



EMPLOYEE BENEFIT SERVICES

EVIDENCE OF INSURABILITY (EOI) FOR VOLUNTARY LIFE AND GROUP LIFE BENEFITS

1. EOI is needed when a new employee and or spouse is applying for voluntary life/group benefits **over** the guaranteed issue amount.

Note: Please check your district's voluntary life/group life policy for the guaranteed issue amounts. The information is also located on Employee Navigator as pictured below.

The screenshot shows a web interface for selecting voluntary life insurance. It includes a progress bar (5 of 8), a 'My Selections' summary, and a 'Select your benefit' section with a slider for choosing a benefit amount. The 'Myself' slider is set to \$100,000. Below the slider, a table displays the effective date, requested benefit, requested per pay cost, and guaranteed issue amount.

Voluntary Life

ice allows you to elect an amount of additional life coverage in increments of \$10,000 up to a maximum amount of \$500,000 for Employee and Spouse.

Guarantee Issue Maximum:

Employee- \$100,000 for employees under the age of 60; for employees age 60-69 the GI is \$100,000

Spouse - \$30,000 for Spouses under age 60; there is no GI for Spouses age 60 and older

NOTE: If you apply for anything over the Guarantee Issue Maximum, you must fill out the attached Reliance Evidence of Insurability form. Please return the completed form to your Human Resources Office.

Employee or spouse must be enrolled in order for the Dependent child(ren) to be insured. Eligible dependent children are covered up to age 26 if a full-time student, otherwise up to age 20.

Spouse and Dependent benefit cannot exceed that of Employee's benefit amount.

Progress: 5 of 8

My Selections

Open Enrollment:
No election yet

Current:
Employee \$100,000.00 at \$48.78 per pay
Spouse \$50,000.00 at \$24.39 per pay

HR Sign Date - 03/02/23

HR Must sign on employee's behalf

03/02/23

Select your benefit

Myself

Slide to select →

Effective Date	05/01/2023
Requested benefit	\$100,000
Requested per pay cost	\$48.78
Guaranteed Issue	\$100,000



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Select your benefit

Buy Guaranteed Issue Buy Maximum Amount

Myself

Slide to select → \$500,000

Effective Date	03/01/2023
Requested benefit	\$500,000
Requested per pay cost	\$87.50
Guaranteed Issue ?	\$100,000
Approved benefit ?	\$100,000
Approved per pay cost	\$17.50
Pending review of health history	\$400,000

My Spouse

Slide to select → \$500,000

Effective Date	03/01/2023
Requested benefit	\$500,000
Requested per pay cost	\$87.50
Guaranteed Issue ?	\$30,000
Approved benefit ?	\$30,000
Approved per pay cost	\$5.25
Pending review of health history	\$470,000

Benefit amounts that require a review by the underwriter will be highlighted in **red** and listed as “Pending review of health history.”

1. The following page will advise you if an EOI form needs to be completed. The form may be downloaded from this page.

Health Questions Needed for 2023 |

Your requested benefit amount requires completing a set of Health Questions known as an EOI (Evidence of Insurability). Use the link below to complete your required form.

Please return the completed form to |

Progress: 14 of 22

View steps →

Attention: Access Your Required Health Form

You have elected over the Guaranteed Issue amount for this plan.
Employee requested **\$500,000** but is only pre-approved for **\$100,000**
pending approval amount is **\$400,000**

Spouse requested **\$500,000** but is only pre-approved for **\$30,000** pending approval amount is **\$470,000**

Your designated beneficiary cannot receive the pending amount until this form has been submitted to, and approved by, the carrier.

Download EOI Form



EVIDENCE OF INSURABILITY (EOI) FOR VOLUNTARY LIFE AND GROUP LIFE BENEFITS

Note: Depending on the Underwriter of the policy, EOI forms can be downloaded from Employee Navigator or completed on the Underwriter's website. Any forms that need to be completed **must be collected from the employee and sent to SET SEG upon completion.** The forms may be sent to us via the SET SEG portal – instructions on how to send forms via the SET SEG portal are [at the end of this document](#).

