

## 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 ancillary insurance coverage.

## **How to Complete EOI**

Certain types or levels of coverage for ancillary insurance such as life or disability require additional health information in the form of an EOI application. If your benefit elections require EOI, you can complete your EOI application as soon as you enroll for coverage if your employer provides the EOI link for you when you enroll. Or, after we receive all your employer's enrollment information, you will receive an email with a link that takes you to our secure online EOI website.

You will be asked to enter a few pieces of information so we can verify who you are, and then you will go directly into the health questions.

No paper. No sharing of your medical information with your employer. Just a quick and easy application process, and you will receive an email confirmation as soon as your submission is complete. And you can expect a much faster turnaround time in the processing of your application.

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