

Focus on getting better. We'll help guide you through the rest.

Helpful tips for starting your medical leave claim

When you're not feeling your best, dealing with paperwork is far down the list of what you want to be doing. That's why we've collected a few key things you need to know, in order to make opening your claim easier.

What to know before you go, and how to tell if you'll qualify

Time away from work for an extended period due to illness, injury, recovery from surgery, or a medical condition that prevents you from working may qualify for a medical claim.

For example, you may qualify if you are unable to work due to:

- Physical issues: chronic conditions, severe respiratory issues, or surgery recovery
- Mental health conditions: anxiety, depression, or other psychological disorders requiring treatment
- Accidents: significant injuries like fractures or head injuries
- Injuries: severe injuries requiring recovery time

Reminder

Payment and job protection for your claim depend on your employer's plan, federal/state laws, and the type of claim. Use the Plan Your Leave tool online to see the details for what your employer offers. Once you submit your claim, you'll receive more information about what you qualify for.

Tips

We recommend getting your claim started—even if you're not sure you'll qualify. Eligibility can depend on things like company policy and your situation, along with the laws in your state.

Those factors can also determine whether your claim starts immediately. You can usually begin your leave as soon as you're unable to work, but may need to use sick or vacation time off until your claim is approved.

Filing your claim: What you'll need first

Let your supervisor or manager know your plans as soon as you're able. Before starting your claim, see (or plan to see) a doctor to discuss your condition and how much recovery time you'll need.

After that, have the following information ready:

- Employment and work schedule information
- Healthcare provider(s) information
- Details about your medical condition and treatment
- Anticipated last day worked and estimated return date (if known)
- Accident details (if applicable)

**The fastest way to file and manage
your claim is online.**



MetLife.com/MyBenefits

Steps to get started filing online

Going online lets you start and see your claim, your calendar, and all your options in one place at any time. Here's how to get started on your desktop or mobile browser:

1. Go to MetLife.com/MyBenefits
2. Log in or register
3. Click "File a Disability Claim" icon
4. Answer the questions that pertain to your medical condition

Medical Leave
You are filing for time off to recover from an injury or illness.

✓ Injury or Illness Details Completed

✓ Leave Details Completed

✓ Providers Information Completed

✓ Employment Details Completed

✓ Communication Preferences Completed

⊙ Review and Submit In progress

Home Phone Number (212) 555-6677

Mailing Address (212) 555-6677

✓ Read Fraud Warning

You must read State Fraud Warnings before checking this box

I acknowledge that I've read the warnings for the state where I live and the state where the insurance policy I'm claiming a benefit from was issued. Including, but not limited to:

New York Fraud Warning: 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.

✓ Authorization to Disclose Health Information

For purposes of determining my eligibility for Short Term Disability, the administration of my Short Term Disability benefit plan, and the administration of other benefit plans in which I participate that may be affected by my eligibility for Short Term Disability benefits, I permit the following disclosures of information about me to be made in the format requested, including by telephone, fax or mail: [View More](#)

✓ Electronic signature

I have completed and reviewed the claim information and declare that all information given is true and complete to the best of my knowledge and beliefs. I understand that this information will be used by MetLife to determine an individual's eligibility for benefits. I understand that by clicking the "Submit Claim" button I am signing and submitting the claim form to Metropolitan Life Insurance Company. This is a legal and binding electronic signature.

Submit >

Saved 23 minutes ago

MetLife

Logout

✓ Tips

- Start your claim even if you're unsure—your answers can be updated later if things change
- Use your **personal email** so you receive updates while you're out
- The onscreen tips and information will help guide you along, and you can always save your claim and return later
- After you submit, you can return to track your status, provide more documents, view your communications history, and more

🔔 Reminder

Be sure to check the medical authorization box when reviewing your claim to avoid any delays in the claims process.

Taking leave in smaller increments is an option too

Intermittent leave lets you take time off in separate blocks for the same medical reason, such as:

- Managing chronic conditions
- Attending ongoing treatments
- Mental health appointments
- Post-surgery follow-up
- Recurring medical appointments

Key things to know:

You may qualify for an intermittent leave for both treatment and recovery time that keep you out of work for issues such as asthma, diabetes, migraines, physical therapy, chemotherapy, dialysis or other conditions.

Intermittent leaves are opened the same way as continuous claims. They require information about the type and severity of your condition, and the time needed off work.

🔔 Reminder

Don't forget that you'll need to report your time off to MetLife as well as your employer.



From starting your claim, filing, and returning to work—we're here for you at every step of the process.

Navigate your claim with ease

The fastest way to file and manage your claim is online.



MetLife.com/MyBenefits

Need extra assistance?

The call center is open Monday through Friday:
8:00 a.m. to 11:00 p.m. ET



833-622-0135

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