

MetLife Billing Options-WA State Health Care Authority-SEBB

Deb Marshall
May 29, 2019

Enrollment

MetLife has been selected as the insurance carrier for SEBB Program Life Insurance Benefits effective 1/1/2020.

The SEBB Program provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance at no cost to SEBB benefits-eligible school employees.

Supplemental Life and AD&D insurance is also available to purchase for eligible employees and dependents through Metropolitan Life Insurance Company. Employees will have the ability to enroll online beginning October 1, 2019.

MetLife will maintain all enrollment and beneficiary records and provide telephonic customer servicing. There are two billing options available.

Billing Option # 1

Payroll Deduction

Payroll Deduction Lifecycle

Employees enroll for coverage with MetLife. We will maintain records of the coverage details for your employees.

MetLife calculates the premium due.

Based on your company's payroll information, MetLife will create a Payroll Deduction Bill File to send to your company.

The deductions are taken from the Employees' paychecks and recorded on the Remit File (to verify the actual individual deduction amounts that were or were not made).

This Remit File is then returned to us and the data is loaded to our billing system

After the Remit File is sent to MetLife, an Invoice is generated and sent to your company. The Invoice total is equal to the sum of the deductions reported on your Remit File.

At this time payment can be made to MetLife. Payment must match the Invoice total

This cycle is repeated for each pay period.

Billing Option #1

4 Major Steps in setting up Payroll Interface

Connectivity-Transmission of files

- MetLife's preferred transmission method is SFTP with PGP encryption

Programming and Testing-Bill and Remit File Layout Review

- Individual Meetings will be scheduled to review layouts in detail and answer any questions.

Scheduling

- How often are your employees paid?
- When is the first pay date for you effective date?
- How far in advance of this pay date will you need our bill file?
- When will you send a Remit File to us?
- When will you send payment to us?
- Provide MetLife with a 1-year payroll schedule

Payment

- Who will be the payment contact?
- How often will you be sending payment? Monthly or on a per pay period basis?
- What is the payment method? Check or Wire?