Basic and Optional
Life Insurance and
Accidental Death and
Dismemberment Insurance

Administration Manual for
Personnel, Payroll and Benefits Offices
Introduction

This manual is intended for use as a training document only. The purpose of this manual is as a reference tool to address questions you may have about the administration of PEBB benefits, specifically life insurance through Metropolitan Life (MetLife) Insurance Company.

If there is any inconsistency between information in this manual and the Revised Code of Washington (RCW), Washington Administrative Code (WAC), or the contract with the carrier, RCW, WAC and contract take precedence.

If you have questions contact PEBB Outreach and Training:

- Call: 1-800-700-1555, or
- Secure email: FUZE
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Life Insurance Overview

The PEBB Program offers a group term life insurance policy for eligible employees and their dependents. The term life insurance policy ends when employment ends. However, employees may have an option to continue some or all of their life insurance coverage through portability or conversion with MetLife.

MetLife is the system of record for life and AD&D insurance beginning January 1, 2017.

Basic Life Insurance and Accidental Death and Dismemberment (AD&D)

Basic life and basic AD&D is employer paid.

<table>
<thead>
<tr>
<th>Life Insurance Coverage</th>
<th>Coverage Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Basic Life</td>
<td>$35,000</td>
</tr>
<tr>
<td>Employee Basic AD&amp;D</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

Optional Life Insurance and Accidental Death and Dismemberment (AD&D)

Optional life and optional AD&D is employee paid.

In addition to purchasing optional life and AD&D for themselves, employees may also choose to purchase optional life and AD&D for their eligible dependents. See [WAC 182-12-260](#) for dependent eligibility.

<table>
<thead>
<tr>
<th>Life Insurance Coverage</th>
<th>Premiums Calculated based on</th>
<th>Coverage Amounts</th>
<th>Guaranteed Issue* Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Optional</td>
<td>Employee’s age, tobacco use and amount selected</td>
<td>$10,000 up to $1,000,000 (in $10,000 increments)</td>
<td>Up to $500,000 without carrier approval</td>
</tr>
<tr>
<td>Spouse or State-Registered Domestic Partner Optional</td>
<td>Employee’s age, spouse’s tobacco use and amount selected</td>
<td>$5,000 up to $500,000 (in $5,000 increments)</td>
<td>Up to $100,000 without carrier approval</td>
</tr>
<tr>
<td>Child Optional (ages 14 days to 26 years)</td>
<td>Amount selected</td>
<td>$5,000 up to $20,000 (in $5,000 increments)</td>
<td>Up to $20,000 without carrier approval</td>
</tr>
<tr>
<td>Employee Optional AD&amp;D</td>
<td>Amount selected</td>
<td>$10,000 up to $250,000 (in $5,000 increments)</td>
<td>N/A</td>
</tr>
<tr>
<td>Spouse or State-Registered Domestic Partner Optional AD&amp;D</td>
<td>Amount selected</td>
<td>$10,000 up to $250,000 (in $5,000 increments)</td>
<td>N/A</td>
</tr>
<tr>
<td>Child Optional AD&amp;D</td>
<td>Amount selected</td>
<td>$5,000 up to $25,000 (in $5,000 increments)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*Guaranteed issue is the amount of coverage an employee may select, within the required deadlines, without submitting a statement of health for carrier approval.

Guaranteed Issue
Employees may apply for up to the guaranteed issue amounts of optional life insurance without submitting a statement of health for carrier approval:

- For themselves, their spouse or state-registered domestic partner and children, **no later than 31 days** after the date the employee becomes eligible for PEBB benefits.
- For their spouse or state-registered domestic partner, **no later than 60 days** after the date of marriage or state registration.

Requests for any amount over the guaranteed issue amount submitted within the above deadlines, only the amount over the guaranteed issue will require statement of health. If the employee is denied the additional amount, the employee will be enrolled in the guaranteed issue amount.

Requests for any amount of life insurance outside of the above-mentioned deadlines requires a statement of health and carrier approval.

*Note: Carrier approval is never required for AD&D coverage for the employee, spouse or state-registered domestic partner or child.*

**Employee Eligibility**

Eligibility for life insurance is the same as medical and dental coverage.

