

Your Statement of Health Roles & Responsibilities Guide

Why it is important and what you need to do



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Your responsibilities for the Statement of Health include:

Choose 1 of our 2 online enrollment options available.

- Working with MetLife to understand and administer your selected enrollment method
- Identifying and informing MetLife which applicants need to fill out an SOH
- Ensure the SOH form is triggered and administered based on your agreed upon plan rules for employees and their dependents

Purpose of this Statement of Health (SOH) guide

This guide will help you to:

- Understand why a Statement of Health is necessary
- Correctly verify when SOH is required at initial implementation and if changes to system programming are required during annual enrollments
- Understand your role and responsibilities in the online SOH process
- Use available MetLife resources to ensure an easy and efficient SOH experience
- Become familiar with the online SOH process

Following the SOH guidelines carefully, will ensure coverage is available at the time the applicant and/or their beneficiaries need it most and will also help avoid misinformation regarding eligibility for coverage.

If the Group Customer has engaged the services of a Third Party Administrator (TPA), then the TPA is responsible for administering the SOH according to the agreed upon plan guidelines. TPA system programming is a crucial piece of the SOH setup. Your MetLife account team can assist in this important step.

There are two methods for informing MetLife which applicants will need to complete an online Statement of Health. The methods are Single-Sign-On (SSO) and Batch process. Both of these methods are considered online SOH processes, as the applicant can complete and submit the SOH form online. However, these two methods differ in the way applicant information is passed to MetLife. Check with your MetLife Sales or Account Team to help determine the best method for your group and review any qualifications necessary.



Completing an SOH may be required in order for applicants to be considered for the coverage they need and want.

As you are the recordkeeper for your plan, MetLife relies on you to identify who should complete an SOH.



Follow your plan's MEOI requirements to determine who needs a SOH.

The importance of SOH

As part of their overall enrollment process in a Group Life and/or Disability product, applicants may need to provide **MetLife with Medical Evidence of Insurability (MEOI)** by completing a **Statement of Health**. This requires them to answer a series of questions about their health history and status. Applicants will find the MEOI guidelines within their Certificate of Coverage or **Summary Plan Description (SPD)**. Successful completion and submission of a SOH, when one is required, is a necessary step in seeking the requested coverage.

Identifying applicants who need a SOH

As you are the recordkeeper for your plan, MetLife relies on you to identify who should complete a SOH.

Determining which employees and dependents require a SOH is reliant on many factors. These include but are not limited to: an individual's current enrollment status, the requested coverage amount and type, and if there are any qualifying events to consider. Please seek MEOI specifics for clarification in your plan document.

Keep in mind events such as late entrants, salary increases, or updates due to qualifying events may trigger the need to submit Statement of Health.

To ensure that SOH applications are completed for all applicants that require it, it is important that you refer to the MEOI requirements for your plan. Following these guidelines will help you correctly identify the right candidates, prevent errors and make the enrollment process easier.

Providing SOH information to MetLife

Single-Sign-On versus Batch processes

As previously mentioned, there are two online Statement of Health processes:

- Single-Sign-On (SSO) — Trusted Authentication-XML (TA) or Security Assertion Mark-Up Language (SAML)
- Batch process

To clarify your role and responsibilities for your chosen method, the following is a brief summary of each process and the necessary implementation steps. For each new customer case, the implementation process is facilitated by a dedicated MetLife Team Leader managing a team of specialists who handle the associated responsibilities, such as integration across different systems and processes to ensure the program is installed properly and on schedule. Existing customers should reach to their MetLife Account Team for support.



The SSO process can enable real-time completion and submission of the SOH at the time of enrollment. This requires that your plan's MEOI rules are embedded in your website technology.

