Voluntary Benefits Enrollment
Common Benefits

Updated: February 2023

MetLife

Entering a Beneficiary

The beneficiaries for Employer sponsored Life & Accidental Death & Dismemberment (AD&D) are entered and stored in MyTotalSource.

Enrollees are instructed to enter beneficiaries for this coverage prior to leaving MyTotalSource

Enrollees should complete beneficiaries before proceeding to Voluntary Benefits Enrollments

Sign into ADP MyTotalSource
www.mytotalsource.com

Just a few clicks…

"Myself"

"Benefits"

"Benefit Enrollment"

Navigate to TotalSource Benefits Home Page

First time enrollees can click "Get Started"

Existing members can click "Review your current benefits plans & elections"

Adding Family Members

Adding dependents or beneficiaries is a two-step process.

This first step adds, deletes and modifies family members to the enrollment platform only.

Attaching Beneficiaries to Life and AD&D Coverages

In the next step, users will click "Add a Beneficiary", then choose the Beneficiary Type and allocate a percentage.

To confirm that a beneficiary has been added to the product, click Summary on the Enrollments screen. Confirm that the beneficiary's name appears.

Users can return the MyTotalSource Benefits Home Page to elect Voluntary Benefits

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
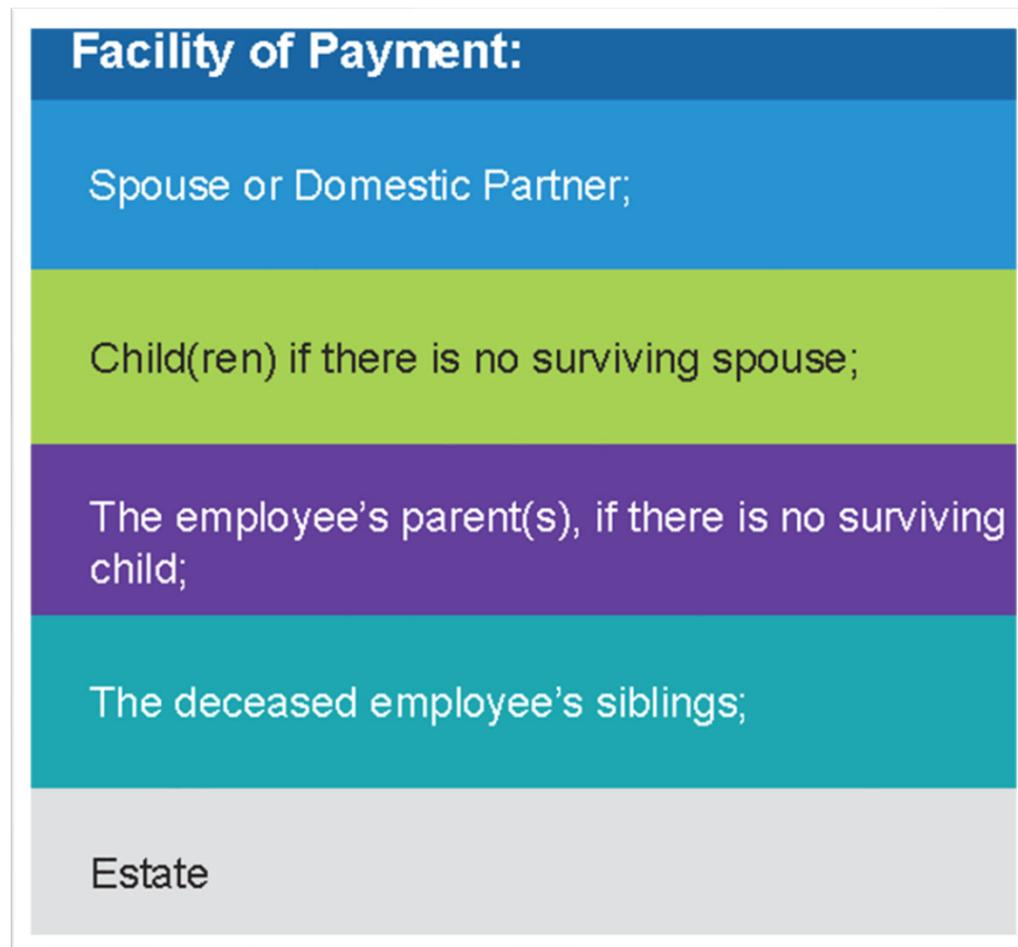
Voluntary Benefits Enrollment Opportunities

