

COMPLETE YOUR EOI ONLINE

EVIDENCE OF INSURABILITY

You recently elected to increase your group life insurance coverage underwritten by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer.

Before this coverage becomes active, you must submit satisfactory Evidence of Insurability (EOI).

Before you begin

- The process takes 10-30 minutes to complete
- You will not be able to save your work to return later
- An email address is required
- Have medical records available
- **If you have elected spouse coverage, both applicants must complete the questions during the same session**

Visit www.LifeBenefits.com/SubmitEOI

- Provide your group policy number
- Enter your access key
- Complete the word validation
- When prompted for coverage amounts, please complete as follows:
 - **Current Amount:** This field should include any **Supplemental Life** (do not include any employer paid life insurance) that is currently in-force. If your policy includes a guaranteed issue opportunity, include this amount as well.
 - **Elected Coverage:** This field should include the new **grand total** of Supplemental Life insurance you are electing. This would include the Current Amount.
 - **Example:**
An employee currently has \$50,000 of Supplemental Life insurance. During their annual enrollment period, the employee can elect \$10,000, guaranteed issue. The employee would like to have a grand total of \$200,000.
 - **Current Amount:** \$60,000 (in-force amount + guaranteed issue amount)
 - **Elected Coverage:** \$200,000
 - The amount that will be subject to underwriting will be \$140,000 (\$200,000 - \$60,000)