



As you've heard, Freelancers are eligible to receive free comprehensive short-term and long-term benefits with Metlife. The benefits were effective July 1, 2016.

If you should have a disabling event, the following instructions should be followed when filing your disability claim.

1. There are two methods for filing a claim for disability:
 - A "Short Term Disability (STD) Claim Form" can either be downloaded from the PHBP website (<http://PHBP.org>) at <http://www.phbp.org/freelancers/documents/forms-freelancers>, completed, and faxed to Barry Osharow at (925) 297-6659, or emailed to Barry Osharow at Barry.Osharow@Benesys.com (please note that the entire Section 1 of the Form is to be completed by Benesys. Only sections 2 and 3 need to be filled out by the employee/physician.). Please make sure to download the correct form based upon whether you live in California or not.
 - A claim may be filed using Metlife's MyBenefits system. Instructions for using this system may also be found at <http://www.phbp.org/freelancers/documents/forms-freelancers>.
2. If filing your claim by downloading the form from the PHBP's website, Benesys will be sending you the form, updated with the "Section 1" completed. Please sign the claim form and fax to Metlife at 1-800-230-9531. If filing electronically through MyBenefits, a Metlife representative will contact you with "next steps" once your claim is submitted into the system.
3. Once claim forms are received by Metlife, the timing of your claim process may be tracked. If filing electronically, MyBenefits may be used to track your claim. If filing without using MyBenefits, an estimated schedule of the time it will take Metlife to review and process your claim may be found at <http://www.phbp.org/freelancers/documents/forms-freelancers>.

Please note that claims should be processed as soon as knowledge of the disabling event occurs. For example, in the case of an injury, please file the claim form as soon as possible. A 7 day "elimination period" will be applied to all claims, and the elimination period will begin the day after the last day worked. In the case of a planned event, such as surgery, or maternity leave, the 7 day "elimination period" would begin the day after the surgery, or the day after the beginning of the maternity leave. If the claim process starts as soon as the disabling event occurs, or as soon as knowledge of the disabling event date is obtained, the claim process may begin in advance of the "elimination period", which would allow for quicker commencement of your disability benefit, should the claim be approved.