

## American Greetings Disability Claims Process

With MetLife, you'll be informed about the claim process every step of the way.



### We're here to help:

- You can reach the MetLife Customer Service Center at **1-833-622-0137**. We're available Monday through Friday, from 8:00 a.m. to 11:00 p.m. Eastern Time.
- You can check the status of your claim at any time by visiting: [metlife.com/mybenefits](http://metlife.com/mybenefits).



### Disability Claim Process:

Claim Notification	Claim Approval	Claim Denial	Transition to LTD	Return to Work
<ul style="list-style-type: none"><li>• The associate files a claim directly with MetLife by calling <b>1-833-622-0137</b> or through the <b>MyBenefits</b> website at: <a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a></li><li>• MetLife sends an Acknowledgment Package and medical authorization form to the associate within 24 hours of claim filing.</li><li>• Claim information gathering process begins. If your absence qualifies under the federal FMLA, an FML absence will be filed on your behalf.</li><li>• The associate should inform their manager about their leave of absence request.</li></ul>	<ul style="list-style-type: none"><li>• MetLife reviews the medical information received from the associate.</li><li>• The associate is notified of claim approval by letter and phone call.</li><li>• MetLife sends claim decision to American Greetings and an email notification of approval is sent to the manager.</li><li>• For STD with concurrent FML, Payroll will issue STD check to the associate via salary continuance.</li><li>• MetLife develops action plan for ongoing medical management of the claim.</li></ul>	<ul style="list-style-type: none"><li>• MetLife denies a claim for specific plan or medical/functional reason(s).</li><li>• The associate is notified of denial by letter and phone call, explaining why claim is denied. MetLife will notify American Greetings of denial.</li><li>• Associate has 180 days to appeal. MetLife will send a letter when appeal request is received and when to expect a decision.</li><li>• It's possible that FMLA may be approved, even if STD is denied, or that leave of absence may be covered under another American Greeting's policy.</li></ul>	<ul style="list-style-type: none"><li>• If associate continues to remain disabled after 180 days, you may be eligible for Long Term Disability (LTD) benefits. MetLife will automatically refer the STD claim to LTD for review.</li><li>• The associate is sent a packet of information to review and return.</li><li>• MetLife reviews existing information and requests outstanding information to be provided to make an LTD decision.</li><li>• MetLife notifies associate and American Greetings of LTD claim decision.</li></ul>	<ul style="list-style-type: none"><li>• MetLife confirms Return to Work (RTW) time frame with associate (or manager if unable to reach associate).</li><li>• Before you return to work, American Greetings requires that your health care provider complete a Return to Work note or Release to Work form.</li><li>• If there are restrictions provided on the Return to Work form, MetLife will confirm whether American Greetings can accommodate those restrictions and continues to manage claim until full duty RTW. American Greetings will contact associate regarding RTW status.</li></ul>

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.