MetLife | Return to Health

FMLA, ADA and STD/LTD FAQs

	FMLA	ADA	STD AND LTD
Intent	Provides job protected, unpaid leave for qualified medical reasons to care for self or family.	Prohibits discrimination and removes barriers for employees or applicants with disabilities	Protects income when employees are unable to work due to a covered illness or injury.
Results	Absence from work – either full-time or modified schedule.	Absence from work or workplace accommodations.	Financial benefits during period in which the employee meets the definition of Disability.
Eligibility Criteria	Employees must have worked 1,250 hours within the 12 months prior to leave and work at a location with 50+ employees within a 75-mile radius.	Every individual is covered, including applicants and part-time employees.	Dependent upon the Insurance Effective Date and contract. Employees are typically required to be Active and/or Actively at Work and meet a Waiting Period as well as the plan's definition of Disability. Certain exclusions may apply.
Length	12 weeks per 12-month period per qualified event.	A "reasonable" period away from work or with an adjusted work schedule.	Dependent upon Plan. STD is frequently between 12 and 26 weeks, and LTD can vary between 12 or 24 months for certain limited benefit conditions through typically age 65 or normal retirement age. Employee must continue to meet Definition of Disability for benefits to continue, and there are other limitations, offsets, and exclusions.
Interaction with other Leaves	Can run concurrently with most leave types, including vacation, disability, and sick leave.	In general, every other type of leave must be exhausted first.	Can run concurrently with most leave types, including FMLA and State Disability.
Covered Employers	50 or more employees.	15 or more employees.	Employers who have contracted with MetLife to insure and/or administer claims for Disability benefits.
Reasons for Leave	Employee's own or family member's serious health condition; care of a newborn, newly adopted child, or newly placed foster child; qualifying exigency necessitated by family member's military service; care of a covered military service member.	Employee disability.	Employee's own health condition or disability.
How it works	Process for specific notice requirements, certification methods, and leave entitlements are defined by regulation.	Employers are to engage in interactive process with employee to identify solutions to reasonably accommodate disability.	Employee, or employer representative, contacts MetLife to file a disability claim. Employee's doctor will need to provide supportive documentation.

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