Eligible employees are automatically enrolled in employer-paid basic life insurance and basic AD&D when eligibility is sent to MetLife.

**Dependents**

Eligible employees may choose to select optional life and AD&D for themselves and their eligible dependents, as defined in [WAC 182-12-260](#).

**Enrollment**

**Newly Eligible Employees**

Newly eligible employees have 31 days from the date they become eligible to apply for benefits to complete enrollment in optional life insurance and optional AD&D. *(For example: An employee who is eligible to apply for benefits on February 8 has 31 days, or until March 10, to enroll in life insurance)*

Within the 31 days of eligibility employees may select up to the guaranteed issue amounts *(see chart on page 3)* without submitting a statement of health for carrier approval. Employees must be “actively at work” as defined in the [MetLife Certificate of Insurance](#).

Employees may enroll using a paper enrollment form or online through the MetLife MyBenefits portal. Due to timing issues with MetLife receiving eligibility.

*Employees working outside the US must complete a paper form to enroll in optional life insurance.*
Paper Form Enrollment

1. Employees may contact MetLife for the current enrollment form or direct the employee to the [MetLife Employee Enrollment/Change form](#) on the PEBB website.

2. The employee must complete the enrollment form and submit it directly to MetLife using the return information listed at the bottom of the enrollment form.

3. MetLife must receive the form no later than **31 days** after the employee becomes eligible to apply for benefits to receive guaranteed issue amounts without providing a Statement of Health.

4. If MetLife receives the form prior to receiving eligibility the form will be held awaiting eligibility data. After 90 days, if eligibility is not received MetLife will send notification to the employee that the enrollment cannot be processed.

   *Note: Timely keying of newly eligible employees is critical for timely enrollment in optional life and AD&D insurance.*

Online Enrollment

Prior to a newly eligible employee enrolling online through the MetLife [MyBenefits](#) portal:

- The employee must be enrolled in the Pay1 insurance system and benefits must be effective.

- HCA sends an eligibility file nightly to MetLife.

- The portal will be available to employees approximately two days after MetLife receives eligibility for the employee.

- Pending eligibility is not sent to MetLife.

1. Direct employees to MetLife’s portal [www.mybenefits.metlife.com/wapebb](#) to complete enrollment. “PEBB Benefits – State of Washington” is used as the company name.

2. On the next page, find the “First Time User?” box and click the “Register Now” button.

3. On the “Register for MyBenefits” page, complete all required fields to create a user name and password. Step 4 asks the user to read and agree to the Terms of Use. Once the terms of use is reviewed, check the box and then click the “Register” button.

4. On the next page, choose “Enroll/Modify Life Insurance” on the top right list.

5. The next page allows the employee to choose coverage amounts for themselves, their spouse or state-registered domestic partner, and/or their child(ren). If the employee does not want optional life and/or optional AD&D insurance, the employee may select “No Coverage” in the drop-down menu for each family member. *Note: “No Coverage” is at the bottom of the list.*

6. Next, the employee may name beneficiaries. The employee must name beneficiaries, even if they are not selecting optional coverage.

7. The employee should read the Fraud Warning and select the checkbox. Then name their state of birth, the account password and click “Submit.”
8. Once the submission is accepted, the page shows the employee cost per month for each type of optional coverage selected and their beneficiaries. Employees should print or save the confirmation as a PDF for their records.

Deadline Extension

If an employee is unable to access the MetLife MyBenefits portal due to a delay in entering eligibility into the Pay1 insurance system:

1. Employee should contact MetLife for the current enrollment form. You may also provide the employee with the MetLife Employee Enrollment form.

2. Employee must submit the enrollment form to the employer:
   - No later than the new 31 day deadline for employee’s who are notified of eligibility late; or
   - No later than 31 days after the employee advises you they are unable to access the MetLife portal due to late keying.

5. The employer completes the Enrollment Extension form and submits the employee’s enrollment form and the extension form to MetLife for processing. The enrollment and extension forms must be submitted to MetLife using the submission information at the bottom of the enrollment form.

Use this form only as directed on the form. The employee may apply for optional life insurance at any time, but statement of health is required after the initial 31 days of eligibility.

