

How to file a Claim

Follow the steps below to start your claim leave request. These instructions also provide information on what to expect during the process – we’re here to help.

Step 1: Notify your supervisor of your leave

Discuss the reason for your leave including:

- The length of your leave and your estimated return-to-work date.
- If you will need to take leave all at one time (continuous) or for shorter periods (intermittent) and if your serious health condition requires a reduced work schedule.
- If you have any potential employer-paid leave benefits such as PTO, vacation, sick leave, other forms of insurance such as Workers Compensation or state paid leave benefits.

File your claim within 30 days prior to or within 30 days after your leave starts.

Step 2: Gather Materials to Support Your Claim

1. Please complete this [Certification Form](#) to provide the required proof to support your claim.
2. If you are filing for a claim, for your own serious health condition, pregnancy, and/or childbirth, you will need to provide consent with this [Medical Authorization Form](#) to allow MetLife to gather information from your healthcare provider to support your claim.
3. If your leave qualifies for more than one benefit administered by MetLife, such as, Short Term Disability, Parental Leave, Caregiver Leave, and/or FMLA, you only need to submit one certification and authorization form.
4. You can file your claim online by following the steps below or if you prefer you can call MetLife to help file your claim: 1-888-865-7940.

Step 3: File a Claim ONLINE

Register on [MetLife’s MyBenefits Website](#)

1. Go to mybenefits.metlife.com and enter "University of Missouri Systems" in the Employer or Association field. Click **Next**.
2. Click **Register** to perform the one-time registration process. You’ll be asked to provide:
 - a. Your first name, last name, and email address.
 - b. Phone number, date of birth and zip code.
 - c. Employee ID or Social Security number (SSN).
 - d. Verification code (we will provide this to you).
 - e. Unique username and password.
3. Once you read and agree to the website’s Terms of Use and you opt into electronic consent, we’ll send you a registration confirmation to the email address you provided.

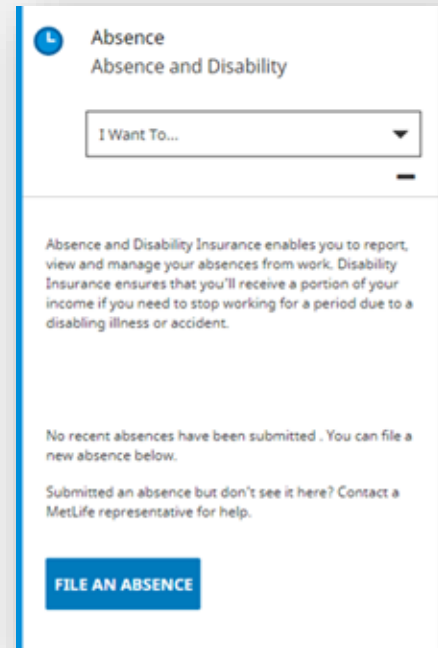




Step 3: File a Claim ONLINE (Continued)

File a claim

4. After you have registered or logged into your account, from the homepage:
 - a. Click on **Claim Center** at the top.
 - b. Under “Absence Management” click select **File an Absence**.
 - c. Select the claim you want to file.
 - d. On the File a Claim page, click **Start**.
 - e. Follow steps 1 through 6 to submit your request.
5. You’ll be asked to provide personal information (i.e., address, telephone #, email and absence type etc.)
6. You’ll be asked to provide details about your claim; refer to discussion with your supervisor in step 1.
7. Review submission for accuracy. You must check the boxes confirming that you read and consent to the Consumer Electronic Consent and Fraud Warning Statement.
8. Reconfirm your password and click **Submit a Claim**.



Step 4: What happens after I file a claim?

Within 2-4 business days of filing your family/medical leave claim with MetLife, MetLife will send an Acknowledgement Package with important information regarding your claim(s). The package will also be available in MyBenefits for you to download five hours after you submit your claim.



Step 4: What happens after I file a claim? (Continued)

1. Please mail, fax, or upload the completed forms to us at:

Mail:

MetLife Disability
PO Box 14590. Lexington KY 40512-4590

Fax:

1-800-230-9531

Upload:

- Log into: mybenefits.metlife.com
- Locate your claim under My Accounts
- Click on “**Add a comment or document**” to have it added to your claim

2. A MetLife claims specialist may contact you for additional details about you, your job, your condition, your treatment plan, and health care provider(s).
 - Your claims specialist will also discuss your anticipated return to work date.
3. Your employer will be contacted to confirm employment and coordinate other eligible benefits.
4. We'll follow up with a letter detailing any missing information to complete your claim if needed.
5. **MetLife will make a decision about your claim.**
 - Once a decision is made on your claim(s), you'll receive a call from a MetLife claim specialist and a letter. If approved, the letter will include your benefit amount and instructions on how to contact MetLife if you require further assistance.

Step 5: Notify your supervisor of your leave

- 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.

Step 6: Returning to work after leave

- You may be contacted by your claims specialist, a nurse clinician, PCS, and/or a vocational rehabilitation consultant to discuss your return-to-work options.
- If you return to work earlier or need to be out longer, call your claims specialist to create a new return to work plan. Also, please call your employer to keep them informed of any changes to your return-to-work date.
- You will need to provide a return to work authorization form to your employer if you are on short-term disability or FMLA for your own serious health condition. You can find the form here - [Fitness-For-Duty Certification](#)

Step 7: If your claim has been denied

- You have the right to appeal the decision on your claim.
- The decision letter will provide important information about how to file an appeal and the required timeframe.