my Optional Life Insurance | Add or Increase Spouse Life Insurance to \$(indicate amount)* |
| Add or Increase my Optional Life Insurance to \$(indicate amount)* | ☐ Drop Spouse Life Insurance |
| _ | Add Child Life Insurance** |
| Decrease my Optional Life Insurance to \$(indicate amount) | ☐ Drop Child Life Insurance |
| I would like to <u>ADD or DROP</u> dependent(s) | • |
| Add** Name of Dependent: Drop Relationship to you: | Birth date:/ |
| Add** Name of Dependent: Drop Relationship to you: | Birth date:/ |
| Add** Name of Dependent: Drop Relationship to you: | Birth date:/ |
| Add** Name of Dependent: Drop Relationship to you: | Birth date:/ |
| My CURRENT AD&D Insurance is: | |
| ☐ Basic \$25,000 ☐ Employee Optional \$(indicate amount) | Family Optional \$(indicate amount) |
| I would like my NEW AD&D Insurance to b | <u>oe</u> : |
| ☐ Drop my AD&D Insurance | ☐ Add or Increase my Family AD&D Insurance to |
| Add or Increase my Employee AD&D Insurance to \$ (indicate amount)*** | \$(indicate amount)*** Decrease my Family AD&D Insurance to \$(indicate amount) |
| Decrease my Employee AD&D Insurance to \$(indicate amount) | |
| Effective Date of Change: 01/01/2022 | |
| Signature of Francisco | Date: / / |

^{*} If you are <u>raising</u> your amount of life insurance or <u>applying for the first time</u>, for yourself or your spouse, you must fill out

- one Enrollment/Change Form and a separate Statement of Health Form for each person.

 ** If you are adding new children to your coverage, you must fill out an Enrollment/Change Form.
- *** If you are adding or increasing your AD&D insurance, you must fill out an Enrollment/Change Form.



| ENROLLMENT • CI | HANGE FORM | | | • | |
|---|---|---|-------------------|---------------------------------------|-----------------|
| GROUP CUSTOM | ER INFORMATION (To be Cor | mpleted by the Recor | dkeeper) | | |
| Name of Group Customer/E The Moody Bible Institute Date of Hire (MM/DD/YYYY | of Chicago | Group Customer # 145676 Coverage Effective | Report # 145676 | Sub Code 0001 | Branch 0001 |
| Date of Tille (MINI/DD/11111 |) | Coverage Effective | Date (IVIIVII) | 71111) | |
| YOUR ENROLLMI | ENT INFORMATION (To be Co | ompleted by the Emp | loyee) | | |
| Name (First, Middle, Last) | · | | | Social Security # | ☐ Male ☐ Female |
| Address (Street, City, State | , Zip Code) | |] | Date of Birth (MM/DD/ | YYYY) |
| Phone # | Email Address | ☐ New Enrollment If due to a Qualifying | | e in Enrollment event date (MM/DD/ | YYYY) |
| contributions are required ► If you are enrolling durin • If you are enrolling for • If you are enrolling for | t materials and I request coverage for the d for Basic Life and Basic AD&D. I unders g the initial enrollment period, you must also more than \$150,000 of Supplemental/Option more than \$20,000 of Dependent Life Insurthe initial enrollment period, you must also contact the initial enrollment period, you must also contact the initial enrollment period. | stand that contributions a complete a Statement of I anal Life Insurance cance | re required form: | | |
| Term Life Insurance | | | | | |
| ☐ Dependent Spouse Life | 000 up to a maximum of \$500,000. \$ | | 0 □ \$80,00 | 0 🗌 \$90,000 🔲 \$ | 5100,000 |
| Accidental Death & Disme | emberment (AD&D) Insurance | | | | |
| Basic AD&D Voluntary AD&D First select your option □ Employee only □ Employee + Depend Then select your level of one of the select your level of the select your level of \$10,000 and | | | | | |
| | an Accelerated Benefits Option under which arge may be deducted from the accelerated state limits, if applicable. | | | | |