New Hire	Annual Enrollment	Qualifying Life Event
A new hire has 60 days from their hire date to enroll for Voluntary Benefits	Annual enrollment windows are defined by ADP TotalSource for benefits with a 6/1 effective date	An employee experiencing a Qualifying Life Event (QLE)* has 60 days to enroll or decline a Voluntary benefit

*Qualifying Life Events:

- Marriage
- Birth, adoption, or placement for adoption of a dependent child
- Divorce, legal separation, or annulment
- Death of a dependent
- A change in Your or Your dependent's employment status such as beginning or ending employment, strike, lockout, taking or ending a leave of absence, changes in worksite or work schedule, if it causes You or Your dependent to gain or lose eligibility for group coverage.

MetLife

Accessing Common Benefits

Just a few clicks…

| Home | Myself | My Company | Setup |

Benefit Programs

Benefits Resource Center

Learn about ADP TotalSource Benefits. To view information, select a category below.

- Core Benefits
- Wealth Management
- Tax Advantage
- Voluntary Benefits Program
- Life Management
- Legal Disclosures and Plan Documents

"Myself"

"Benefit Resource Center"

"Voluntary Benefits Program"

MetLife 9

Voluntary Benefits Program

Once users click "Learn more about these products and your eligibility to enroll" they will be directed to Common Benefits enrollment site via Single Sign On (SOS) to complete enrollment in Voluntary Benefits.

Common Benefits Enrollment Site

From the Home Page, users can view a video tutorial of the enrollment platform as well as informational videos about each benefit. The videos are for informational purposes only.
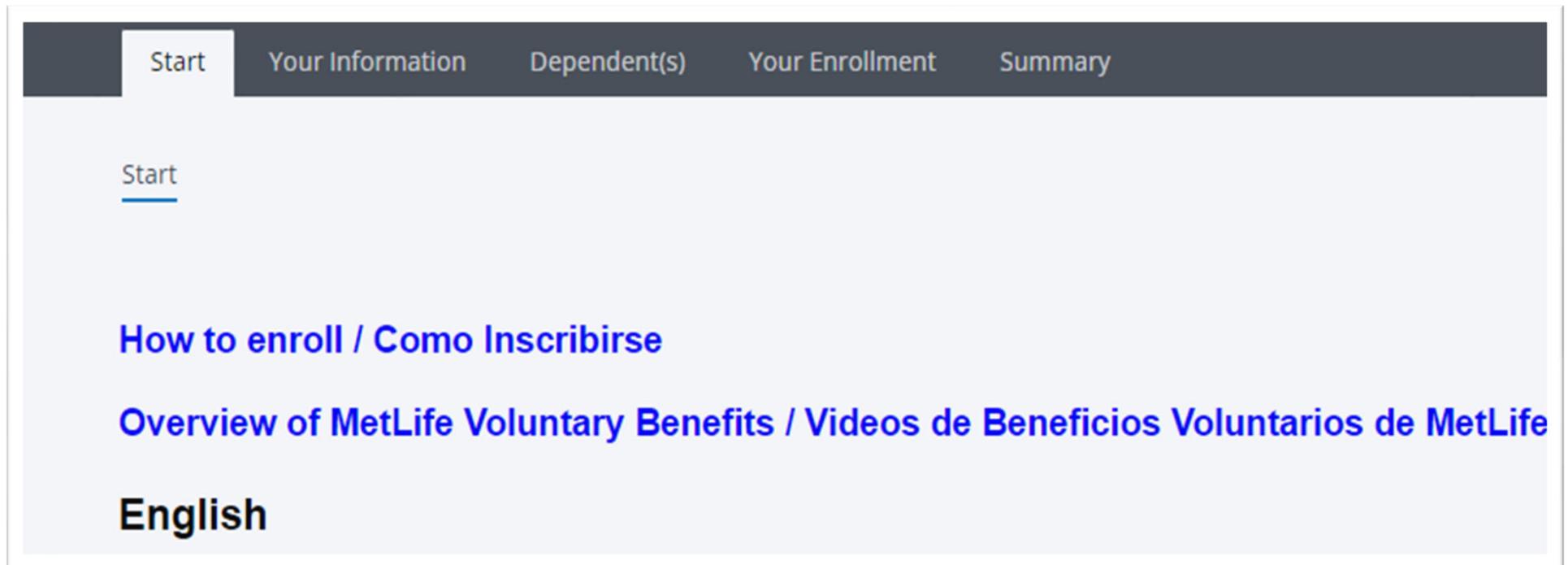
The screenshot above is presented within the new hire enrollment window and during Open Enrollment.

