



Navigating life together

Statement of Health Form: Directions and FAQ's

Keenan School Pool

What is the Statement of Health Form?

The Statement of Health Form (SOH) is the form used to submit a request for insurance when MetLife needs to review Evidence of Insurability (EOI).

When is the SOH form needed?

The SOH form will need to be completed when a New Hire (or dependent of a New Hire) is requesting insurance over the non-medical limit (or the non-med max); when someone is applying for contributory insurance past the initial new hire enrollment period (usually 31 days), this is called a late entrant; when someone is requesting an increase in insurance at annual enrollment; or for other qualifying reasons as outlined in your certificate of insurance.

What is the non-medical limit (or non-medical maximum)?

This is the limit on the amount of insurance for which you may be insured without submitting Evidence of Insurability (EOI). This amount is only available for New Hires when they are electing within their initial enrollment period (usually 31 days)

PLEASE NOTE: Submit the SOH form to the District benefits office for handling.

How to complete the SOH Form:

Please make sure that the School District completes the **GROUP CUSTOMER INFORMATION** and the **INSURANCE INFORMATION** sections. The other sections can be completed by the employee or the insured. Don't forget the **TWO** places for signatures at the end.

The Name of Group is the School District name. Each School District will have a unique Group Customer #. The Insurance amount is **ONLY THE AMOUNT THAT NEEDS TO BE UNDERWRITTEN**.

EXAMPLES:

If the plan offers a maximum of \$500,000 with a non-medical limit (or non-med max) of \$100,000 and the employee elects an amount of \$300,000 (timely or within the allotted time frame to sign up for coverage); the amount that should be entered on the SOH Form would be **\$200,000**. If approved, the employee would be covered for \$300,000. If not approved, the employee would still be covered for \$100,000.

If the same employee elects \$300,000 and is a late entrant (ie past the usual 31 days) then the entire amount of **\$300,000** would need to be entered on the SOH Form.

If an employee currently has \$300,000 in coverage and wishes to increase that amount to \$400,000, then the amount to fill in on the SOH Form would be **\$100,000**.