



# Evidence of Insurability

Administration guide for employers



# What is Evidence of Insurability?

Evidence of Insurability (EOI) is a statement about an individual's overall health and is used in consideration for insurance coverage. If an employee or spouse is enrolling in or making changes to life, short-term disability (STD) or long-term disability (LTD) insurance, they may be required to complete the EOI application. The EOI application is a list of questions such as demographic information, medical information, current coverage and coverage being applied for that the employee and/or spouse completes and submits to our EOI underwriting team for review.

## What products may require EOI?

Relationship	Products
Employee	<ul style="list-style-type: none"><li>• Basic life</li><li>• Supplemental life</li><li>• STD</li><li>• LTD</li></ul>
Dependent spouse	<ul style="list-style-type: none"><li>• Basic dependent life</li><li>• Supplemental dependent life</li></ul>
Dependent child	Not required



## When is EOI required?

EOI may be required following your benefits enrollment period for employees and covered dependent spouses who elect life or disability coverage with:

- An initial amount or coverage increase that exceeds the guarantee issue (GI) amount  
**Guarantee issue:** The amount of coverage that is offered without proof of good health. Refer to your policy documents for GI amounts in your specific plan.
- Or, any amount elected more than 31 days after the initial eligibility date or qualifying life event (see important note below about late entrants)



**Important note:** An employee that elects life or disability coverage outside of the 31-day benefit election period that begins on the day they are first eligible to elect coverage is considered a late entrant to the coverage. **Late entrants are not guaranteed any amount of coverage until EOI is approved.**

# When is EOI required?

Below are types of enrollment scenarios to illustrate examples of when EOI will be required. (Refer to the policy documents for your specific plan details.)

Enrollment scenario	Contributory/voluntary life or disability plan		Non-contributory life or disability plan	
	Requested amount is above GI	Requested amount is below GI	Requested amount is above GI	Requested amount is below GI
<b>Open enrollment for a new group policy's initial effective date</b> <b>Example:</b> When your life or disability group policy first starts with UnitedHealthcare, existing employees may be offered a one-time open enrollment to elect coverage during the transition to a new insurance carrier	EOI is required  <b>Exception:</b> If employee/spouse had existing coverage under prior policy that was grandfathered (takeover provision) by us above the GI, then EOI is not required	Not required	EOI is required  <b>Exception:</b> If employee/spouse had existing coverage under prior policy that was grandfathered (takeover provision) by us above the GI, then EOI is not required	Not required
<b>New hire/newly eligible</b> <b>Example:</b> The employee enrolls within the initial 31-day benefit election period offered to a new hire or newly eligible employee	EOI is required	Not required	EOI is required	Not required
<b>Late entrant</b> <b>Example:</b> The employee declined life or disability insurance during their initial or qualifying life event coverage election period and would like to newly elect the coverage during your annual company enrollment period	EOI is required	EOI is required	EOI is required	EOI is required
<b>Qualifying life event</b> <b>Example:</b> A family status or life change that permits a special enrollment period for the employee, such as marriage, divorce, and/or birth or adoption of a child, and the enrollment is completed within 31 days of the qualifying life event	EOI is required	Not required	EOI is required	Not required
<b>Annual company enrollment</b> <b>Example:</b> Employees elect or change their company-sponsored benefits during an annual enrollment period	EOI is required for any new coverages or increases above the GI	Newly elected life or disability coverage — EOI is required  Increasing existing coverage one or more increment levels — refer to your plan-specific policy documents	EOI is required for any new coverages or increases above the GI	Newly elected life or disability coverage — EOI is required  Increasing existing coverage one or more increment levels — refer to your plan-specific policy documents

## How to submit EOI

- 1 Direct your employees where to access the EOI application online or provide the form to them. To get the employee started, provide them with your Financial Protection group policy number, their in-force coverage amounts, and amounts being applied for.
  - Members can go online to [myuhcfp.com](https://myuhcfp.com) to submit an application through the portal. They will need to register and log in, then navigate to “Evidence of Insurability” at the top menu; or
  - For groups situated in states that do not accept portal or electronic applications (CA, MA, NH, NJ, NM, NY) or for employees that would prefer a paper or PDF form, you will need to supply them with a copy of the application. Download the application from the Forms Library of your employer administration portal, accessed through either [uhcfinancialprotection.com](https://uhcfinancialprotection.com) or [employereservices.optum.com](https://employereservices.optum.com). The application will contain directions to print a paper copy or submit using Adobe Sign; or
  - You can also request the EOI application be sent to you by calling **1-866-615-8727**, select option 3, then option 1.
- 2 Completed EOI applications should be sent directly to UnitedHealthcare:
  - If completed online, the application is submitted through the [myuhcfp.com](https://myuhcfp.com) portal; or
  - If the Adobe Sign form was completed, the form is submitted using the electronic signature directions and the application will automatically route to our underwriting department; or
  - If a printed paper copy of the form was completed, the completed application should be returned via email, mail or fax to:



**Email:**  
[eoi\\_underwriting@uhc.com](mailto:eoi_underwriting@uhc.com)



**Mail:**  
Group Medical Underwriting Services  
P.O. Box 31330  
Salt Lake City, UT 84131



**Fax:**  
1-855-290-5224



**Important note:** The most efficient way to submit an EOI is electronically, either online or through Adobe Sign, as it can speed up the review process. Submitting a paper EOI can cause a delay in the review process as it will first need to be data entered into the system.



## Premiums and EOI

If EOI is required, do not begin payroll deductions or submit premiums to us if the member is a late entrant, for new hire/newly eligible elections in excess of the guaranteed issue amount, or for increases in coverage until a written notice of approval is received from our EOI underwriting department. When the approval letter or email is received, it will contain a coverage effective date. Begin payroll deductions for the pay period immediately following the effective date.

# Employer and applicant EOI responsibilities

Role	Responsibilities
Employer	<p>Review coverage documents to understand plan design details and provide the EOI form to applicants when required</p> <p><b>Note:</b> We will not reach out to request EOI forms. It is the responsibility of the plan administrator to identify when EOI is required and provide the necessary application to the employee.</p>
Applicant	<ul style="list-style-type: none"><li>• Complete and submit the EOI form if requested</li><li>• Respond timely to any additional requests for information from the underwriting team reviewing the application</li></ul> <p><b>Note:</b> New amounts or increases in coverage are not available until you receive written notice of approval from the EOI underwriting team</p>
Dependent child	Not required

## What are the next steps?

We will notify you and your employee in writing if coverage is approved or declined. If an application requires further review, we will send a letter or email to notify the employee within 5–20 business days. The letter will explain if additional information is needed and the steps the employee should take to help complete the EOI process.

**Tracking EOI status:** You can access EOI status through the Reporting feature of your employer portal at either [uhcfinancialprotection.com](https://uhcfinancialprotection.com) or [employereservices.optum.com](https://employereservices.optum.com).

**Need help?** If you or your employees need help with the application, call **1-866-615-8727** (option 3, then option 1). Or, you can email [EOI\\_Underwriting@uhc.com](mailto:EOI_Underwriting@uhc.com).

Not for use in New York.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX (05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL (05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

