# **ENROLLMENT • CHANGE FORM**



Metropolitan Life Insurance Company, New York, NY 10166

### SECTION 1: Group Customer Information (To be Completed by the Recordkeeper) Name of Group Customer/Employer Group Customer Number | Division Dept Code Class Coverage Effective Date (mm/dd/yyyy) Date of hire (*mm/dd/yyyy*) Original COBRA Effective Date (*if applicable, mm/dd/yyyy*) COBRA Termination Date (if applicable, mm/dd/yyyy)

# SECTION 2: Your Enrollment Information (To be Completed by the Employee in blue or black ink)

First Name	Middle Name		Last Name	Э		
SSN	Date of birth <i>(mm/dd/y)</i>		der: //ale	] Female	Marital statu	s:
Address	City	,			State	ZIP
Job title	Basic annual earnings \$	Salari		urs worked pe	er week	
New Enrollment    Change in Enrollment    COBRA Continuation      If due to a Qualifying Event, enter date (mm/dd/yyyy)    COBRA Continuation						
Phone number	Email address					

- I have read my enrollment materials and I request coverage for the benefits for which I am or may become eligible. I understand that no contributions are required for Basic Life and AD&D. I understand that contributions are required for the benefits I select below.
- 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.
- If you are enrolling after the initial enrollment period, please refer to the Declarations and Signature section of this enrollment form to determine the evidence of insurability and late entrant requirements. If evidence of insurability is required for a coverage you are electing, you must complete a Statement of Health form for all amounts you are requesting.

# Term Life and Accidental Death & Dismemberment (AD&D) Insurance

Basic Life<sup>1</sup> and AD&D (Core)

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

Т

# Dental Insurance

Dental Option

#### Select your level of coverage

Employee Only

Employee + Spouse/Domestic Partner<sup>2</sup>

Employee + Child(ren)

 $\Box$  Employee + Spouse/Domestic Partner<sup>2</sup> + Child(ren)

<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> 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.

# **SECTION 3: Dependent Information**

If you are applying for coverages 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 ( <i>mm/dd/yyyy</i> )		
		🗌 Male	🗌 Female
Name(s) of your Child(ren) (first, middle, last)	Date of birth ( <i>mm/dd/yyyy</i> )		
		🗌 Male	🗌 Female
		🗌 Male	🗌 Female
		🗌 Male	🗌 Female
		🗌 Male	🗌 Female

Т

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 **GEF09-1** applies to residents of Montana;

#### GEF02-1

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

# **SECTION 4: 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.

**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 and Utah)



Metropolitan Life Insurance Company, New York, NY 10166

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.

FW

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



Metropolitan Life Insurance Company, New York, NY 10166

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 and Utah)

# **SECTION 5: 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.

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)	SSN	Date of b	Date of birth ( <i>mm/dd/yyyy</i> ) Rela		Share %
Address	City	State	ZIP	Phone number	
Full Name (first, middle, last)	SSN	Date of b	Date of birth (mm/dd/yyyy)		Share %
Address	City	State	ZIP	Phone number	
Full Name (first, middle, last)	SSN	Date of birth (mm/dd/yyyy)		<i>vyy)</i> Relationship	Share %
Address	City	State	ZIP	Phone number	
Payment will be made in equal shares or all to the survivor unless otherwise indicated. Total: 100%					· 100%

#### Payment will be made in equal shares or all to the survivor unless otherwise indicated. lotal: 100%

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

Full Name (first, middle, last)	SSN	Date of birth (mm/dd/yyyy)		Relationship	Share %
Address	City	State	ZIP	Phone number	
Full Name (first, middle, last)	SSN	Date of birth (mm/dd/yyyy)		Relationship	Share %
Address	City	State	ZIP	Phone number	

Payment will be made in equal shares or all to the survivor unless otherwise indicated. Total: 100%

**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 and Utah)

# **SECTION 6: 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 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. I understand that if I do not enroll for dental coverage during the initial enrollment period, a waiting period may be required before I can enroll for such coverage after the initial enrollment period has expired.
- 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 affirmatively decline coverage for any benefits for which I am eligible which I do not request on this enrollment form.
- 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 Signature of Employ			
Print First Name	Print Middle Name	Print Last Name	

# 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 and Utah)

# How to submit this form

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

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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**

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.