- EOI forms are also needed when an employee is applying for voluntary life benefits or increasing their current voluntary life benefit during the district's open enrollment. Please refer to the district's policy certificate. Certain instances will allow an increase in coverage. Employee Navigator will again prompt you when an EOI form needs to be completed.

Note: SET SEG will monitor EOI's for two weeks from the date the form is submitted. If required documentation is not received, the requested coverage will be withdrawn.

Voluntary Life

offers additional Reliance Voluntary Life Insurance allows you to elect an amount of additional life coverage in increments of \$10,000 up to a maximum amount of \$500,000 for Employee and Spouse.

Guarantee Issue Maximum:

Employee- \$30,000 for employees under the age of 60; for employees age 60-69 the GI is \$10,000

Spouse - \$20,000 for Spouses under age 60; there is no GI for Spouses age 60 and older

NOTE: If you apply for anything over the Guarantee Issue Maximum, you must fill out the attached Reliance Evidence of Insurability form.

Employees do NOT need to elect an amount in order for the spouse to be enrolled. If only spouse coverage is desired, please enter \$0.00 for the employee election and select a beneficiary even though there is no coverage.

Progress: 6 of 12

[View steps >](#)

My Selections

Open Enrollment:
Employee \$0.00 at \$0.00 per pay

Current:
No election on file

Helpful Resources

[Reliance Voluntary Life EOI Application](#)

HR Sign Date - 05/08/23

HR Must sign on employee's behalf

Select your benefit

Myself

\$300,000

Slide to select →

Effective Date	07/01/2023
Requested benefit	\$300,000
Requested per pay cost	\$7.20
Guaranteed Issue	\$0
Approved benefit	\$0
Approved per pay cost	\$0
Pending review of health history	\$300,000



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Benefit amounts that require a review by the underwriter will be highlighted in **red** and listed as “Pending review of health history.”

A screenshot of the SET SEG Employee Benefit Services portal. The top navigation bar includes 'District', 'Demo Support After 7/1/2010', 'Home', 'Profile', 'Benefits', and 'Re'. The main content area is titled 'Health Questions Needed for 2023 Reliance Standard Voluntary Life'. Below this, a message states: 'Your requested benefit amount requires completing a set of Health Questions known as an EOI (Evidence of Insurability). Use the link below to complete your required form'. A yellow-bordered box contains an attention icon and the text: 'Attention: Access Your Required Health Form. You have elected over the Guaranteed Issue amount for this plan. Employee requested **\$300,000** but is only pre-approved for **\$0** pending approval amount is **\$300,000**. Your designated beneficiary cannot receive the pending amount until this form has been submitted to, and approved by, the carrier.' Below this box is a button labeled 'Voluntary Life EOI Application'. To the right, a progress bar shows 'Progress: 6 of 12' with a green bar and a 'View steps >' link.

To view employees who have pending voluntary/group life amounts, you may run the “Pending EOI Report” by following the steps listed below.

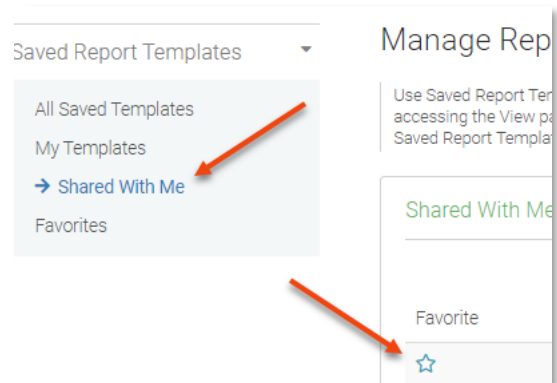
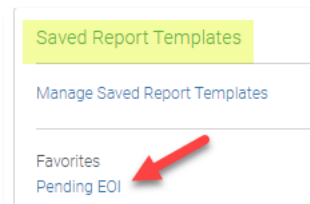


EVIDENCE OF INSURABILITY (EOI) FOR VOLUNTARY LIFE AND GROUP LIFE BENEFITS

Pending EOI Report:

Employees may elect benefit amounts above the policy Guarantee Issue amount. You can quickly run the Pending EOI report to find employees needing to apply for EOI.