Single-Sign-On

The **Single-Sign-On (SSO)** process allows for real-time completion and submission of SOH information at the time of enrollment. To enable this, your plan's MEOI rules must be embedded into your website technology in order to correctly identify who will need to complete the SOH. During the enrollment process, applicant data is transferred securely to the MetOnline SOH website where applicants can complete and submit the online SOH form, if the elections made require it. The transfer is seamless and they do not need to register or sign in to MetLife's site. With SSO, applicants can complete the enrollment process in one session, if they choose, and there is no need to send a separate data file of those requiring an SOH to MetLife. Allow 10–12 weeks for setup and testing of the SSO process.

Implementing the SSO Process

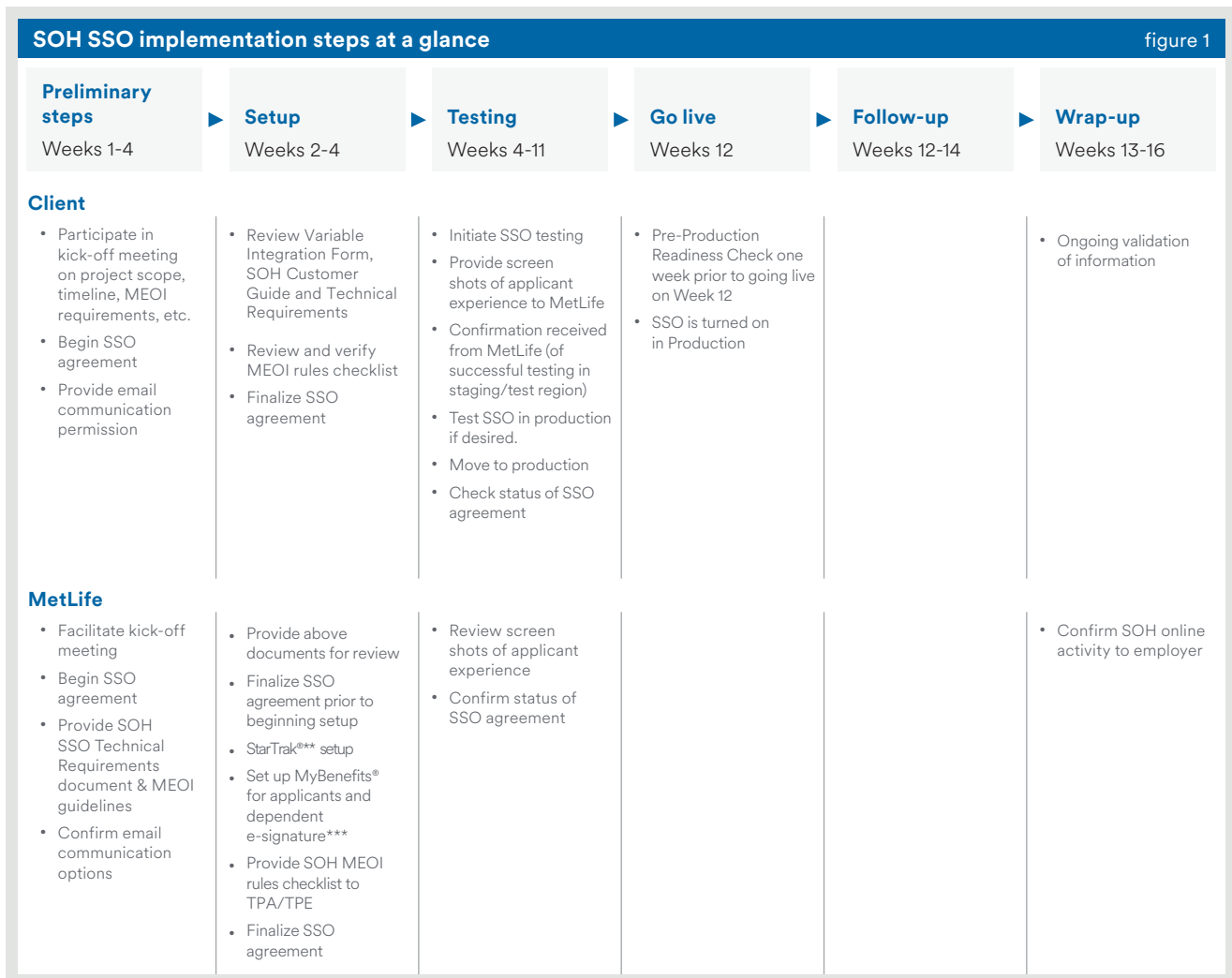
MetLife's responsibilities for the SSO SOH process

- Provide and review with you the project and process scope, timeline, technical requirements and MEOI guidelines.
- Work with you to set up and test the system.
- Set up SOH Site access for employees or members, as well as for Dependent E-Signature.*
- Review and process the completed SOH forms at the time of enrollment and notify you and any applicants of the application status.