Effective Date

Basic Life and AD&D Insurance – The effective date for basic life and basic AD&D insurance is the first day of the month following the date the employee becomes eligible to apply for benefits. If that day is the first working day of the month, then coverage begins on that day.

Optional Life and AD&D insurance – The effective date for optional life and optional AD&D insurance –
   - For guaranteed issue coverage (see chart on page 3) requested no later than 31 days after the date the employee becomes eligible to apply for benefits, coverage is effective the first day of the month following the date the employee becomes eligible to apply for benefits. If that day is the first working day of the month, then coverage begins on that day.
   - If statement of health and carrier approval is required, the effective date for any amount over the guaranteed issue amount is the date stated by MetLife, in writing, provided the employee is “actively at work” on that date.

Statement of Health

A statement of health is required if the application request falls into one of these categories:

   - The application for employee and/or dependent coverage is received by MetLife more than 31 days after the date of eligibility. Note: Optional AD&D insurance never requires a statement of health.
   - Request is for more than the guaranteed issue amount even if submitted within 31 days of the date of eligibility.
   - Employee requests reinstatement of optional life after coverage is terminated.
• Applicant is increasing the amount of life insurance coverage currently in effect for themselves or their spouse or state-registered domestic partner.

• The employee did not self-pay their life insurance while on leave without pay or between periods of eligibility.

• Employee is requesting more than the guaranteed issue for their spouse or state-registered domestic partner within 60 days of the date of marriage or state registration.

• An employee is rehired and coverage was converted when employment previously ended.

Confirming Life Insurance

Employees should be directed to the MetLife MyBenefits portal to verify their life insurance. PEBB’s MyAccount will no longer list the amount of optional life insurance an employee selected.

Premiums

Basic Life Insurance

The employer paid basic life insurance and AD&D premium are included in the monthly invoice from HCA. HCA will remit the basic payment to MetLife each month.

Optional Life Insurance

Employee paid optional life insurance premiums will be billed to the employee in one of two ways:

• State Agencies on the HRMS Payroll System and all Higher Education Institutions
  Payroll deduction is set up with MetLife. MetLife will share a file each pay period with the amount to be deducted from the employee’s paycheck.

• All Other Employers
  Employees of all other employers will be direct billed each month for their optional life insurance premiums. The invoice will be mailed on the 27th of each month. Employees may work with MetLife to set up auto-payment options.

Academic Year Faculty and 9 Month or More Seasonal Employees

Employers with Payroll Deduction – When an academic year faculty or 9 month or more seasonal employee leaves for their off-quarter/semester or off-season, the employee remains enrolled in the insurance system.

Employers have two options for collecting the optional life insurance premiums:

1. Employers may deduct the premiums from the employee’s last paycheck. Only the amount requested for that pay period should be sent to MetLife.

2. Employees may “pay-as-you-go” by submitting a check to the employing agency for the amount of their premiums each month.

Note: If no payment is remitted for 4 pay cycles (usually due to leave), MetLife will move the employee to direct bill. A bill is mailed to the employee’s home address for the full amount due. If no payment is made under direct bill for 60 days, MetLife will terminate the coverage. The employee must submit statement of health to reinstate the coverage.
Employers with Employees Direct Billed – Employee will continue to be direct billed for optional life and AD&D insurance.

Note: If no payment is made for 60 days, MetLife will terminate the coverage. The employee must submit statement of health to reinstate the coverage.

Cancellation for Non-payment

MetLife will cancel optional life insurance and AD&D for non-payment. Cancellation will occur when there is more than an insignificant shortfall or the employee is more than 60 days in arrears. An insignificant shortfall is defined in WAC 182-08-015 as a premium balance owed that is less than $50 or 10% of the premium required.

Employee Cancellation of Coverage

Employees who wish to cancel optional life insurance coverage may complete the Cancellation of Optional Life Insurance through MetLife form and submit the form to the MetLife address listed on the form.

LWOP, FMLA, or Faculty/Seasonal between Periods of Eligibility

It is extremely important that correct insurance system enrollment and termination reason codes are used in the following situations. MetLife will rely on the reason codes to determine if the employee is eligible to continue their life insurance while not “actively at work” and then eligible to continue optional life insurance when they return to work.

