



## Decision support for complex Family Medical Leaves

The compliance burden and regulatory risks associated with Family Medical Leave can be significant. FMLAssist<sup>SM</sup> can help alleviate the burdens and risks associated with FML decision-making.

Keeping current with the regulatory provisions of the Family Medical Leave Act (FMLA) can be challenging and we understand you may be experiencing resource constraints. MetLife recognizes these challenges and has developed a solution to help meet your needs.

An alternative to a full-service absence management program, FMLAssist<sup>1</sup> empowers employers to manage their own programs with the freedom to elect to submit all or some of their employees' FML requests to MetLife—from the simplest to the most complex.

### Reducing Compliance Burden and Regulatory Risk

Failure to comply with the FMLA and improperly denying a valid FML request may pose a serious financial risk to employers—often leading to significant litigation and regulatory liability. Existing laws can be difficult to interpret, and the difficulties are often compounded by court decisions and evolving state leave laws, which result in a constantly changing legal landscape.

With FMLAssist, employers are relying on an entity highly experienced and skilled in FML administration. MetLife has been administering Family Medical Leave since 1997

and today we provide FML administrative services for over 650,000 employees.

With the option of referring FML requests to an industry leader like MetLife, employers can greatly reduce the compliance burden as well as the regulatory risks associated with incorrect decisions. And we will stand by our decisions—MetLife offers indemnification protection<sup>3</sup> of all decisions that we make.

### Tools and Support

Getting started is easy. With a one-time set-up fee<sup>2</sup> and simple implementation process, the FMLAssist program can be in place quickly. Once implemented, any FML request, and particularly those that require proficient administration, can be referred to MetLife at the employer's discretion, for \$300 per claim decision.

And to further assist employers in administering FML without losing focus on their businesses, MetLife provides employers with standard detail and summary claim reports as well as an FMLAssist tool kit of materials and information, drawing on our experience in this area. The FMLAssist tool kit includes:

- Details on federal and state regulations
- A Rights Package to send to employees who file FML requests

- A Designation Notice template to be used when making a leave decision and communicating that to employees
- Tracking Sheet templates to assist in tracking intermittent leave time taken.

MetLife will also provide an FMLAssist Employer Administration Manual with valuable information around when to submit a claim to MetLife, a Claim Intake Form, billing and payment procedures, reports available and key contact information.

**For more information, contact your insurance broker, benefits consultant or MetLife representative today.**

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

*1 Available for customers with 50–999 covered employees lives and insured group Long Term Disability, through MetLife*

*2 \$2,000 initial set-up fee*

*3 MetLife will indemnify employers for all decisions we make, up to an aggregate annual amount of \$50,000 in any given year.*

Benefits for the **if in life**<sup>®</sup>

**MetLife**

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