

You've been asked to submit Evidence of Insurability.

Let's explain why and how it works.



Choosing Life or Disability coverage through your employer may offer you a guaranteed issue amount – a coverage amount which you can obtain automatically. Higher amounts of coverage typically require more information about your health, or an Evidence of Insurability (EOI) form. If you elect above the guaranteed issue amount or apply outside of an enrollment event, you may be asked to submit an EOI.

EOI asks basic health information about you or your dependents. The answers provided will help New York Life Group Benefit Solutions (NYL GBS) determine whether you are eligible to obtain the additional coverage requested. Based on your answers, a physical exam may be required.

How does the EOI process work?

Step 1

After enrolling for benefits, your employer will provide you with a link to complete your medical history questionnaire.

Step 2

Complete all medical questions, provide any details to "Yes" answers, then electronically sign and submit the form. A copy of your completed will be sent to the personal email address that you provide.

Step 3

Your medical history questionnaire will be processed and reviewed by NYL GBS. If more information is needed, we will mail you additional instructions. You may need to complete a request for medical records, complete a blood/urinalysis or paramedical examination.

Step 4

Once requirements are completed, your file will be reviewed and you will receive a final decision letter. After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.



If you are unsure of how to complete the EOI, please call us at (866) 607-2360. It's part of our commitment to simplify your experience with NYL GBS.



Have Questions about your EOI status?

You can review your status anytime by visiting myNYLGBS.com.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

Policy forms: Disability & Term Life - (TL-004700) et al; Accident - (GA-00-1000.00) et al.

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