

September 26, 2024

RE: Evidence of Insurability Requirements as the Group Life Insurance Plan Sponsor

To our valued customers,

We are writing today with some important reminders regarding the group basic and/or supplemental life insurance issued to you by either UnitedHealthcare Insurance Company or Unimerica Life Insurance Company of New York. In certain situations, the group life insurance coverage offered to your eligible employees under the policy may be subject to Evidence of Insurability (EOI). As the Plan Sponsor for these benefits, ***it is your responsibility*** to identify when an employee elects coverage that is subject to EOI and provide the necessary EOI forms to the employee and/or dependent spouse for completion. ***If the EOI application is not submitted and approved as required under the policy and you collect premiums for this coverage without EOI being approved, you may be liable to pay the death benefit to the named beneficiary in the event a claim is filed.***

When is EOI required?

EOI may be required following your benefits enrollment period for employees and covered dependent spouses who elect life coverage above the guarantee issue amount or enroll in the coverage late.

- **Guarantee issue** is the amount of coverage that is offered without proof of good health, as outlined in your specific plan. If an employee elects an initial amount of coverage or elects a coverage increase that exceeds the guarantee issue amount, EOI is required.
- **Late entrants** require EOI for any amount elected more than 31 days after the initial eligibility date or qualifying life event. ***Please note:*** An employee that elects life coverage outside of the 31-day benefit election period that begins on the day they are first eligible to elect coverage is considered a late entrant to the coverage. Late entrants are not guaranteed any amount of coverage until EOI is approved.

As the Plan Sponsor, it is your responsibility to review coverage documents to understand plan design details and provide the EOI form to applicants when required. ***We will not reach out to you, the Plan Sponsor, to alert you that EOI is necessary or to request EOI forms.***

Premiums and EOI

If EOI is required, **DO NOT BEGIN PAYROLL DEDUCTIONS** or submit premiums to us if the employee is a late entrant, for new hire/newly eligible elections in excess of the guarantee issue amount, or for increases in coverage **until a written notice of approval is received** from our EOI underwriting department. When the approval letter or email is received, it will contain a coverage effective date. Begin payroll deductions for the pay period immediately following the effective date.

As previously stated, if the EOI application is not approved as required and you collect premiums for the coverage for which EOI is required, you may be liable to pay the death benefit to the named beneficiary in the event a claim is filed.

New Procedures

We have updated our internal procedures to address coverage elections that may have been completed without the required EOI and for which premium payments have been made. These updates relate both to situations where claims have been made following an employee's death, as well as situations where the employee is still alive and no claim has been submitted. However, as of the date of this communication, we will be strictly enforcing the Plan Sponsor responsibilities outlined above. To be clear, EOI cannot be initiated after a claim has been submitted.

Accessing EOI Applications

When EOI is required, advise your employees how to access the EOI application, as outlined below. Be sure to provide them with your group policy number, their in-force coverage amounts (if any), and the amount the employee elected during enrollment for which EOI is required.

- Members can go online to myuhcfp.com to submit an application through the employee portal. They will need to register and log in, then navigate to "Evidence of Insurability" at the top menu; or
- For groups situated in states that do not accept portal or electronic applications (CA, MA, NH, NJ, NM, NY)¹ or for employees that would prefer a paper or PDF form, you will need to supply them with a copy of the application. Download the application from the Forms Library of your employer administration portal, accessed through either uhcfinancialprotection.com or uhceservices.com. The application will contain directions to print a paper copy or submit using Adobe Sign; or,
- You can also request the EOI application be sent to you by calling 1-866-615-8727, select option 3, then option 1.

What are the next steps?

We will notify you and your employee in writing if coverage is approved or declined. Additionally, if you have access to the employer administration portal at uhcfinancialprotection.com, you can access the EOI status at any time through the Reporting feature.

If you or your employees need help with the application, please call 1-866-615-8727 (option 3, then option 1), or email EOI_Underwriting@uhc.com.

Sincerely,

UnitedHealthcare Insurance Company
Unimerica Life Insurance Company of New York

¹. State listing is accurate as of the date of this letter. For the most current information on the availability of electronic applications, please contact your broker or account manager.