

The University of Iowa Short Term Disability claims process overview

If you need to file a short-term disability (STD) claim, contact **1-833-622-0139**.



Claim intake and data gathering

- Inform your supervisor/manger of your leave of absence request
- Notify MetLife within 20 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.
- 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 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 The University of Iowa of your claim denial.
- Your appeal must be received by MetLife within 12 months 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

Onshore appeals:
MetLife Disability
P.O. Box 14760
Lexington, KY 40512-4760

Fax: 1-844-519-5660 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.

Frequently Asked Questions

What is disability benefits coverage?

The purpose of disability benefits is to provide income replacement 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 13 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 begin on the first day of the approved absence.

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 7 days.

Who decides whether a disability qualifies for benefits?

Your claim is administered by Metropolitan Life Insurance Company (MetLife) on behalf of The University of Iowa with the final authority being with 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 20 days of the first date of absence due to disability. If the application and back-up information for STD benefits is not received within 90 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. The 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.

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

Who can I contact for assistance?

1-833-622-0139

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and details.

MetLife Group Disability Income Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPNP23-2T DI.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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