### **Life Claims Process**



### Notice of Loss Process

MetLife verifies eligibility/coverage and initiates claims process.





#### **ADP TotalSource / Worksite Employer**

#### **Employee / Beneficiary**

Contact MetLife at **877-ADPTS01** or submit Death Notification Template via email to <a href="mailto:ADPTS@metlifeservice.com">ADPTS@metlifeservice.com</a> 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

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



# Documents needed to process a Accelerated Benefit Option Claim

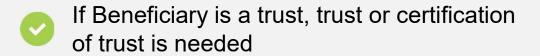


### Claimant's Statement



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

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



If Beneficiary is 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

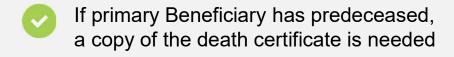


Proof of enrollment is required for employee paid coverages

## Beneficiary Designation Form



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



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

# Absolute Assignments\*

Overview and Process









Employee transfers <u>all</u> 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

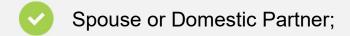
The Employee returns the form to the plan administrator. The form is retained by the plan administrator for future administrative use

<sup>\*</sup>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



- 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.



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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.