#### **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.

#### **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.

#### **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.

### **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 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.

# **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:

process claims and other transactions

confirm or correct your information

help us run our business

- administer your products and services
- perform business research
- market new products to you
- comply with applicable laws

# **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

# **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 <u>www.MetLife.com</u>. For additional information about your rights under HIPAA; or to have a HIPAA Privacy Notice mailed to you, contact us at <u>HIPAAprivacyAmericasUS@metlife.com</u>, or call us at telephone number (212) 578-0299.

# **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.

# **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

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.

# CALIFORNIA HEALTHCARE LANGUAGE ASSISTANCE PROGRAM NOTICE TO INSUREDS

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card, if any, or 1-800-942-0854. For more help call the CA Dept. of Insurance at 1-800-927-4357. To receive a copy of the attached MetLife document translated into Spanish or Chinese, please mark the box by the requested language statement below, and mail the document with this form to: Metropolitan Life Insurance Company PO Box 14587 Lexington, KY 40512 Please indicate to whom and where the translated document is to be sent. Servicio de Idiomas Sin Costo. Puede obtener la ayuda de un intérprete. Se le pueden leer documentos y enviar algunos en español. Para recibir avuda, llámenos al número que aparece en su tarieta de identificación, si tiene una, o al 1-800-942-0854. Para recibir avuda adicional llame al Departamento de Seguros de California al 1-800-927-4357. Para recibir una copia del documento adjunto de MetLife traducido al español, marque la casilla correspondiente a esta oración, y envíe por correo el documento iunto con este formulario a: Metropolitan Life Insurance Company PO Box 14587 Lexington, KY 40512 Por favor, indique a quién y a dónde debe enviarse el documento traducido. NOMBRE DIRECCIÓN 免費語言服務。您可獲得免費口譯服務。您可要求翻譯員向你口譯文件,或可要求向你發回文件的中文譯本。如需協助, 請致電您的ID卡上所示號碼(如有),或 1-800-942-0854。如需更多協助,請致電加州保險部熱線1-800-927-4357。 為收取隨附MetLife文件的中文譯本,請勾選此陳述前的方框,並將文件連同此表一併郵寄至: Metropolitan Life Insurance Company PO Box 14587 Lexinaton, KY 40512 請指明經翻譯文件收件人的姓名及地址。 姓名 地址

Անվձար թարգմանչական ծառայություններ։ Ձեզ կտրամադրվի հայերենի թարգմանիչ, որի օգնությամբ կարող եք հայերենով կարդալ փաստաթղթերը։ Հարցերի դեպքում զանգահարեք մեզ Ձեր ID քարտի վրա նշված հեռախոսահամարով կամ 1-800-942-0854։ Առավել մանրամասն տեղեկատվության համար զանգահարեք Կալիֆորնիայի Ապահովագրական Դեպարտամենտ 1-800-927-4357 հեռախոսահամարով։

សេវាបកប្រែដោយឥតគិតថ្លៃ ។ អ្នកអាចទទួលបានអ្នកបកប្រែម្នាក់ និងឱ្យគេអានឯកសារនានាឱ្យអ្នកស្តាប់ជាភាសាខ្មែរ ។ សម្រាប់ជំនួយ សូមទូរស័ព្ទមកយើង តាមលេខដែល

មានចុះនៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់អ្នកប្រសិនបើមាន ឬ តាមលេខ 1-800-942-0854 ។ សម្រាប់ជំនួយបន្ថែមទៀត សូមទូរស័ព្ទទៅក្រសួងធានារ៉ាប់រងនៃរដ្ឋកាលីហ្វ័រញ៉ា (CA

Dept. of Insurance) สายเฌอ 1-800-927-4357 ฯ

Kev pab txhais lus tsis kom them nqi. Koj thov tau kom nrhiav neeg txhais lus thiab nyeem ntaub ntawv hais ua lus Hmoob rau koj mloog. Yog xav tau kev pab, hu rau peb ntawm tus xov tooj sau hauv koj daim npav ID, yog muaj, lossis 1-800-942-0854. Yog xav kom pab lwm yam hu rau lub CA Hauv Paus lv-saws-las ntawm 1-800-927-4357.

