

STEP**1****CLAIM REQUEST**

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 (**by claimant and physician**) and dated claim form.
 2. Date Incurred or dates of service applicable.
 3. Proof Requirements (i.e. any medical documentation that will assist in getting the claim paid).

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 is necessary.
 - a. If additional information is needed, the claimant will be mailed a letter and the examiner will call them directly. They will ask for the details required to continue the review.
 - b. MetLife will then request the necessary medical information from your doctor to make a claim determination.
 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).
 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.