* Dependent E-Signature means that the employee or member can enter the dependent's email address on the SOH site and the dependent will receive an email with instructions to register on MyBenefits® to complete the SOH form online.

Your responsibilities for the SSO SOH process

- Program your plan’s MEOI rules in your website technology so that applicants who require a SOH are correctly identified at initial implementation and changes to system programming that may be required during annual enrollments are accurately reflected.
- Set up and test the SSO system with MetLife support.



* Dependents include Spouses, Children and Domestic Partners as applicable to the plan.

** StarTrak[®] is MetLife’s system of record for processing SOH applications.

*** Please note: The MyBenefits URL ports into our MetOnline benefits system



The Batch process requires you to provide MetLife with a data file of those employees, members or dependents who have already enrolled and need to complete an SOH.

Batch process

In the Batch process, MetLife will need a file containing the data of those who have enrolled and who now need to complete a Statement of Health. Prior to setting up the Batch process, you will need to ensure that at least 75% of the SOH applicants on the file you send to MetLife have valid email addresses. MetLife will contact applicants via email notifying them to complete the SOH on the MetLife MyBenefits® website. MetLife will use the file you provide to create an account profile on the MetLife MyBenefits® website for each of these applicants.** When registering, the applicant's information is matched to their account profiles to ensure that only those who need to complete an SOH will enter the SOH site. Allow 10–12 weeks for setup and testing of the Batch process.