無料の通訳サービス。通訳を通して日本語で文書を読み上げてもらうことができます。サービスの利用をご希望の方は、お手持ちの ID カードに記載されている番号、または 1-800-942-0854 へお電話ください。さらなる支援が必要な場合は、カリフォルニア州保険庁 1-800-927-4357 までお問い合わせくだ さい。

**무료 통역 서비스.** 통역자가 문서를 한국어로 읽어드릴 수 있습니다. 도움이 필요하시면, 귀하의 ID 카드에 있는 번호나 1-800-942-0854 로 전화하십시오. 다른 도움이 필요하시면, 전화번호 1-800-927-4357 로 캘리포니아 보험국에 연락하여 주십시오.

Бесплатные услуги устного перевода. Вы можете воспользоваться услугами переводчика, который прочитает вам документы на русском языке. Чтобы получить помощь, позвоните нам по номеру, указанному на вашей идентификационной карточке, если у вас она есть, либо по номеру 1-800-942-0854. Если вам нужна помощь в других вопросах, позвоните в горячую линию Департамента страхования (CA Dept. of Insurance) 1-800-927-4357.

Libreng serbisyo sa pagsasalin. Maaari kang kumuha ng tagasalin para basahin sa iyo ang mga dokumento sa wikang Tagalog. Para ikaw ay matulungan, tawagan kami sa numerong nakalista sa iyong ID card, kung mayroon man, o sa numerong 1-800-942-0854. Para sa karagdagang tulong tawagan ang CA Dept. of Insurance sa numerong 1-800-927-4357.

Dịch vụ thông dịch miễn phí. Quý vị có thể tìm một thông dịch viên và nhờ đọc các tài liệu này cho quý vị bằng tiếng Việt. Để được giúp đỡ, gọi cho chúng tôi tại số nêu trên thẻ ID của quý vị, nếu có, hoặc 1-800-942-0854. Để được giúp đỡ thêm gọi cho Ban Bảo Hiểm CA tại số 1-800-927-4357.

لا تتوفر خدمات ترجمة بتكلفة. يمكنك الاتصال بمترجم والحصول على خدمة قراءة المستندات باللغة العربية. للمساعدة، اتصل بنا على الرقم الموجود على بطاقة التعريف الخاصة بك، أو اتصل بالرقم 942-985-800-1. ولمزيد من المساعدة، اتصل بقسم التأمينات التابع لـ CA على الرقم 4357-927-800-1. سرويس هاى ترجمه رايگان. شما مى توانيد مترجم و اسنادى را به زبان فارسى براى مطالعه دريافت كنيد. براى راهنمايى،از طريق شماره درج شده در كارت شناسايى خود (در صورت وجود) يا شماره 2084-804-800-1 با ما تماس بگيريد. براى راهنمايى بيشتر با بخش بيمه كاليفرنيا 4357-920-800

**بلا معاوضه مترجم دی خدمات مل سکدی اے۔**تُسی ایک مترجم دی خدمات حاصل کرسکدے او جو توڈے واسطے دستاو یزات پنجابی وچ پڈ سکدا اوے۔ مدد واسطے اپڑیں آئی ڈی کارڈ، گر ہوتو، دے وچ نمبر یا 1804-942-800-1 په کال کرو۔ آگے مزید مدد واسطے اے نمبر 4357-927-800-1 په سی اے ڈیپارٹمنٹ برائے انشورنس نال گال کرو۔