Enrolling due to Qualifying Life Event

Users will have 60 days to enroll for coverage due to a Qualifying Life Event.

If experiencing a Qualifying Life Event, users will be prompted to enter the Qualifying Event type and Event Date.

The screenshot above is presented outside of the new hire enrollment window and Open Enrollment.

Adding a Dependent

Adding dependents must occur before enrolling for dependent type coverage(s). Dependents can only be enrolled if the Employee enrolled in Voluntary Term Life and Voluntary AD&D coverages.

From the Home Page, click "Dependent(s), then "Add Dependent". Users will be prompted to enter dependent demographics.

Enrollment in other Voluntary Benefits

The Statement of Health link is external to Common Benefits.

Employees are encouraged to complete enrollment in other benefits before enrolling in Voluntary Term Life (VTL) and Voluntary Short-Term Disability (VSTD) as these may require a SOH.

Statement of Heath is required for VTL & VSTD when:

New Hire - Amount of coverage elected is over the Guaranteed Issue Amount

Employee enrolls in coverage for any amount outside of New Hire window

Users need to complete separate SOH forms for each of the benefits that require a Statement of Health to be completed

Choosing Voluntary Benefits

From the Your Enrollment Tab, users can expand a section and select a plan name or click "Review" to view its details.

Reviewing details of Voluntary Benefits

Certificate, Plan Summary and FAQ documents are easily located within each coverage module.

There is no need to decline a coverage, simply click "Return to the List of Benefits" if not interested in enrolling in this benefit and you will be directed back to the Home Page.

Enrolling in a Voluntary Benefit

Users can enroll in a plan by clicking on "Get A Quote".

Disclosure Statement

Users will need to review disclaimer, click "Submit"

Note: Disclaimer displays for Critical Illness, Accident Insurance and Hospital Indemnity coverages only.

Actively at Work

Users will need to review the Actively at Work section.

Select "Yes" or "No" and click "Continue".

Prerequisites

Are you Actively at Work?

MetTest T. AAAATest (Self)   ○ Yes ○ No

Actively at Work or Active Work means that you are performing all of the usual and customary duties of your job. This must be done at the worksite employer's place of business; an alternate place approved by the worksite employer; or a place to which the worksite employer's business requires you to travel.

You will be deemed to be Actively at Work during weekends or worksite employer approved vacations, holidays or business closures if you were Actively at Work on the last scheduled work day preceding such time off.

If you are not Actively at Work and go out on a Protected Leave, MetLife will send a bill to you for any missed voluntary benefit premiums due, since deductions cannot be taken out of your paycheck. Due to timing, the letter may be mailed after you've returned to Active work and payroll deductions start again. Any unpaid premiums while on leave can result in voluntary benefit coverages cancellation due to non-payment.

Continue →   Cancel

Enrolling in a Voluntary Benefit

Users can choose a Benefit Level: High or Low, Single or Family

Both Critical Illness and Accident Coverages have a death benefit.

A beneficiary is required and must be entered in MetLife's MyBenefits system.

Submitting Voluntary Benefit Elections

Once enrollee clicks "Accept" then "Submit", they are taken back to the Landing Page to continue enrolling in other benefits.

Applicant's Statements and Agreements

I declare that I am actively at work on the date I am enrolling. I understand that if I am not actively at work on the scheduled effective date of insurance, such insurance will not take effect until I return to active work.

I understand that, on the date dependent insurance for a person is scheduled to take effect, the dependent must not be confined at home under a physician's care, receiving or applying for disability benefits from any source, or Hospitalized. If the dependent does not meet this requirement on such date, the insurance will take effect on the date the dependent is no longer confined, receiving or applying for disability benefits from any source, or Hospitalized. **Hospitalized** means admission for inpatient care in a hospital; receipt of care in a hospice facility, intermediate care facility, or long term care facility; or receipt of the following treatment wherever performed: chemotherapy, radiation therapy, or dialysis.