1. Add **Pending EOI Report** to your Favorites list (if not already showing).
 - a. Click **Manage Saved Report Templates**.
 - b. Click **Shared With Me** and click the star next to Pending EOI.
2. Click **Back to Reports Menu** to find the Pending EOI report link under your Favorites.



3. Click on **Pending EOI** under Favorites on the Reports tab.
 - a. Most fields are preselected; however, you can click additional data fields to include.
4. Select the benefit(s) you need to review for Pending EOI.
 - a. Click **Show** next to Benefit under Custom Filters
 - i. Select Group Life and/or Voluntary Life

☐ Select All

- ☒ Social Security Number
- ☒ First Name
- ☐ Middle Name
- ☒ Last Name
- ☐ Suffix
- ☐ Preferred Name
- ☐ Display Name
- ☐ Full Name
- ☐ Sex
- ☐ Gender Identity
- ☐ DOB
- ☐ Age
- ☐ Marital Status
- ☐ Date of Marriage
- ☐ U.S. Citizen
- ☐ Visa Status
- ☐ Veteran Status
- ☐ Military Reserve Status
- ☐ Race/Ethnicity
- ☐ Office

☒ Declined enrollments

☒ Ended enrollments

☒ Not enrolled

What type of enrollment:

Default

Limit enrollments based on dates:

Put in the system between: and

Custom Filters

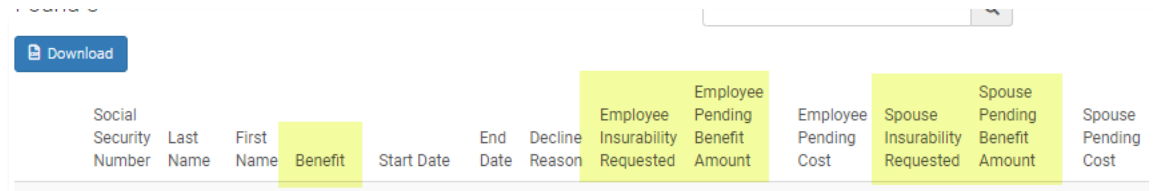
Benefit [hide](#)

- ☐ Group Life
- ☐ Voluntary Life



EVIDENCE OF INSURABILITY (EOI) FOR VOLUNTARY LIFE AND GROUP LIFE BENEFITS

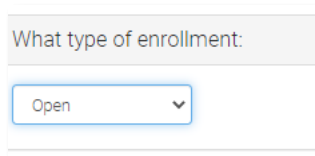
5. Click **View & Download** (if applicable).



Download

Social Security Number	Last Name	First Name	Benefit	Start Date	End Date	Decline Reason	Employee Insurability Requested	Employee Pending Benefit Amount	Employee Pending Cost	Spouse Insurability Requested	Spouse Pending Benefit Amount	Spouse Pending Cost
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6. You will see which employees have a request amount that is pending approval.
7. Follow up with the employee(s) to ensure they complete the EOI application.
- HR Offices can **submit paper applications** via the secure SET SEG portal.
 - Employees can **apply directly** with those carriers offering online applications.
8. During Open Enrollment:
- Change **Type of Enrollment** from Default to **Open**.



What type of enrollment:

Open ▼



EVIDENCE OF INSURABILITY (EOI) FOR VOLUNTARY LIFE AND GROUP LIFE BENEFITS

Submit Mass Salary Template to SET SEG Employee Benefits via SET SEG Secure Portal:

Keep your employee data safe! Use the SET SEG secure portal to send the salary updates.

1. **Log in** to your SET SEG portal at <https://setseg.org/>
2. Click on **UPLOAD EMPLOYEE ENROLLMENT FORMS** under EMPLOYEE BENEFITS SERVICES on the top navigation bar.



3. Complete the required fields – some will prepopulate with your information.
4. Select **Salary Updates** from the Submission Type drop-down box.

5. Click **Select File** and attach the mass salary update file you created.
School Name_Employee Name_EOI
6. Add comments if needed.
7. Click **Submit**.