

Statutory Disability and Paid Family & Medical Leave

You may be eligible for additional wage replacement benefits based on your work state.

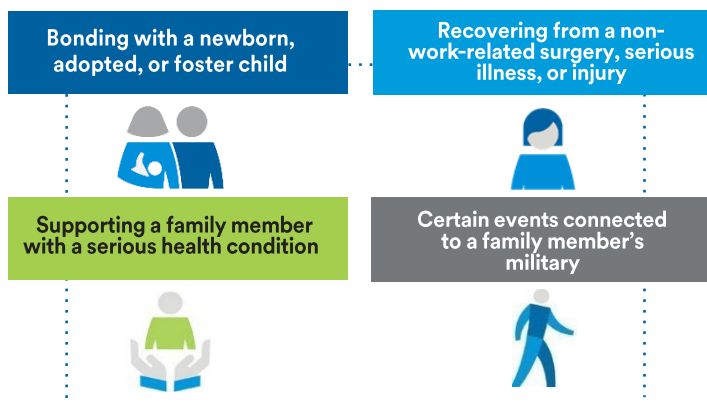
Select states have wage replacement benefits for disability/medical leaves for your own serious health condition or for a family leave.

- This is a separate benefit from the Short-Term Disability (STD) plan your employer provides, that is sponsored and/or administered by MetLife.
- MetLife will coordinate your private STD coverage with those benefits you may receive from the state, if benefits run concurrently.

This guide will help answer your questions and provide instructions to help you file for state benefits.

Statutory Paid Family, Medical, and Disability Leaves

Paid Family and Disability/Medical Leaves are state programs that allow you to request paid time off to care for yourself or a family member when life's big events happen, such as:



If approved, you should receive payments from the state programs on a percentage of your typical weekly earnings for the days you are out of work. In many cases, Paid Family and Disability/Medical Leaves are funded through contributions that come from both workers and many employers.

Frequently Asked Questions

Why should I file for the state leave benefits?

Filing for state benefits allows you to take advantage of other wage replacement, job protection, and other health coverage benefits you may be eligible to receive based on laws applicable to your work state. Benefits vary among states, but you may qualify for paid leave when you cannot go to work due to your own health or medical condition or when you need leave to (1) bond with a child, (2) care for a family member or for (3) military exigency.

Do I have to pay for state benefit coverage?

When your state mandates benefit coverage, there may be a payroll deduction to help pay for the benefits (found on your paystub) or your employer may fund the benefit on your behalf. Either way, the state may have a record of your employment and wages earned to provide coverage for state issued benefits.

What do I need to file for the state benefits?

Each state has their own program and filing requirements vary. In general, the state will ask you to submit a claim form or application for benefits. You will need to provide them with all required information, including your absence dates and employment verification. Additional forms or certifications may be requested based on your leave of absence reason. Once approved, benefit payments will typically come directly from the state. If declined, appeals will typically be handled through the state program's appeals process if any.

Why can't MetLife file for state benefits on my behalf?

Where MetLife does not administer statutory benefits for your employer, the state managing the program typically requires that you, as the applicant requesting benefits, file your benefits application directly with the state. The state will generally receive your benefit application and pay the benefits. If you qualify for your employer's STD plan administered by MetLife, then MetLife may offset your private STD coverage to align with wage replacement benefit payments you may receive from the state, depending on plan terms.

Claims Filing Information

For your convenience, the information below can help you file for your work state benefits.

California

Disability Insurance (DI) qualifying reasons: non-work-related illness, injury, pregnancy, or disability.

Paid Family Leave (PFL) qualifying reasons: to care for a seriously ill family member, child bonding (newborn, adoption or foster placement) and military exigency.

Claims can be submitted via web or mail.

Website: https://www.edd.ca.gov/disability/SDI_Online.htm

For Disability

State of California, Employment Development Department
P.O. Box 989777, West Sacramento, CA 95798-9777

Phone: 1-800-480-3287

For Paid Family Leave

State of California, Employment Development Department
P.O. Box 989315, West Sacramento, CA 95798-9315

Phone: 1-877-238-4373

Colorado

Paid Medical Leave (PML) qualifying reasons: non-work-related
Own serious health condition

Paid Family Leave (PFL) qualifying reasons: to take care of a family member who has a serious health condition, or for child bonding (newborn, adoption or foster placement), or for military exigency or safety leave.

Claims can be submitted via web.

You can start the claim process here:

<https://famli.colorado.gov/individuals-and-families/my-famli>

Website: <https://famli.colorado.gov/individuals-and-families/my-famli>

Connecticut

Paid Medical Leave (PML) qualifying reason: employee's own serious health condition and complications due to pregnancy, or childbirth.

Paid Family Leave (PFL) qualifying reasons: to take care of a family member who has a serious health condition, or for child bonding (newborn, adoption or foster placement), or for military exigency or safety leave.

Paid Medical and/or Paid Family leave claims can be submitted via web or phone.

Website: ctpaidleave.org

Phone: (877) 499-8606

District of Columbia

Paid Medical Leave (PML) qualifying reason: employee's own serious health condition.

Paid Family Leave (PFL) qualifying reasons: to care for a seriously ill family member

Parental Leave for child bonding (newborn, adoption or foster placement.)

