

Basic and Supplemental Life Insurance and Accidental Death & Dismemberment Insurance

Administration Manual for
Benefits Administrators

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 SEBB benefits, specifically life and accidental death and dismemberment 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 Outreach and Training:

- Call: 1-800-700-1555, or
- Secure email: [FUZE](#)

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Life Insurance Overview

The SEBB Program offers a group term life insurance policy for eligible school employees and their dependents. The term life insurance policy ends when employment ends. However, school 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, 2020.

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

Basic life and basic AD&D is employer paid.

Life Insurance Coverage	Coverage Amounts
School Employee Basic Life	\$35,000
School Employee Basic Accidental Death and Dismemberment (AD&D)	\$5,000

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

Supplemental Life and supplemental AD&D is school employee paid.

In addition to purchasing supplemental life and AD&D for themselves, school employees may also choose to purchase supplemental life and AD&D for their eligible dependents. See [WAC 182-31-140](#) for dependent eligibility.

Life and AD&D Insurance Coverage	Premiums Calculated based on	Coverage Amounts	Guaranteed Issue* Amounts
School Employee Supplemental	School employee's age, tobacco use and amount selected	\$10,000 up to \$1,000,000 (in \$10,000 increments)	Up to \$500,000 without carrier approval
Spouse or State-Registered Domestic Partner Supplemental	School employee's age, spouse's tobacco use and amount selected	\$5,000 up to \$500,000 (in \$5,000 increments)	Up to \$100,000 without carrier approval
		<i>Not to exceed one-half of the employee supplemental coverage amount</i>	
Child Supplemental (ages 14 days to 26 years)	Amount selected	\$5,000 up to \$20,000 (in \$5,000 increments)	Up to \$20,000 without carrier approval
School Employee Supplemental AD&D	Amount selected	\$10,000 up to \$250,000 (in \$5,000 increments)	N/A
Spouse or State-Registered Domestic Partner Supplemental AD&D	Amount selected	\$10,000 up to \$250,000 (in \$5,000 increments)	N/A
Child Supplemental AD&D	Amount selected	\$5,000 up to \$25,000 (in \$5,000 increments)	N/A

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

Guaranteed Issue

School employees may apply for up to the guaranteed issue amounts of supplemental life insurance without submitting 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 SEBB 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 school employee is denied the additional amount, the school employee will be enrolled in the guaranteed issue amount.

Requests for any amount of life insurance outside of the above-mentioned deadlines requires Statement of Health and carrier approval.

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

School Employee Eligibility

Eligibility for basic life and accidental death and dismemberment insurance is the same as medical, vision, and dental coverage per [WAC 182-31-040](#). School employees eligible for SEBB under [WAC 182-30-130](#) are not eligible to enroll in supplemental life or accidental death and dismemberment insurance.

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

Dependents

Eligible school employees may choose to select supplemental life and AD&D for themselves and their eligible dependents, as defined in [WAC 182-31-140](#).

Enrollment

Newly Eligible School Employees

Newly eligible school employees have 31 days from the date they become eligible to apply for benefits to complete enrollment in supplemental life insurance and supplemental AD&D. *(For example: A school employee who is eligible to apply for benefits on March 16 has 31 days, or until April 15, to enroll in life insurance)*

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

School employees enroll online through the MetLife [MyBenefits](#) Portal. A link to the MetLife MyBenefits Portal is available in SEBB My Account. A paper enrollment form can be provided to the school

employee for completion due to timing issues with MetLife receiving eligibility or if the school employee wishes to use a paper form.

Notes:

- *School employees working outside the US must complete a paper form to enroll in supplemental life insurance.*
- It can take up to 30 days to process the MetLife enrollment/change form.

Online Enrollment

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

- The school employee must be enrolled in the SEBB My Account insurance system and benefits eligible.
 - HCA sends an eligibility file nightly to MetLife.
 - The portal will be available to school employees approximately two days after MetLife receives eligibility for the school employee.
 - Pending eligibility is not sent to MetLife.
1. Direct school employees to [MetLife's portal](#) to complete enrollment. "WA State Health Care Authority SEBB" is used as the company name.
 2. Click the "Register now" link.
 3. Complete all required fields to create a user name and password. Once the terms of use is reviewed, check the box and then click the "Next" button.
 4. An acknowledgement will appear showing successful registration. Click "Go to Accounts" which allows the school employee to choose coverage amounts for themselves, their spouse or state-registered domestic partner, and/or their child(ren). If the school employee does not want supplemental life and/or supplemental 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.*
 5. Next, the school employee must name beneficiaries, even if they are not selecting supplemental coverage.
 6. The school employee should read the Fraud Warning and select the checkbox. Then name their state of birth, the account password and click "Submit."
 7. Once the submission is accepted, the page shows the school employee cost per month for each type of supplemental coverage selected and their beneficiaries. School employees should print or save the confirmation as a PDF for their records.

