

## What is evidence of insurability?

### Evidence of insurability (EOI)

Also referred to as medical underwriting, EOI is part of the insurance application process. You may need to complete an EOI form to determine if you are insurable (a good risk).

When providing EOI, you answer a few simple health questions and provide information on your gender, height and weight, tobacco status (if applicable) and physical condition.

A medical underwriter reviews the application to determine if you meet our acceptance standards for the amount of insurance requested.

### What is guaranteed issue?

Guaranteed issue coverage gives you the option to purchase insurance without EOI. This means you won't be turned down for medical reasons.

Usually this coverage is available during open/annual enrollment periods, when first enrolling in your insurance plan or if you experience a life event (e.g., marriage, birth, etc.).

### Is additional medical information ever required?

Many group applications can be processed using only the health information provided on the EOI form. Although it is not common, in some cases a paramedical exam may be required before the application process can be completed. Exams are free of charge and can be done at your home.

A basic paramedical examination records height, weight, pulse and blood pressure, and includes a medical history questionnaire. The examination may also include a blood test, urinalysis and an EKG.

Your medical records are kept confidential. Information from the exam is not released to anyone else without your consent.

Once we receive all information, we review it promptly and notify you of the underwriting decision.



### Questions?

Please contact our medical underwriting department at **1-800-872-2214**.

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