Claims can be submitted via web or phone.

Website: <https://dcpaidfamilyleave.dc.gov/>

Hawaii

Disability Insurance (DI) qualifying reasons: non-work-related illness, injury, pregnancy, or disability.

There is no state-run program for Hawaii Temporary Disability Insurance (HI TDI) at this time. Claims can be submitted by mail directly to Claim Administrator, TRISTAR, if MetLife is your employer's HI TDI insurance carrier.

Mail your completed HI TDI-45 claim application and all required documents to:

TRISTAR Claims Management Services

Attn: TDI Claims P O Box 135030

Honolulu, HI 96801

Or email: TDI.FI@tristargroup.net Or fax: (562) 495-6687. For phone inquiries regarding your claim, call (808)470- 0860 extension 5101.

Phone: 1-202-899-3700

Massachusetts

Paid Medical Leave (PML) qualifying reasons: employee's own serious health condition.

Paid Family Leave (PFL) qualifying reasons: to care for a seriously ill family member, or for child bonding (newborn, adoption or foster placement) military caregiver, and military exigency.

Claims can be submitted via web or phone.

Website: <https://paidleave.mass.gov/>

Phone: 1-833-344-7365

New Jersey

Temporary Disability Insurance (TDI) qualifying reasons: non-work-related illness, injury, pregnancy, or disability.

Paid Family Leave (PFL) qualifying reasons: to care for a seriously ill family member, or for child bonding (newborn, adoption or foster placement). Claims can be submitted via web or mail.

Website:

<https://www.nj.gov/labor/myleavebenefits/labor/myleavebenefits/worker/tdi/index.shtml>

Mailing Address:

Division of Temporary Disability & Family Leave Insurance

P.O. Box 387, Trenton, NJ 08625-0387

Phone: 1-609-292-7060 **Fax:** 1-609-984-4138

New York

Disability Insurance (DI) qualifying reasons: illness or disability while employed or if you become sick or disabled within four weeks after your last day worked.

Paid Family Leave (PFL) qualifying reasons: to care for a seriously ill family member, for child bonding (newborn, adoption or foster placement), or to help relieve family pressures when someone is deployed abroad on active military service.

Disability claim forms can be obtained here:
<https://www3.nysif.com/en/FooterPages/Column1/Forms>

Paid Family Leave claim forms can be obtained here:
<https://www3.nysif.com/Home/Claimant/DBClaimant/PaidFamilyLeaveClnmt>

Claims can be submitted by mail or fax to:
NYSIF Disability Benefits
PO Box 66699
Albany NY 12206

Fax: 1-518-437-5201

Oregon

Paid Medical Leave (PML) qualifying reasons: employee's own serious health condition.

Paid Family Leave (PFL) qualifying reasons: to care for a seriously ill family member or for child bonding (newborn, adoption or foster placement).

Paid Safe Leave (PSL) qualifying reasons: to address medical or non-medical needs due to domestic violence, sexual assault, harassment, stalking, or bias crimes.

Claims can be submitted via web or mail.

Website: <https://paidleave.oregon.gov/employees/overview.html>

Mail: The paper application can be found at:
<https://paidleave.oregon.gov> or by calling 1-833-854-0166.

Mail your completed application and all required documents to:

Attn: Paid Leave Oregon
Oregon Employment
Department 875 Union St NE Salem, OR 97311

Washington

Paid Medical Leave (PML) qualifying reasons: employee's own serious health condition.

Paid Family Leave (PFL) qualifying reasons: to care for a seriously ill family member, or for child bonding (newborn, adoption or foster placement) and military exigency. **Claims** can be submitted via web or mail.

Website: <https://paidleave.wa.gov/workers>

Mail: To request a paper application, please call 1-833-717-2273

Puerto Rico

Disability Insurance (DI) qualifying reasons: illness or injury that is not related to employment, or to a car accident.

Claims can be submitted by mail:
Dept of Labor & Human Resources Bureau of Worker Benefits Disability Insurance Program
PO Box 195540
San Juan PR 09919-5540

Or in Person:

Dept of Labor & Human Resources Bureau of Worker Benefits
Non-Occupational Disability Temporary Non-Occupational Disability Insurance Program (SINOT)
Prudencio Rivera Martinez Building 10th Floor
505 Ave. Munoz Rivera San Juan, PR 00918-3514

Phone: 1-787-754-5850

Rhode Island

Disability Insurance (DI) qualifying reasons: non-work- related illness, injury, pregnancy, or disability.

Paid Family Leave (PFL) qualifying reasons: to care for a seriously ill family member, or for child bonding (newborn, adoption or foster placement.)

Please note, birth mothers moving from TDI (for mother's medical needs) to TCI (for child bonding), will have to fill out the application twice.

Claims can be submitted via web or mail.

Website: <https://dlt.ri.gov/individuals/temporary-disability-caregiver-insurance>

Mailing Address:

Dept. of Labor and Training
Temporary Disability Insurance /Temporary Caregiver Insurance
P.O. Box 20100 Cranston, RI 02920-09411

For more information, please visit www.metlife.com/pfml.

metlife.com

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