MetLife | Short Term Disability

How to submit a short term disability claim

When you experience a disability, whether it's planned or unplanned, submitting your claim should not be difficult and time consuming. That's why MetLife makes sure you experience a smooth process, so that you can receive your benefit payments quickly and focus on getting back to work as soon as possible.

There are a variety of ways to submit your claim based on what you prefer:

1 

Phone by calling
1-800-GET-MET8

2 

Online through the MyBenefits website at
www.metlife.com/mybenefits

3 

Mail by getting a paper claims form on MyBenefits or by calling
1-800-GET-MET8

If you submit your claim by phone or web, you will be provided with a claim number for future reference and updates.

Information you may need to provide

When you submit your claim, there are a few questions you'll need to answer. Be sure to have information available, such as the date you last worked, a description of your medical condition, your medical provider(s) name and contact information, any dates you were hospitalized and an estimated return to work date.

What happens next

A MetLife Claims Specialist will review your information and request any additional medical information from your doctor, if necessary. Your Claims Specialist may contact you by phone to clarify information you provided or ask for additional information needed for your claim.

Typically a claim decision is made within 2 business days once MetLife receives all necessary information.

Ongoing support

You can visit the MyBenefits website at any time to check your claim status and benefit payments. You can also set up direct deposit of benefit payments, send messages and attachments to your Claims Specialist and update important information like your return to work date.

See the reverse side for more information on using MyBenefits.

Easily navigate your claim online, on your schedule

The MyBenefits website is a quick and easy way for you to get the information you need about your disability claim — all in one place. Using www.metlife.com/mybenefits is not only convenient to submit your claim, but you can also log on to the site to:

- See claim status, history and payments
- Set up direct deposit of benefit payments
- Download important forms
- Communicate with your MetLife Claims Specialist

Register today at www.metlife.com/mybenefits. Type in your company's name and click "Next". Then, choose "Register Now" and fill out the short registration form.

MetLife Mobile App

You can also access your claim information using the MetLife US Mobile App.

GET IT ON Google play

Download on the App Store

Search "MetLife" on the iTunes App Store or Google Play.

Log in using your MyBenefits log in information or register today!

MetLife

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L1218511070[exp0220][All States][DC,GU,MP,PR,VI]

DISABILITY CLAIM FOR ACCIDENT & SICKNESS (A&S)/ SHORT TERM DISABILITY (STD)/SALARY CONTINUANCE

MetLife®
Metropolitan Life Insurance Company
P.O. Box 14590
Lexington, KY 40512

Fax: 1-800-230-9531

Instructions for completing the claim form:
1. Complete all applicable areas of the claim form. Please print clearly.
2. Please sign – a) bottom of this page and b) Fraud Statement.
3. Faxing this claim form will expedite receipt and eliminate your need to mail it.

New York – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Section 1: To Be Completed by the Employer

Name of Employer | Group Report # | Sub-Code # (Sub-Division) | Sub-Point # (Branch)

Address | City | State | Zip Code | Subsidiary or Division Name

Contact Person's Name | Phone #

Contact Person's E-mail Address | FAX #

Employee Name (First, MI, Last) | Social Security No. | Employee ID #

Date of Hire (mm/dd/yy) | Job Title | Job Class ☐ Sedentary ☐ Light ☐ Medium ☐ Heavy ☐ Very Heavy

Work Location Address | Work Phone # | Home Phone #

Supervisor Name | Supervisor's E-Mail Address | Phone #

Is condition work related? ☐ Yes ☐ No. If yes, provide: W/C Carrier Name_____

W/C Contact Person's Name_____ Phone#_____ Worker's Comp Claim #_____

Date Last Worked (. . ..) | First Date of Absence (. . ..) | Date Returned To Work (. . ..) ☐ Actual ☐ Estimated | Eff. Date of Coverage (. . ..) | Basic Earnings (exclusive of overtime, bonus, etc.) $_____ ☐ Hourly ☐ Weekly ☐ Bi-weekly ☐ Monthly ☐ Annual

Premium contributions ☐ Pre-Tax ☐ Post-Tax
Employer_____% Employee _____%

Benefit Amount

Payroll Classification ☐ Exempt ☐ Non-Exempt ☐ Salaried ☐ Hourly ☐ Union ☐ Non Union ☐ Other_____

