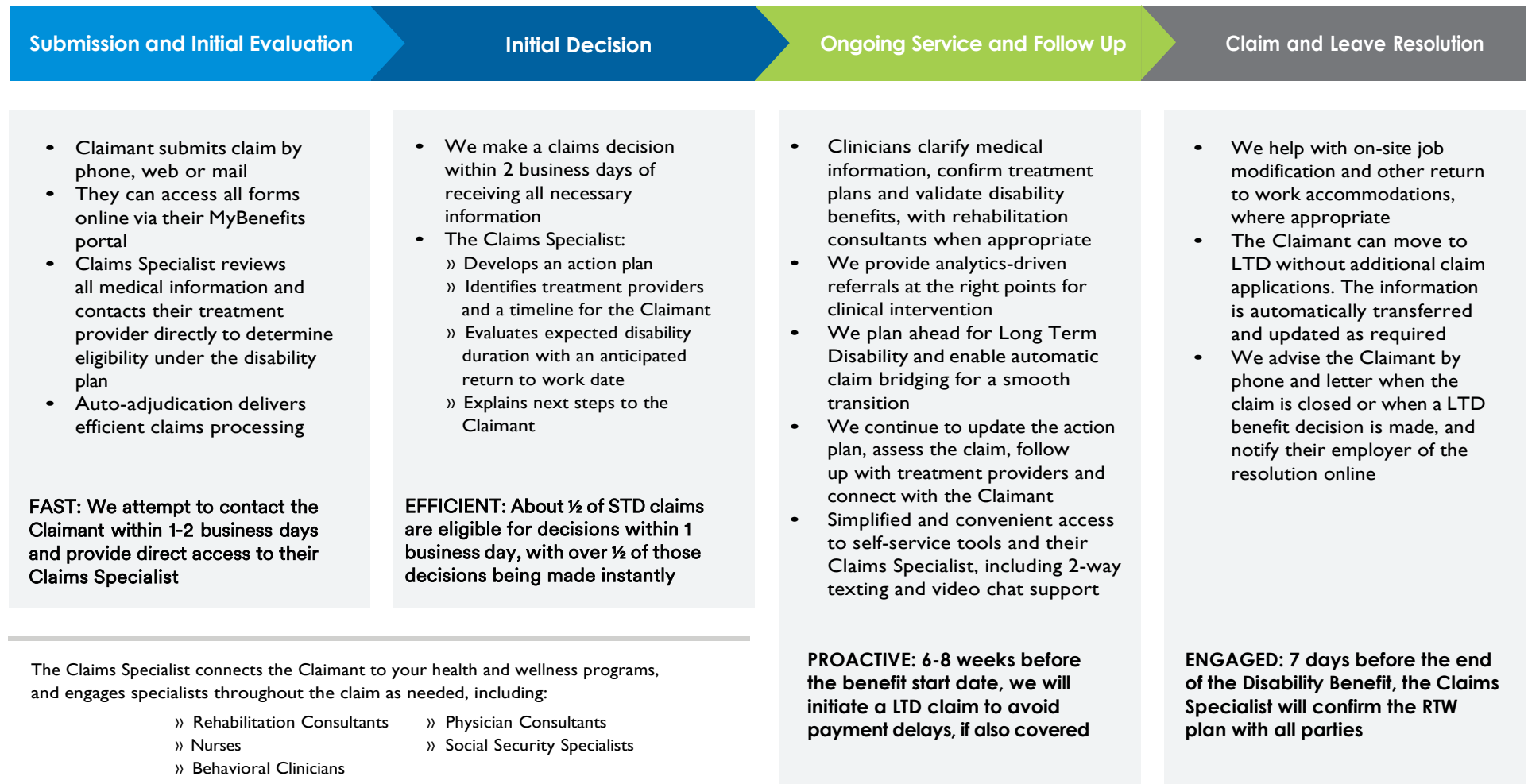


Exceptional service from experienced professionals

Our highly trained, compassionate specialists support and guide your employees throughout the claims process with the goal of helping them to return to health.



An optimized online experience

Our online resources are designed to provide you and your employees with self-service support that keeps everyone informed, involved and engaged.

For You

Employers can use MyBenefits or MetLink to:

- Submit claims online
- Obtain real-time claim status and details
- Create custom reports
- Update information and add comments to existing claims

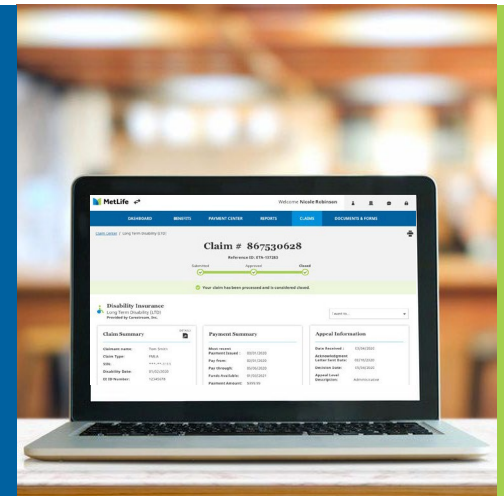
Employers can submit a claim for an employee on MyBenefits and manage their workforce.

For Your Employees

Employees can use MyBenefits and the MetLife MobileApp to:

- Submit a claim*
- Authorize an Electronic Funds Transfer
- Submit medical authorization
- Submit medical information and comments
- Review real-time claim status
- Access educational videos

* not available through the mobile app



Special Considerations: If you have employees who work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")¹, they should carefully consider whether to enroll for this coverage. If employees are eligible for State Benefits, they must apply if required by state law. If permitted, your employees' STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your employees' compensation, the amount of the State Benefit, and other factors, they may only receive the minimum weekly benefit. Your employees should consider, based on their individual circumstances, whether they need additional coverage beyond the State Benefit.

Get expert guidance for confident decisions.

Contact your MetLife representative today.

metlife.com

The timeline is an example of an STD claim bridging to an LTD claim based on calendar days. The specific timing of events on each claim is driven by many factors including plan design, the disabling condition, the claimant's occupation and more. Claim submission methods may vary by product and customer size. Metropolitan Life Insurance Company, New York, NY.

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

¹These jurisdictions include, but may not be limited to, California, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Colorado as of 1/1/24, Maryland, Delaware, and Minnesota as of 1/1/26, and Maine as of 5/1/26).



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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