MetLife | Disability Insurance

State of South Dekota 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 **1-800-300-4296**.

Claim intake and data gathering

- Inform your supervisor/manager of your leave of absence request
- Notify MetLife within 14 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.

Return to work

- If there are no restrictions on your return to work, contact your supervisor/ manager and confirm the date you will return, per the date indicated on your form.
- If there are restrictions provided for your Return to Work, MetLife will confirm whether State of South Dakota can accommodate those restrictions.

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 State of South Dakota of your claim denial.
- MetLife will send you a letter to let you know when your appeal request was received and when to expect an appeal decision.
- 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

Frequently Asked Questions

What is disability benefits coverage?

The purpose of disability benefits coverage is to provide income protection for eligible employees during pregnancy or periods of extended, serious illness or injury.

Regardless of the number of periods of disability and whether the cause of the disabilities are related, an employee will receive a maximum of 52 weeks of STD benefit payments.

When do disability benefits begin?

If an absence from work is due to an accident and the claim for short term disability is approved, disability benefits will begin on the 8th day of the approved absence if the accidental injury renders an employee unable to earn more than 80% of their pre-disability earnings at their own occupation.

If an absence from work is due to pregnancy or a serious illness, and the claim for short term disability is approved, disability benefits begin once an employee has been out of work for 8 days.

Who decides whether a disability qualifies for benefits?

Your claim is administered by MetLife; State of South Dakota employer's disability plan is insured by MetLife. All benefit determinations, case reviews, approvals and denials are made independently by MetLife.

What is the time frame to submit my information for STD benefits?

A claim for STD benefits must be submitted to MetLife within 14 days of the first date of absence due to disability. If the application for STD benefits is not received within 14 days of the first date of absence due to disability, the application may be delayed or denied.

Can I report an absence in advance (ex. scheduled surgery)?

Yes, an absence can be reported in advance, and the initial medical documentation can be on file; HOWEVER, the claim will not be approved until the actual absence. This means that your claim will be in a PENDING status until the reported event or absence has occurred. Shortly after the scheduled absence date, you/your physician will be contacted by MetLife to confirm the absence.

Who pays my Short Term Disability?

If approved benefits are paid by both MetLife and the State of South Dakota.

How much will I be paid on Short Term Disability?

MetLife will pay 70% of your pre-disability earnings, State of South Dakota will provide 30% supplemental pay totaling 100% of your pre-disability earnings.

Is MetLife STD benefits extra or in additional to my supplemental pay?

No. MetLife STD is not an additional benefit. Your total pay cannot exceed 100% of your pre-disability earnings.

How can I provide information to MetLife?

There are several ways for you to forward information. For all communications to MetLife, you must include your name and associated claim number(s). Documents can be provided to MetLife via:

- MetLife's secure web portal at: www.metlife.com/mybenefits
- Fax to: 1-800-230-9531
- Email to: OriksanyMetLife@metlife.com