Implementing the Batch process

MetLife's responsibilities for the batch SOH process

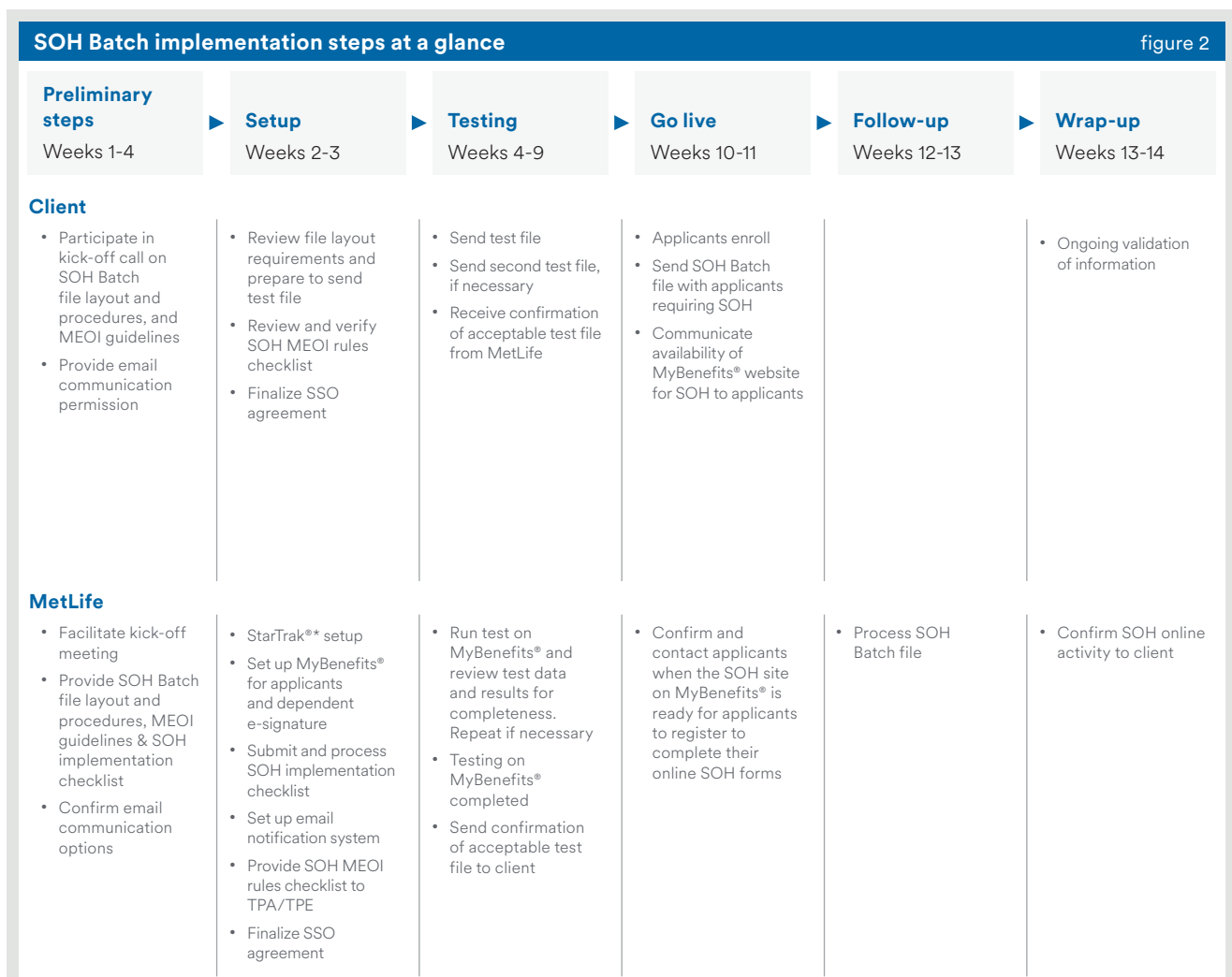
- Provide and review with you the project and process scope, timeline, technical requirements and MEOI guidelines.
- Work with you to set up and test the system.
- Load SOH Batch file provided by administrator .
- MetLife will contact applicants via email notifying them to complete the SOH on the MetLife MyBenefits® website Review and process completed SOH forms and notify you and applicants of the SOH status.
- After initial notifications, there are two reminder emails that are sent to the applicant. If still no action, MetLife will initiate a paper mailing using a prepopulated form.

* MyBenefits® is a secure website that enables employees to enroll in and manage their group benefits for themselves and their families. The MyBenefits® portal also houses an array of education tools that support MetLife Products and services.

** Please note: The MyBenefits URL ports into our MetOnline benefits system

Your responsibilities for the batch SOH process

- Verify those who need an SOH using the MEOI requirements established for your plan and include those identified in a Batch file.
- Send MetLife a test Batch file to ensure the file meets specifications and all systems are setup properly.
- Provide MetLife with a production-ready Batch file with those who have enrolled and require an SOH.
- Reinforce that applicants register on MyBenefits® and need to complete their SOH form, once MetLife notifies you that the SOH site is set up.

