

FAQs for MetLife Life Insurance

Updated 1/26/17 – new or revised questions shown with a ●

General questions

Employees and continuation coverage (Leave Without Pay) subscribers

Retirees

Additional resources

General questions

1. May I name a minor child as my beneficiary?

Yes. However, due to insurance laws MetLife cannot give insurance proceeds directly to the minor child because minors are considered incompetent by law.

If an adult has been appointed as the guardian of the minor's property, MetLife will give the insurance money to the guardian. If the minor does not have a guardian, MetLife will put the money into an interest bearing account that cannot be accessed until the minor turns 18 or until such time that a guardian is appointed (whichever comes first).

A parent is not automatically considered the guardian of a minor's property. Parents are "custodial guardians," meaning they care for the minor. However, a court must appoint them guardians of the minor's property before the parent(s) can receive any life insurance money intended for that minor. This extra step ensures the money is used to benefit the minor, like the insured person wanted. The parent(s) must provide a copy of a valid court document before the money is disbursed.

2. I'm divorced. How do I remove my ex-spouse from my coverage?

To remove your ex-spouse from your coverage, you must complete a cancellation form and mail it to MetLife. You can submit it to the address on the bottom of the form.

[Cancellation form for employees and PEBB Continuation Coverage \(Leave Without Pay\)](#) [Cancellation form for retirees](#)

3. I named a beneficiary; what if that individual is no longer alive at the time of my death? You

have the opportunity to name a contingent beneficiary for your Basic and Optional Life Insurance. If you do not, or if no beneficiary you name is living, MetLife will determine the beneficiary based on the following guidelines:

- Your spouse or state-registered domestic partner.
- Your child(ren).
- Your natural or adopted parent(s).
- Your sibling(s).
- Instead of making payment to any of the above, MetLife may pay your estate. Any payment made in good faith will discharge their liability to the extent of such payment. If a beneficiary or a payee is a minor or incompetent to receive payment, they will pay that person's guardian.

Employees and PEBB Continuation Coverage (Leave Without Pay) subscribers

1. **For employees only:** How do I elect life and/or accidental death and dismemberment (AD&D) insurance through MetLife's website?

Note: Enrollment and coverage elections for 2017 are on MetLife's website, not in *My Account* on the PEBB Program's web pages.

1. Go to MetLife's website at www.mybenefits.metlife.com/wapebb.
2. Under "Account Sign In," type "PEBB Benefits – State of Washington."
3. On the next page, find the "First Time User?" box and select "Register Now."
4. On the "Register for MyBenefits" page, complete all the required fields. Step 4 asks you to agree to the Terms of Use. Check the box and then click the "Register" button.
5. On the next page, choose "Enroll/Modify Life Insurance" on the top right list.
6. The next page allows you to choose your coverage amounts for yourself, your spouse or state-registered domestic partner, and/or your child(ren). If you do not want optional life and/or AD&D insurance for yourself or a family member, select "No coverage" in the drop-down menu for each family member.
7. Name beneficiaries.
8. Read the Fraud Warning and check the box. Name your state of birth, type in your account password, and click "Submit."
9. Once your submission is accepted, the page shows your costs per month for each product and another tab shows your beneficiaries. Print or save the confirmation as a .PDF for your records.

2. ● **For state agency and higher-education institution employees only:** My 2017 life insurance premium was not deducted from my January 25th paycheck. What happened?

Some employees who enrolled in life insurance for 2017 did not have their life insurance premium deducted from their January 25th paycheck. This is because not all life insurance enrollment forms could be processed in the short time between the end of the life insurance open enrollment period (December 16, 2016) and the January 2017 payroll cutoff cycles.

Employees whose forms were still in process after payroll cutoff did not have a payroll deduction for their January 2017 life insurance premium. As a result, those employees will have their January 2017 life insurance premium divided equally across the next three months (February, March, and April 2017) and added to their current monthly premium.

