



Evidence of insurability

General information and best practices



General information for employees electing Basic Life, Basic Dependent Life, Supplemental Life, Supplemental Dependent Life, Short-Term Disability or Long-Term Disability.

What is Evidence of Insurability?

Evidence of Insurability (EOI) is required for your employee (and his or her dependent) who elects:

- an initial benefit amount of insurance that's more than the guarantee issue amount;
- any amount of insurance more than 31 days after his or her initial eligibility date; or
- a benefit increase, of any amount, after his or her initial election.

Employer responsibilities.

We look to you to identify your employees (and dependents, when applicable) whose insurance elections require EOI. Once you've done that, you can choose to submit EOI online or by paper.

Online EOI:

1. If you have arranged with us to provide Online EOI, use the data file template we provided to enter your employees' insurance election information.
2. Log in and upload your file to <https://apps.unimerica.com/lifesuiteui/default.aspx>
3. Give the URL to your employee and instruct them to complete their online application.

Important: We recommend you maintain your data file by updating it regularly – especially when you hire new employees or change an employee's status.

EOI by paper:

1. Log in to [uhcfinancialprotection.com](https://www.uhcfinancialprotection.com) to download and print the New York application.
2. To speed up the process, you can indicate the products, and enter the amounts of coverage that require EOI, before giving the hard-copy form to the employee.

Employee responsibilities.

Online EOI: Using the URL provided by you, your employee is to accurately complete the online application.

EOI by paper: Your employee is to fully complete the downloaded application and mail, fax or email it to:

Unimerica Life Insurance Company of New York
Medical Underwriting Services
P.O. Box 17829
Portland, ME 04112
Fax: **1-855-290-5224**
Email: EOI_Underwriting@uhc.com

Protect employee confidentiality.

Advise your employees to submit forms directly to Unimerica Life Insurance Company of New York's Medical Underwriting Services by mail, email or fax. Employees should not submit forms to their employer or the employer's broker for submission to Unimerica Life Insurance Company of New York's Medical Underwriting Services.

Prompt application review and timely notification.

Online applications can be approved within 15 minutes if no additional information, exams, or laboratory tests are required. For paper applications, if the application is complete, medical history is satisfactory and the requested amount of coverage doesn't require additional tests or an exam, our underwriter will make a decision and will send a letter directly to the employee. We will also notify you that your employee has been accepted for coverage.

Regardless of whether the application is submitted online or on paper, an underwriter makes an initial review of the information upon receipt. If more information is needed to make an EOI decision, we will send the employee a letter via the postal service within 5 days, outlining the additional information or steps needed to complete the EOI process. If we don't receive the requested information within 20 days, we will send a reminder to the employee.

Once all necessary information is received, the submission will be evaluated. Both you and your employee will be notified of the decision either online or by mail. Employers are notified only of whether or not employee coverage will be issued, due to privacy requirements.

Employers: Please note.

1. If your employee is asked to provide additional information, get lab tests or an exam, Unimerica Life Insurance Company of New York will cover the incurred costs.
2. If your employee or a dependent is declined coverage, Unimerica Life Insurance Company of New York will provide information on the right to appeal, as well as instructions on how to appeal.
3. Online reports showing decisions and pending status of EOI applications are available online via uhcfinancialprotection.com. Information is updated daily.
4. Payroll deductions should not be taken and premiums should not be paid until after the application has been approved.
5. If self-billing, once amounts are approved, add the additional volume amount and premium to your monthly premium payment following the date of approval.

This is an overview of the Evidence of Insurability process; please refer to your Policy and Unimerica Life Insurance Company of New York's Medical Underwriting department for additional specifics surrounding this process.

Life and Disability products are provided by Unimerica Life Insurance Company of New York. This policy includes 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. Unimerica Life Insurance Company of New York is located in New York, NY.