

CRITICAL ILLNESS INSURANCE – SIMPLE CLAIMS PROCESS

Hassle-free, 3 step Claims Process

The image shows three overlapping MetLife forms. The top form is the 'Physician's Attachment' (Critical Illness Insurance Claim - Physician Statement), which includes instructions for the physician and a signature line. The middle form is the 'Critical Illness Insurance Claim Form', which contains sections for patient information, certifier information, and patient information. The bottom form is the 'Patient Information' form, which includes fields for name, address, date of birth, gender, and contact information.

STEP 1

OPENING A CLAIM

Call 1-800-GET-MET8 to request a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

STEP 2

PROCESSING A CLAIM

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you. An outbound call may be made to help collect any missing information.

STEP 3

PAYMENT

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹⁴ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.

14. Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.