

Now that you have submitted your leave of absence and/or short-term disability (STD) claim to MetLife, you may have questions. Additional info regarding your claim is included below.

Why do you need my permission to talk with my doctors?

For most conditions, detailed medical information beyond a simple out of work note from your doctor will be required by MetLife. We must establish the extent and validity of your condition through our review of relevant medical data, including, but not limited to, the information listed below:

Medical Authorization: You should return your signed medical authorization to MetLife as soon as possible. MetLife will work with your medical provider to obtain the medical information needed by MetLife to support your claim. This information can include, but is not limited to:

- medical records, such as medical history and physical or behavioral health examinations
- treatment notes, including x-ray films and other relevant test results
- information for all physicians, medical practitioners, and hospitals who have diagnosed, treated, or consulted with you and any pharmacies that have filled your prescriptions during the period applicable to your claim

If your physician does not promptly respond to our request for information, we may reach out to you and ask you to call your physician directly. In these cases, we will help you understand what information is needed to complete the evaluation of your disability claim. Also, if you do not wish to sign a medical authorization, you can obtain the required information/documentation and provide the required information/documentation directly to MetLife.

Regular Care of a Physician Requirement: In order to receive short-term disability (STD) benefits, you must also be under the regular care of a physician. Regular care means that you personally visit a physician(s) as frequently as is medically required to effectively manage and treat the condition(s) causing your disability. The treatment and care you are receiving should conform with generally accepted medical standards for the condition(s) causing your disability.

How long does it normally take for an STD Claim Decision?

Once we have the required information, claim decisions are typically made within a week. At which point, we will notify you of our decision via written correspondence and MetLife will also attempt to reach you via phone call.

How will I receive payments?

Assuming your STD claim has been approved and you have completed the seven-day unpaid benefit waiting period, you will receive your payments weekly. Payments are sent on Tuesdays for the prior week's benefits. You may elect to receive your benefits either by check or Electronic Funds Transfer.

Are my STD benefits taxable?

Yes. Because the County pays the costs for the short-term disability plan, the benefits paid to you are taxable. You will receive a W2 form from MetLife at the end of the year accounting for your benefits paid. You also have the option to have MetLife withhold taxes from your payments. If you wish for MetLife to withhold taxes, please provide your Claim Specialist [IRS Form W4-S](#). The form can be obtained from the IRS website at www.irs.gov/pub/irs-pdf/fw4s.pdf.

When should I report an intermittent absence?

Your absence should be reported as soon as you are aware that you will miss scheduled time off from work. You must report your intermittent leave of absence within 2 calendar days of the start of the first shift you miss. Failure to do so may jeopardize your potential job protection for those absences.

How do I get information on my claim or absence?

You are encouraged to call your case manager should you have questions or concerns about your claim. You can also get claim status via the MetLife app or online:

- ✓ MetLife App (search “MetLife” on iTunes App Store or Google Play to download the app)
- ✓ <https://mybenefits.metlife.com>
- ✓ Customer service: 5:00 am – 8:00 pm pacific, Monday through Friday at (877) 638.8269



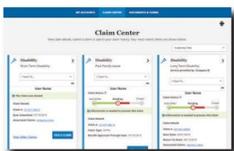
My Accounts Page

- Dashboard including policy and your claim details
- Ability to see leave of absence and/or STD claim number, start date, and status
- Easy access to the claim center and documents



Absence Detail

- Leave of absence/ STD claim number and status bar
- Absence type, date, activity, and a description of your absence



Claim Center

- Upload documents
- Submit claims online and check status
- View past/current claims and download claim history

Employee Assistance Program from LifeWorks

In addition to your leave and STD program, the County provides you an Employee Assistance Program, which includes immediate and confidential help for any work, health, or life concern. Let LifeWorks help with stress, anxiety, parenting advice, family needs and much more.

LifeWorks is here for you. Please reach out any time 24/7 by phone at 800.234.2939 or at login.lifeworks.com (username: **COSB** / password: **LifeWorks**)