

User Consent to Receive Policies/Contracts and Disclosures Through Electronic Means (“Consent”)

In this Consent, "we," "us," "our," or "the Company" refers to Metropolitan Life Insurance Company and its affiliates, including: General American Life Insurance Company; MetLife Investors Distribution Company; MetLife Investors Group, Inc.; MetLife Securities, Inc.; Metropolitan Property and Casualty Insurance Company and its subsidiaries; Metropolitan Tower Life Insurance Company; and any future affiliates (collectively “MetLife”). "You" and "yours" refers to the owner of one or more policies/contracts/accounts offered by us.

Please read the following terms and conditions carefully before agreeing to them.

1. Your right to consent. To the extent permitted by law or regulation, this Consent authorizes us to electronically send your insurance policy or annuity contract and accompanying documents (the “Policy Package”), and communications relating to your applications for coverage, and to policies, contracts and accounts you own, excluding notices of lapse, non-renewal and cancellation. You have the option, at any time, to receive a paper copy of any policy or contract or communication from us. You also have the choice to receive certain materials electronically and others on paper. The documents that may be delivered electronically are listed in Section 9. In accordance with law, we will notify you of any additional documents we add to this list. You will continue to receive paper copies of documents that we do not send electronically.

2. Withdrawal of consent. You can easily withdraw your consent at any time.

(a) If you purchased your policy or contract through a representative, you may withdraw your consent by logging onto MetOnline, going to "My Profile," and selecting "Change User Agreement." You can also call the Customer Service Department at 1-866-363-8669 and follow its directions. Auto and Home customers should call 1-800-GET-MET8.

(b) If you purchased your policy or contract directly or without a representative, you can call the Customer Service Department at 1-866-363-8669 and follow its directions.

(c) The withdrawal or update of your consent may take up to 15 days after we receive your request.

3. You are not required to consent to the delivery of documents electronically.

You do not have to sign this Consent in order to do business with MetLife. If you do not wish to consent to electronic delivery, we will send paper copies of your documents and communications to you.

4. How to obtain paper copies; fees. You may obtain paper copies by calling us at 1-866-363-8669. We reserve the right to charge you a fee for sending you paper copies of notices and other documents, except where prohibited by law. No fees may be imposed as a condition or consequence of withdrawal of consent.

5. Methods and timing of delivery of electronic documents.

(a) When you consent to these terms and conditions, then the materials identified in Section 9 may be provided to you in electronic form.

(b) If you consent to electronic delivery of the Policy Package, we will send an email to you at the email address you provided us, which will include a link that will return you to our secure website where you may access and download or print the complete Policy Package.

6. Access your materials promptly. Your rights relating to your policy or contract may be time sensitive. Any document that can be accessed via a link we send to you in an email is deemed to be delivered on the date we send you the email. However, any policy or contract for which a later date is indicated on a policy delivery receipt is deemed to be delivered on such later date. When you receive our email alerting you that a document or a message is waiting for you at the secure website, you should promptly access the site and read the documents and messages.

7. Updating your information. If you consent to receive documents and communications electronically, please be diligent in updating your Profile at MetOnline when your email address or other information changes. You can also update your email address by accessing your customer profile at <http://Online.MetLife.com>. If you purchased your policy or contract directly or without a representative, you can update your email address and other information by calling the Customer Service Department at 1-866-363-8669 and following its directions.

8. Hardware and Software requirements. To receive documents and communications electronically, you must have access to a computer with an Internet connection. If you would like to be able to save the documents you receive, the computer should have a hard drive or other storage device, or be connected to a printer. You must also have an email account to receive communications.

In order to receive your documents electronically, you will need Adobe Acrobat Reader 3.0 (or higher).

You are responsible for ensuring that neither your software nor your Internet service provider inhibits or interferes with the electronic delivery of the materials described herein. We will notify you regarding hardware and software changes.

9. We may deliver these and other documents electronically

Applications for insurance and related disclosure materials

Policies and policy packages

Notice of policy or contract changes, including endorsements, and face increase options

Other legally required notices and disclosures, including privacy notices

Billing and payment materials, including billing statements and notices of premium changes

Tax-related information and forms

Prospectuses

Trade confirmations

Annual and other periodic statements

Claims forms and related information

By submitting your electronic signature below, you confirm to MetLife that:

- You can access and read this Consent and that you agree to its terms and conditions;
- You consent to do business with MetLife electronically;
- You confirm such consent to do business with MetLife electronically;
- You can print this Consent or save/access it for future reference; and
- This Consent remains valid until you withdraw it.

For purposes of receiving electronic transmission of documents from MetLife, as set forth above, my email address is custserv@theaip.com.