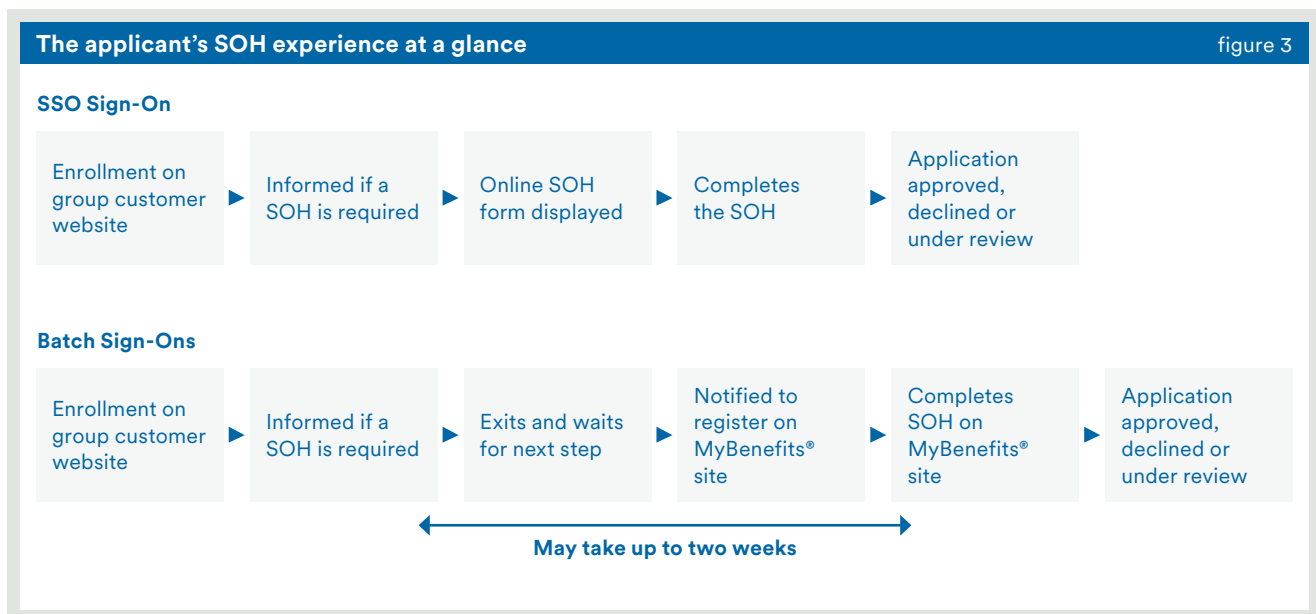


* StarTrak® is MetLife's system of record for processing SOH applications.

Supporting applicants through the online SOH process — MetLife can help

Identifying who needs a SOH is just the first step in a successful enrollment process. Applicants who require a SOH can either:

- Complete the form online, or
- Request a paper form from your benefits center or TPA with the Employer Section already completed by you.





Rely on MetLife's tools and resources to help ensure applicants complete their SOH.

You can help avoid incomplete enrollments or delays by educating your employees, members and their dependents who have applied for coverage on the importance of completing and submitting the SOH form to obtain their requested amount, and then following up with reminders.

MetLife is committed to making this as easy and effortless as possible for you and your applicants who have applied for coverage.

- If you elect to use the Batch SOH process, we will communicate directly with applicants to request that they go online to complete an SOH.
- If you elect to use the Batch SOH process, we will send reminder emails to those who have yet to complete their SOH.
- We will provide you with a SOH status for each applicant, so you know who needs extra follow-up.
- We will supply you with templated emails and other educational materials which your company may use.
- Applicants will have access to frequently asked questions.

For additional questions and clarification, see the [FAQ section in this guide](#). You can also contact your MetLife representative or your account team.

Frequently Asked Questions (FAQs)

Q1). What is a Statement of Health (SOH)?

A1). A Statement of Health is a document that contains a series of questions about an applicant's health and is sometimes referred to as Medical Evidence of Insurability (MEOI). Depending on your plan and the coverage requested, those applying for additional coverage that requires medical evidence of good health (MEOI) would require that SOH be submitted. When the level of coverage that requires MEOI is approved by MetLife, the administrator will confirm what the coverage effective date is (this can vary based on your specific group plan guidelines).

Q2). What applicant circumstances require an SOH?

A2). Whether a Statement of Health will be needed is based on the underwriting rules of your Group Life plan. Examples of situations where an applicant may need to complete a Statement of Health include:

- a. They request amounts of life insurance that exceed the MEOI levels.
- b. If the employee is Actively-at-Work but is not currently enrolled in the plan and experiences a Qualifying Event he/she must submit a statement of health in order to enroll for any amount of coverage.
- c. They previously waived all or part of contributory or non-contributory insurance and now wish to be insured for all or part of the amounts previously waived. A salary increase that goes above the guarantee issue amount may require evidence of insurability.

