

Second level appeal: Disability

A Second, Final Level Appeal should be used to appeal an uphold 1st level appeal decision of your adverse benefit determination (benefit denial, benefit discountenance, plan exclusion, preexisting conditions, or plan exclusions (short term, optional short term, long term)).

Appealing the First Level Appeal

If you disagree with MetLife's determination on your First Level Appeal and are considering requesting a 2nd level appeal, it is recommended that along with your written request for an appeal, you provide medical documentation that supports the condition(s) causing an ongoing disability. This medical information should include detailed office notes, lab results, test results, therapy notes, restrictions and limitations, medications and treatment plan.

Because your claim was denied in whole or in part, you may appeal this decision by sending a written request for appeal to:

MetLife Disability

PO Box 14592

Lexington, KY 405111-4592

Or by fax (844)-380-0569 or to DisabilityAppeals@metlife.com

Appeals must be in writing and include the following information:

- Name of Employee
- Name of the Plan and Claim Number
- Reference to the first level appeal decision
- An explanation of why you are appealing the first level appeal determination

Please include in your appeal letter the reason(s) you believe the claim was improperly denied, and submit any additional comments, documents, records or other information relating to your claim that you deem appropriate for MetLife to give your appeal proper consideration. Upon request, MetLife will provide you with a copy of the documents, records, or other information they have that are relevant to your claim and identify any medical or vocational expert(s) whose advice was obtained in connection with your claim.

MetLife will evaluate all the information and advise you of their determination of your appeal within 45 days after they receive your written request for appeal. If there are special circumstances requiring additional time to complete their review, they may take up to an additional 45 days, but only after notifying you of the special circumstances in writing.

If you have questions, please call the MetLife customer service unit at 888-533-6287.