



How to submit a claim

Submitting a PTSD claim begins as a claim submission under MetLife's Critical Illness Insurance plan. Below you'll find the information you need to make the process as smooth as possible.

1



Visit gfrptsinsurance.com to view your certificate of insurance and to download your claim form. Click on the Claims Service tab and choose the appropriate claim form based on your employer. Or call 1-888-262-6842 to receive a claim form by mail or email.

2



Answer some questions about your claim on your claim form. Send it, along with your completed Physician Statement* to:

Cancer/Critical Illness
Insurance Products
P.O. Box 80826
Lincoln, NE 68501-0826

Fax:
1-866-626-3705

*A Physician Statement, which is available on gfrptsinsurance.com, needs to be completed by your qualified diagnostician.

What happens next

A MetLife claims specialist will review your information, request any additional medical information (if necessary), and notify you in writing of a claim decision.



If you're thinking about suicide, are worried about a friend or loved one, or would like emotional support, the **988 Suicide and Crisis Lifeline** is available 24/7 across the United States. **Simply dial 988** from any phone to connect now. Also, people can chat at 988lifeline.org for themselves or a loved one who may need crisis support.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. Issue Age rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.