6 How do disability payments work with PTO payments?

Your STD disability benefits are not reduced by any PTO payment used during your disability.

7 What happens if I am off work for one disability and have a new condition that occurs during my leave?

A new claim will have to be initiated for the second disability. If the second claim is approved, the 26 week benefit period would not start over, it would continue for the duration of the second condition, up to the 26 week maximum if appropriate.

Example: Keith has an 8 week STD claim for pneumonia. On week 6 of his leave, he fell and broke his ankle. Keith would submit a new claim for his broken ankle. Based on medical documentation, his STD claim would continue beyond the original 8 week period not to exceed a maximum of 26.

For more details, please reference the disability plan documents on *www.lincolnconnect.com*

August 2025

Get a head start on a pre-planned procedure/event by requesting your claim packet 30 days prior to your disability.

Claim Packets and Basic Information

U.S. Benefits Team
STD Coordinator
216-383-2476
LECO_Benefits@lincolnelectric.com

Claim Inquiries

MetLife
STD Administrator
800-300-4296
mybenefits.metlife.com

LINCOLN® ELECTRIC

Short Term Disability Insurance (STD)

STD provides income replacement for employees who need to take time away from work because they are unable to perform job duties due to an illness or non-work injury.

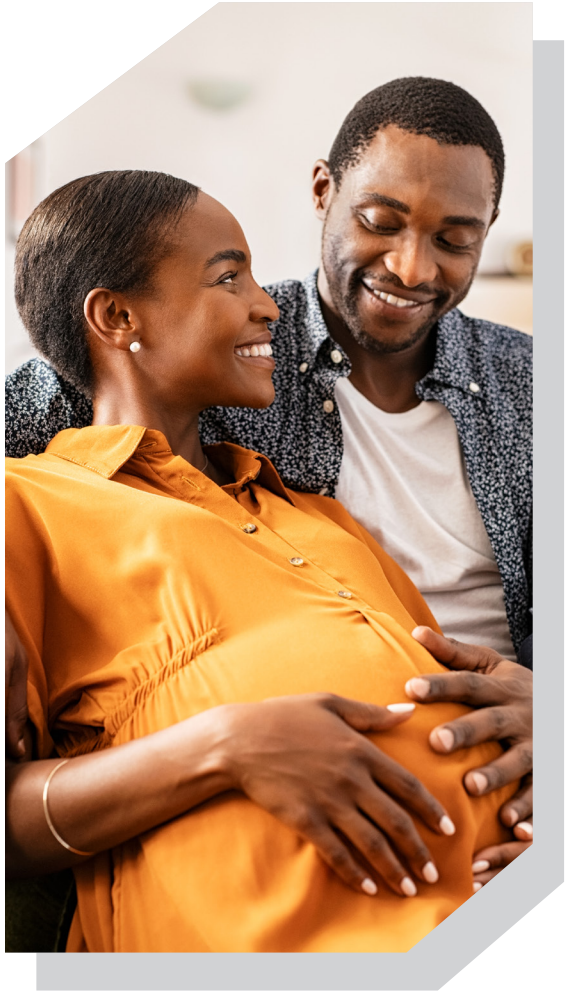
Employees are eligible for the first benefit payment after 7 days of disability and the benefit period is up to 26 weeks if medically necessary. Benefits are paid weekly.

The disability program is administered by MetLife.

1 Who is eligible for coverage?

Coverage is effective for all full-time employees on the 1st of the month after 6 months of employment.

Please Note: Employees that reside in CA & NY are covered by a state program.



2 How do I file a claim?

Individuals needing disability benefits should request their STD claim packet a minimum of 30 days prior to their scheduled procedure. This will allow time for the treating physician to complete the attending physician/provider section of the packet and submit any necessary medical notes. This will also allow MetLife to begin reviewing your claim prior to your procedure date and allow them time to issue your first payment closer to the second week of your disability.

In some instances, we understand that a 30 day notice may not be feasible. You may experience an event that occurs suddenly requiring you to request your packet at the onset of your disability.

Under either circumstance, packets can be requested directly from the Benefits Team by emailing *LECO_Benefits@lincolnelectric.com* or by calling 216-383-2476. Packets are distributed via email or US mail based on your request.

Please return the completed forms to our office via email or by fax to 216-692-5165.

Remember, the policy has a one-week elimination period with benefits beginning the second week of disability.



3 What is the process after the claims submission?

MetLife requires 10 days to review medical documentation for claim approval. If additional information is needed, MetLife will send a written request and you have 15 days from the date of the letter to provide the information to MetLife; otherwise, your claim will be suspended. Disability payments are issued 3 days after approval.

4 How will I know when a decision about my claim has been made?

Your MetLife claim specialist will call you and provide a letter outlining the claim decision. You can also find updated claim information, status of your claim, important benefits information and other details on MetLife's employee website 24/7.

5 How are benefits paid?

Disability benefits are paid weekly. The first check will be mailed. You may request direct deposit for future payments.