GEF02-1 ADM

| Dependent Information | | | | | |
|---|--|-----------------|--|--|--|
| If you are applying for coverage for your Spouse and/or Child(ren), please provide the information requested below: | | | | | |
| Name of your Spouse (First, Middle, Last) | Date of Birth (MM/DD/YYYY) | | | | |
| | | ☐ Male ☐ Female | | | |
| Name(s) of your Child(ren) (First, Middle, Last) | Date of Birth (MM/DD/YYYY) | | | | |
| | | ☐ Male ☐ Female | | | |
| | | ☐ Male ☐ Female | | | |
| | | ☐ Male ☐ Female | | | |
| | | ☐ Male ☐ Female | | | |
| ☐ Check here if you need more lines. Provide the additional information on a se | eparate piece of paper and return it with your e | nrollment form. | | | |

GEF02-1 ADM

FRAUD WARNINGS

Before signing this enrollment 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.

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

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

Maryland: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and 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 (AD&D/Disability/Dental)]: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.

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

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

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

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

BENEFICIARY DESIGNATION FOR EMPLOYEE INSURANCE **Note**: Dependent insurance is payable to the Employee. If you have previously designated a beneficiary under this Group Customer's plan, such beneficiary designation will remain in effect. Any MetLife payment upon your death will be paid in accordance with the records of the recordkeeper for such insurance unless you designate a beneficiary below. I designate the following person(s) as primary beneficiary(ies) for any MetLife payment upon my death. I understand I have the right to change this designation at any time. Primary Beneficiary Full Name Date of Birth Relationship Address (Street, City, State, Zip Code) Share % (Last, First, Middle Initial) (MM/DD/YYYY) Unless otherwise indicated, payment will be made in equal shares to your surviving Primary Beneficiary(ies). TOTAL: 100% If all of the Primary Beneficiary(ies) die before me, I designate as Contingent Beneficiary(ies): Contingent Beneficiary Full Name Date of Birth Relationship Address (Street, City, State, Zip Code) Share % (Last, First, Middle Initial) (MM/DD/YYYY) Unless otherwise indicated, payment will be made in equal shares to your surviving Contingent Beneficiary(ies). 100% TOTAL:

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 and, if I am enrolling for any contributory life insurance, that I was actively at work for at least 20 hours during the 7 calendar days preceding my date of enrollment. I understand that if I am not actively at work on the scheduled effective date of insurance, such insurance will not take effect until I return to active work.
- 3. 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.
- 4. I understand that if I do not enroll for life coverage during the initial enrollment period, or if I do not enroll for the maximum amount of coverage for which I am eligible, evidence of insurability satisfactory to MetLife may be required to enroll for or increase such coverage after the initial enrollment period has expired. Coverage will not take effect, or it will be limited, until notice is received that MetLife has approved the coverage or increase.
- 5. I authorize my employer to deduct the required contributions from my earnings for my coverage. This authorization applies to such coverage until I rescind it in writing.
- 6. I have read the Beneficiary Designation section provided in this enrollment form and I have made a designation if I so choose.
- 7. I have read the applicable Fraud Warning(s) provided in this enrollment form.

| Sign Here | | | | |
|--------------|-----------------------|------------|--------------------------|--|
| | Signature of Employee | Print Name | Date Signed (MM/DD/YYYY) | |

Metropolitan Life Insurance Company Statement of Health Form Instructions

Based on your enrollment, a Statement of Health is required to complete your request for group insurance coverage. Below are instructions for Completing the Statement of Health Form.

A separate Statement of Health form is required for each Proposed Insured / Applicant requesting insurance.