Leave without Pay (LWOP)

Employees who are on leave without pay (not using at least 8 hours of pay status each month) may continue optional life insurance for up to 29 months.

For employees on LWOP (not using at least 8 hours of pay status) that opt to continue paying for coverage, when the employee is terminated in the insurance system:

1. Use reason code 33 Approved LWOP on the A.41 screen to terminate the employee.
2. MetLife will move employees on payroll deduction to direct bill, if the employee chooses to continue their life insurance.

When the employee regains eligibility with at least 8 hours of pay status, reinstate the employee in the insurance system:

1. Using reason code 05 Return from LWOP on the A.41 screen to reinstate the employee.
2. Enter the date the employee returns to work with at least 8 hours of pay status in the DT REGAIN ELIG field on the A.41 screen.
3. Employers with payroll deduction – The employee will be moved to payroll deduction when MetLife is notified of the reason code.
If an employee is not moved back to payroll deduction, the employer may contact Kate Bennett (kbennett@metlife.com) at MetLife. Any amount the employee paid while on direct bill will be applied to the account when the employee returns to payroll deduction.

FMLA

Employers with Payroll Deduction – When an employee is approved for FMLA, MetLife will continue to send the per paycheck amount to agencies.

If the employee chooses to continue their life insurance and is not using pay status (work hours, leave, etc.), employers have two options for collecting the optional premiums:

1. Employers may deduct the premiums from the employee’s last paycheck. Only the amount requested for that pay period should be sent to MetLife.
2. Employees may “pay-as-you-go” by submitting a check to the employing agency for the amount of their premiums each month.

Employers with Direct Bill – The employee will continue to receive the MetLife bill.

Deferring Life Insurance while on FMLA

If the employee chooses to defer life insurance during FMLA:

1. The employee must submit a completed Cancellation of Optional Life Insurance form to MetLife.

When the employee returns from FMLA:

1. The employee must submit a completed MetLife Employee Enrollment/Change form to the employer.
2. The employer must complete the Enrollment Extension form and submit both forms to MetLife.
3. MetLife will reinstate the coverage the employee had prior to deferring.

Layoff

Employees who are laid off may continue their life insurance for up to 29 months.

Note: For purposes of PEBB benefits, Layoff, “means a change in employment status due to an employer’s lack of funds or an employer’s organizational change.

For employees who move to layoff status, when the employee is terminated in the insurance system:

1. Use reason code 34 Layoff on the A.41 screen to terminate the employee.
2. MetLife will move employees on payroll deduction to direct bill, if the employee chooses to continue their life insurance.

If the employee returns to work within 29 months of the layoff date, when the employee is reinstated in the insurance system:

1. Use reason code 04 Return from Layoff on the A.41 screen to reinstate the employee.
2. Enter the date the employee returns from layoff with at least 8 hours of pay status in the DT REGAIN ELIG field on the A.41 screen.
3. Employers with payroll deduction – The employee will be moved to payroll deduction when MetLife is notified of the reason code.
If an employee is not moved back to payroll deduction, the employer may contact Kate Bennett (kbennett@metlife.com) at MetLife. Any amount the employee paid while on direct bill will be applied to the account when the employee returns to payroll deduction.

Faculty and Seasonal Employees between Periods of Eligibility

Quarter/semester-to-quarter/semester faculty and less than 9 month seasonal employees between periods of eligibility may continue optional life insurance for up to 12 months.

For faculty and seasonal between periods of eligibility, when the employee is terminated in the insurance system:

1. Use reason code 50 faculty/seasonal between periods of eligibility on the A.41 screen to terminate the employee.
2. MetLife will move employees on payroll deduction to direct bill, if the employee chooses to continue their life insurance.

If the faculty/seasonal returns to work within 12 months, when the employee is enrolled in the insurance system:

1. Use reason code 12 Return to work faculty/seasonal on the A.41 screen.
2. Enter the date the seasonal employee returns for the next season or the date the faculty returns with at least 50% of full-time in the DT REGAIN ELIG field on the A.41 screen in the insurance system.
3. **Employers with payroll deduction** – The employee will be moved to payroll deduction when MetLife is notified of the reason code.

