



Sterling Medical - Benefit FAQ's

Question: Does MetLife provide me with a Voluntary Life Certificate of Coverage showing my elected benefit amount?

Answer: No. The inforce MetLife policy with Sterling Medical is a Group Life Policy and we do not create Individual Certificates as a result. MetLife does provide a Certificate of Coverage that outlines all plan provisions and features for the Voluntary Life Plan. Your HR Department will have an electronic copy of the Certificate.

Question: How does my Beneficiary know how much Life Insurance I've elected?

Answer: Sterling Medical can provide you with a Group Certificate of Coverage. This Certificate, along with a copy of your Enrollment Form and any MetLife Statement of Health Approvals, should be kept on file by the employee. These are the only employee benefit records that MetLife would need in the event of a Life Insurance claim.

Question: When does my Life Insurance coverage end?

Answer: Based on Sterling Medical's policies with payroll deductions, your coverage will terminate at the end of the prior month following my date of termination.

Question: What are my Voluntary Life Continuation Options with MetLife?

Answer: MetLife offers employees and their family members the ability to Port or Covert their coverage through our Portability and Conversion features. These continuation options are only available for 31 days following the end of your coverage (see question above).

Question: What is Portability?

Answer: The ability to continue your life insurance benefits as a Term Life benefit. The Portability rates will be included on the MetLife Portability Form that you will need to complete.

Question: What is Conversation?

Answer: The ability to continue your life insurance benefits as a Whole Life benefit. The Whole Life benefits are often more costly than the Term Life benefits. You will need to complete a MetLife Conversation Form in order to initiate the process and you will be contacted by a MetLife Representative about your new policy.

Question: If I have questions about my MetLife benefits, who can I contact?

Answer: You can contact MetLife directly at 800-GET-MET8. The Customer Service Department can provide you with general plan information.