



# Evidence of Insurability administration guide.

Evidence of Insurability (EOI) may be required following your benefits open enrollment period for employees and covered dependents who elect:

- An initial benefit amount or benefit increase that exceeds the guarantee issue amount.
- Any benefit amount more than 31 days after their initial eligibility date.

If EOI is required, you and the employee will need to complete an EOI application. The benefit amount will also be subject to underwriting approval. Note: Do not begin payroll deductions for benefit amounts that require EOI until you receive a written notice of approval from UnitedHealthcare.

## How to submit EOI.

Download the application at [uhcfinancialprotection.com](https://uhcfinancialprotection.com). Choose the application for your state. You can also request an application to be mailed or faxed to you by calling **1-866-615-8727** (Option 3, then Option 1).

### 1 Start the application.

You'll need to start the application by providing the following information:

- Enrollment ID (a unique identifier for the employee who needs to provide an EOI)
- Employee demographic information
- Spouse demographic information
- Product(s)
- Elected and existing amounts
- Effective dates

### 2 Share the application with your employee(s).

Your employee must complete the rest of the application. Once completed, they can submit to UnitedHealthcare by:

**Mail:**

UnitedHealthcare  
Group Medical Underwriting Services  
P.O. Box 17829  
Portland, ME 04112-8829

**Email:** [EOI\\_Underwriting@uhc.com](mailto:EOI_Underwriting@uhc.com)

**Fax:** 1-855-290-5224

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# Committed to security and privacy.

Protecting your employees' privacy is of the highest importance. Please advise employees to submit forms directly to UnitedHealthcare. They should not share their completed application with their employer or any other party. Please review our privacy policies at [uhc.com/privacy](http://uhc.com/privacy).

## Next steps.

### Reviewing applications.

We will notify you and your employee if coverage is approved or not approved. If an application requires further review, we will send a letter to notify the employee within 7 business days. The letter will explain if additional information and steps the employee should take to help complete the EOI process are needed.

**Tracking EOI status:** You can track the status of an EOI at [uhcfinancialprotection.com](http://uhcfinancialprotection.com).

### Starting payroll deductions.

Payroll deductions should not start and premiums should not be paid until after coverage has been approved. When you receive a letter notifying you of coverage and benefit amount approval, begin payroll deductions immediately.

**If you self-bill:** Once the benefit amounts are approved, add the amount and premium to your monthly premium payment.



## Support is available.

If you or your employees need help with the application, call **1-866-615-8727** (Option 3, then Option 1). Or, you can email [EOI\\_Underwriting@uhc.com](mailto:EOI_Underwriting@uhc.com).

Benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker UnitedHealthcare sales representative.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

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