

# Evidence of Insurability (EOI)

## Frequently Asked Questions

Evidence of insurability (EOI) is a statement of medical history for an employee or their spouse. This information is used to determine eligibility for certain types and amounts of coverage.

### Why should I submit evidence of insurability?

EOI is used to evaluate individual coverage eligibility to help ensure that your policyholder's group insurance plan is protected from excessive risk. Through this process, policyholders are able to receive and maintain lower rates, which can help save you money.

### When am I required to submit an EOI application?

The reason you may need to submit EOI depends on your policyholder's group policy. Usually, EOI is required if:

- You apply for group life coverage that is over the guaranteed issue amount.
- You previously enrolled in benefits and now want to increase your benefit amount.
- You declined benefits during your initial eligibility period and now wish to enroll in coverage.

### What is a guaranteed issue amount limit?

A guaranteed issue amount is the maximum level of coverage an eligible employee or their spouse can obtain without providing evidence of insurability—if they apply within 31 days of the date of eligibility. For information on coverage amounts and any applicable guaranteed issue limits, refer to the Schedule of Insurance section of your employee benefits plan document or ask your employer.

Example: John is a newly hired employee. His company's group life policy offers \$50,000 guaranteed issue with an option to increase coverage up to \$150,000. John elects \$100,000 of coverage within 31 days of his initial eligibility. Since only the first \$50,000 is offered as guaranteed issue, John needs to provide EOI for the additional \$50,000 of life insurance coverage.

### What if I apply for coverage after 31 days?

If you apply more than 31 days after you are eligible to enroll, you are considered a late entrant. The entire benefit amount you elect for you or your spouse will be subject to EOI.<sup>1,2</sup>

### What happens after I submit my EOI application?

Your application will be reviewed by our medical underwriting team. We may request additional information through a telephone interview, by requesting a copy of your medical records or via a medical exam. *If an exam is needed, it will take place at a medical center, your home or at your place of business. The exam will be scheduled when it is most convenient for you.*

### What should I expect during a medical exam?

Our paramedical exam partner will call to schedule your appointment. A nurse or qualified paramedic will conduct the exam, which takes 20 to 30 minutes. The exam consists of questions about your health history, as well as height, weight, blood pressure and pulse measurements. You may also be asked to provide a blood and/or urine sample.

### How long does the EOI application process take?

Your application will be reviewed within 10 business days. If additional information is needed, the complete process may extend 30 to 45 days. Telephone interviews are conducted by ExamOne (ordered by Individual Life). They vary in length between 5-30 questions, depending on the specific condition(s) the applicant has. You can help expedite the process by:

- Providing full and complete answers to each question on the application.
- Signing your application and authorization forms.
- Responding to the examiner's appointment request, if needed. Please schedule this exam at your earliest convenience, and reschedule if you are unable to keep the appointment.

### How will I be notified once a decision is made?

A letter will be mailed to you and your policyholder with the decision and your coverage amounts. Disability coverage may be subject to pre-existing condition limitations. Please refer to the provision of your disability insurance certificate entitled "When will we cover a disability due to a pre-existing condition?" for additional information. To receive a copy of your certificate, please contact your benefits administrator.

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**For more information, contact your benefits representative**

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<sup>1</sup> Spousal coverage is not available for disability income insurance.

<sup>2</sup> Employee should refer to their certificate to confirm the rules.