



Topic:

Change to MetLife Life Insurance Policy

Applies to:

All benefit eligible employees who wish to enroll in, cancel, or make a change to their Metropolitan Life Group Term Life Insurance Policy.

Answer:

Employees may enroll in, change, or cancel their MetLife Life Insurance policy at any time, for any reason. A Qualifying Life Event is not required as this is an after-tax plan.

Change Instructions:

All forms may be found online at:

www.UNCHCSBenefits.com

Changes to MetLife Life Insurance:

- To enroll or make a change to an existing election, employees should complete the [MetLife Life Insurance Enrollment Application](#).
- If the employee is enrolling for the first time, requesting an increase in coverage or adding a dependent, a [MetLife Life Insurance Statement of Health Form](#) should be submitted as appropriate. The Statement of Health Form will be reviewed by the MetLife Underwriting office, which will either approve or deny the requested coverage change.
- To cancel an existing policy, employees may complete and submit a [UNC Health Care Miscellaneous Cancellation Form](#).
- A premium calculator is available on the Forms page to help employees calculate their MetLife life insurance premium.

Once completed, employees should keep a copy for their records and forward all originals to: UNC HC Employee Benefits, 211 Friday Center Drive, Suite 2057, Chapel Hill, NC, 27517

Example

Ben has been reviewing his finances and decided that it's time to enroll in a Life Insurance plan. He would like to enroll himself for three times his salary as well as his wife (for \$25,000).

Ben will complete and submit the MetLife Life Insurance Enrollment Application, as well as **two** MetLife Life Insurance Statement of Health Forms – one for himself and one for his wife.

MetLife will review the applications for Ben and his wife, and may request additional information including a physical exam. If approved, the coverage will begin.