



HOW TO FILE A SHORT TERM DISABILITY CLAIM

Check off each item to ensure proper handling of your claim.

- To initiate a claim, please contact **MetLife Customer Service** at **1-800-769-4638** between the hours of 7:00 a.m. to 7:00 p.m. CST, Monday through Friday. Please let the MetLife representative know that you are a Bell Helicopter-Textron employee. For your reference, the **MetLife Fax number** is **1-800-230-9531**. Once you have placed the initial call, you may call **MetLife** at **1-800-243-8786** to follow up on claims issues you may have.
- It is imperative you contact MetLife as soon as you are aware that you will be off work for a short term disability leave. **If you have been off work for more than 20 days without contacting MetLife, your claim may be denied for late reporting.**
- Please be sure to keep your supervisor updated regularly on your leave of absence.
- You may call MetLife up to 2 weeks prior to your first day of absence if you know the date you are scheduled for a surgery, medical procedure or maternity leave.
- A family member or your designated representative may call in your claim; however, they will need all pertinent information regarding your disability, your social security number and your physician's information such as name, address, telephone number and fax number.
- After the intake call with MetLife is complete, you will be assigned a 12-digit claim number which should be on any and all documentation provided to MetLife regarding your claim.
- Carefully read and follow the instructions in ALL correspondence received from MetLife. Failure to do so may result in denial or closure of your claim.**
- You will receive an "Authorization to Disclose Information about Me" release form with instructions from MetLife. Completing and returning this form to MetLife as soon as possible, will expedite the processing of your claim.
- You will also receive a reimbursement agreement agreeing to reimburse MetLife and /or Bell for any overpayments of disability income benefits you receive under this plan.
- MetLife will make two initial outreach calls to your physician for information needed to approve your claim.
- Please follow up with your physician's office approximately 2-3 days after your first day out to ensure they have provided required medical documentation to MetLife.
- If you receive a letter of approval from MetLife providing a return to work date and you are unable to return by that date, your physician must provide additional detailed medical information to MetLife to extend your claim. Again, it is your responsibility to make sure your

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physician provides this information in a timely manner. The extension should be done prior to the end date of your initial approved disability date to ensure no disruption in employment.

- You will receive an approval letter extending your disability claim from MetLife or a letter informing you that proper information was not provided and the claim has been closed as well as information regarding the appeal process.
- While you are out on leave **Health Services will notify Security to turn off your badge. You will not be allowed on the Bell premises while on a leave of absence. When Bell Helicopter receives your release to return to work as explained below, we will notify Security to reinstate your badge and you will be allowed to return to work.**
- When you are ready to return to work, your physician will need to provide a written release that includes: **1) the date of your return, 2) if you are returning to work with or without restrictions, 3) what the restrictions are, 4) and how long they will last.** The return to work release must be faxed to **817-280-3771 PRIOR to your return.** This release will ensure your badge is reinstated for your return to work. An incomplete return to work release from your physician will not be accepted. If you have any questions regarding your return to work release or you do not have access to a fax machine **please contact Renee' Barker at 817-280-3579 or submit a email to rfbarker@bh.com**
- Prior approval will be required by Health Services and your Supervisor if you are returning to work with restrictions. To discuss returning to work with restrictions, please contact Health Services at 817/280-3579 or 817/280-2188.
- This leave will be considered part of your Family Medical Leave Act (FMLA) entitlement. FMLA is restricted to no more than 12 weeks in any rolling 12 month period. The company requires that you substitute accrued paid leave (qualified medical leave, qualified sick leave, workers compensation leave and/or accrued vacation) for unpaid FMLA leave and the paid leave and FMLA leave shall run concurrently. Eligibility for medical leave, sick leave and/or vacation shall be determined in accordance with company policies. Refer to your company policy or union agreement to determine your sick leave period of entitlement as it can run longer than FMLA entitlements. For FMLA guidelines and eligibility you may contact the Bell Employee Service Team at 817-280-2345 or submit an email to benefitsatbell@bellhelicopter.textron.com
- If your leave has expired and you have not completed the requirements for extending your leave of absence you will be considered Absent Without Official Leave (AWOL) which may lead to disciplinary action up to and including dismissal.** For specific requirements please refer to your collective bargaining agreement (for union covered) or the company policy for all other employees.



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Leave of Absence: Benefits Billing & Termination Process

- During your leave of absence, if you are receiving a Bell Helicopter paycheck any benefit premiums will continue to be deducted from your paycheck.
- If you are receiving a check from MetLife your health benefits will be continued even though premiums will not be deducted from your check. When you return to work at Bell Helicopter your premiums will begin to be deducted again from your paycheck. You will have your normal deductions taken *plus* a half premium each payday until your premiums are current. **If you have any questions regarding the billing process, please contact Pam Crandall at 817-280-3610.**

If an employee receives an invoice for health care premiums, please contact Fidelity immediately to discuss and determine the validity of the invoice. Fidelity will provide an explanation to the employee. If the employee ignores the invoice they risk loss of coverage. **Fidelity can be reached at 1-866-698-9847.**