

Listing a Beneficiary

It is important to always be sure to enter your beneficiaries into the appropriate system. Once beneficiaries are entered you must then assign them to each applicable benefit. You may assign multiple beneficiaries and designate difference percentages for each.

If incorrect or old beneficiaries are listed, then they will still be paid the benefit. For example, if a past spouse is listed then they will receive the benefit and the current spouse will not be entitled to a benefit.



Employer Paid Life & Personal Accidental Death and Dismemberment

- Beneficiaries are entered and stored on ADP TotalSource systems. Log in to ADP TotalSource®. Select Myself > Benefits > Enrollments
- Worksite Employees must attach beneficiaries to the appropriate benefits to be used at claim time



Voluntary Term Life & Voluntary Accidental Death and Dismemberment

- Worksite employees enter beneficiaries by logging in to ADP TotalSource®. Select Myself > Benefits > Enrollments



Voluntary Critical Illness & Accident Insurance

- Beneficiaries are entered on MetLife's MyBenefits website, mybenefits.metlife.com/ADPTotalSource

Beneficiary Facility of Payment



If there is no beneficiary named, MetLife will pay the claim according to Facility of Payment.

If there is no beneficiary on record and there is a living spouse, MetLife will not need a claimant affidavit completed. The spouse will be paid the benefit.

Facility of Payment:

Spouse or Domestic Partner;

Child(ren) if there is no surviving spouse;

The employee's parent(s), if there is no surviving child;

The deceased employee's siblings;

Estate