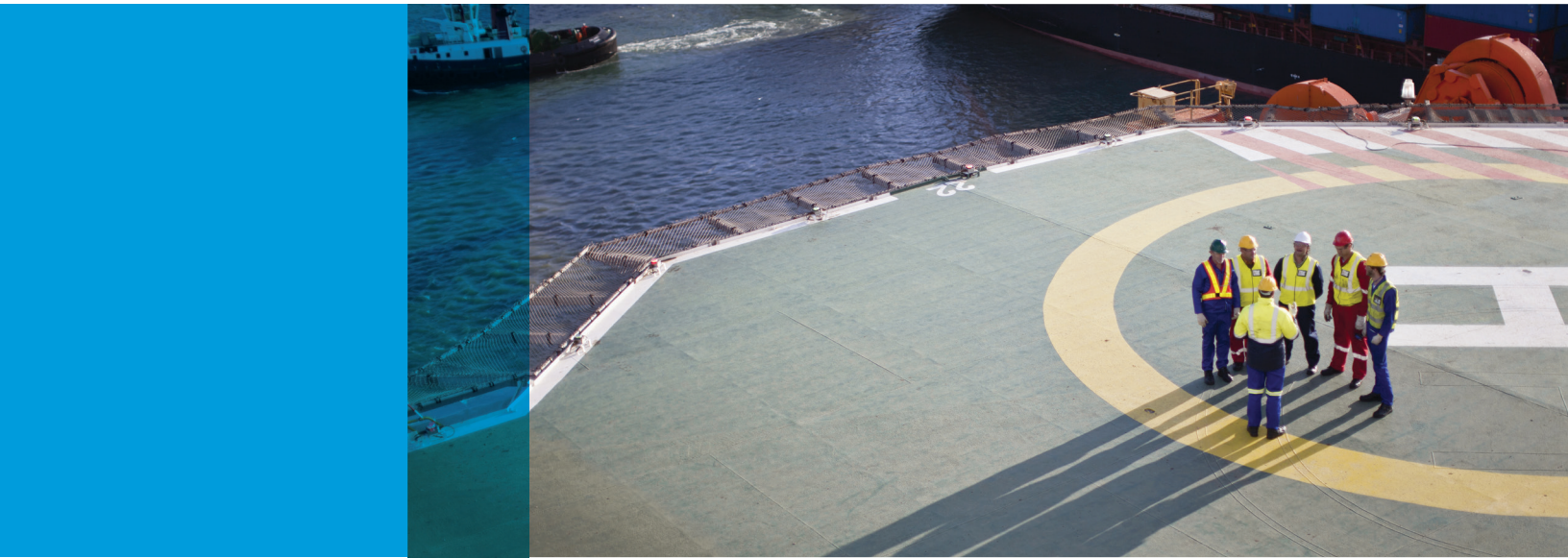


Collaborative claims



Enhanced collaborative claims process helps ensure prompt and efficient service

MetLife has implemented an enhanced claims process that helps ensure prompt and efficient service to claimants who are covered under a MetLife Individual Disability Income (IDI) policy and a Group Short Term and/or Long Term Disability plan (Group Plan) administered by MetLife.

Under this process, the IDI and Group Disability claim examiners continuously collaborate and share information throughout the evaluation of the claims to make sure that all information is considered in reaching the respective claim determinations.

We make it easier for the employer and the claimant

The collaborative claims process effectively helps reduce the administrative responsibilities of employers who have employees covered under an IDI Policy and a Group Plan. The ongoing collaboration between the Claims Specialists in each claims department results in fewer requests for information to the claimant, greatly simplifying the experience for everyone involved.

Collaborative claims process

While there may be similarities between the terms and provisions of an IDI Policy and a Group Plan, they are not identical, and each is subject to different regulations and claims handling procedures. The collaborative claims process makes submitting information easier for a claimant, while still allowing the claim examiners to evaluate the claims based upon the respective IDI Policy and Group Plan terms and provisions. Approval for benefit payments under either the IDI Policy or the Group Plan does not ensure payment under the other.