Signature: _____

Date: _____

ENROLLMENT • CHANGE FORM

GROUP CUSTOMER INFORMATION (To be Completed by the Recordkeeper)

Name of Group Customer/Employer Washington Counties Insurance Fund	Group Customer # 215712	Report #	Sub Code	Branch
Date of Hire (MM/DD/YYYY)	Coverage Effective Date (MM/DD/YYYY)			

YOUR ENROLLMENT INFORMATION (To be Completed by the Employee)

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	<input type="checkbox"/> New Enrollment <input type="checkbox"/> Change in Enrollment If due to a Qualifying Event, enter date (MM/DD/YYYY)	

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. For Minnesota and Vermont State residents- If I am enrolling for Accident Insurance and Hospital Indemnity Insurance: I declare that all individuals to be insured have medical coverage in force that provides benefits for medical treatment, including hospital, surgical and medical expenses. I have received and read a copy of the Outline of Coverage or other disclosure document for the Accident Insurance, Hospital Indemnity Insurance and Critical Illness Insurance. In certain states, this coverage may be referred to as Critical Illness Insurance, Specified Disease Insurance, Limited Benefit Insurance or Limited Benefit Critical Illness Insurance.

The following disclosure is required by New Mexico law: This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage. If you do not have other health insurance coverage, you may be subject to a federal tax penalty.

Accident Insurance

First select your option <input type="checkbox"/> Low Plan <input type="checkbox"/> High Plan	Then select your level of coverage <input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Spouse/Domestic Partner ¹ <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Employee + Spouse/Domestic Partner ¹ + Child(ren)
------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Hospital Indemnity Insurance (Not available to residents of Idaho)

First select your option <input type="checkbox"/> Low Plan <input type="checkbox"/> High Plan	Then select your level of coverage <input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Spouse/Domestic Partner ¹ <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Employee + Spouse/Domestic Partner ¹ + Child(ren)
------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Critical Illness Insurance

First select your option <input type="checkbox"/> \$15,000 <input type="checkbox"/> \$30,000	Then select your level of coverage <input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Spouse/Domestic Partner ¹ <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Employee + Spouse/Domestic Partner ¹ + Child(ren)
-----------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

¹ 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.

GEF02-1 ADM
 (The form number above applies to residents of all states except as follows: Form number **GEF02-1 ADM** applies to residents of Oregon; **GEF09-1** applies to residents of Louisiana and Montana;
GEF02-1 ADM applies to residents of North Dakota and Utah)

SUBMISSION INSTRUCTIONS

After completion, make a copy for your records and return the original to your Employer.

Dependent Information		
If you are applying for coverage for your Spouse/Domestic Partner and/or Child(ren), please provide the information requested below:		
Name of your Spouse/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
<input type="checkbox"/> Check here if you need more lines. Provide the additional information on a separate piece of paper and return it with your enrollment form.		

GEF02-1 ADM
(The form number above applies to residents of all states except as follows: Form number GEF02-1 ADM applies to residents of Oregon; GEF09-1 applies to residents of Louisiana and Montana; GEF02-1 ADM applies to residents of North Dakota and Utah)

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 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 FW applies to residents of Oregon; GEF09-1 applies to residents of Louisiana and Montana; GEF09-1 FW applies to residents of North Dakota and Utah)

BENEFICIARY DESIGNATION FOR EMPLOYEE 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 Employee.

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

Full Name (First, Middle, Last)	Social Security #	Date of Birth (Mo./Day/Yr.)	Relationship	Share %
Address (Street, City, State, Zip)			Phone #	
Full Name (First, Middle, Last)	Social Security #	Date of Birth (Mo./Day/Yr.)	Relationship	Share %
Address (Street, City, State, Zip)			Phone #	
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%

If all the primary beneficiary(ies) die before me, I designate as contingent beneficiary(ies):

Full Name (First, Middle, Last)	Social Security #	Date of Birth (Mo./Day/Yr.)	Relationship	Share %
Address (Street, City, State, Zip)			Phone #	
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

Your Accident, Hospital Indemnity and Critical Illness Insurance certificate provides limited benefits. Read your certificate carefully.

By providing an electronic signature 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. 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. **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.
4. 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.
5. I have read the Beneficiary Designation section provided in this enrollment form and I have made a designation if I so choose.
6. I have read the applicable Fraud Warning(s) provided in this enrollment form.



Sign Here

E-Signed by _____

Signature of Employee _____ 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 DEC applies to residents of Oregon; GEF09-1 applies to residents of Louisiana and Montana; GEF09-1 DEC applies to residents of North Dakota and Utah)