Paper Form Enrollment

1. School employees contact MetLife for the current enrollment form or their benefits administrator can provide the [MetLife Employee Enrollment/Change](#) form on the SEBB Benefits Administrator website.
2. The school employee must complete the enrollment form and submit it directly to MetLife using the return information listed at the bottom of the enrollment form. Employers do not collect or manage MetLife enrollment forms and should not submit forms on behalf of the

employee. MetLife cannot accept bulk form submissions.

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 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 school employee that the enrollment cannot be processed.

Note: Timely keying in SEBB My Account of newly eligible school employees is critical for timely enrollment in supplemental life and AD&D insurance.

Enrollment Extension

When a school employee is entered into the insurance system after the 31-day enrollment period or returning from FMLA or Paid Family Medical Leave (PFML), the employer completes the [Enrollment Extension form](#) and submits the employee's enrollment form and 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.

1. School employee should contact MetLife for the current enrollment form. You may also provide the school employee with the [MetLife Employee Enrollment](#) form.
2. School employee must submit the enrollment form to the employer no later than the new 31 day deadline for school employees who are notified of eligibility late.

Use this form only as directed on the form. The school employee may apply for supplemental 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 as follows per WAC 182-31-040:

- If the school employee's first day of work is on or after September 1st but not later than the first day of school for the current school year as established by the SEBB organization, their basic life and AD&D begin on the first day of work for the new school year.
- If the school employee's first day of work is at any other time during the school year, their basic life and AD&D begin on the first day of the following month.

Supplemental Life and AD&D insurance – The effective date for supplemental life and supplemental AD&D insurance –

- For guaranteed issue coverage (see chart on page 3) requested no later than 31 days after the date the school employee becomes eligible to apply for benefits, coverage is effective the first day of the month following the date MetLife receives the completed enrollment.
- 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 school employee is “actively at work” on that date.

Statement of Health

Statement of Health is required and provided by MetLife if the enrollment request falls into one of these categories:

- Enrollment for school employee and/or dependent coverage is received by MetLife more than 31 days after the date of eligibility. *Note: Supplemental AD&D insurance never requires Statement of Health.*
- Coverage is more than the guaranteed issue amount even if submitted within 31 days of the date of eligibility.
- Applicant is increasing the amount of life insurance coverage currently in effect for themselves or their spouse or state-registered domestic partner.
- The school employee did not self-pay their life insurance while on leave without pay or between periods of eligibility.
- School 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.

Confirming Life Insurance

School employees access MetLife [MyBenefits portal](#) to view and manage their life and AD&D insurance.

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.

Supplemental Life Insurance

School employee paid supplemental life and AD&D insurance premiums will be billed to the school employee in one of three ways (depends on the billing method of each SEBB organization):

- Payroll Deduction Interface with MetLife
Payroll deduction is set up with MetLife. MetLife will share a file each pay period with the amount to be deducted from the school employee's paycheck.
- List Billing
MetLife will create a List Bill using their standard template and fax to the applicable SEBB organizations. The deductions are taken from the School employees' paychecks and any discrepancies are noted on list bill template. The List Bill template is returned to MetLife via fax with discrepancies noted (Example: billed amount shows \$5.00 and SEBB organization deducted \$0). Payment that matches the List Bill total is then sent to MetLife.
- Direct Billing
School employees will be sent a bill each month for their supplemental life insurance premiums. The invoice will be mailed on the 17th of each month. School employees may work with MetLife to set up auto-payment options.

School Employees Paid for 9 or 10 Months

Employers on payroll deduction – When school employees get paid on the academic year or 9 or 10 month schedule, the school employee remains enrolled in the insurance system.

There are three options for collecting the supplemental life and AD&D insurance premiums:

1. **Pre-collect premiums** from the school employee's last paycheck. The employer may:
 - Remit the premiums collected from the last paycheck in a lump sum. The school employee will reflect a \$0 balance due on the billing files until the credit has been exhausted. OR,
 - Remit the premium until the lump sum is exhausted.
2. School employees may **"pay as you go"** by submitting a check to the SEBB organization for the amount of their premiums each month.
 - Remit the premiums collected to MetLife monthly.
3. **Do not pre-collect premiums** from the school employee's last paycheck.
 - The school employee will move to direct bill after 60 days on the remit file.
 - MetLife must be notified when the school employee returns to work in order to move the school employee back to payroll deduction. Any missed or underpaid premiums will be collected via payroll deduction once the participant returns to work. MetLife will double the premium on the billing file until the total premiums are paid.

