



Evidence of Insurability (EOI)

Frequently Asked Questions for Employees

1. What is Evidence of Insurability (EOI)?

EOI is an application process where you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage. The completed EOI application needs to be reviewed and approved before coverage becomes effective.

2. Why is EOI needed?

EOI is utilized to protect an employer's group insurance program from adverse risks and reduce the likelihood of disproportionate claims risks. This helps your employer's utilization and controls the cost of their insurance program.

3. When is EOI required, and why must I answer health questions?

Most group life policies offer a certain amount of guaranteed coverage. EOI may be required if (1) you apply for an amount of coverage higher than the guarantee issue amount, (2) you are currently enrolled and want to increase your insurance amount, or (3) you decline coverage during your initial eligibility period and then want coverage at a later date.

4. What does the online EOI application consist of?

The online EOI application process allows you to securely input information on medical conditions and treatment into an electronic application. That application then goes through an automated review that can speed up the decision-making process, resulting in a quick decision or highlighting that additional information is needed.

5. What about privacy when using online EOI submission?

Privacy and security features have been built into our website to assure the protection of your personal information. Your answers to all the questions are kept strictly confidential and are not shared with your employer. For more information, read our online privacy statement.

6. What if I don't have Internet access? Will you still accept an EOI application in paper form?

Yes, printable EOI applications are available for your employer to download and print in the Forms section of our website. You can work with your employer to fill out the paper EOI application, which can be mailed or faxed to us.

7. What are the advantages of online EOI submission?

Online EOI submission eliminates or reduces the processing of paper applications for coverage requests, increases accuracy and confidentiality, and speeds up the overall application process. Step-by-step instructions lead you through the application process, which usually takes about 15 to 30 minutes. The website includes many interactive features to help ensure submissions are accurate and completed correctly. After your application is completed and submitted, our system will provide confirmation that your application has been received. Based on information you provided, a decision may be made immediately or you will get notified of any additional information that is needed. Once we receive all of the required information, a decision will be made within 5 to 10 days and you will be notified. An online EOI application can be submitted 24 hours a day, 7 days a week.

8. What information do I need to know before beginning the online application process?

You will need:

- The EOI form link which will be emailed to you from your employer or from us
- Your date of birth and Social Security number for security validation in the EOI form link
- Your current height and weight; treatment history and medication(s) for any health condition(s); name and address of any physician, hospital or other practitioner that provided medical care, consultation or treatment

9. What is the underwriting process?

After we receive your EOI application, we create a record for you, and your application goes through an automated system resulting in a decision or it is turned over to an underwriter for further review. Factors such as current physical condition, medical history, and height and weight are used to determine if you meet our acceptance standards for the type of insurance requested.

10. What information is required to process my EOI application?

Your EOI application is usually processed using only the information you provide. However, in some cases, a physical examination is needed. The basic physical examination includes height, weight, pulse, blood pressure and a medical history questionnaire. The examination may include special testing such as a blood test, urinalysis and an EKG.

If an examination by a qualified medical professional is required, we will securely and electronically notify the exam center of any required testing, and you will receive notification that will include a brochure to help you prepare for the examination. The exam center will contact you to schedule an appointment. Most exams can be done in the convenience of your own home and take less than 30 minutes. There is no charge for the examination.

We may also call or send a letter to you to clarify information during the evaluation process. A review of your past medical records may be necessary to evaluate your EOI application. If so, a medical records retrieval service is used to obtain the requested information from your doctor or other healthcare provider. We will also notify you that your medical records have been requested.

Your medical records are considered confidential, and information is not released to anyone else without your consent or a court order. There is no charge for the medical records.

11. If an exam is required or medical records are requested, how long does it take to receive the requested information?

When you complete the physical examination, a report of the examination is sent to our medical underwriting

department. We usually receive the reports in our office within a week to 10 days after the examination. If blood tests or a urinalysis are needed, they are handled by an independent laboratory. We usually receive these results within a week of the examination. If we need to write to your doctor for medical records, it may take 2 to 4 weeks depending on the physician's office procedures. Sometimes it helps if you call your doctor's office and ask for a prompt response.

12. What is the time frame for processing my EOI application?

Your EOI application will be active in the review process for 60 days. Once we receive all the information requested, we will review it promptly. Most of our decisions are made within 5-10 days of receipt of all requested information. Occasionally, additional information might be needed. If further information is needed to evaluate your EOI application, we will notify you by mail within a few days.

If we do not receive the requested application information, medical records, and/or exam/lab tests within 45 days from the date of the initial request, your file will be closed, and you must reapply for the coverage you want.

13. Whom should I contact for underwriting questions or the status of my EOI application?

For underwriting questions or the status of your EOI application, please contact us at 800-367-6401. Hours of operation are Monday – Friday, 8:00 a.m. to 4:30 p.m. CST.

14. What is the appeal process if I am denied coverage through EOI?

If you are denied coverage through medical underwriting, you will receive a letter with an explanation and a reason for the denial. If you wish to contest the decision, you must appeal it in writing. You may also provide us with additional medical documentation for reevaluation and review.