Employee's Status As Of First Day Absent: ☐ Active ☐ LOA ☐ Terminated ☐ Vacation ☐ Laid Off ☐ Retired

Hours Worked Per Week_____ ☐ Full Time ☐ Part Time
Scheduled Work Week ☐ M ☐ Tu ☐ W ☐ Th ☐ F ☐ Sa ☐ Su
Is work week regular_____ or variable_____

If other than Active, please explain

If STD buy up, date enrollment card signed (. . ..) | LTD Coverage? ☐ Yes ☐ No

Can employee's job be modified/accommodated? ☐ Yes ☐ No If yes, please describe.

Has return to work been discussed with employee? ☐ Yes ☐ No

To the best of your knowledge, indicate if the employee has filed for or is receiving income from any of the following sources:

	Applied for	Receiving	$ Amount	Frequency	From/To Dates
Salary Continuance/Sick Leave	☐	☐			(. . ..) (. . ..)
Workers' Compensation	☐	☐			(. . ..) (. . ..)
State Disability	☐	☐			(. . ..) (. . ..)
Other (Please identify)_____	☐	☐			(. . ..) (. . ..)

Provide weekly deduction amounts, if applicable:

	Pre Tax	Post Tax	$ Weekly Amount
Medical	☐	☐	
Life	☐	☐	
Dental	☐	☐	
LTD	☐	☐	
Other (Please identify)_____	☐	☐	

Authorizing Signature | Date (. . ..)

A&S STD 5782 (03/15) Fs

***Contact MetLife at 888-444-1433 for any questions you have on completing this form.**

Some services in connection with your Disability Claim may be performed by our affiliate, MetLife Global Operations Support Center Private Limited. This service arrangement in no way alters Metropolitan Life Insurance Company's obligations to you. Services will not be performed by our affiliate if prohibited by state or local law or by mutual agreement with the Group Customer.

Section 2: To Be Completed by Employee

Name (First, MI, Last)	Social Security #	ID Number	Date of Birth (MM/DD/YY)	Gender
				☐ M ☐ F

Address	City	State	Zip Code	E-mail Address

Home Phone #	Marital Status	Federal Tax Status	Tax Exemptions (Number)	Date Disability Began
	☐ Married ☐ Single ☐ Other	☐ Married ☐ Single		

Is your disability due to ☐ Illness? ☐ Injury/Accident? If due to injury/accident, provide Date _____, Time hh:mm AM ☐ PM ☐

Provide Details (Where and How)

Is this condition work related? ☐ Yes ☐ No | Automobile Related? ☐ Yes ☐ No

Name of physicians/providers who have treated you for this condition within the past 12 months

Name of Physician/Provider	Phone Number	Dates of Treatment	Physician Specialty
		From ____ To ____	
		From ____ To ____	

Please describe what prevents you from performing the duties of your job.

Section 3: To Be Completed by Attending Physician

This report is to assist us in making a disability determination that impacts income replacement for your patient. A MetLife claim representative may telephone your office if additional information is needed

Patient Name	Date Disability Began	Expected Return to Work Date

Initial date of treatment for this disability	Most recent date of treatment	Is condition work-related? ☐ Yes ☐ No

Primary Diagnosis Code _____._____ Diagnosis _____

Secondary Diagnosis Code _____._____ Diagnosis _____

Objective Findings:

CPT4	Procedure	Date

If pregnancy, delivery date _____ ☐ Expected _____ ☐ Actual _____ Type of delivery _____

If patient has been hospitalized ☐ Inpatient ☐ Outpatient Admitted mm/dd/yy Discharged _____

Treatment Plan: ☐ Additional Testing ☐ Medication ☐ Therapy ☐ Surgery ☐ Hospitalization ☐ Referral _____

Other (Describe)

Medications prescribed (names, dosages)

Is patient able to work with job modifications or restrictions? (please be specific):

Signature	Specialty	Tax ID #

Street Address _____

City/State/Zip _____

Date

E-mail Address	Telephone #	Fax #

MetLife
Metropolitan Life Insurance Company
P.O. Box 14590
Lexington, KY 40512
Fax: 1-800-230-9531

HIPAA: This Authorization has been carefully and specifically drafted to permit disclosure of health information consistent with the privacy rules adopted and subsequently amended by the United States Department of Health and Human Services pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

NOTE TO ALL HEALTH CARE PROVIDERS: The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information. 'Genetic information' as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

Instructions for completing the form:

1. Complete all applicable areas of the form.
2. If you are the Authorized Representative, include a copy of the legal document(s) authorizing you to act on the Employee/Claimant's behalf.
3. Sign this form.
4. Fax or return this form as soon as possible to expedite processing of your claim – retain original for your records.