Example (for illustration purposes only): If your monthly life insurance premium is \$21 and your January 25th paycheck didn't include a life insurance premium deduction, then \$7 (your \$21 January premium divided by 3) will be added to your monthly life insurance premiums and deducted from your paychecks in February, March, and April. The total amount deducted for these three months will be \$28—your regular \$21 premium plus \$7 (one-third of the premium owed from January). In May, your monthly life insurance premium will be \$21 again.

To confirm your 2017 life insurance coverage and premium amounts, visit MetLife's MyBenefits website at www.mybenefits.metlife.com/wapebb or call MetLife at 1-866-548-7139.

3. ● For school district, charter school, and employer group employees only: I haven't received a bill for my January 2017 life insurance premium yet. When will I get this?

Some employees who enrolled in life insurance for 2017 have not received a bill from MetLife yet for their January 2017 premium. This is because not all life insurance enrollment forms could be processed in the short time between the end of the life insurance open enrollment period (December 16, 2016) and MetLife's monthly billing cycle.

Employees whose forms were still in process after the billing cycle ended did not receive a bill for their January 2017 life insurance premium. As a result, those employees will see their January 2017 life insurance premium divided equally across the next three months (February, March, and April 2017) and added to their current monthly premium.

Example (for illustration purposes only): If your monthly life insurance premium is \$21 and you didn't receive a bill for January, then \$7 (your \$21 January premium divided by 3) will be added to your bill in February, March, and April. Your bill total for these three months will be \$28—your regular \$21 premium plus \$7 (one-third of the premium owed from January). In May, your monthly life insurance premium will be \$21 again.

To confirm your 2017 life insurance coverage and premium amounts, visit MetLife's MyBenefits website at www.mybenefits.metlife.com/wapebb or call MetLife at 1-866-548-7139.

4. Why are the 2017 premiums for the new MetLife employee-paid Optional Life Insurance and Optional Accidental Death & Dismemberment (AD&D) Insurance higher than the 2016 premiums?

There are several reasons why the 2017 optional life and AD&D insurance premiums are higher than the 2016 premiums:

- **MetLife offers a one-time open enrollment opportunity and higher coverage amounts.** During a special, one-time open enrollment opportunity (November 1 – December 16, 2016), eligible employees can enroll in or increase their Optional Life Insurance up to \$500,000 with no health questions or medical exam, or up to \$1,000,000 with health questions and/or a medical exam. The \$500,000 amount is guaranteed, even if you've been turned down before for health reasons. (The current life insurance carrier offers guaranteed Supplemental Life Insurance up to \$250,000 [if under age 60] or \$100,000 [if age 60 or older]). MetLife offers higher coverage amounts for spouses, state-registered domestic partners, and children, too.

To offer this special, one-time open enrollment opportunity and guaranteed higher coverage amounts, we could not maintain the 2016 premiums. However, the 2017 premiums are still lower than the premiums members paid in 2015 (see below).

- **MetLife provides new services not available through the current life insurance carrier.** These include:
 - Customer Service representatives at 1-866-548-7139, Monday through Friday, 5 a.m. to 8 p.m. Pacific Time (except major holidays) to answer questions about your account, benefit options, claims, beneficiaries, and billing.
 - 24/7 automated customer support at 1-866-548-7139 to order forms, confirm coverage, and verify beneficiaries.
 - 24/7 online access to your insurance amounts and beneficiary information.

- Free concierge services like will preparation services, estate resolution services, and grief counseling.
- **Lower financial risk to the state—and better price assurances for members.** Under the new contract with MetLife, MetLife assumes all the financial risk instead of the state sharing in future risks and contract performance. In the long run, this should mean more steady premiums year over year, reducing sharp premium fluctuations.

