

# Evidence of Insurability (EOI) for Optional and Dependent Term Life Insurance

## What is EOI?

Proof of good health, also known as evidence of insurability (EOI), is an application process in which you provide information on the condition of your health or your dependent's health to get certain types of insurance coverage.

The following information applies **only** to EOI for Optional and Dependent Term Life Insurance (Life EOI) administered by Minnesota Life. Disability insurance, which is administered by Dearborn National, has a different EOI process.

## Who is required to provide Life EOI?

An active employee needs Life EOI to add coverage or make coverage changes during eligible periods:

- when enrolling in Optional Term Life Insurance at Elections 3 and 4,
- when enrolling in or increasing Optional Term Life coverage due to qualifying life events (QLEs) after the first 31 days of employment, or
- during Annual Enrollment.

*Please note that EOI is **not** required within the first 31 days of hire/rehire/transfer to elect Optional Term Life at Election 1 or 2. The 31-day period includes the first day of employment.*

A retiree who waived Optional Term Life Insurance as an active employee needs Life EOI when applying for Fixed Optional Life (\$10,000) coverage at any of the three available times:

- within 31 days of retirement,
- within 31 days of a QLE, or
- during Annual Enrollment.

*Please note that retirees can apply for Fixed Optional Life coverage **only** during these three times and must provide EOI in all cases. (Retirees are not eligible for Optional Term Life Insurance if they did not participate before retirement and, if they did participate, can continue only at Election 1 or 2.)*

A dependent needs EOI when applying for Dependent Term Life Insurance at the following times:

- when enrolling as a dependent who is **not** newly acquired/eligible within 31 days of a QLE,
- when enrolling **for the first time** upon a member's retirement (within 31 days of the retirement date), or
- during Annual Enrollment.

*Please note: EOI is **not** required within the first 31 days of the employee's hire/rehire/transfer or within the first 31 days of a dependent's becoming newly acquired or eligible. A retiree's dependent who has Dependent Term Life Insurance on the day of retirement from state employment may keep it in retirement as long as he or she remains an eligible dependent.*

## How do I go through the Life EOI process?

Follow these steps:

### Step One:

You can enroll in Optional or Dependent Term Life Insurance or make coverage changes online or by working with your benefits coordinator.

To enroll or make coverage changes online:

1. Log in to your ERS account at [www.ers.state.tx.us](http://www.ers.state.tx.us).
2. At the Member Home Page, click on the appropriate action under **My Insurance Information**. **(If you need to add a new dependent to your ERS account, you can do it here.)**

To enroll or make coverage changes working with your benefits coordinator:

1. Get a Benefits Election Form from your benefits coordinator.
2. Fill it out completely, indicating what coverage you are applying for or changing, and sign it. Be sure to include your email address if you want to receive communications from Minnesota Life by email (including information and a link for submitting EOI online).
3. Return it to your benefits coordinator. Your benefits coordinator will enter the information and indicate if you prefer to receive your Life EOI application by mail or email.

Minnesota Life will send you a letter or email (if they have your email address) with instructions for submitting Life EOI.

Whether you receive a letter or email, you will be encouraged to submit your Life EOI application online. This process is faster and easier than mailing or faxing your completed Life EOI application. If you choose to mail or fax your Life EOI application, however, the letter also will include a paper application, and the email will include a number to call Minnesota Life to request a paper application.

### **Step Two:**

Whether you choose to apply for Life EOI online or via mail/fax, the application you access online or receive in the mail should be pre-populated with your information.

Answer EOI questions truthfully and thoroughly. The Employees Retirement System of Texas (ERS) vigorously enforces laws against participants who try to defraud the Texas Employees Group Benefits Program (GBP). Providing false answers on an EOI application for any GBP coverage is a violation of state insurance laws. You could have your coverage cancelled and be expelled from the GBP.

### **Step Three:**

Review the Life EOI application to make sure you've left nothing blank. Missing information will slow down the processing of your application.

### **Step Four:**

Submit your online Life EOI application as instructed on the form or website. Or, if you choose to submit a hard copy, mail it to the postal address or fax it to the number provided by Minnesota Life when they sent the paper application.

If Minnesota Life does not receive the Life EOI application within 30 days, your coverage will remain at your current level and will not change. You can reapply for coverage during the next enrollment opportunity.

### **Step Five:**

If you submit your Life EOI online, Minnesota Life's real-time underwriting response will let you know immediately if you have been approved or if further underwriting is required and what to expect next. If you send your application via mail or fax, you will hear from Minnesota Life within two weeks.

Minnesota Life will notify you and ERS of the approval or denial of your Optional/Dependent Term Life Insurance. (Minnesota Life will **not** share your medical history information, which is confidential, with ERS.) ERS will enter your information into the system. If you've been approved, your coverage will start the first of the month after notification.

If you have any questions about the EOI process for Optional and Dependent Term Life Insurance, please contact Minnesota Life toll-free at (877) 494-1716. Representatives are available 8 a.m. - 5 p.m. Central time, Monday - Friday.