

# Basic and Supplemental Life Insurance and Accidental Death & 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: [HCA Support](#)

\*Note for employers with employees residing outside of the country:

- Due to address locations outside of the country and/or citizenship status, international law may make it difficult for some employees (or their beneficiaries) to collect proceeds from MetLife Life/AD&D coverage.
- Depending on your employee's situation, HCA may need additional information from the employee:
  - The name of the country where the employee works
  - Employee status definition:
    - **U.S Expat:** A United States citizen or legal permanent resident working temporarily in another country.
    - **Third Country National:** A non-United States citizen or legal permanent resident working in a country other than their country of citizenship.
    - **Local National:** A person working in their country of citizenship.
  - Information related to the employee's dependents who are enrolled in supplemental dependent coverage, such as their country of citizenship, gender, and whether the dependent resides in country with you.
- HCA will mail a letter to PEBB employees with an out of country address. This letter will mail annually (at a minimum) to notify PEBB members that their residence and/or citizenship may prevent them from collecting life or AD&D insurance claims and to reach out to the designated HCA contact for further information. Frequency of this mailed letter is subject to change based on HCA's discretion. If HCA doesn't hear back from the employee, the employee will assume the risk of possibly not receiving the proceeds from a life insurance or AD&D claim on their account.
- The PEBB life insurance enrollment form has been updated to include the following language at the bottom of page 1: "If living and/or working outside of the United States, please note that international insurance law may pose restrictions on your life and accidental death and dismemberment insurance benefits. Please contact your employer for additional information."

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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 are employer paid.

Insurance Coverage	Coverage Amounts
Employee Basic Life	\$35,000
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 employee paid.

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

Insurance Coverage	Premiums Calculated based on	Coverage Amounts	Guaranteed Issue* Amounts
Employee Supplemental Life	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 Life	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 Life (ages 14 days to 26 years)	Amount selected	\$5,000 up to \$20,000 (in \$5,000 increments)	Up to \$20,000 (carrier approval not required for children)
Employee Supplemental AD&D	Amount selected	\$10,000 up to \$250,000 (in \$10,000 increments)	N/A
Spouse or State-Registered Domestic Partner Supplemental AD&D	Amount selected	\$10,000 up to \$250,000 (in \$10,000 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 an employee may select, within the required deadlines, without submitting a statement of health (Evidence of Insurability) for carrier approval.

## Guaranteed Issue

Employees may apply for up to the guaranteed issue amounts of supplemental life insurance without submitting a statement of health (Evidence of Insurability) for carrier approval:

- For themselves, their spouse, or state-registered domestic partner, **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 (Evidence of Insurability). 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 (Evidence of Insurability) and carrier approval.

*Note:*

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

## Employee Eligibility

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

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

## Dependents

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

Employees must notify MetLife at the time the dependent loses eligibility.

## Enrollment

### Newly Eligible Employees

Newly eligible 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: An employee who is newly eligible to apply for benefits on March 16 has 31 days, or until April 16, 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 (Evidence of Insurability) for carrier approval. Employees must be “actively at work” as defined in the [MetLife Certificate of Insurance](#).

Employees enroll online through the MetLife [MyBenefits](#) Portal. A paper enrollment form can be provided to the employee for completion due to timing issues with MetLife receiving eligibility or if the employee wishes to use a physical form.

*\*Employees working outside the US must complete a paper form to enroll in supplemental life insurance. If living and/or working outside of the United States, please note that international insurance law may pose restrictions on life and accidental death and dismemberment insurance benefits.*

## 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 eligible.
  - 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 (<https://mybenefits.metlife.com/wapebb>) to complete enrollment, which includes "WA State Health Care Authority PEBB" as the company name.
  2. Select "Register Now" if accessing MyBenefits for the first time.
  3. On the registration page, complete all required fields to create a username and password and agree to the Terms of Use and click the "Next" button. By clicking the "Customer Support" button along the top menu, members have both email and phone support options. Members can also contact the PEBB-dedicated customer service number at 866-548-7139.
  4. An acknowledgement will appear showing successful registration. Click "Go to Accounts" which 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 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 employee must name beneficiaries, even if they are not selecting supplemental coverage.
  6. The 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 employee cost per month for each type of supplemental coverage selected and their beneficiaries. Employees should print or save the confirmation as a PDF for their records. MetLife also mails enrollment confirmation for all life/ AD&D lines of coverage

Statement of Health (Evidence of Insurability) is completed online, if applicable. Monthly cost for coverage is displayed during enrollment and after. If the employee does not want supplemental life and/or supplemental AD&D insurance, select "No Coverage" in the drop-down menu for each coverage. *Note: "No Coverage" is at the bottom of the list.* Employees should print or save the confirmation as a PDF for their records.