Example: Here’s a comparison of life insurance premiums in 2015, 2016, and 2017:

- Employee age 52, non-tobacco user
- \$250,000 in Supplemental Life Insurance in 2015 and 2016; \$250,000 in Optional Life Insurance in 2017
- \$50,000 in Supplemental AD&D Insurance in 2015 and 2016 (for self only); \$50,000 in Optional AD&D Insurance in 2017

Insurance coverage	2015 monthly premium	2016 monthly premium	2017 monthly premium
\$250,000 Employee Supplemental/ Optional Life Insurance	\$37.00	\$26.50	\$35.75
\$50,000 Employee Supplemental/ Optional AD&D Insurance	\$0.95	\$0.60	\$0.95
TOTAL	\$37.95	\$27.10	\$36.70

5. I went to MetLife’s online portal (www.mybenefits.metlife.com/wapebb) and entered my employer’s name, but the name wasn’t recognized. How do I log in?

Your employer participates in the Washington State Public Employee Benefits Board (PEBB) Program. Enter **PEBB Benefits – State of Washington** into the *Account Sign in* window.

6. How can I check my life and accidental death and dismemberment (AD&D) insurance amounts?

You can find your current life and AD&D insurance amounts at MetLife’s online portal (www.mybenefits.metlife.com/wapebb). You are the only one who has access to this password-protected portal. The PEBB Program’s *My Account* online portal and your employer will no longer have information about your selected optional coverage amounts.

7. I am an employee; are the new optional life insurance amounts tied to my salary?

No.

8. I am currently enrolled in PEBB Continuation Coverage (LWOP), but didn’t continue my employee supplemental life insurance while on continuation coverage. Will I have an opportunity to re-enroll in optional life insurance (or increase my optional life insurance) through MetLife?

Yes, you will have an opportunity to re-enroll in the employee optional life insurance through MetLife when you return to work and regain eligibility for the employer contribution. However, you will have to answer health questions and/or have a medical exam and be approved by MetLife to receive that coverage.

9. **For PEBB Continuation Coverage (Leave Without Pay) only: How can I cancel my life and/or accidental death and dismemberment (AD&D) insurance through MetLife?**

To cancel your life and/or AD&D insurance through MetLife **after January 1, 2017**, you must complete MetLife's [Cancellation of Optional Life Insurance through MetLife—Employee Form](#) and send it to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

10. **For employees only: How can I cancel my life and/or AD&D insurance through MetLife?**

To cancel your life and/or AD&D insurance **after January 1, 2017**, you must complete [MetLife's Cancellation of Employee Cancellation Form](#) and send it to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

Retirees

1. **Do newly eligible retirees have a 60-day window to select and/or change their life insurance decision or election amounts (i.e., to coincide with the retiree eligibility enrollment period)?**

Yes. MetLife must receive a completed [MetLife Enrollment/Change Form for Retiree Plan](#) no later than **60 days** after the subscriber's employer-paid coverage, COBRA coverage, or continuation coverage ends. Once the subscriber submits the [MetLife Enrollment/Change Form for Retiree Plan](#), if they wish to change their previously submitted election amounts, they must resubmit a new MetLife form to MetLife within their 60-day eligibility enrollment window. If the 60-day window has passed, they can only reduce or cancel their life insurance coverage.

2. **If I increase my retiree term life insurance amount through MetLife in 2017, will the benefit decrease as I age?**

No, there are no age reductions to the new plan. The amount you elect stays in effect as long as you are enrolled and pay for coverage, unless you apply to decrease it later.

3. ● **I haven't received a bill for my January 2017 life insurance premium yet. When will I get this?**

Some retirees who enrolled in life insurance for 2017 have not received a bill from MetLife yet for their January 2017 premium. This is because not all life insurance enrollment forms could be processed in the short time between the end of the life insurance open enrollment period (December 16, 2016) and MetLife's monthly billing cycle.

Retirees whose forms were still in process after the billing cycle ended did not receive a bill for their January 2017 life insurance premium. As a result, those retirees will have their January 2017 premium divided equally across the next three months (February, March, and April 2017) and added to their current monthly premium.

Example (for illustration purposes only): If your monthly life insurance premium is \$21 and you didn't receive a bill for January, then \$7 (your \$21 January premium divided by 3) will be added to your bill in February, March, and April. Your bill total for these three months will be \$28—your regular \$21 premium plus \$7 (one-third of your premium owed from January). In May, your monthly life insurance premium will be \$21 again.

