

METLIFE ONLINE BENEFICIARY PORTAL FAQ_s

What happens if I don't complete the online beneficiary form?

If you previously submitted a MetLife beneficiary form to Harvard Benefits, the most recently dated beneficiary form will be considered your final beneficiary designation. If you never submitted a life insurance designation form, the policy will be paid to your estate.

What if I can't remember who I designated as my beneficiaries?

If you're not sure who you've designated or if you've designated your beneficiaries, you should complete the online beneficiary designation form through MetLife's MyBenefits life insurance beneficiary designation tool:

1. Go to mybenefits.metlife.com
2. Type **Harvard University** in the **Employer or Association** search field and click **NEXT**
3. Log in
 - a. If this is your first time, you will need to register. Go to the How to register on MyBenefits [flyer](#)
 - b. If you've already registered, click **LOGIN**
4. After you login, select **Group Life Insurance** under **MY ACCOUNTS**. Click **Group Life Insurance** on the next page
5. Click **Add/Update Life Beneficiaries** from the menu on the right. Now you can add your primary and contingent beneficiaries.

Why am I having issues with the authentication process when I'm trying to register?

When entering your Harvard ID and name, they must match what is in PeopleSoft. Additional information such as address must match government records.

I completed the online form, but when I sign and submit, it doesn't work. Am I doing something wrong?

When submitting your designated beneficiaries, make sure you are entering your DOB as your signature in the following format – YYYY/MM/DD.

I'm still having issues submitting my beneficiary form. How can I get help?

Contact MetLife at 1-866-492-6983. At the start of the call, you will need to identify yourself as a Harvard University employee. You will need to provide your Harvard ID number rather than your Social Security Number.

What's the difference between a primary beneficiary and a contingent beneficiary?

A primary beneficiary is the individual or entity designated to receive life insurance proceeds at the time of your death. More than one primary beneficiary can be designated to receive benefits, provided you specify the percentage (share) of your life insurance for each beneficiary.

A contingent beneficiary is an individual or entity who will receive life insurance proceeds should your primary beneficiary not be living at the time of your death. More than one contingent beneficiary can be designated to receive benefits, provided you specify the percentage (share) of your life insurance for each beneficiary.

How can I find out the amount of my life insurance?

Your basic life insurance amount is equal to one-half your annual base salary rounded to the nearest \$1,000. It reduces by 35% on January 1 following your 67th birthday, another 35% on January 1 following your 70th birthday, and an additional 35% every five years thereafter on January 1 following the year in which you turn an age that triggers the reduction.

For supplemental life insurance, you can elect up to 6 times your annual base salary rounded to the nearest \$1,000 up to a maximum of \$2.5 million. To confirm your coverage level, click the My Benefits tile under PeopleSoft Self-Service.

If you're not sure of your annual base salary, contact Benefits at 617-496-4001 or benefits@harvard.edu.

I entered my beneficiary information but when I logged back in, it wasn't updated?

When you finish designating your beneficiaries, you can submit your choices one of two ways:

1. You can e-sign the form online, at which point your beneficiaries will be active immediately, or
2. You can print the designation form, sign it, and mail it to MetLife. If you choose this option, your beneficiaries will not be active and will not appear in the MyBenefits portal until MetLife receives and processes your signed form.

I have basic and supplemental life insurance. Can I designate different beneficiaries for each?

No. The beneficiaries you designate will be the same for both your basic and supplemental life insurance coverage.

How do I designate beneficiaries for my spouse/domestic partner or child life insurance policies?

You are automatically designated as the beneficiary for those policies and are not able to select anyone else as a beneficiary.



