

Evidence of Insurability Outline

EOI below = Evidence of Insurability. This grid outlines basically that as a new hire or in initial eligibility window, they can enroll without EOI being required. The only exception is that there is a limit on the Supplemental Life and that any amount over the level stated in the new hire/initial eligibility window will be subject to EOI. If an employee does not enroll in Supplemental Life, Short Term or Long Term Disability during this initial open enrollment or their new hire initial opportunity window, they will have to answer EOI for all levels of benefit if they enroll later (i.e. This is when they are called a Late Entrant). Essentially an late entrant can always enroll at any annual open enrollment opportunity (including the upcoming annual enrollment for 10/1/2021) but if they did NOT enroll during this initial enrollment and do so during annual OE for 10/1/2021 effective date, they are considered a late entrant at that time and will have to complete EOI for all levels of coverage on the Supplemental Life, Short Term or Long Term Disability.

	New Hire/Newly Eligible	Family Status Change	Takeover/Current Enrollment Type: Enrolling or Increasing coverage at Annual Enrollment	Ongoing Enrollment Type: Enrolling or Increasing coverage at Annual Enrollment	Late Enrollment (after 31 days of being eligible)
Employee Supp Life	Elect coverage up to \$150,000 Any election over \$150,000 will require EOI.	EOI is required if the employee is not enrolled at the time of family status change	EOI required for Late Entrant/Benefit Increase	EOI required for Late Entrant/Benefit Increase	EOI Required
Spouse Supp Life	Elect coverage up to \$25,000. Any election over \$25,000 will require EOI.	EOI Required	EOI required for Late Entrant/Benefit Increase	EOI required for Late Entrant/Benefit Increase	EOI Required
Child Supp Life	Not Required	Not Required	Not Required	Not Required	Not Required
Fully Insured STD	Not Required	EOI is required if the employee is not enrolled at the time of family status change	EOI is required for Late Entrant	EOI is required for Late Entrant	EOI Required
Fully Insured LTD	Not Required	EOI is required if the employee is not enrolled at the time of family status change	EOI is required for Late Entrant	EOI is required for Late Entrant	EOI Required
Critical Illness	Not Required	Not Required	Not Required	Not Required	Not Required
Accident	Not Required	Not Required	Not Required	Not Required	Not Required
Hospital Indemnity	Not Required	Not Required	Not Required	Not Required	Not Required

Late Entrant means an Employee who did not enroll during his/her initial eligibility period.

The Employee is not eligible for Guaranteed Issue as a result of any Family Status Change qualifying Event.

The Spouse is only eligible for Guaranteed Issue if the Family Status Change Qualifying Event is marriage, i.e. this is the spouse's initial eligibility period.