To confirm your 2017 life insurance coverage and premium amounts, call MetLife at 1-866-548-7139.

4. ● I pay my life insurance through pension deduction and have not seen the life insurance premium deducted yet. When will this happen?

Some retirees who enrolled in life insurance for 2017 have not had their January 2017 premium deducted from their pension yet. This is because not all life insurance enrollment forms could be processed in the short time between the end of the life insurance open enrollment period (December 16, 2016) and MetLife's monthly billing cycle.

Retirees whose forms were still in process after the billing cycle ended did not have their January 2017 life insurance premium deducted. As a result, those retirees will have their January 2017 premium divided equally across the next three months (February, March, and April 2017) and added to their current monthly premium.

Example (for illustration purposes only): If your monthly life insurance premium is \$21 and was not deducted from your pension in January 2017, then \$7 (your \$21 January premium divided by 3) will be added to your monthly life insurance premium pension deduction in February, March, and April. The total monthly amount deducted for these three months will be \$28—your regular \$21 premium plus \$7 (one-third of your premium owed from January). In May, your monthly life insurance premium will be \$21 again.

To confirm your 2017 life insurance coverage and premium amounts, call MetLife at 1-866-548-7139.

5. ● I pay for my life insurance through Electronic Debit Service (EDS) and have not seen my January 2017 premium deducted from my bank account yet. When will this happen?

Some retirees who enrolled in life insurance for 2017 have not had their January 2017 premium deducted from their bank account yet. This is because not all life insurance enrollment forms could be processed in the short time between the end of the life insurance open enrollment period (December 16, 2016) and MetLife's monthly billing cycle.

Retirees whose forms were still in process after the billing cycle ended did not have their January 2017 life insurance premium deducted from their bank account. As a result, those retirees will have their January 2017 premium divided equally across the next three months (February, March, and April 2017) and added to their current monthly premium.

Example (for illustration purposes only): If your monthly life insurance premium is \$21 and was not deducted from your bank account in January 2017, then \$7 (your \$21 January premium divided by 3) will be added to your monthly life insurance premium deduction in February, March, and April. The total monthly amount deducted for these three months will be \$28—your regular \$21 premium plus \$7 (one-third of the premium owed from January). In May, your monthly life insurance premium will be \$21 again.

To confirm your 2017 life insurance coverage and premium amounts, call MetLife at 1-866-548-7139.

6. I enrolled through MetLife during their Open Enrollment for 2017 effective date. How can I cancel my Retiree Term Life Insurance?

To cancel your Retiree Term Life Insurance **after January 1, 2017**, you must complete MetLife's [Cancellation of Retiree Life Insurance through MetLife form](#) and send it to:

MetLife Recordkeeping Center
P.O. Box 14406
Lexington, KY 40512-4406

Additional resources

[MetLife is the PEBB Program's new life insurance carrier for 2017](#) The PEBB Program's October *For Your Benefit* newsletters:

- [State agency/higher-education employees](#)
- [K-12/employer group employees](#)
- [Retirees](#)
- [COBRA/Leave Without Pay members](#) [Life Insurance for employees](#)

[Life Insurance premiums for employees](#) [Life insurance for retirees](#)
[Life insurance premiums for retirees](#)

[Life insurance for continuation coverage \(Leave Without Pay\) members](#)

[Life insurance premiums for continuation coverage \(Leave Without Pay\) members](#) [MetLife website for employees](#)

[MetLife MyBenefits portal for employees](#) (to register and enroll online; Account Sign-in under **PEBB Benefits – State of Washington**)

[MetLife website for retirees](#)

MetLife Customer Service: **1-866-548-7139**, Monday through Friday, 5 a.m. to 8 p.m. Pacific Time (except major holidays)

- Call for questions about your account, benefit options, claims, beneficiaries, and billing
- 24/7 automated customer support to order forms, confirm coverage, and verify beneficiaries