

Your Guide to the MetLife Disability Claim Reporting Service



MetLife

FairPoint Communications offers valuable benefits to help manage all types of absences. If you are unable to work due to sickness, accidental injury or pregnancy, FairPoint disability benefits may replace all or a portion of your lost income, depending on your disability plan. This can help you keep your bills under control while maintaining your current lifestyle.

MetLife makes it easier to report your disability claim as well as leaves that qualify as Family and Medical Leave (FMLA) and other leaves offered by FairPoint for eligible employees (i.e. Family Care Leave, Education, Military). You can file your claim or report a leave quickly and efficiently by phone or by web. This brochure explains how to file your disability claim, make an FMLA request or request for other Leave of Absence, and what to expect. MetLife professionals will address your needs quickly and treat you with compassion and respect.

Reporting Your Absence

If you are absent, or expect to be absent from work, you must report your absence by *(select appropriate options from below)*:

1. Notifying your Supervisor and following your departments rules for reporting an absence which may or may not include:
2. Calling the MetLife Claims Center at
1-855-517-8272
The Claims Center is available 8:00 a.m. – 11:00 p.m. (Eastern Time), Monday through Friday.
3. You or your supervisor may instead choose to report your absence to MetLife through the MyBenefits Website at www.metlife.com/mybenefits.

DETACH AND KEEP THIS CARD

If you are absent, or expect to be absent from work, you must report your absence by *(select appropriate options from below)*:

- Advising your Supervisor that you will be absent and following your departments rules for reporting an absence.
- Calling our toll-free number:
1-855-517-8272

- You or your supervisor may choose to report your absence via the web on www.metlife.com/mybenefits.

When you report your absence or leave, you may need to verify or provide the following information depending on the absence reported:

- Personal Information
- Job Information
- Sickness/Injury Information (if applicable) - last day worked, nature of the illness, how, when, and where the injury occurred, and when disability commenced
- Physician Information (if applicable) - name, address, telephone number, and fax number for each treating physician

Information We May Need from You

Here's the information you should have available when reporting a disability or Family and Medical Leave request. The information required may vary based on the type of leave to which may apply to your situation.

- **Personal Information**—name, address, telephone number, Employee Identification Number, and job title
- **Job Information**—workplace location and address, work schedule, date of hire, and supervisor's name and telephone number
- **Sickness/Injury Information (if applicable)**—last day worked, nature of the illness/absence, how, when, and where the injury occurred, when the disability commenced and actual or approximate date you anticipate returning to work (if known).
- **Physician and/or Treatment provider Information (if applicable)**—Name, address, telephone number, and fax number for each treating Health Care Provider.
- **Authorization to Release Your Medical Information (if applicable)** - the release of your medical information to MetLife may be required. If applicable:
 - You should inform your Health Care Provider(s) that MetLife will be administering your claim or leave and that you authorize the release of your medical information to the MetLife claims office.
 - An "Authorization to Disclose Information About Me" form may be mailed to you from MetLife after you report your disability claim or Family Medical Leave. You can expedite this process by downloading this form from MyBenefits at www.metlife.com/mybenefits. Click on the "Forms" link in the upper right hand corner of the navigation bar. You should sign and return this form as soon as possible. This release authorization will expedite the processing of your disability claim.
- **Family and Medical Leave Information**— If applicable, MetLife will provide you with a Health Care Provider Certification (HCPC) form to certify your leave. It is your responsibility to ensure that the HCPC is completed in its entirety and is provided to MetLife within the time requirement noted on the form.

What to Expect

Initial Notification

When you report a disability claim or a Family Medical Leave, MetLife will send you written acknowledgement of your request. You may be contacted by a MetLife Case Manager or Leave Coordinator within a few business days if we need to discuss additional information with you.

For Family Medical Leaves:

- To collect any missing information from the HCPC;
- To clarify information on the HCPC; or
- To advise you of the need for a second medical opinion

We may also contact your Health Care Provider(s) if we require further clarification or authentication of the HCPC.

For disability claims:

- You may be contacted to discuss your medical condition, including the impact it has on your ability to do your job, and your treatment plan.
- Your Health Care Provider may also be contacted, if applicable to discuss your medical information, treatment plan, prognosis and functional abilities.
- Your Department or FairPoint's HR may be contacted to discuss your specific job duties in detail. Confidential medical information will not be shared with your Department or FairPoint's HR except for plan administration purposes such as return to work purposes.

For your convenience, a wallet *InfoCard* that outlines claim and leave reporting procedures is attached to this brochure. You should retain this card in your wallet for future use.

Effective communication is a two-way process; therefore, you are encouraged to call your Case Manager or Leave Coordinator any time you have questions or concerns about the program or your case. A Customer Service Unit is also available from 8:00 a.m. – 11:00 p.m. (Eastern Time) to answer your questions. The toll-free number is 1-855-517-8272.

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MetLife

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Keep this important card with you.
This card provides you with the telephone number and key items of information you will be asked to provide when initiating your claim or leave.
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