Q3). How do I know if my employees, members and their dependents who have applied for coverage have submitted a required SOH?

A3). You will receive weekly status change reports reflecting SOH activity for the previous 7 days. These weekly reports are not cumulative and report the prior 7 days of activity only. Submitted SOH applications will appear on this report together with the amount of coverage needing medical review. If your company has access to MetLink, you may access a status at any time. If you use Metlink ensure coverage is not put in force until SOH approval has been confirmed.

Q4). How do applicants receive updates on the status of their SOH?

A4). After completing and submitting a Statement of Health, MetLife will mail (and in certain situations can also email) status updates to the applicant. Applicants can also contact MetLife directly to obtain a status of their submitted Statement of Health (including inquiries for additional information) by calling 1-800-683-6420 (Prompt 1).

Q5). How do I obtain Statement of Health status updatest?

A5). You will receive weekly status reports. If you have access to MetLink®, you can also view the status of all submitted SOH applications within a selected timeframe by going to www.metlink.com.

Q6). What happens if I am late notifying you that an eligible applicant needs to complete an SOH?

A6). In situations where you are maintaining the eligibility information and you are using the Batch process, simply include the eligible applicant along with the coverage type and the coverage amount needing review in your next SOH Batch file. The applicant will receive an email advising him/her that the SOH is available for completion online at www.metlife.com/mybenefits. For the SOH SSO (Single-Sign-On) process, it is the responsibility of the customer/TPA to direct the applicant to complete their SOH online (eligibility and need for SOH is determined by the recordkeeper when needed).

Q7). Will I receive notice of the Statement of Health approval and/or declination?

A7). MetLife sends declination letters directly to employees, members and over-age dependents to maintain their privacy. SOH Status is reported to the employer/TPA weekly via the SOH Status Report, including approvals and declinations.

Q8). What happens if there is an error in the submitted life insurance coverage amount on the SOH form?

A8). Customer/plan-specific MEOI guidelines are not included in MetLife's review process since you are the recordkeeper. Therefore, we need to rely on you to determine if there is an error in the submitted coverage amount on the SOH form. If you discover an error, please contact your MetLife Account Team.

Q9). Whom can I call with any questions or clarifications about an SOH?

A9). Please contact the SOH Customer Service Unit at 1-800-638-6420 (Prompt 1) with any questions regarding a submitted SOH form. If you have more general questions about your plan's MEOI or SOH processes, please call your MetLife Account Team.

Q10). What happens if my organization changes TPA vendors?

A10). It remains vital that MEOI rules are re-programmed into the new TPA's system and verified so they are aligned with the plan rules. Contact your MetLife Account Team with as much notice as possible so MetLife can update internal systems accordingly.

Q11. Is there a recommended option for setup?

A11. The recommended option for setup is single-sign on, given the number of eligible lives requirement is met, and your plan's MEOI rules are embedded in your website technology. This setup option allows for real-time completion and submission of the SOH at the time of enrollment leading to a higher completion rate and lower error rate. Check with your MetLife Sales or Account Team to help determine the best method for your group and review any qualifications necessary.

Q12. How long does a SSO or Batch Setup take if a TPA is currently setup with MetLife and adding a new customer?

A12. SSO setup for reuse takes approximately 6-8 weeks. SOH Batch setup for reuse takes approximately 8 weeks.

Q13. If an applicant is completing the SOH online (SSO) and is still signed into the experience when the approve/decline decision is ready, will it be presented to them?

A13. If MetLife is able to make an approve/decline decision while the applicant is still signed into the online experience the decision will show right away. An email will also be generated to notify of their coverage decision.

Q14. Can an applicant sign back into the online experience to see an approve/decline decision?

A14. An applicant also has the option to sign back into the online experience to check the status of their coverage decision.

Nothing in these materials is intended as advice for any particular situation or individual. Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your local MetLife representative can answer any questions about costs and details of coverage. A full description of benefits will be provided in the certificate.