MetLife embraces the principles of prompt, fair and ethical claims service. The Disability Claims Departments evaluate claims while maintaining the highest standards of ethics, integrity and customer service.

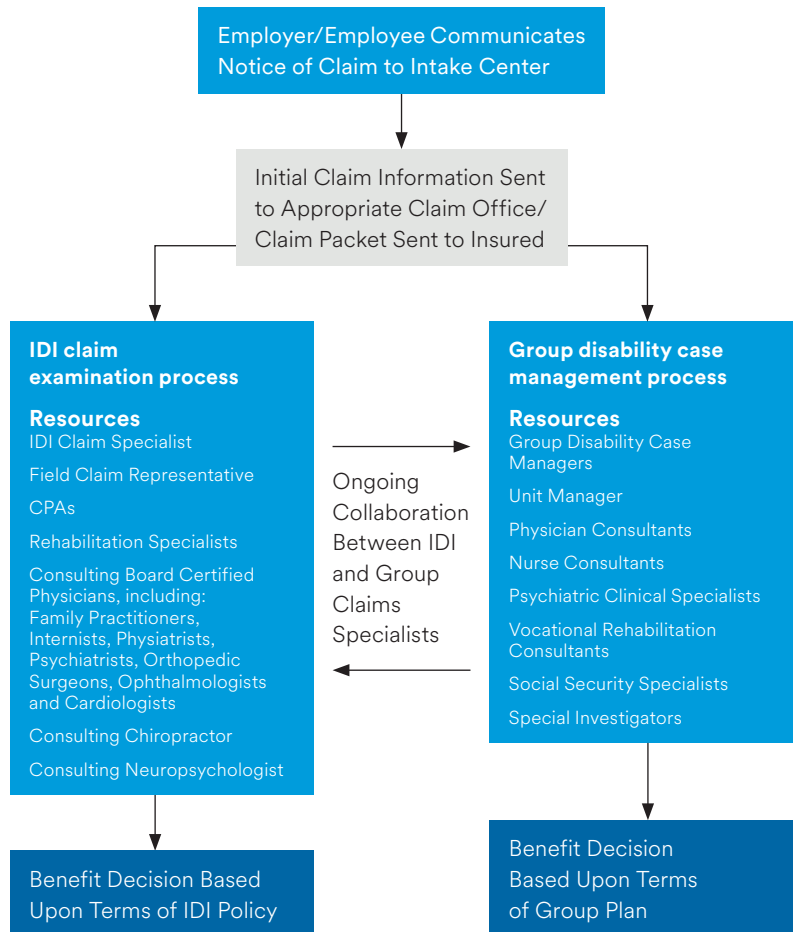
Expert management and expert resources to help ensure timely and accurate decisions

Our collaborative claims process combines expert management and expert resources, enabling us to meet the needs of both employers and employees effectively, efficiently and thoughtfully. Our claim intake (single point of contact) and data-gathering process is conducted by experienced associates who gather applicable information, answer claimants' questions and explain the claims process.

While partnering with the following specialized resources, an IDI Claims Specialist STD Case Manager and/or LTD Case Manager are equipped to conduct timely, thorough and accurate claims evaluations, and are committed to paying all compensable claims. As indicated in the chart below, various specialists are used that have both general and specialty expertise.

- Field Claim Representatives
- Independent Physician Consultants
- Financial Consultants
- Vocational and Rehabilitation Specialists
- Social Security Specialists

IDI/LTD collaborative claims process



Please note: approval for benefit payments under either the IDI policy or the group plan does not ensure payment under the other.

**Get expert guidance for confident decisions.
Contact your MetLife representative today.**

metlife.com

Like most disability income insurance policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about costs and complete details.

For policies issued in New York: These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

Disability insurance is issued by Metropolitan Life Insurance Company, New York, NY. January 2017

