

## MetLife – Short Term Disability Income Protection Evidence of Insurability Process for VRS Plan 1 and Plan 2 Employees

### Who needs to complete the MetLife Statement of Health (SOH) Form?

- All employees who are not currently enrolled and want to have a benefit waiting period shorter than 42 days (6 weeks).

*Note: Employees who are not currently enrolled and are waiting for approval for Option 1 (14 day waiting period) or Option 2 (28 day waiting period) will automatically be enrolled in Option 3 (42 day waiting period) while they wait.*

- All employees who currently have Short Term Disability coverage with a 42-day waiting period (Option 3) but wish to change to a 14 day benefit waiting period (Option 1).

*Note: Employees who currently have coverage with a 42 day waiting period (Option 3) can move to a 28 waiting day period (Option 2) without Evidence of Insurability. Current Option 3 (42 day waiting period) employees waiting for approval for Option 1 (14 day wait period) will automatically be enrolled in Option 2 (28 day waiting period) while they wait.*

### When is the form due?

- The form needs to be postmarked no later than **12/1/23**. No forms will be accepted postmarked after that date, and the lowest level of coverage available will become effective.
- If the form is postmarked late and the employee is not currently enrolled, the employee will automatically be enrolled in Option 3 (42 day waiting period) for 2023.
- If the form is postmarked late and the employee is currently enrolled in Option 3, the employee will automatically move to Option 2 (28 day waiting period).
- Please mail the forms to Metropolitan Life insurance Company Statement of Health Unit; P.O. Box 14069; Lexington, KY, 40512-4069 or FAX: 1-859-225-7909.

❖ **Do not return the forms through the County.**

### When will I be notified of approval/denial?

- Forms will be processed and reviewed within 10 days of receipt if a complete SOH is submitted. A formal letter will be sent to you with notification of approval or denial. Cases that require a more in-depth review and a request for medical records can take longer than 10 days to process.
- If you do not hear anything from MetLife within 30 days, please contact MetLife Insurance at 1-800-638-6420, prompt 1 (Statement of Health Unit).

### While I am waiting for approval/denial, what coverage option will I have and how will this affect my payroll deductions?

- *If you are enrolling for the first time at Open Enrollment 2024:*

On 1/1/24, you will have coverage and payroll deductions at the Option 3 (42 day waiting period). Once you are approved for Option 1 (14 day waiting period) or 2 (28 day waiting period), MetLife will notify you and the County of the effective date of your new coverage level. Your payroll deductions will be adjusted, if needed, for any retroactive premiums due based on effective date of the newly approved option selected and you will have payroll deductions going forward at the new rate.

- *If you already have coverage at the Option 3 (42 day waiting period) but are requesting Option 1(14 day waiting period):*

On 1/1/24, you will have coverage and payroll deductions for Option 2 coverage (28 day waiting period) while you wait for Option 1 (14 day waiting period) approval. Once you are approved for Option 1(14 day waiting period), MetLife will notify you and the County of the effective date of your new coverage level. Your payroll deductions will be adjusted, if needed, for any retroactive premiums due based on effective date of the newly approved option selected and you will have payroll deductions going forward at the new rate.