If an employee is not moved back to payroll deduction, the employer may contact Kate Bennett (kbennett@metlife.com) at MetLife. Any amount the employee paid while on direct bill will be applied to the account when the employee returns to payroll deduction.

Employees Transferring Between PEBB Employers

When an employee transfers from one PEBB participating employer to another, the PEBB insurance coverage elections remain the same, including optional life insurance. This includes transfers between any entities described in WAC 182-12-111 who are participating in PEBB benefits.

- If the transfer code is used in the Pay1 insurance system to transfer the employee between one state agency and another, MetLife will receive the change to the agency code and move the employee into the new agency.
- If the transfer is made by terminating the employee in the Pay1 insurance system, MetLife will receive the termination and terminate basic and any optional life insurance. When the gaining agency picks up the employee, MetLife will receive the enrollment. If there is no break in coverage (30 days or less) any optional life insurance will be reinstated.

When the gaining agency enrolls the employee in the insurance system, on the A.41 screen enter the previous date of eligibility in the DT ELIG APPLY field. Access the history screen in the Pay1 insurance system or contact PEBB Outreach and Training through FUZE to obtain the correct date of eligibility.

- **Employers with payroll deduction** – If an employee is not moved to payroll deduction, the employer may contact Kate Bennett (kbennett@metlife.com) at MetLife. Any amount the
employee paid while on direct bill will be applied to the account when the employee returns to payroll deduction.

Employment Ending
When employment ends, employees have options to continue their life insurance. Employees may choose to:

• Transfer their life insurance to their spouse or state-registered domestic partner’s life insurance account, if the spouse or state-registered domestic partner is also PEBB benefits eligible,
• “Port” their coverage through MetLife’s Portability Option, or
• Convert their coverage to an individual whole life policy with MetLife.

Transferring Life Insurance
When both spouses are covered PEBB employees, and one employee’s coverage terminates, any in-force employee paid supplemental coverage may be transferred, without statement of health to the remaining insured subscriber’s account. The transferred coverage amount must be initiated by the remaining insured subscriber and may not exceed the maximum limits for the applicable employee paid supplemental life plan, although the transfer amount could allow a coverage level that exceeds the original guarantee issue for that plan. Coverage in excess of the maximum amounts transferred, as well as the basic life plan coverage amount, may be converted within 60 calendar days of termination.

Direct the employee and/or spouse to contact MetLife customer service to initiate the transfer of optional life insurance.

Portability and Conversion
Employee may choose to “Port” some or all of their basic and optional life insurance coverage through the Portability option with MetLife. Or, the employee may convert some or all of their basic and optional life insurance to an individual policy with MetLife. Employees who terminate will receive a Portability and Conversion packet from MetLife explaining their options.

Accidental death and dismemberment insurance is not eligible for portability or conversion.

Direct the employee to contact MetLife customer service.
Issue Resolution

Direct employees to work with MetLife customer service to resolve any questions or issues that arise with their optional life and AD&D insurance. Advise the employee when they call or email MetLife customer service, to identify themselves as participating in the State of Washington PEBB plan. Share the contact information listed in the chart below with the employee.

Note: The MetLife email queue is secure and response is usually given within 24 hours. All correspondence is tracked in the employee’s file and call center staff managing the queue will escalate issues, as needed, to internal MetLife teams for resolution. Any complaints or service issues may still be directed to HCA through FUZE.

MetLife Contacts –

The following contacts may be shared with your employees:

