Submitting Evidence of Insurability (EOI)

Employees who have elected benefits for coverage for the following reasons below must complete the attached EOI Form:

- A Late Entrant
- Elected coverage amounts over the Guarantee Issue Amount (GIA)
- An enrollee who wish to increase their coverage by more than the equivalent of 1 X their annual salary during the annual enrollment period

Please note: Coverage subject to EOI is not in effect until the later of the first of the month following approval date or the benefit effective date. You also must not collect premium by payroll deduction for amounts subject to EOI until the later of the first of the month following approval date or the benefit effective date. Please check your policy for specific requirements.

Please complete and sign the provided EOI form and deliver to Transamerica using one of the following methods:

For Group Term Life

- **Physical Mail**
  Transamerica
  P.O. Box 219
  Cedar Rapids, IA 52406-0219

- **Email:** shtebpolicyteam@aegonusa.com

- **Fax: 1-866-586-6528**

For Disability

- **Physical Mail**
  Transamerica
  300 Southborough Dr Suite 200
  S Portland, ME 04106

- **Email: TAClientservices@disabilityrms.com**

- **Fax: 1-877-820-5311**

Best Practices

- During the initial enrollment and subsequent annual reenrollments, we recommend sending all EOI forms in one submission to Transamerica.
- Please ensure all forms include your Group Number to allow for efficient processing.

Should you have any questions, please contact our customer service line at 855-244-8318.