## Paper Form Enrollment

1. Employees' contact MetLife for the current enrollment form or the employer can provide the [MetLife Employee Enrollment/Change](#) form located on the PEBB Benefits Administrator 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. 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 a Statement of Health (Evidence of Insurability).
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 supplemental life and AD&D insurance.*

## Enrollment Extension

When an 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 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. The effective date of optional coverages when the enrollment extension form is used is the first of the month following the date MetLife receives the completed extension form AND the completed enrollment application

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.

Use this form only as directed on the form. The employee may apply for supplemental life insurance at any time, but statement of health (Evidence of Insurability) 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.

**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 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 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 (Evidence of Insurability)

Carrier approval is required, and provided by MetLife if the enrollment falls into one of these categories:

- Enrollment for employee and/or spouse or state-registered domestic partner coverage is received by MetLife more than 31 days after the date of eligibility. *Note: Supplemental AD&D insurance never requires carrier approval.*
- 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 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.

## Confirming Life Insurance

Employees access MetLife’s [MyBenefits](#) portal to view and manage life and AD&D insurance. MetLife mails enrollment and beneficiary confirmations.

## Premiums

### Basic Life Insurance

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

### Supplemental Life Insurance

Employee paid supplemental life and AD&D insurance premiums will be billed to the employee in one of the following 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
  - Direct Bill: Employees will be direct billed each month for their supplemental life and AD&D insurance premiums. The invoice will be mailed towards the end of each month. Employees may work with MetLife to set up auto-payment options.
  - List Bill: Employee premiums are withheld through a custom payroll deduction process managed by the employer. Individual employers must opt into this agreement.



## Academic Year Faculty and 9 Month or More Seasonal Employees

**Employers on payroll deduction** – When academic year faculty or 9 month or more seasonal leave for their off-quarter/semester or off-season, the 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 employee's last paycheck. The employer may:
  - Remit the premiums collected from the last paycheck in a lump sum. The 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. Employees may "**pay as you go**" by submitting a check to the employing agency for the amount of their premiums each month.
  - Remit the premiums collected to MetLife monthly.
3. **Do not pre-collect premiums** from the employee's last paycheck.
  - The employee will move to direct bill after 4 consecutive missed deductions\* on the remit file.
  - MetLife must be notified when the employee returns to work in order to move the 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 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 (Evidence of Insurability) to re-enroll for coverage.*

**Employers with Employees Direct Billed** – 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 employee must submit statement of health (Evidence of Insurability) to enroll for coverage.*

## Cancellation for Non-payment

MetLife will cancel supplemental life and AD&D insurance 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 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 or cancel coverage via phone by contacting MetLife directly.

## Unpaid Leave, 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. PEBB customer service relies 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 supplemental life insurance when they return to work.

*\*Note: Anytime an employee is terminated in the system and the term notification is sent to MetLife, regardless of the reason, MetLife sends a Port/Convert packet. Port/conversion packets are only sent when MetLife receives timely notice of employment separation. If MetLife receives notification of employment separation outside of the port/conversion window, the member does not receive a packet from MetLife. Employees may disregard this information if they choose to continue life and AD&D insurance while on leave or between periods of eligibility.*

### Unpaid Leave (LWOP)

Employees who are on unpaid leave (*not using at least 8 hours of pay status each month*) may continue supplemental life insurance for up to 29 months.

For employees on unpaid leave (*not using at least 8 hours of pay status each month*) 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. Employee must complete the *Continuation Coverage Election/Change (Unpaid Leave) form* requesting to continue Life and AD&D Insurance.
3. PEBB customer service will enter a “Y” in the Life Ins field on the A.41 screen in Pay1.
4. When MetLife receives the eligibility, the employee is moved from payroll deduction to direct bill, if applicable.

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 date the employee regained eligibility.

If an employee is not moved back to payroll deduction, the employer may contact Jeff Godkin (jgodkin@metlife.com) at MetLife.

### 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 supplemental premiums:

1. Employers may deduct the premiums from the employee’s last paycheck. Remit the premiums collected from the last paycheck in a lump sum. The 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. 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** – Employee will continue to be direct billed for supplemental life and AD&D insurance.

### Cancellation of Life & AD&D Insurance while on FMLA

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

1. The employee can submit a completed [Cancellation of Supplemental Life Insurance](#) form to MetLife or cancel coverage via phone by contacting MetLife directly.

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 cancellation.

