



Financial
Protection

Life insurance

Evidence of insurability

General information and best practices

Applicable to: Basic Life, Basic Dependent Life, Supplemental Life, Supplemental Dependent Life, Short Term Disability and Long Term Disability.

Overview: Evidence of Insurability (EOI) is required for your employee (and his or her dependent) who elects:

- ▶ an initial benefit amount of insurance that's more than the guarantee issue amount;
- ▶ any amount of insurance more than 31 days after his or her initial eligibility date; or
- ▶ a benefit increase, of any amount, after his or her initial election.

Your responsibilities:

We look to you to identify your employees (and dependents) whose insurance elections require EOI. Once you've done that, you can choose from two options for EOI submission.

Option 1 – Download an Application: Log on to **employereservices.com** and download and print the appropriate application. Applications are state-specific so make sure to locate the application that is appropriate for your state. Then, give the application to your employee.

Option 2 – Hardcopy Application:

Call **1-888-842-4571** and request a paper copy of the application. Fill in the appropriate sections and give the application to your employee to complete.

Note: You can help the EOI process by indicating the products, and entering the amounts of coverage, that require EOI before you give the form to your employee.

Your employee's responsibilities:

While you have certain responsibilities, your employee has some as well.

- ▶ He or she must accurately complete the application; and
- ▶ He or she must mail, fax or email it:

Mail:

UHC Group Medical Underwriting Services
PO Box 17829
Portland, ME 04112

Fax: 1-855-290-5224

Email: EOI_Underwriting@uhc.com

Confidentiality: Protecting your employee's confidentiality is important in the evidence of insurability process. Advise your employees to submit forms directly to UnitedHealthcare Group Medical Underwriting Services by mail, email or fax. Employees should not submit forms to their employer or the employer's broker for submission to UnitedHealthcare Group Medical Underwriting Services.

We understand that once you've decided to provide insurance coverage for your employees, you want them covered as soon as possible. That's why we make every effort to process EOI applications quickly.

If the application is complete, medical history is satisfactory and the requested amount of coverage doesn't require additional tests or an exam, our underwriter will make a decision and will send a letter to your employee. We will also let you know that your employee has been accepted for coverage.

Once we receive the application, an underwriter will make an initial review of the information. Of course, sometimes our underwriters will need more information in order to make an EOI decision. If that's the case, the underwriter will send a letter to your employee within 5 days, outlining what additional information or steps are needed to complete the EOI process. If we don't receive the information within 20 days of that letter, we will send a reminder.

After we receive all information necessary to evaluate your employee, we will make a decision and will notify both you and the employee. Due to privacy requirements, your notification will only be whether or not coverage will be issued for your employee.

A couple of additional thoughts about EOI:

- ▶ If we ask your employee to provide additional information, get lab tests or an exam, it will be at our expense.
- ▶ If your employee or his or her dependent is declined coverage, we will provide information on his or her right to appeal. We will also provide instructions on how to appeal.

Employer Evidence of Insurability Checklist

1. Identify which employees or dependents have elected amounts that require EOI.
2. Give the EOI application to the employee after you have completed the employer section.
3. Advise the employee where to submit the completed application (this information is also indicated on the form).
4. Advise the employee to submit the EOI application directly to UnitedHealthcare Group Medical Underwriting Services and not to you or your broker due to confidentiality reasons.
5. Once the amount is approved, your next month's invoice will reflect the change.

To find and download the appropriate forms, log onto employereservices.com



This is an overview of the Evidence of Insurability process; please refer to your Policy and the Medical Underwriting department for additional specifics surrounding this process. UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas coverage is provided on Form LASD-POL -TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL -TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.