Insurance Fraud Warning

Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.
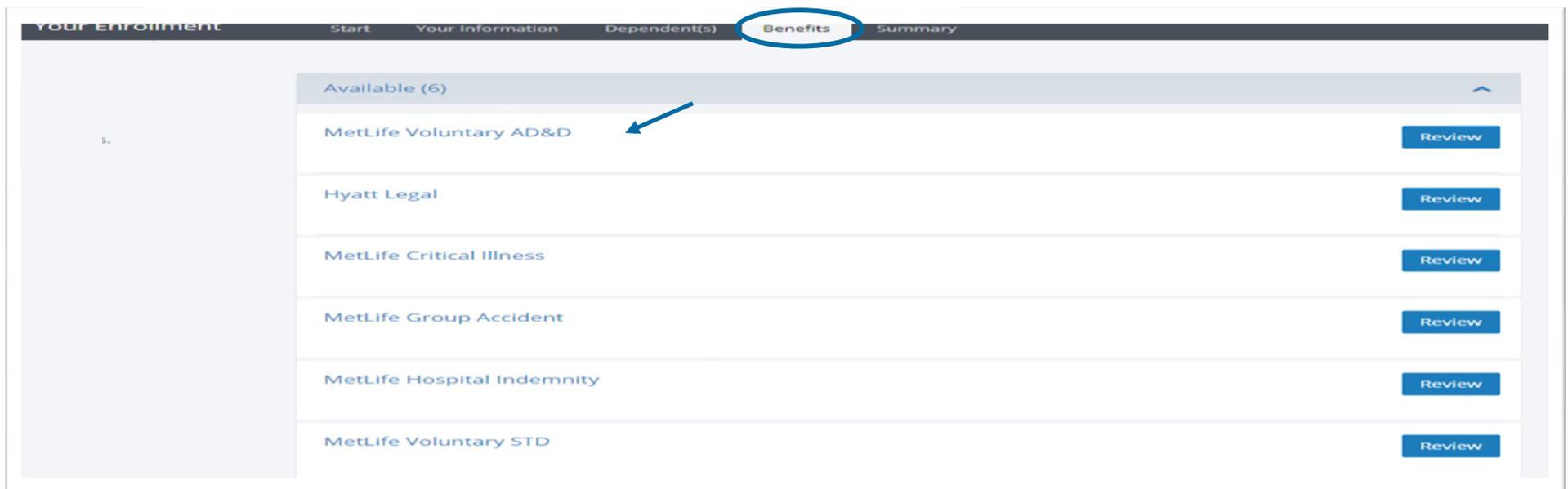
Accept

← Back   Submit →   Cancel

Enrolling in more than one Voluntary Benefit

Enrollee will need to go back to the Landing Page & click Benefits.

To enroll, click on the Plan Name, or click Review.

Selecting Voluntary Term Life Coverage

Users will need to select an employee coverage and for dependents, if elected.

Dependent child(ren) are eligible up to age 26.

New Hire Guaranteed Issue amount:

Employee Coverage: $100,000

Spouse Coverage: $20,000

Selecting Voluntary Term Beneficiaries

Users will need to click "Edit Beneficiaries". Multiple Primary and Contingent Beneficiaries can be added.

The percentage must total 100%.

Voluntary Term Life Enrollment Summary

Users will need to review coverage selections & click "Continue".

Enrollment Summary

Enrolled	
Total Premium Amount	$206.80 (+$104.50 pending)
Premium Frequency	Monthly
Effective Date	11/01/2020

NAME	RELATION	SELECTED COVERAGE	COVERAGE	EMPLOYEE PREMIUM(S)	
MetTest AAAATest	Self	$150,000	$100,000 (+$50,000 pending)	$206.00 (+$103.00 pending)	View Beneficiaries
Spouse AAAATest	Spouse	$70,000	$20,000 (+$50,000 pending)	$0.60 (+$1.50 pending)	
Child(ren)		$10,000	$10,000	$0.20	
Linda AAAATest					
Matthew AAAATest					
AAAAAA AAAATest					
Chil02 AAAATest					

← Back   Continue →   Waive Coverage   Cancel

Voluntary Term Life Sign and Submit

Users will need to review disclaimer, click "Accept" and then "Submit"

