

STEP**1****CLAIM REQUEST****HASSLE-FREE, 3 STEP CLAIMS PROCESS**

1. Request a claim form from:
 - a. **MyBenefits** (<https://mybenefits.metlife.com>)
* Follow the easy steps to submit the claim online and begin the claim process immediately.
 - b. Claim Direct Phone (1-866-626-3705)
2. MetLife will mail the participant/claimant a claims packet that includes a medical authorization form and claim form.
3. After you receive the packet, participant/claimant (or other representative) may return all necessary information to MetLife via fax (1-855-306-7350) or mail to:

Metropolitan Life Insurance Company

Attn: _____ Insurance Product

(Fill in the product you are submitting the claim for, i.e. Accident or Critical Illness)

P.O. Box 80826

Lincoln, NE 68501-0826

STEP**2****CLAIM INITIATION**

A claim is set up upon receipt of:

1. Fully completed, signed and dated claim form.
2. Date Incurred or dates of service applicable.
3. Proof Requirements (i.e. all medical documentation that will assist in getting the claim paid.
Please refer to claim form for examples of documents we need to review claims.

STEP**3****CLAIM REVIEW, PROCESSING AND DECISION**

Once a claim is set up, the claims examiner:

1. Validates eligibility and premium payments are current.
2. Reviews information to ensure no additional information necessary.
 - a. If additional information is needed, the claimant will be mailed a letter. They letter will highlight the specific documents required to continue the review.
3. The examiner will make a claim decision.
4. They will notify claimant of decision in writing.
 - a. The claimant may also check on status via MyBenefits (<https://mybenefits.metlife.com>) or call customer service (1-866-626-3705).
 - b. We encourage individuals to elect electronic communication on MyBenefits so; they are notified of claim status and decisions immediately.
5. MetLife will issue benefits if claim approved.
 - a. Claimant can receive the claim amount from:
 - i. MyBenefits (<https://mybenefits.metlife.com>, claims section, under specific product) or customer service (1-866-626-3705).
 - ii. Direct Deposit (if they filled out their bank information on the claim form they received in their packet).
6. If claim is denied, you will be sent a letter. MetLife will include the denial and appeals process within the letter for next steps.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. There are benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits. There are benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or GPNP13-HI or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.