

USC disability claims process overview

If you need to file a Short Term Disability (STD) claim due to a disabling condition that prevents or limits your ability to work (employee's own medical leave), contact the MetLife Group Disability Reporting Line at **1-833-622-0139**.



Claim intake and data gathering

- Inform your supervisor/manager of your leave of absence request
- Notify MetLife within 7 days of the first day of absence to initiate your STD claim — you will be given a claim number at the end of the call. You may call or initiate your claim through the MyBenefits website at www.metlife.com/mybenefits.
- MetLife may contact you for additional details about you, your job, your condition and your treatment plan and provider.
- MetLife will then mail an Acknowledgement Package to you with important information that requires action.



Initial review and decision

- You will be notified of the initial decision via phone and letter.
- You can check the status of your claim and/or leave by visiting www.metlife.com/mybenefits.
- MetLife will keep you informed on the status of your claim and will notify you of additional information that is needed.
- If applicable, MetLife will discuss your Return to Work options with you and help determine an expected return to work date.



Ongoing evaluation

- MetLife will periodically contact you and your health care provider(s) to evaluate your status, treatment plan and functional abilities.
- MetLife will contact you by phone and send a letter to inform you of changes in claim status, such as an extension or closure.
- If you continue to remain disabled after 52 weeks of STD, you may be eligible for Long Term Disability (LTD) benefits. Should this occur, MetLife will automatically refer your STD claim for an LTD claim review.
- You will be contacted to discuss your claim and if you are expected to remain disabled, the appropriate information and forms will be mailed to you to initiate your LTD claim*; if applicable, LTD forms will be mailed approximately 6-8 weeks of the STD maximum duration.
- USC's Employee Assistance Program is available if needed during your time of disability. The number is 1-855-399-7353.

* If you have an existing LTD claim, you will be asked to provide ongoing proof of disability on at least an annual basis, if not more often depending on claim circumstances. Ongoing claim management may be completed more frequently should claim circumstances change. This means that MetLife will periodically request that you provide updated medical information from your health care provider(s) and other information for ongoing medical management and vocational assessment.



Return to work

- Depending on the terms of your employer's STD plan, you may be required to participate in a rehabilitation/Return to Work Program. You may be contacted by your claims specialist, a nurse clinician and/or a vocational rehabilitation consultant to discuss your return to work options, when appropriate.



If your claim is denied

- MetLife will contact you by phone and send a letter to explain why your claim was denied and provide information about how you may file an appeal. MetLife will also notify USC of your claim denial.
- Your appeal must be received by MetLife within 180 days from the date of your decision letter and sent to:

MetLife Disability
P.O. Box 14592
Lexington, KY 40512-4592

Fax: 1-844-380-0569 or
Email: DisabilityAppeals@metlife.com

- MetLife will send you a letter to let you know when your appeal request was received and when to expect an appeal decision.