**If no payment is remitted 60 days (usually due to leave), MetLife will move the school 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 school employee must submit statement of health to enroll for coverage.*

Employers with School Employees Direct Billed – School employee will continue to be direct billed for supplemental life and AD&D insurance.

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

Cancellation for Non-payment

MetLife will cancel supplemental 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 182-30-020](#) as a premium balance owed that is less than \$50 or 10% of the premium required.

School Employee Cancellation of Coverage

School employees who wish to cancel supplemental life and/or AD&D insurance coverage may complete the [Cancellation of Supplemental Life Insurance through MetLife form](#) and submit to the MetLife address listed on the form.

Unpaid Leave, FMLA, or Paid Family Medical Leave

It is extremely important that correct insurance system enrollment and termination reasons are used in the following situations. SEBB customer service relies on the reason codes to determine if the school employee is eligible to continue their life insurance while not "actively at work" and then eligible to continue supplemental life insurance when they return to work.

**Note: Anytime a school employee is terminated in the system, regardless of the reason, MetLife sends a Port/Convert packet. School employees may disregard this information if they choose to continue life and AD&D insurance while on leave.*

Unpaid Leave (LWOP)

School employees who are on unpaid leave may continue supplemental life insurance for up to 29 months.

For school employees on unpaid leave *that opt to continue paying for coverage*, when the school employee is terminated in the insurance system:

1. Use reason Approved LWOP in SEBB My Account to terminate the school employee.
2. School employee must complete the *Continuation Coverage Election/Change (Unpaid Leave) form* requesting to continue Life and AD&D Insurance.
3. SEBB customer service codes the eligibility for continuation of life insurance in the insurance system..
4. HCA sends the eligibility to MetLife.
5. When MetLife receives the eligibility, the school employee is moved from payroll deduction to direct bill, if applicable.

When the school employee regains eligibility, add the school employee in SEBB My Account:

1. Using reason Return from LWOP reinstate the school employee.
2. Enter the date the school employee returns to work. .
3. **Employers with payroll deduction** – The school employee will be moved to payroll deduction when MetLife is notified of the date the school employee regained eligibility.
If a school employee is not moved back to payroll deduction, the employer may contact Kate Bennett (kbennett@metlife.com) at MetLife.

FMLA and PFML

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

If the school employee chooses to continue their life insurance, employers have two options for collecting the supplemental premiums:

1. Employers may deduct the premiums from the school employee's last paycheck. Remit the premiums collected from the last paycheck in a lump sum. The school employee will reflect a \$0 balance due on the billing files until the credit has been exhausted. Or, remit the premium, as billed semi-monthly, until the lump sum is exhausted.
2. School employees may "pay-as-you-go" by submitting a check to the SEBB organization for the amount of their premiums each month.

Employers with Direct Bill – Employee will continue to be direct billed for supplemental life and AD&D insurance.

Cancellation of Life and AD&D Insurance while on FMLA

If the school employee chooses to cancel life and AD&D insurance during FMLA:

1. The school employee must submit a completed [Cancellation of Supplemental Life Insurance through](#)

[MetLife form](#) form to MetLife.

When the school employee returns from FMLA:

1. The school employee must submit a completed [MetLife Employee Enrollment/Change](#) form to the employer.
2. The school employer must complete the [Enrollment Extension form](#) and submit both forms to MetLife.
3. MetLife will reinstate the coverage the school employee had prior to cancelling.

Layoff

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

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

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

1. Use reason Layoff in SEBB My Account to terminate the school employee.
2. School employee must complete the *Continuation Coverage Election/Change (Unpaid Leave) form* requesting to continue Life Insurance.
3. SEBB customer service codes the eligibility to continue life insurance in the insurance system.
4. HCA sends the eligibility to MetLife.
5. When MetLife receives the eligibility, the school employee is moved from payroll deduction to direct bill, if applicable.

If the school employee returns to work within 29 months of the layoff date, when the school employee is entered into SEBB My Account:

1. Use reason Return from Layoff to reinstate the school employee.
2. Enter the date the school employee returns from layoff.
3. **Employers with payroll deduction** – The school employee will be moved to payroll deduction when MetLife is notified of the date the employee regained eligibility.
If a school employee is not moved back to payroll deduction, the employer may contact Kate Bennett (kbennett@metlife.com) at MetLife.