PLEASE USE THE CHECKBOXES TO ENSURE PROPER COMPLETION OF THE FORM.

| Information to be Completed by Employer ☐ Enter Employer Name ☐ Enter Customer Number ☐ Enter SOH Reporting Location (if applicable) ☐ Enter Employer Address ☐ Select type of Insurance ☐ If Life Insurance, enter the additional amount of insurance ☐ Enter Enrollment Year or year of requested increase (usually current year) for reporting purposes only | |
|--|--|
| Information to be Completed by Proposed Insured / Applicant The Proposed Insured / Applicant must complete all information located in the boxes at the top: Enter Employee Name and Social Security Number** Enter Relationship of Proposed Insured / Applicant to Employee Enter Proposed Insured / Applicant's Name Name Email Address Date of Birth Mailing Address Business Telephone Number | |
| **NOTE: The Employee's Name and Social Security Number must appear on the form. | |
| Medical Information — must be completed. Complete Question 1. Check "Yes" or "No" for Questions 2–6 (all parts). Complete Question 7. Complete the details section if ANY of the questions 2 through 6 were answered "Yes." | |
| Signatures The Employee must always sign and date the Statement of Health form. The Proposed Insured / Applicant (if over the age of 18) must sign and date the Statement of Health and Author forms. If the Proposed Insured / Applicant is under the age of 18, his/her personal representative must sign and of Authorization. | |

Upon completion, make a copy of the completed form for your records and FAX or MAIL the completed 3-pages to the Statement of Health (SOH) Unit at MetLife.

Metropolitan Life Insurance Company Statement of Health Unit P.O. Box 14069 Lexington, KY 40512-4069 FAX: 1-859-225-7909

Note: Additional medical information may be required after initial review of completed forms. This information may be in the form of a physical examination, paramedical exam, or Attending Physician Report, in which correspondence will be sent within ten days by MetLife or our approved vendor. Incomplete forms will be returned for completion. For Inquiries, Contact 1-800-638-6420, Prompt 1 (Statement of Health Unit) or email eoi@metlife.com.



STATEMENT OF HEALTH FORM

| To be Completed by the Employer -PLEASE PRINT | | | | | |
|---|--|--------------------------------|-------------|--------------------------|--|
| Employer Name The Moody Bible Institute of Chicago | Customer Number 145676 | Reporting Location N 145676 | | Number | |
| Employer's Street Address 820 North LaSalle Boulevard | City Chicago | State IL | | Zip Code 60610 | |
| Insurance Requested (To be completed for each Proposed Insured / Applic Basic Life Supplemental/Optional Life Group Universal Life Additional Amount of Life Insurance Subject to Medical Underwriting \$ | | e 🗌 Depe | endent Life | 9 | |
| ☐ Short Term Disability ☐ Long Term Disability | | | | | |
| Enrollment Year: | | | | | |
| To be Completed by the Proposed Insured / Applicant (A separate form mu | - | • | | • • | |
| Employee Name (Must Complete) First MI | | nployee Sou ust Complete) | ciai Secui | rity Number | |
| Insurance is for Proposed Insured Name First ☐ Employee ☐ Spouse ☐ Child | | Male Female | Date of I | Birth (Mo Day Yr) | |
| Mailing Address C | City | | State | Zip Code | |
| Business Phone Number Home Phone Number E-mail Address | Sta | ate of Birth | Country | of Birth | |
| GEF02-1 ADM Medical Information — Please complete all questions below. Omitted information will cause delays. "You" and "Your" refers to the Proposed Insured. | | | | | |
| Height feet inches Weight lbs Are you now: a. pregnant? b. taking prescribed medications or on a prescribed diet? If "yes," list: c. receiving or applying for any disability benefits including workers' compe In the past 5 years, have you received medical treatment or counseling by a physician to discontinue, the use of alcohol or prescribed or non-prescribed | physician for, or been advised | d by a | | Yes No | |
| 4. In the past 3 years, have you been convicted of driving while intoxicated or under the influence of alcohol and/or any drug? | | | | | |
| 5. Have you ever been diagnosed, treated or given medical advice by a physic | ian or other health care provid | er for: | | | |
| b. high blood pressure, stroke or circulatory disorder? c. cancer or tumors? | h. colitis, Crohn's or any inter i. Epilepsy, paralysis or dizzi j. mental or nervous disorde k. Lyme disease, Epstein-Ba | ness? r? | | Yes No | |
| | syndrome? I. arthritis, carpal tunnel, or a | iny muscle | | | |
| lung disease? | weakness? m. kidney or urinary tract diso n. thyroid or other gland diso o. back, neck or spinal disoro | rder? | | | |
| 6. Have you ever been diagnosed or treated by a member of the medical profe Syndrome (AIDS), AIDS Related Complex (ARC) or the Human Immunodefit | | iciency | | | |
| 7. Personal Physician: Date and | reason for last visit: | | | | |
| Address: | | | | | |
| Give full details for "Yes" answers on the next page. | | | | | |