Completing a Statement of Health

When electing an amount above the Guarantee Issue amount or as a late entrant, there are a few additional steps.
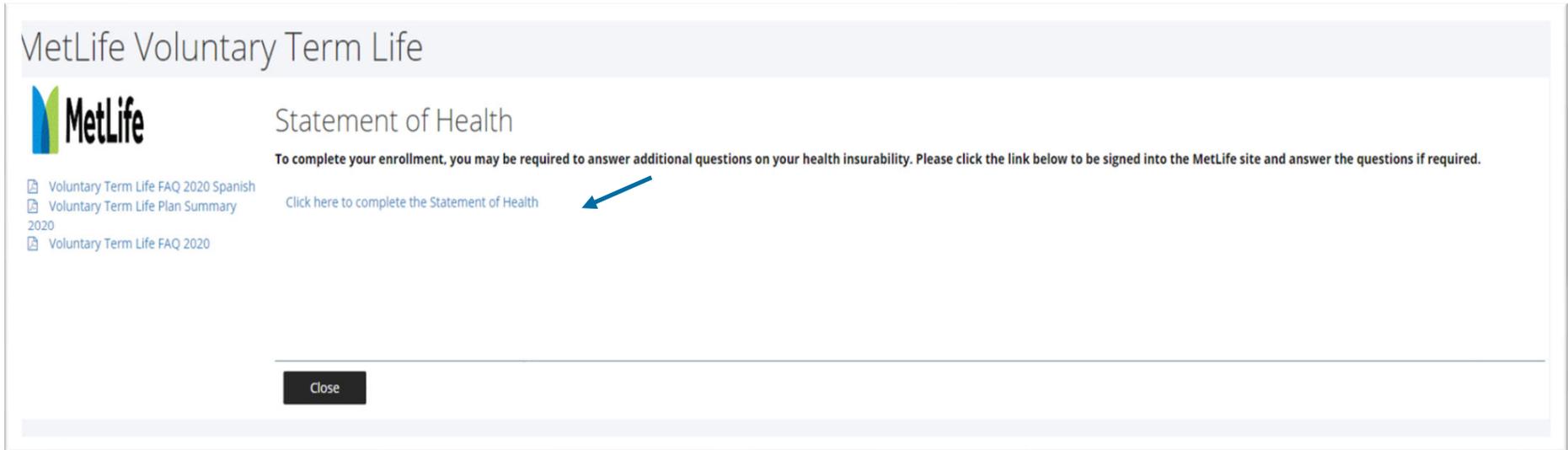
Users are directed to and automatically logged-in to MetLife Statement of Health site via Single Sign On (SSO). Users will only have access to the Statement of Health application and not any other MetLife benefit by using this link.

Statement of Health

All benefits requiring SOH will appear on the Landing Page.

After Clicking Complete Online Now, enrollees can complete the SOH application.

For a SOH application for dependents over the age of 18, enrollees will Provide an Email address. MetLife will then email the dependent that allows access to the website to register, login and complete their SOH online electronically.

Completing a Statement of Health

Demographics and Coverage information is pulled in from the Common Benefits enrollment site. Users will be asked to add any information that isn't pre-filled to complete all the required information.

Primary Care Physician
You will be required to enter your Primary Care Physician's address, phone, most recent visit and reason for most recent visit.

Health Questions
If *"YES"* is selected for any of the medical questions, the section may expand requesting additional information related to a specific condition or the user may be asked to answer additional questions.

Once all information required is complete, the user will click *"Save"*. After all the questions are answered, the user is taken to the review page and/or the eSign page for submission.

Review Page
Applicants review all information entered on prior pages to confirm accuracy.

Submission of Statement of Health

Users will be able to submit an electronic signature or print a copy of their Statement of Health form to be signed and mailed to the address displayed on the form.

Once the enrollee clicks Submit, a decision on the Statement of Health based on answers provided may be automatically generated and status message will be displayed.

The Common Benefits site will be updated once the Statement of Health application is reviewed.

Scheduling a Paramedial Exam

If a paramedical exam applies, the applicant is able to schedule right away.

Paramedical exam can be conducted by an approved MetLife vendor, or at the employee's personal physician.

For any questions on status of enrollment contact 800-638-6420, prompt 1.

The Company Documents section of the self-service website is located through the "Menu" option at the top of the page:

Click "Menu":

Click "Company Documents":

Available documents are clickable links here:

Resources　　　↰ Back To Your Enrollment　　　Decision Support　　　Company Documents

#	DOCUMENT NAME	DOCUMENT TYPE
1	Enrollment Guide	.pdf
2	Group Accident Plan Summary and FAQ	.pdf
3	Hospital Indemnity Plan Summary and FAQ	.pdf
4	Voluntary Short Term Disability Plan Summary and FAQ	.pdf
5	Voluntary Term Life Plan Summary and FAQ	.pdf
6	Voluntary AD&D Plan Summary and FAQ	.pdf
7	Critical Illness Plan Summary and FAQ	.pdf
8	MetLife Legal Plans Plan Summary and FAQ	.pdf