### 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. Employee must complete the *Continuation Coverage Election/Change (Unpaid Leave) form* requesting to continue Life Insurance.
3. PEBB customer service will enter a “Y” in the Life Ins field on the A.41 screen in Pay1.
4. When MetLife receives the eligibility, the employee is moved from payroll deduction to direct bill, if applicable.

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 date the employee regained eligibility.

If an employee is not moved back to payroll deduction, the employer may contact Jeff Godkin ([jgodkin@metlife.com](mailto:jgodkin@metlife.com)) at MetLife.

## 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 supplemental 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. Employee must complete the *Continuation Coverage Election/Change (Unpaid Leave) form* requesting to continue Life Insurance.
3. PEBB customer service will enter a "Y" in the Life Ins field on the A.41 screen in Pay1.
4. When MetLife receives the eligibility, the employee is moved from payroll deduction to direct bill, if applicable.

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 date the employee regained eligibility.

If an employee is not moved back to payroll deduction, the employer may contact Jeff Godkin (jgodkin@metlife.com) at MetLife.

## 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 supplemental life insurance. This includes transfers between any entities described in [WAC 182-12-111](#) 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 process the eligibility termination, ending basic and supplemental life insurance. When the gaining agency picks up the employee, MetLife will receive the eligibility record. If there is no break in coverage (31 days or less) all basic and supplemental 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 [HCA Support](#) to obtain the correct date of eligibility.

*\*Employer groups who have approved changes to eligibility, contact PEBB Outreach and Training for guidance as to whether the employee is a transfer or newly eligible.*

*\*The responsibility falls to the employee to ensure their coverage is reinstated appropriately. Coverage amounts and beneficiary information can be verified at any time by checking MyBenefits, and employees can*

call MetLife customer service if they have any questions or concerns about what they're seeing (or not seeing).

## Employment Ending

When employment ends, 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 PEBB 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 are covered PEBB employees, and one employee's coverage terminates, any in-force employee paid supplemental coverage may be transferred, without statement of health (Evidence of Insurability) 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 guaranteed 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 /state-registered domestic partner's coverage termination.

## Portability and Conversion

Employee may choose Portability or Conversion for some or all of their basic and supplemental life insurance coverage with MetLife. Employees who terminate will receive a Portability and Conversion packet explaining their options and should contact MetLife with questions. Timely notification of employment separation is needed for MetLife to generate and mail the portability/conversion packet. The responsibility falls on the employee to ensure they have received the packet and if not, the employee should call MetLife customer service DURING their port/conversion window. 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 employees to work with MetLife customer service to resolve any questions or issues that arise with their supplemental life and AD&D insurance. Advise employees to identify themselves as participating in the WA State Health Care Authority 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 [HCA Support](#).*

## MetLife Resources

The following contacts may be shared with your employees:

**MetLife Microsite:** [www.metlife.com/wshca](http://www.metlife.com/wshca)

(Information, resources, materials, and more)

**MyBenefits:** <https://mybenefits.metlife.com/wapebb>

(Enrollment, changes, beneficiary updates, and more)

	Phone	Fax	Email/Address
<b>Life Recordkeeping</b>			
Customer Service	1-866-548-7139		<a href="mailto:termlife@LPMServices-MetLife.com">termlife@LPMServices-MetLife.com</a>
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		<a href="mailto:solutions@metlife.com">solutions@metlife.com</a>
Recordkeeping & Enrollment Services <i>(Individual form submission ONLY)</i>		1-859-225-7909	PO Box 14406 Lexington, KY 40512-4406 <a href="mailto:Southfield_RES@metlife.com">Southfield_RES@metlife.com</a>
Statement of Health (Evidence of Insurability)	1-866-548-7139	1-859-225-7909	PO Box 14069 Lexington, KY 40512
Tech Support	1-866-363-8669		
<b>Additional Services</b>			
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
<b>MetLife Account Management Team</b>			
Julia Lapin	Client Services Consultant	1-425-241-2633	<a href="mailto:Julia.lapin@metlife.com">Julia.lapin@metlife.com</a>
Jeff Godkin	Billing and Remittance	1-630-820-7301	<a href="mailto:jgodkin@metlife.com">jgodkin@metlife.com</a>

## Claims

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

If any information is required to initiate a claim, MetLife will contact PEBB Outreach and Training or the employer.

Beneficiary designation requests:

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 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 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 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 and AD&D insurance during their period of leave, a statement of health (Evidence of Insurability) will be required to enroll in coverage.

### MetLife Certificate of Insurance

- [MetLife Certificate of Insurance Washington residents](#)
- [MetLife Certificate of Insurance non-Washington residents](#)