



## Electronic life insurance *Statement of Health* process

For life insurance new hire elections and open enrollment changes that require medical evidence, employees and employers use an electronic process. Encourage employees to submit all open enrollment changes through MyBenefits except for life insurance elections that require medical evidence. Do not hold other open enrollment changes while waiting for approval of life insurance elections that require medical evidence.

### When medical evidence is required

- The employee must complete an *Active Notice of Election*, sign it and return it to their benefits administrator. For open enrollment elections, the NOE must be signed and returned by October 31.
- List the total coverage amount in Box 24 for Optional Life coverage or Box 23 for Dependent Life-Spouse.
- For new hires, include the guaranteed coverage amount plus the additional amount subject to medical evidence.
- For increases in coverage, include the current coverage amount plus the additional amount subject to medical evidence. Also include any amount of a guaranteed issue offered during open enrollment that doesn't require medical evidence.
- Use the information on the NOE to submit a *Life Insurance Statement of Health Request* in [EBS](#) by selecting the *Life Ins SOH* button on the homepage.

### *Life Insurance Statement of Health Request* in EBS

- Enter SSN, then click Add.
- The employee's email defaults to the email address on file with PEBA. Enter or modify the employee's email (Box 11 of NOE), if necessary.
- The current coverage amount is listed, if applicable. Any amount offered during open enrollment that does not require medical evidence may be listed. Add the additional amount subject to medical evidence using the information on the NOE. Confirm the total coverage amount, then click Add. The total coverage amount must match the amount on the NOE.
- Confirm and submit the request.
- Select Print Life Insurance SOH Request to download or print a copy of the request for your records.

Each Friday, PEBA sends a file to MetLife that includes any requests that were submitted in EBS during the week. MetLife uses the information on the file to email the *Statement of Health* link to employees.

Employers can download Report HIS314NP, *Statement of Health Request Report*, which lists all requests submitted the previous week. Reports are available in [EBS](#) on Fridays, and you can access up to four previous weeks' reports.

## Employee communications

- MetLife emails employees a link to an online *Statement of Health* form. The email will come from [info@metlife-services.com](mailto:info@metlife-services.com), and the employee must [register on MetLife's portal](#), which is also called MyBenefits, before completing the online form.
- MetLife sends the initial email three days after it receives and processes the file from PEBA. Employees must wait to register for MetLife's MyBenefits portal when they receive the initial email from MetLife.
- MetLife sends reminder emails to employees who have not completed the online *Statement of Health* at Day 7 and Day 14. If an employee does not submit the online form by Day 30, MetLife will mail a paper *Statement of Health* form to the employee. This must be completed within 30 days. After 60 days, the online window will close, and employees will be able to submit a paper form only for processing.
- MetLife will continue to mail decision letters to the employee.

## Approval reports and effective dates of coverage

- Employers will continue to receive approval reports from MetLife.
- Upon receipt of an approval, submit the completed NOE and a copy of the MetLife approval report to PEBA.
- The effective date of coverage is the first of the month after approval from MetLife. For open enrollment changes approved prior to January 1, the effective date is January 1.

## New hires

- Complete the normal new hire enrollment process that allows a new hire to [elect benefits online](#).
- Once a new hire's information is available in PEBA's system and the new hire is assigned to the employer's group, complete a Statement of Health Request in EBS for coverage that requires medical evidence by selecting the Life Ins SOH button on the homepage.

## Custom *Statement of Health* forms

MetLife's preferred method for receiving medical evidence is through the online process. When necessary, use your group's custom *Statement of Health* form that MetLife has previously provided. Be sure to verify your employer group number on the form before giving it to an employee. An incorrect group number will cause a delay in receiving the approval from MetLife. Email [scpeba@metlife.com](mailto:scpeba@metlife.com) to request a custom form.

Currently, employers cannot submit medical evidence requests in EBS for employees or spouses who are not already enrolled in another coverage (e.g., health, dental or vision). Please provide these employees with your custom *Statement of Health* form if medical evidence is required.