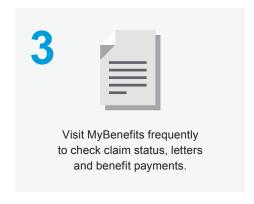


Submitting a claim is as simple as 1-2-3:







^{*}For Critical Illness claims, a Physician Statement, which is available on MyBenefits, needs to be completed by your physician.

What happens next

A MetLife claims specialist will review your information, request any additional medical information (if necessary), and notify you in writing of a claim decision.

Online claim submission is hassle-free!

You can register at www.mybenefits.metlife.com. See reverse for details.



Benefits of registering online:

- · Faster processing time
- · Less paper waste
- Claims can be submitted 7 days a week

MyBenefits: quick and easy online claim submission

MyBenefits is the web portal for MetLife group participants. Once registered, you can log in to:

- Submit a claim and upload medical documentation
- See claim status, history, and payments
- · Set up direct deposit of benefits
- Read correspondence from MetLife
- · Download claim forms
- View your certificate of insurance and designate beneficiaries

