

Group life and disability

Evidence of Insurability (EOI)

Frequently asked questions

Evidence of insurability (EOI) is a statement of medical history for an employee or their spouse. This information is used to determine eligibility for certain types and amounts of coverage.

Why should an employee submit evidence of insurability?

EOI is used to evaluate individual coverage eligibility to help ensure that your group insurance plan is protected from excessive risk. Through this process, policyholders are able to receive and maintain lower rates, which can help save you and your employees money.

When are employees required to submit an EOI application?

The reason employees may need to submit EOI depends on your group policy. Usually, EOI is required if:

- An employee applies for group life coverage that is over the guaranteed issue amount.
- An employee previously enrolled in benefits and now wants to increase their benefit amount.
- An employee declined benefits during their initial eligibility period and now wishes to enroll in coverage.

What is a guaranteed issue amount limit?

A guaranteed issue amount is the maximum level of coverage an eligible employee or their spouse can obtain without providing evidence of insurability—if they apply within 31 days of the date of eligibility. For information on coverage amounts and any applicable guaranteed issue limits, refer to the Schedule of Insurance section of the employee benefits plan document.

Example: John is a newly hired employee. He elects \$100,000 of coverage within 31 days of his initial eligibility. Since only the first \$50,000 is offered as guaranteed issue, John needs to provide EOI for the additional \$50,000 of life insurance coverage.

What if an employee applies for coverage after 31 days?

If an employee applies more than 31 days after they are eligible to enroll, they are considered a late entrant. The entire benefit amount elected for the employee or their spouse will be subject to EOI.^{1,2}

How long does the EOI application process take?

EOI applications are reviewed within three business days. If additional information is needed, the complete process may extend 30 to 45 days. Employees can help expedite the process by:

- Providing complete answers to each question on the application.
- Signing their application and authorization forms.

How will an employee be notified once a decision is made?

An email or letter will be sent to you and the employee with the decision and their coverage amounts. Disability coverage may be subject to preexisting condition limitations. For additional information, employees can refer to the “When will we cover a disability due to a preexisting condition?” provision of their disability insurance certificate. You will have access to the EOI report on your portal, which includes status updates and final decisions.

What EOI form should employees use?

Employees must use the EOI form associated with their state of residence.

[Continued >](#)

Applicant's resident state	EOI form number
Alabama	LGC-2106 10/12
Alaska	LGC-2106 10/06
Arizona	LGC-2106 10/12
Arkansas	LGC-2106 10/12
California	LGC-2106/CA 01/23
Colorado	LGC-2106 10/12
Connecticut	LGC-2106/CT 10/06
Delaware	LGC-2106 10/12
District of Columbia	LGC-2106 10/12
Florida	LGC-2210 10/06
Georgia	LGC-2106 10/12
Hawaii	LGC-2106 10/12
Idaho	LGC-2106/ID 10/12
Illinois	LGC-2106 10/12
Indiana	LGC-2106/IN 10/12
Iowa	LGC-2106 10/12
Kansas	LGC-2106/KS 10/12
Kentucky	LGC-2106/KY 10/12
Louisiana	LGC-2106 10/06
Maine	LGC-2106/ME 10/12
Maryland	LGC-2106/MD 10/12
Massachusetts	LGC-2106 10/12
Michigan	LGC-2106 10/12
Minnesota	LGC-2106 10/12
Mississippi	LGC-2106 10/12
Missouri	LGC-2106 10/12

Applicant's resident state	EOI form number
Montana	LGC-2106 10/06
Nebraska	LGC-2106/NE 10/12
Nevada	LGC-2106 10/12
New Hampshire	LGC-2106 10/12
New Jersey	LGC-2210 10/06
New Mexico	LGC-2106 10/12
New York—Disability Insurance	LGC-2106/DI/NY
New York—Life Insurance	LGC-2106/NY
North Carolina	LGC-2106 10/12
North Dakota	LGC-2106 10/12
Ohio	LGC-2106 10/12
Oklahoma	LGC-2106 10/12
Oregon	LGC-2106 10/12
Pennsylvania	LGC-2106 10/12
Rhode Island	LGC-8741 10/06
South Carolina	LGC-2106 10/12
South Dakota	LGC-2106 10/12
Tennessee	LGC-2106/TN 10/12
Texas	LGC-2106/TX 10/12
Utah	LGC-2106/UT 10/12
Vermont	LGC-2210 10/06
Virginia	LGC-2106 10/06
Washington	LGC-2106 10/12
West Virginia	LGC-2106 10/12
Wisconsin	LGC-2106 10/12
Wyoming	LGC-2106 10/12

For more information, contact your Symetra representative.



www.symetra.com
www.symetra.com/ny

Symetra® is a registered service mark of Symetra Life Insurance Company.

Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

¹ Spousal coverage is not available for disability income insurance.

² Employee should refer to their certificate to confirm the rules.