Your refusal to complete and sign this form may affect your eligibility for benefits under your employer's disability plan.

Name of Employee (Please Print)	**Date of Birth** mm/dd/yy
Claim Number:	**ID Number:**

Authorization to Disclose Information About Me

For purposes of determining my eligibility for disability benefits, the administration of my employer's disability benefit plan (which may include assisting me in returning to work, or applying for Social Security Disability Insurance benefits), and the administration of other benefit plans in which I participate that may be affected by my eligibility for disability benefits, including but not limited to any workers compensation, employee assistance or disease management program, I permit the following disclosures of information about me to be made in the format requested, including by telephone, fax or mail:

1. **I permit:** any physician or other medical/care provider, hospital, clinic, other medical related facility or service, pharmacy benefit administrator, insurer, employer, government agency, group policyholder, contractholder or benefit plan administrator to disclose to Metropolitan Life Insurance Company ("MetLife"), and any consumer reporting agencies, investigative agencies, attorneys, and independent claim administrators acting on MetLife's behalf, any and all information about my health, medical care, employment, and disability claim.

2. **I permit:** MetLife to disclose to my employer or its agents acting in the capacity of administrator of its benefit plans or programs, including but not limited to, workers compensation, employee assistance, or disease management programs, any and all information about my health, medical care, employment, and disability claim.

This Authorization to Disclose Information About Me specifically includes my permission to disclose my entire medical record, including medical information, records, test results, and data on: medical care or surgery; psychiatric or psychological medical records, but not psychotherapy notes; and alcohol or drug abuse including any data protected by Federal Regulations 42 CFR Part 2 or other applicable laws. **Information concerning mental illness, HIV, AIDS, HIV related illnesses and sexually transmitted diseases or other serious communicable illnesses may be controlled by various laws and regulations. I consent to disclosure of such information, but only in accordance with laws and regulations as they apply to me. Information that may have been subject to privacy rules of the U.S. Department of Health and Human Services, once disclosed, may be subject to redisclosure by the recipient as permitted or required by law and may no longer be covered by those rules. Your health care provider may not condition your treatment on whether you sign this authorization.**

I understand that I may revoke this authorization at anytime by writing to MetLife Disability at P.O. Box 14590, Lexington, KY 40512-4590, except to the extent that action has been taken in reliance on it. If I do not, it will be valid for 24 months from the date I sign this form or the duration of my claim for benefits, whichever period is shorter. A photocopy of this authorization is as valid as the original form and I have a right to receive a copy upon request.

Signature of Employee	**Date**

A&S STD 5782 (03/15) Fs

Fraud Warning:

Before signing this claim form, please read the warning for the state where you reside and for the state where the insurance policy under which you are claiming a benefit was issued.

Alabama, Arkansas, District of Columbia, Louisiana, Massachusetts, Minnesota, New Mexico, Ohio, Rhode Island and West Virginia – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Alaska – A person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

Arizona – For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of loss is subject to criminal and civil penalties.

California – For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado – It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Delaware, Idaho, Indiana and Oklahoma – WARNING: Any person who knowingly and with the intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Florida – Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky – Any person who knowingly and with the intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee, Virginia and Washington – It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland – Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Hampshire – A person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey – Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Oregon and Vermont – Any person who knowingly presents a false statement of claim for insurance may be guilty of a criminal offense and subject to penalties under state law.

Fraud Warning *(continued)*:

Puerto Rico – Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars ($5,000), not to exceed ten thousand dollars ($10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Texas – Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Pennsylvania and all other states – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning a fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Name of Employee (Please Print):_____ **Social Security Number:**_____

Signature of Employee_____ **Date:**_____

Signature of Employer's Representative_____ **Date:**_____

Signature of Physician_____**Date:**_____