Employees Transferring Between SEBB Organizations

When an eligible employee moves from one SEBB organization to another, the SEBB insurance coverage elections remain the same, including supplemental life insurance.

- If the transfer reason is used in the SMA insurance system to transfer the employee between one SEBB organization and another, MetLife will receive the change to the agency code and move the school employee into the new SEBB Organization.
- If the transfer is made by terminating the school employee in the SEBB My Account insurance system, MetLife will process the eligibility termination, ending basic and any supplemental life insurance. When the gaining SEBB organization picks up the school employee, MetLife will

receive the eligibility record. If there is no break in coverage (60 days or less) all basic and supplemental life insurance will be reinstated.

When the gaining SEBB Organization enters the school employee in SEBB My Account enter the employees first day of work.

Employment Ending

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

- Transfer their life and AD&D insurance coverage to their spouse or state-registered domestic partner's life and AD&D insurance account, if the spouse or state-registered domestic partner is also SEBB benefits eligible,
- Continue their coverage through MetLife's Portability Option, and/or
- Continue their coverage through conversion, an individual whole life policy with MetLife.

Transferring Life and AD&D Insurance Coverage

When both spouses/state-registered domestic partners are covered SEBB employees, and one school employee's coverage terminates, any in-force school 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 school 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 coverage amount, may be converted within 60 calendar days of termination.

The remaining subscriber must apply for transferring coverage by contacting MetLife customer service and returning the required documentation to MetLife within 31 days of spouse's coverage termination.

Portability and Conversion

School employee may choose to Portability or Conversion some or all of their basic and supplemental life insurance coverage with MetLife. School employees who terminate will receive a Portability and Conversion packet explaining their options and should contact MetLife with questions. Refer to the appropriate MetLife Certificate of Insurance for additional information.

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

Issue Resolution

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

Note: The MetLife email queue is secure and response is usually given within 24 hours. All correspondence is tracked in the school 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 Resources

The following contacts may be shared with your employees:

MetLife Microsite: <https://www.metlife.com/wshca-sebb/>
(Information, resources, materials and more)

MyBenefits: mybenefits.metlife.com/wasebb
(Enrollment, changes, beneficiary updates and more)

	Phone	Fax	Email/Address
Life Recordkeeping			
Customer Service	1-866-548-7139		termlife@LPMServices-MetLife.com
Claims	1-866-548-7139		
Beneficiary Information	1-866-548-7139		
Portability	1-888-252-3607	1-866-545-7517	PO Box 14401 Lexington, KY 40512-4401
Conversion	1-877-275-6387		solutions@metlife.com
Recordkeeping & Enrollment Services <i>(Individual Form submission ONLY)</i>		1-859-225-7909	PO Box 14406 Lexington, KY 40512-4406 Southfield RES@metlife.com
Statement of Health (SOH)	1-866-548-7139	1-859-225-7909	PO Box 14069 Lexington, KY 40512
Tech Support	(877) 9MetWeb		
Additional Services			
Will Preparation	1-800-821-6400		
Estate Resolution Services	1-800-821-6400		
Grief Counseling	1-888-319-7819		
Delivering the Promise <i>(Beneficiary Assistance)</i>	1-877-275-6387		
Travel Assistance	Within the US 1-800-454-3679		
	Outside the US 1-312-935-3783		
Identity Theft Solutions	Within the US 1-800-454-3679		
	Outside the US 312-935-3783		

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

	Title	Phone	Email
MetLife SEBB Account Management Team			
Ali Ford	Client Services Consultant	1-425-698-6946	alexandria.ford@metlife.com
Kate Bennett	Billing and Remittance	1-630-978-5881	kbennett@metlife.com

Claims

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

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 appropriate [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 supplemental life insurance for themselves and their dependents without premium payment through the period of disability. Refer to the appropriate [MetLife Certificate of Insurance](#) for additional information.

Accidental Death and Dismemberment Insurance

The accidental death and dismemberment benefit may be payable if the insured sustains an accidental injury that is the direct and sole cause of a covered loss. Refer to the appropriate [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/state-registered domestic partner and child life and AD&D insurance. Refer to the appropriate 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 supplemental life insurance during their period of leave, a statement of health will be required to reinstate coverage.

MetLife Certificates of Insurance

- [MetLife Certificate of Coverage \(COC\) full-time employees 2020](#)
- [MetLife Certificate of Coverage \(COC\) part-time employees 2020](#)