

MetLife Income Protection Evidence of Insurability (EOI) Process for VRS Plan 1 and Plan 2 Members

What is Evidence of Insurability (EOI)?

Evidence of Insurability, or EOI, is a short health questionnaire that MetLife reviews before approving certain coverage. For Income Protection, MetLife's EOI form is called the **Statement of Health (SOH)**.

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

1. **You're not currently enrolled and want a waiting period shorter than 42 days (6 weeks).** This applies if you want the 14-day waiting period or the 28-day waiting period. To enroll in coverage while MetLife reviews your form, elect the 42-day waiting period in Employee Direct Access during Open Enrollment. If MetLife approves your request, your coverage will move to the option you requested.
2. **You currently have the 42-day waiting period and want to move to the 14-day waiting period.** Elect the 28-day waiting period in Employee Direct Access during Open Enrollment. If MetLife approves your request, your coverage will move to the 14-day waiting period.

When is the form due?

Your form must be postmarked by 12/1/2026. Late forms will not be accepted. If your form is late, you'll keep the coverage you elected during Open Enrollment in Employee Direct Access.

Where do I send the form?

Send your form directly to MetLife. **Do not return it to the County.**

- **Mail:** Metropolitan Life Insurance Company, Statement of Health Unit, P.O. Box 14069, Lexington, KY 40512-4069
- **Fax:** 1-859-225-7909

When will I hear back?

MetLife usually reviews complete forms within 10 days and will mail you a letter with their decision. If MetLife needs your medical records, it may take longer.

What coverage will I have while I wait, and how does it affect my paycheck?

Sending your Statement of Health to MetLife does **not** enroll you in coverage. **To have coverage while you wait, you must also elect the interim option in Employee Direct Access during Open Enrollment. Payroll deductions will start the first pay in January 2027.** If MetLife approves your request, 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.