

Life Claims Process



Notice of Loss Process

MetLife verifies eligibility/coverage and initiates claims process.



ADP TotalSource / Worksite Employer

Contact MetLife at **877-ADPTS01** or submit Death Notification Template via email to ADPTS@metlifeservice.com to file a Life or Accelerated Benefit Option claim. Provide the following:

- Claimant Full Name
- SSN
- Worksite Employer Name
- Claimant Last Day Physically Worked and/or Date of Death (If there is a gap between date last worked and passing, please provide a brief explanation as to why)
- Dependents full name if not Employee

Employee / Beneficiary

Accelerated Benefit Option (ABO): Contact MetLife at **877-ADPTS01** to file an Accelerated Benefit Option claim by providing Employee Full Name, SSN, Worksite Employer Name and Claimant Last Day Physically Worked.

Life & AD&D: Contact MetLife at **877-ADPTS01** to file a Life & AD&D claim by providing Employee Full Name, SSN, Worksite Employer Name, Claimant Last Day Physically Worked and Date of Death.

Supporting Documentation



Submission Methods

After a claim has been submitted, supporting documentation can be submitted four convenient ways:

- **Life Beneficiary Claim Portal:** Log in or setup an account at metlife.com/lifeclaims
- **Mail:** MetLife Group Life Claims, P.O. Box 6100, Scranton, PA 18505-6100
- **Email:** LifeClaimSubmit@metlife.com - Place claim number in the subject line of the email.
- **Fax:** 570-558-8645 - Place claim number on the fax cover or top page of the documents.

Documents needed to process a Life Claim



Claimant's
Statement



Death Certificate



Enrollment
Documentation



Beneficiary
Designation Form

Documents needed to process a Accelerated Benefit Option Claim



Accelerated
Benefit Claim
Form



Physician's
Certification and
examination by
Physician of our
choice, if
requested



Enrollment
Documentation

Claimant's Statement



**Claimant Statement completed,
signed and dated by each
beneficiary/claimant**

**Additional documents may be requested
based on the type of Beneficiary:**

- ✓ If Beneficiary is a trust, trust or certification of trust is needed

- ✓ If Beneficiary is an estate, estate documents or small estate affidavit is needed

Death Certificate



Certified copy death certificate of insured showing the cause/manner of death

Additional documents may be requested due to the cause and manner of death. For example:

- An accident will require an accident or police report, perhaps even a toxicology report
- A homicide will require a police report. MetLife needs confirmation that the beneficiary is not a suspect

✓ If foreign death, MetLife would need an authenticated death certificate or report of death for American citizen abroad

✓ Some counties/states do not provide the cause of death

Enrollment Documentation



MetLife will obtain evidence of enrollment from ADP TotalSource's enrollment platform



Proof of enrollment is not necessary when the coverage is employer paid



Proof of enrollment is required for employee paid coverages

Beneficiary Designation Form



MetLife will obtain Beneficiary Designation from ADP TotalSource's enrollment platform



If primary Beneficiary has predeceased, a copy of the death certificate is needed



Confirmation is needed if no designation on file. A notarized affidavit will be required

Absolute Assignments*

Overview and Process



Employee transfers all rights pertaining to an insured's coverage including naming and changing beneficiaries, exercising the ABO provision, changing coverage amounts and cancelling coverage



Group Term Life coverage can be assigned to individuals or to a trust. It can also be assigned pursuant to a viatical settlement



The plan administrator provides the appropriate form to the Employee based on the type of assignment they wish to make



The Employee returns the form to the plan administrator. The form is retained by the plan administrator for future administrative use

*Applies to Employer Paid Life only.

Beneficiary Facility of Payment



If there is no Beneficiary named,
MetLife will pay the claim
according to 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

Waiver of Premium

MetLife manages an automatic Premium Waiver claim bridge process.



Once a decision is made on LTD claim, MetLife automatically generates a premium waiver pre-claim using disability claim information.



Only eligible claimants under the age of 60 will receive a Premium Waiver acknowledgement notice.



If claim is not in good order, MetLife Premium Waiver Claims Team will request further documentation as needed.



Once decision is made, a communication is sent to the employee.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.