<table>
<thead>
<tr>
<th>Life Recordkeeping</th>
<th>Phone</th>
<th>Fax</th>
<th>Email/Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service</td>
<td>1-866-548-7139</td>
<td></td>
<td><a href="mailto:termlife@LPMServices-MetLife.com">termlife@LPMServices-MetLife.com</a></td>
</tr>
<tr>
<td>Claims</td>
<td>1-866-548-7139</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beneficiary Information</td>
<td>1-866-548-7139</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Portability</td>
<td>1-888-252-3607</td>
<td>1-866-545-7517</td>
<td>PO Box 14401 Lexington, KY 40512-4401</td>
</tr>
<tr>
<td>Conversion</td>
<td>1-877-275-6387</td>
<td></td>
<td><a href="mailto:solutions@metlife.com">solutions@metlife.com</a></td>
</tr>
<tr>
<td>Recordkeeping &amp; Enrollment Services (Form submission ONLY)</td>
<td>1-859-225-7909</td>
<td>PO Box 14406 Lexington, KY 40512-4406 <a href="mailto:Southfield_RES@metlife.com">Southfield_RES@metlife.com</a></td>
<td></td>
</tr>
<tr>
<td>Statement of Health (SOH)</td>
<td>1-866-548-7139</td>
<td>1-859-225-7909</td>
<td>PO Box 14069 Lexington, KY 40512</td>
</tr>
<tr>
<td>Tech Support</td>
<td>(800) 9MetWeb</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional Services</th>
<th>Phone</th>
<th>Fax</th>
<th>Email/Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will Preparation</td>
<td>1-800-821-6400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estate Resolution Services</td>
<td>1-800-821-6400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grief Counseling</td>
<td>1-855-609-9989</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delivering the Promise (Beneficiary Assistance)</td>
<td>1-877-275-6387</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel Assistance</td>
<td>Within the US 1-800-454-3679</td>
<td>Outside the US 1-312-935-3783</td>
<td></td>
</tr>
<tr>
<td>Identity Theft Solutions</td>
<td>Within the US 1-800-454-3679</td>
<td>Outside the US 312-935-3783</td>
<td></td>
</tr>
</tbody>
</table>
If employer intervention is required to resolve the issue, the employer may contact the MetLife Account Management Team to help with the resolution.

Contacts for employers only

<table>
<thead>
<tr>
<th>MetLife Account Management Team</th>
<th>Title</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Katie Delery</td>
<td>Client Service Consultant</td>
<td>1-425-698-6938</td>
<td><a href="mailto:katie.delery@metlife.com">katie.delery@metlife.com</a></td>
</tr>
<tr>
<td>Kate Bennett</td>
<td>Billing and Remittance</td>
<td>1-630-978-5881</td>
<td><a href="mailto:kbennett@metlife.com">kbennett@metlife.com</a></td>
</tr>
</tbody>
</table>

Claims

Direct employees or their beneficiaries to MetLife customer service to file a claim. Claims should be filed as soon as reasonably possible.

If MetLife requires any information (e.g. beneficiaries):

1. MetLife will send an email to PEBB Outreach and Training.
2. PEBB Outreach and Training will forward the request to the agency contact in our database with instructions on submitting the information to MetLife.
3. Submit the information promptly. Delaying response to MetLife will delay the employee/beneficiary’s claims processing. Send all documents through secure email.

Accelerated Benefit Option

The accelerated benefit may be payable if an insured has a terminal condition (due to injury or sickness) and a life expectancy of no more than 24 months. Refer to the MetLife Certificate of Insurance for additional information.

Premium Waiver

The premium waiver may be available if an insured becomes totally disabled. This option allows the insured to continue basic and optional life insurance for themselves and their dependents without premium payment through the period of disability. Refer to the MetLife Certificate of Insurance for additional information.

Accidental Death and Dismemberment Insurance

The accidental death and dismemberment may be payable if the insured sustains an accidental injury that is the direct and sole cause of a covered loss. Refer to the MetLife Certificate of Insurance for additional information.

Death Claim

The death claim may be payable to the beneficiary(ies). Note: The employee is always the beneficiary for the spouse and child life insurance. Refer to the MetLife Certificate of Insurance for additional information.

• For employees on active military duty in the military of any country or international authority, any existing coverage ends on the last day of the month in which active duty status begins.
Active duty does not include weekend or summer training for the reserve forces of the U.S.,
including National Guard. AD&D will not be paid when injury or death is due to war, whether
declared or undeclared, or an act of war, insurrection, rebellion or active participation in a riot.

- Employees on USERRA may choose to continue to pay for life insurance to cover their family. If
  the employee does not choose to continue optional life insurance during their period of leave, a
  statement of health will be required to reinstate coverage.