Completing your Evidence of Insurability application

A guide to help you through the process

Here, you'll find information and instructions to use when you're electing Basic Life, Basic Dependent Life, Supplemental Life, Supplemental Dependent Life, Short-term Disability or Long-term Disability coverage that requires Evidence of Insurability (EOI).

What is EOI?

EOI is proof of good health. By completing an EOI application, you are providing the information that's needed to review your request for Life or Disability coverage. Unless you are a late entrant (see the next section for more information on that), you'll still be eligible for any guaranteed issue (GI) amount of coverage available to you, whether or not your EOI application is approved.

When is EOI required?

You may be asked to provide EOI for one of these reasons:

- You elect any Life or Disability insurance within your initial eligibility period or qualifying life event and the amount you elect is higher than the GI amount
- You request an increase to any existing benefit that you elected during an earlier initial enrollment period
- You do not elect coverage within 31 days of your initial eligibility period or qualifying life event but decide to add it later

Important note: When you elect Life or Disability benefits after you are first eligible for coverage, you are considered a late entrant. Late entrants are not guaranteed any amount of coverage until EOI is approved.

If you have any questions about whether the benefits you've elected will require you to provide EOI, please contact your human resources department.



How do I submit an EOI application?

There are 3 ways to fill out and submit your application:

1. **Go online –** Register or sign in at **myuhcfp.com**. Select Evidence of Insurability from the top menu, and then complete and submit the form online.
2. **Use the form your employer gives you –** You can complete the EOI form electronically and submit using Adobe Sign, or you can print a paper copy to complete and submit it by mail, email or fax.
3. **Request a form by phone –** Call **1-866-615-8727** and select option 3, then option 1 to have the application sent to you. After you complete the form, submit it by mail, email or fax.

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

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P.O. Box 31330
Salt Lake City, UT 84131

Email: eoi_underwriting@uhc.com
Online: myuhcfp.com
Fax: 1-855-290-5224

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United Healthcare

What happens after I submit my EOI application?

A decision may be made based on your submitted application alone. In some cases, you may need to provide additional information, or you may be asked to:

- Undergo a paramedical examination*
- Provide blood and urine specimens for testing*
- Provide medical records from a physician*
- Provide additional medical history detail by completing a questionnaire

You'll be contacted via the communication preference you selected on your application if additional requirements are needed.

Important note: If email communication is chosen as your communication preference, UnitedHealthcare emails will be sent to you via secure delivery.

Generally, applications are reviewed within 5–10 business days from the date we receive them. You may expect to hear from us within 10–15 business days of receipt. If you're asked to provide additional information, please submit it within 10–15 business days of the request. If the additional information isn't received within a reasonable period of time, your application may be withdrawn.

Will I be notified about the decision of my application?

Yes—you and your employer will be notified of the final decision in writing.

If your application is approved, your employer can begin payroll deduction for the coverage as soon as the payroll period following the date of approval.

If your application is not approved, you'll receive a detailed explanation of the reason—as well as information regarding your right to appeal our decision. The detailed explanation will not be shared with your employer.

What else should I know about EOI?

If an EOI is required, you are responsible for filling out an EOI application with your complete and accurate health history information. If both you and your spouse require an EOI, you must each complete, sign and date your own EOI form. EOI forms are not required for dependent children. All medical questions must be answered—and it's important to include all applicable details when prompted. Before you begin, it may be helpful to gather the following information:

- A list of any medical conditions you have
- The names of medications you take, including dosage and frequency
- The names, addresses and phone numbers of all health care providers you've seen within the past 5 years, along with the dates you saw those providers
- The name, address and phone number of the provider that you see for your annual checkup

EOI checklist

- ☐ Submit an EOI application online through **myuhcfp.com**, or get the application from your employer.
- ☐ Fill out the application completely, and then sign, date and submit it. If your spouse election requires EOI, make sure they complete an application as well.
- ☐ Respond promptly to any requests for additional information.
- ☐ Review your payroll deductions for accuracy. Premium deductions should only be deducted for previously approved coverage or where the GI amount applies. Premium for excess amounts over the GI or for late enrollees should not be deducted until your EOI application has been approved by UnitedHealthcare.

Get more info

To check the status of your application
Visit **myuhcfp.com** or call **1-866-615-8727**
(when prompted, choose option 3, then option 1)

For questions about your benefit elections or payroll deductions
Contact your employer



*Medical examinations, including collection of blood or urine specimens, must be performed by our paramedical vendor, ExamOne. We cannot accept exams or lab tests performed by other practitioners or for reasons unrelated to your application for insurance. If we ask you to get lab tests or an exam, or we request medical records from any of your physicians, we will pay for these.

Not for use in New York.

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 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.

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