



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 indicator (5 of 8 steps), a 'My Selections' summary, and a 'Select your benefit' section with a slider set to \$100,000. A table at the bottom shows the effective date and costs for the selected benefit.

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



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

Select your benefit

Buy Guaranteed Issue Buy Maximum Amount

Myself

\$500,000

Slide to select →

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

\$500,000

Slide to select →

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.”

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

← Demo Bennett Home Profile Benefits Rec

Health Questions Needed for 2023 | [redacted]

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.

Progress: 14 of 22

Please return the completed form to | [redacted]

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.](#)

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 If required documentation is not received, the requested coverage will be withdrawn.

Voluntary Life

Progress: 6 of 12

My Selections

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

Current:
No election on file

Helpful Resources

Reliance Voluntary Life EOI Application

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.

HR Sign Date - 05/08/23

HR Must sign on employee's behalf

05/08/23 Sign

Select your benefit

Buy Guaranteed Issue Buy Maximum Amount

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

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



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

District

[← Demo Support After 7/1/2010](#) Home Profile Benefits Re

Health Questions Needed for 2023 Reliance Standard Voluntary Life

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

⚠ 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.

[Voluntary Life EOI Application](#)

Progress: 6 of 12

[View steps >](#)

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

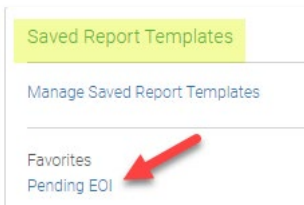
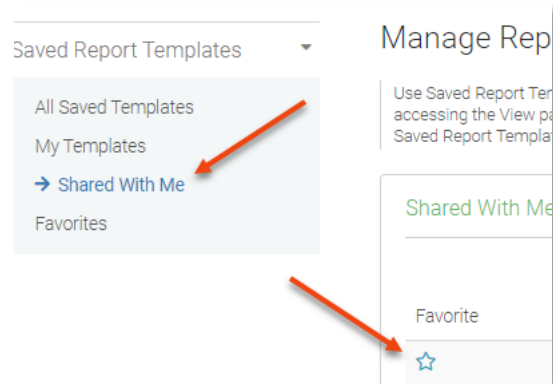


EVIDENCE OF INSURABILITY (EOI) FOR VOLUNTARY LIFE AND GROUP LIFE BENEFITS

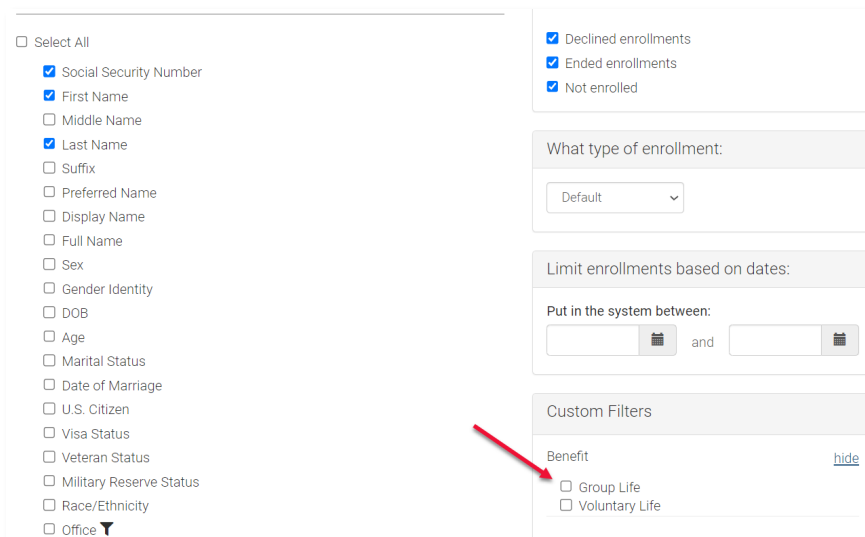
Pending EOI Report:

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





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

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

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

- 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.
 - a. HR Offices can **submit paper applications** via the secure SET SEG portal.
 - b. Employees can **apply directly** with those carriers offering online applications.

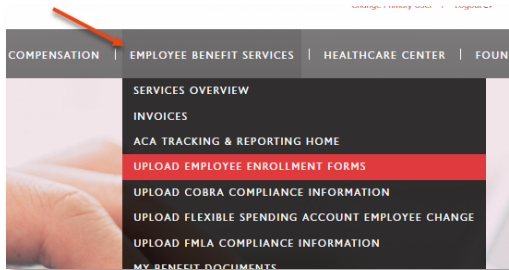


EVIDENCE OF INSURABILITY (EOI) FOR VOLUNTARY LIFE AND GROUP LIFE BENEFITS

Submit Evidence of Insurability Form(s) via SET SEG Secure Portal:

Keep your employee data safe! Use the SET SEG secure portal to submit the Evidence of Insurability form(s):

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 **Evidence of Insurability** from the Submission Type drop-down box.

* Contact Name:

* Phone Number (xxx-xxx-xxxx):

* Email Address:

* Submission Type:
Select Submission Type
Select Submission Type
* Beneficiary Form
Change of Status
Change Form
Salary Updates
Termination
Evidence of Insurability
Application

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**.