

Frequently Asked Questions

What is a Statement of Health (SOH)?

A Statement of Health (SOH) is a document that includes a series of questions about your overall health. Depending on your employer/group's plan and the amount of coverage you request, you may be asked to complete an SOH form in order for MetLife to evaluate your life insurance application.

Why would I be asked to complete a Statement of Health?

If you applied for group insurance coverage, you may be required to complete a Statement of Health based on MetLife's rules for your company's group life insurance plan.

Examples of SOH triggers may include:

- You requested an amount of life insurance that exceeds a specified threshold
- You were hospitalized in the last 90 days
- You requested coverage after the established enrollment deadline
- You waived coverage when you were initially eligible

What is medical underwriting?

The process by which MetLife evaluates an applicant's eligibility for the group insurance requested based on age, answers on the SOH form and additional medical information, if applicable.

What is the Medical Evidence of Insurability (MEOI) level?

The Medical Evidence of Insurability (MEOI) level is the maximum amount of insurance coverage you may obtain without having to provide additional medical information. MEOI levels vary by group plan and coverage type.

Is the information on my Statement of Health form kept confidential?

Yes. We apply strict standards for privacy and confidentiality as with all of our MetLife processes and data.

Do I need to submit my Statement of Health form within a certain time period?

Yes. The amount of time depends on your group's plan. Typically, you have 60 days to complete and return the form. After that period, you would need to contact your Employer/Benefits Administrator.

Can I complete my Statement of Health Online?

If available under your group plan, you can complete the SOH form online and receive decisions in real time. Submission online is easy and only takes a few minutes. Visit your enrollment website for more information.

If I answer "yes" to one of the SOH questions, will I be required to submit additional medical information?

You may be required to provide details explaining your response on the SOH. Once submitted, some answers may require additional medical information in the form of an Attending Physician's Statement (APS) or a paramedical exam, which MetLife will order.

What is a paramedical exam?

A paramedical exam is a simple physical exam performed by a medical professional that takes approximately 30 minutes, at no cost to you. The exam includes blood and urine samples. If you are required to complete a paramedical exam, you will be contacted by a MetLife approved vendor to schedule an appointment by telephone, e-mail or U.S. mail. You may also initiate scheduling your paramedical exam online if you completed your SOH form online.

Why would I need a paramedical exam?

The need for a paramedical exam is determined by your age, the amount of insurance coverage you are requesting, and your answers on the SOH form. An exam and other medical testing may be required to provide MetLife with the information needed to determine your insurability under the plan.

If I have an existing medical condition and I'm required to complete an SOH, should I still continue with the process?

Yes. Even individuals with relatively serious medical conditions may still be eligible for insurance coverage.

What happens to my Statement of Health form once I complete it?

MetLife will review the form and generate a response within 10 business days after receiving the information. The response will either notify you of the final determination regarding your requested insurance coverage or request additional information.

Once I submit my Statement of Health form, how can I make changes, if necessary?

Please contact the MetLife Statement of Health Unit at 1-800-638-6420 (prompt 1).

What happens if I am declined for this coverage?

If your Statement of Health is declined, it will not affect any coverage already in existence or any amount of pending coverage below your plan's MEOI level. However you will not be issued the amount of coverage you requested that was subject to the Statement of Health.

Can I dispute a declination?

Yes. You may dispute a declination subject to the terms identified in the declination letter which must include medical documentation to support the reason for the dispute.

If I have questions, who may I contact for help?

For any questions relating to your Statement of Health form, please call 1-800-638-6420, prompt 1. If you are completing your SOH online and have technical questions related to accessing or completing your online form, please call 1-877-9METWEB.

Learn more about Statement of Health process through our interactive online tutorial by visiting www.metlife.com/sohtutorial

Have other questions?

For questions relating to your Statement of Health form, please call 1-800-638-6420, prompt 1 to talk to a specialist. For technical questions related to accessing or completing your online form, please call 1-877-9METWEB.