

How to file a claim for paid benefits

Follow the steps below to start your disability claim, paid family leave and/or medical leave request. These instructions also provide information on what to expect during the process.

Notify your supervisor within 30 days of your leave

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Discuss the reason for your leave including:

- The length of your leave and your estimated return-to-work date.
- If you need to take a continuous or intermittent leave due to a serious health condition or an approved family leave.
- If you have any potential employer-paid leave (PTO, vacation or other insurance benefits).

Gather materials to support your claim:

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Please read through all the steps in this guide before starting your claim submission.

1. Important forms:

[Download Claim Form](#)

[Download Certification Form](#)

[Download Medical Authorization Form](#)

2. You're required to provide proof to support the reason of your claim. Please download the **Certification Form** needed to provide proof.
 - If filing online, you can upload any necessary supporting documents (i.e., certification form). Then, you'll be directed to provide your electronic signature.
3. You'll need to sign a consent to allow MetLife to gather information to support your claim. Please download the **Medical Authorization form**.
4. When your leave qualifies for more than one benefit administered by MetLife (such as Paid Medical Leave, Short-Term Disability, Paid Family Leave, and/or FMLA), you should complete **only one claim form** and submit authorizations and certifications only one time to support all your claims.
5. Important: In addition to providing your information on the form, you'll need to include details about your employer's benefit plan. Here is that information:

Employer (Business) Name: _____

Employer Contact Name: _____ Phone: _____

Email: _____

The codes below will help MetLife link your claim to your employer's benefit plan. Please add these codes to your claim form in the "About Your Employer" section:

	Sub-code Number (Sub-Division)	Sub-Point Number (Branch)	Group Report Number
Paid Medical Leave			
Short-Term disability			
Paid Family leave			

If you're filing a claim due to your own serious health condition, please include both Medical Leave and Short-term disability codes listed above.

Complete your claim form and submit to MetLife

1. **Online form submission – Fastest option:**
 - For employees: [Click here](#) | For employers: [Click here](#)
2. **Mail a paper form to:**
Metropolitan Life Insurance Company
PO Box 14590, Lexington, KY 40512-4590
3. **Fax a paper form to:** 1-800-230-9531



Choose one method to submit your claim form.

What happens after I submit my claim form?

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- **Within 1 business day** of receiving your claim form, MetLife will mail you an Acknowledgement Package with important information regarding your claim(s).
- A MetLife claims specialist may contact you for additional details about you, your job, your condition, treatment plan, and provider.
 - **If you already have an open claim with MetLife, please let the claims specialist know so they can link your claims.**
 - Your claims specialist will also discuss your estimated return to work date.
- Your employer will be contacted to confirm employment and coordinate other eligible benefits.
- We'll follow up with a letter detailing any missing information to complete your claim if needed.
- **MetLife will make a decision about your claim.**
- Once a decision is made on your claim(s), you'll receive a letter. If approved, the letter will include your benefit amount and instructions on how to contact MetLife if you require further assistance.

Communication with MetLife when on leave

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- Your claims specialist will periodically contact you and your health care provider(s) to check-in on you and your health.
- If there's a change in claim status, your claims specialist will contact you by phone and send a letter to outline the change such as an extension or closure.
- If you're taking a leave on an intermittent basis, please continue to tell your claims specialist when you're on leave so that benefits can be paid appropriately.

Returning to work after leave

- You may be contacted by your claims specialist, a nurse clinician and/or a vocational rehabilitation consultant to discuss your return-to-work options.
- You may be required to participate in a rehabilitation or return-to-work program.
- If you return to work earlier or need to be out longer, call your claims specialist to create a new return plan. Also, please call your employer to keep them informed of the change to your return date.

If your claim has been denied

You may make an appeal within 10 days and may be required to provide these documents depending on your case:

- Proof of identity, such as a driver's license or state ID, passport, and social security card.
- Proof of wages earned, such as 1099 forms, pay stubs, and bank statements.
- Work attendance or personnel records.
- Certification of your serious health condition.
- Other evidence relevant to your leave request.