Guidance every step of the way

We support you and your employees through our seamless transition to Long Term Disability, with customer-focused solutions, experienced professionals and exceptional service.

Claim Submission

- The Claimant submits claim via phone, web or mail. STD claims already with MetLife will automatically transition to LTD in our claim system, or through our well-established TPA partnership integration
- Moving from STD to LTD eliminates the need for additional claim applications, information is automatically transferred and updated
- All forms are accessible online for the Claimant via MyBenefits
- The Claims Specialist verifies eligibility under the LTD plan, and reviews the Claimant's relevant medical and employment information
- The Claims Specialist will conduct an interview with the Claimant to obtain other relevant information, review the plan provisions and explain next steps

PROACTIVE: We initiate the transition to LTD before STD ends

Claim Evaluation and Decision

- We'll assess the Claimant's functional capacity and expected recovery, relative to the demands and duties of the occupation
- The Claims Specialist determines if the employee qualifies for benefits under the plan
- We'll notify all parties of our decision
- Then, the Claims Specialist:
  - Develops an action plan
  - Identifies a time frame for following up with the employee and treatment provider(s) based on diagnosis, treatment and progress
  - Evaluates expected disability duration with an anticipated return to work date
  - Explains next steps to the Claimant

EFFICIENT: We make a claim decision within 5 business days of receiving all the necessary information

Ongoing Clinical Engagement

- Clinicians clarify medical information, confirm treatment plans and validate disability benefits
- We continue to update the action plan, assess the claim, follow up with treatment providers and connect with the Claimant via telephonic interviews
- The Claims Specialist supports each employee, and coordinates clinical care
- We also provide Social Security Application assistance and support

CONNECTED: Our engagement model includes video chat support with clinical and behavioral health specialists

Disability Resolution

- We help with on-site job modification and other return to work accommodations, where appropriate
- Assistance with job placement in an alternative occupation is also available
- We keep the Claimant informed of all claim decisions and notify the employer, if desired

ENGAGED: The Claims Specialist will keep the employee informed of any changes in the claim or claim benefits

The Claims Specialist connects the Claimant to your health and wellness programs, and engages specialists throughout the claim as needed, including:
Rehabilitation Consultants • Nurses • Behavioral Clinicians • Physician Consultants • Social Security Specialists

An optimized online experience

Our online resources are designed to provide you and your employees with self-service support that keeps everyone informed, involved and engaged.

For you

Employers can use MyBenefits or MetLink to:

- Submit claims online
- Obtain real-time claim status and details
- Create custom reports
- Update information and add comments to existing claims

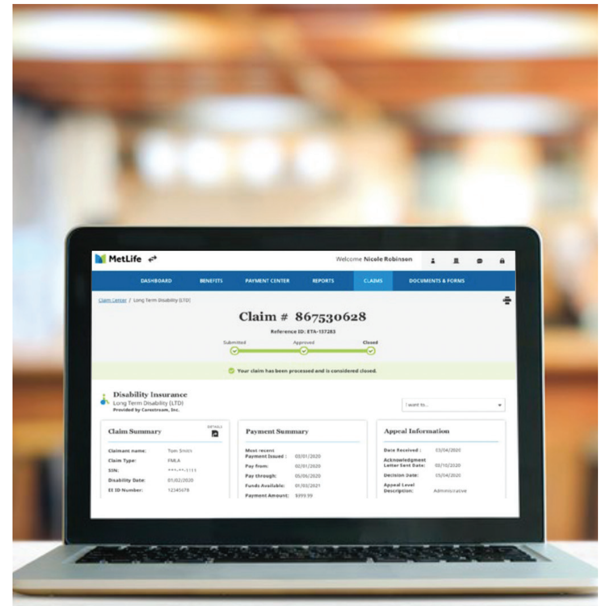
Employers can submit a claim for an employee on MyBenefits and manage their workforce.

For your employees

Employees can use MyBenefits and the MetLife Mobile App to:

- Submit a claim*
- Authorize an Electronic Funds Transfer
- Submit medical authorization
- Submit medical information and comments
- Review real-time claim status
- Access educational videos

* not available through the mobile app



Get expert guidance for confident decisions.
Contact your MetLife representative today.

The specific timing of events on each claim is driven by many factors including plan design, the disabling condition, the claimant's occupation and more. Claim submission methods may vary by product and customer size. Metropolitan Life Insurance Company, New York, NY.

[NY only] These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

Like most group disability insurance policies, MetLife's policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

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