



2026 Open Enrollment Statement of Health (SOH) Frequently Asked Questions (FAQs)

What is a Statement of Health (SOH)?

Statement of Health (SOH), also known as “evidence of good health” is the process by which MetLife determines if you are healthy enough to be considered eligible for the amount of insurance coverage for which you are seeking.

Why is the SOH required?

The SOH is generally required for individuals who are enrolling “late” for a plan (with “late” meaning sometime other than when the plan was first made available to them as new hires). In order for the insurance rates to remain as competitive as possible for the entire group, it is important that the plan does not provide insurance to people who may have a medical condition that could lead to a possible pre-mature death.

What is the SOH process?

An individual who requires an SOH will receive an email from MetLife later this fall after Open Enrollment to complete the SOH online. If you clear the screening, your application for coverage is approved. If you do not clear the screening, coverage will be denied.

Can I submit the SOH online?

Yes, **a few weeks after** annual Open Enrollment, MetLife will email your County email address with a link to complete the SOH online.

Can I submit a paper application?

Yes. You may download and print a paper form application which can be completed and sent to MetLife directly. Please do not return the form to the OHR Benefits team as it contains personal and confidential information.

In general, how long does the SOH process take to complete if I do not pass the screening process?

Timing can vary depending on MetLife’s ability to secure additional information from you, your doctor or other sources.

How can I check my status of my SOH form?

To confirm that your SOH form has been received, and view its status online, please log onto <https://mybenefits.metlife.com> or call MetLife at 1-800-638-6420.

Will I ever receive a letter from MetLife regarding the SOH process?

Yes, in the event it is determined that additional information is needed, or if any requested information was missing from your SOH form, MetLife will advise you of this through correspondence.

Will MetLife ever request additional information about my health from doctors that I have seen?

Yes, if MetLife needs this information they will contact your doctor to secure the additional information.

Will I ever need to provide MetLife with blood work or similar tests to determine the extent of my health?

Yes, this is possible depending on factors such as your medical information or the amount of insurance being requested. If this is needed, MetLife will work with you to have a qualified medical professional meet you at a time and place that is convenient to perform these tests.

How will my employer know of the decision?

Montgomery County Government will be notified approximately within five business days of the SOH decision.

What happens if I am declined?

In the event you are declined, the requested coverage amount would not be valid. If you disagree with the decision, you do have the right to appeal. Please contact MetLife at 1-800-638-6420 to inquire about the appeals process.

If approved, when will my coverage become effective?

Generally, once the SOH is approved, your coverage will become effective on January 1, 2026. However, if there are delays with your SOH (i.e. getting documentation from your doctor), it could delay your approval, which would delay your coverage effective date.