**Claim and Absence Submission**
- Employee submits disability or absence claim
- MetLife sends claim information
- ...And MetLife Claim Specialist engages with employee

**Claim and Absence Evaluation and Decision**
- MetLife proactively reaches out for medical information
- We review employee's capacity/recovery
- And then let them know the decision

**Ongoing Service and Follow Up**
- We continue to review their capacity/recovery
- And keep them informed of any decisions
Claim and Absence Submission

- Employee submits disability or absence claim
- MetLife sends claim information
- ...And MetLife Claim Specialist engages with employee

- **Multi-channel** claim submission, under 10 mins
- **Streamlined** introduction packet
- **Voice** authorization available
- **Access** to forms online
- **Single Claim Specialist** for disability and concurrent claims
- **Proactive outreach** by claims specialist
- **Proactive outreach** to claimant and healthcare provider to gather needed information
- **Medical review supported** by clinical expertise *(when appropriate)*
- **Initial claim decision** made within 2 days from receipt of all necessary information
- **Streamlined claim decisions** and communications on concurrent claims
- **Decision communication**
  - Employee: phone, written, text, real-time web and mobile app
  - Employer: email, real-time online
Ongoing Service and Follow Up

- **We continue to review their capacity/recovery**
- **And keep them informed of any decisions**

- **Review** of on-going return to work opportunities
- **Assistance** with job modification recommendations
- **Leave exhaustion communication**
- **Proactive** transition to LTD
- **Real-time access** to claim status; online and mobile app