GEF02-1 SOH/NW (08/08) MQ

Give full details for "Yes" answers. If more space is needed for full details, attach a separate sheet, sign and date it.

| Question | Dates of | | | Name of Physician or Name of Clinic or Hospital |
|----------|-----------|---------------------|----------|---|
| Number | Treatment | Diagnosis/Condition | Duration | and Complete Address, Including Zip Code |
| | | | | |
| | | | | |
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GEF02-1

MQ

Declaration — I have read this Statement of Health and declare that all information given above is true and complete to the best of my knowledge and belief. I understand that this information will be used by MetLife to determine my insurability.

Fraud Warning:

If you reside in or are applying for insurance under a policy issued in one of the following states, please read the applicable warning.

New York [only applies to Accident and Health Benefits (AD&D/Disability/Dental)]: 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, 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.

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

<u>Massachusetts</u>: 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, and may subject such person to criminal and civil penalties.

<u>New Jersey</u>: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

<u>Oklahoma</u>: 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.

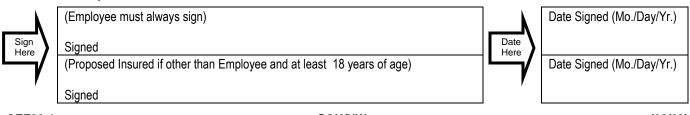
<u>Kansas, Oregon, and Vermont</u>: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of insurance fraud, and may be subject to criminal and civil penalties.

<u>Puerto Rico</u>: Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented, a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000), or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

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

All other states:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a 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 may be a crime and may subject such person to criminal and civil penalties.



GEF02-1a SOH/NW (08/08)
DEC

Authorization

In connection with an enrollment for group insurance, for underwriting and claim purposes regarding the proposed insureds (the proposed insureds are the "employee", spouse, and any other person(s) named below), notwithstanding any prior restriction placed on information, records or data by a proposed insured, each proposed insured authorizes:

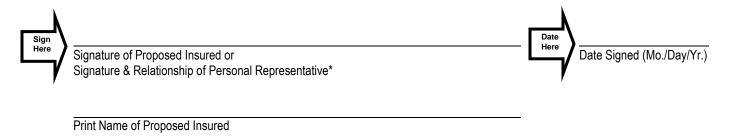
- Any medical practitioner, facility or related entity; any insurer; the Medical Information Bureau, Inc. (MIB); any employer; any group
 policyholder, contract holder or benefit plan administrator; or any government agency to give Metropolitan Life Insurance Company
 ("MetLife") or any third party acting on MetLife's behalf in this regard:
 - personal information and data about the proposed insured;
 - 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; and
 - information, records and data about the proposed insured relating to mental illness, except psychotherapy notes.

Expiration, Revocation and Refusal to Sign: This authorization will expire 24 months from the date on this form or sooner if prescribed by law. Unless permitted by applicable law, the proposed insured cannot revoke this authorization: (1) to the extent that MetLife has taken action relying on the authorization; or (2) if MetLife obtained the authorization as a condition to the proposed insured obtaining insurance coverage. In all other cases, the proposed insured may revoke this authorization at any time. To revoke the authorization, the proposed insured must write to MetLife at P.O. Box 14069, Lexington, KY 40512-4069, and inform MetLife that this Authorization is revoked. Any action taken before MetLife receives the proposed insured's revocation will be valid. Revocation may be the basis for denying coverage or benefits. If the proposed insured does not sign this Authorization, that person's enrollment for group insurance cannot be processed.

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

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

A photocopy of this form is as valid as the original form.



*If a child proposed for insurance is age 18 or over, the child must sign this Authorization. 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.