Employee Benefits

Evidence of Insurability (EOI)

A Quick Overview



Guiding Your Employees Through the EOI Process

Evidence of Insurability – or EOI – is an application process that employees use when requesting certain types of insurance coverage for themselves or a dependent.

EOI collects health information to ensure the employee (or dependent) meets underwriting standards. EOI is typically required when:

- The employee requests a coverage amount greater than the guaranteed issue (an amount that is guaranteed to be issued regardless of health status).
- Coverage is requested outside of the initial benefit enrollment period.

Our team has worked to make the EOI application process easier. Employees can now submit an electronic application using the online eApp system.

1. **Direct your employees to go to:** www.MutualofOmaha.com/eoi
2. **Employees completing EOI will need the following information:**
   - Date of Hire
   - Current Salary
   - Coverage Amounts being Requested/Elected

If an eligible spouse and/or child(ren) will also be applying for life insurance coverage, certain vital information (including height and weight) and health information will need to be provided.

*All eligible persons seeking coverage will be required to electronically sign the Evidence of Insurability form(s).**

** Child(ren) signature(s) required if age 18 or older (age 15 or older for residents of WA).*

Alternately, your Benefit Administrator can send (the employee) an online form that has been pre-populated with the Group Name and Group ID Number.

1. Go to www.MutualofOmaha.com/eoi
2. Under **Alternative Submission** (at the bottom of the home page), click the box labeled "Benefit Administrator."

After Your Employee Submits the EOI

- The EOI eApp is electronically forwarded to our medical underwriting team for priority handling.
- Underwriting status automatically transfers into the EOI Listing Report on the Mutual of Omaha Employer Access Portal, so the Benefit Administrator is always equipped with the information they need when they need it (regarding who is approved, on what date, etc.). This is especially convenient for payroll purposes.
- Once a final decision (to approve or decline) is made on the EOI, a written notice generates to you and your employee.

Note that for electronic EOI submissions, EOI decisions are made within five business days.

Feel free to contact me for more information.

Mutual of Omaha

Insurance products and services are offered by Mutual of Omaha Insurance Company or one of its affiliates. Home office: Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Companion Life Insurance Company, 425 Broadhollow Road, Second Floor Melville, NY 11747. Companion Life Insurance Company is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. Some exclusions or limitations may apply.

457889