



## Evidence of Insurability

Evidence of Insurability (EOI) is required by insurance carriers for certain coverages. The EOI process entails being asked a series of medical questions for review by the carrier. Based on the employee's responses, the employee may be requested to have a medical exam, at the cost of the carrier, with an approved provider. The process gives the insurance carrier "evidence" for determination of whether or not an employee will be approved for the requested coverage in the insurance plan.

NOTE: Until the EOI request is approved, the employee continues coverage at the guaranteed issue amount. The guaranteed issue amount is the amount an employee is eligible to obtain without the EOI process. The EOI will be approved within 60 days. Any increased coverage(s) will become effective the 1st of the month following the approval date.

When completing online enrollment and EOI is required, the employee will receive a prompt to complete the needed information as shown below. Note: Specified Illness and Long Term Care do not have an online process for completing the EOI process.

### Plans Requiring EOI

Newly eligible employees for the following plans:

- Employee Life
- Spouse Life
- Specified Illness

NOTE: As a new hire, employees should consider their enrollment needs carefully. Some coverages are offered without proof of insurability.

Annual Enrollment increases for the following plans:

- Employee Life
- Spouse Life
- Long Term Disability
- Specified Illness\*
- Spouse Specified Illness\*
- Long Term Care\*

Mid-Year Changes (i.e. QSCs) for the following plans:

- Employee Life
- Spouse Life
- Long Term Disability
- Specified Illness\*
- Spouse Specified Illness\*
- Long Term Care\*

\*EOI process is a paper process.

## Action Needed!

For the recent coverage increase you requested in the Life insurance plan, you must complete the Evidence of Insurability process.

\*  
Deadline: \_\_\_\_\_

[Complete your form](#)

\*The due date will vary based on when you made your elections.

## Action Needed!

For the recent coverage increase you requested in the LTD plan, you must complete the Evidence of Insurability process. If you've already submitted the Evidence of Insurability form, your account will be updated once a decision is received from The Standard.

Deadline: \_\_\_\_\_

[Complete your form](#)

\*The due date will vary based on when you made your elections.

### How is the EOI process completed?

Depending on the insurance carrier, there may be an online process for completing the EOI process. If not, the employee will be provided with a paper form to complete the process. Employees may complete the EOI process by:

### Accessing GaBreeze Online Enrollment

- > [www.gabreeze.ga.gov](http://www.gabreeze.ga.gov)
- > GaBreeze indicates EOI is required
- > GaBreeze shows links to carriers' Web Sites and phone numbers
- > Employee completes EOI form online at carrier's Web Site
- > Coverage change takes effect the first of the month after EOI is approved by carrier

### Contacting the GaBreeze Benefit Enrollment Center

- > 1.877.342.7339
- > Benefits Center informs participant that EOI forms will be mailed by carrier requiring EOI
- > Employee completes EOI form within timeframe specified by carrier and returns to carrier
- > Coverage change takes effect the first of the month after EOI is approved by carrier

Evidence of Insurability (EOI) is also sometimes referred to as:

- Medical underwriting
- Proof of health

## Need Help?

If you need help navigating the GaBreeze Employer Web site or have questions about any of the features described in this job aide, you can contact the SPA Team at 1-888-968-0490, or 404-656-2730 if calling within the metro-Atlanta area, Monday through Friday, 8:00 a.m. to 4:30 p.m. Eastern Time.



[www.spa.ga.gov](http://www.spa.ga.gov)

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