

## Short Term Disability (STD)

Need a Form? Go to: [www.mimfg.org/insurance/forms.aspx](http://www.mimfg.org/insurance/forms.aspx)

### Short Term Disability Claims

#### Customer Service Phone Number

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**888-444-1433**

#### Claims Address

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MetLife Disability  
P.O. Box 14590  
Lexington, KY 40511-4590  
FAX: 866-690-1264

### Filing a Short Term Disability (STD) Claim

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#### Employer:

If an employee becomes ill or suffers a **non-work** related injury and is unable to work for the number of days specified in the Summary Plan Description as your waiting period, a claim should be filed.

#### Provide Employee With:

- A **Statement of Claim for Accident and Sickness Benefits Form**.

#### Requirements:

- Employee completes the employee portion of the claim form.
- Attending physician completes **Doctor's Statement** on the form.
- Employee provides the claim form with completed employee and physician statement to employer.
- Employer then completes the employer section of the claim form and sends completed forms to the STD address listed above.

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When MetLife requests additional information for longer disabilities, MetLife will send the employee an **Attending Physician's Supplementary Statement Form**. The form should be completed by the attending physician and forwarded to the STD Claims address listed earlier.

### Notification of Return to Work

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It is important that the employer contact MetLife Customer Service (**888-444-1433**) to notify MetLife as soon as possible when an employee who has been receiving STD benefits returns to work.

If an employee has returned to work and benefit checks are received which apply to any days beyond the return to work date, they should be returned to MetLife for adjustment. The date through which benefits are paid is shown on each check.

### Federal Withholding on Taxable Plan Benefits

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- Federal income tax is not automatically deducted from benefits. Voluntary withholding will begin when MetLife receives a completed withholding form.
- FICA (Social Security) is automatically deducted from taxable plan benefits. The employer must match FICA deductions when completing quarterly tax returns.

#### Reporting to Employees – IRS Form W-2

You must furnish Form W-2 to both the employee and the IRS. The W-2 must show the portion of disability benefits excluded from the employee's gross income (i.e., that portion attributable to employee contributions) in Box 13 of the form. You must identify these funds by writing the words "Sick Pay" in Box 13. The benefits included in the employer contributions are to be shown in the box labeled "Wages, tips, other compensation."

The report of "third party sick pay" benefits may either be included on the same Form W-2 which reports wages and other earnings or be presented on a separate Form W-2. If a separate Form W-2 is used, it must be furnished to the employee by the end of January on the year after the calendar year in which the benefits were paid (i.e., January 31, 2000, for benefits paid in 1999).