

WE MAKE EVIDENCE OF INSURABILITY EASY



Evidence of Insurability (EOI) is an application process that allows you to provide information about you and/or your dependents' health history to be considered for coverage.

Evidence of Insurability Is Required When:

- You request a coverage amount greater than the guaranteed issue (an amount that is guaranteed to be issued to applicants regardless of their health status)
- Coverage is requested outside of your initial benefit enrollment period

To help us in making a decision of whether to cover the person and/or their dependents, the EOI review may include:

- Questions or details about health conditions provided on the application
- A statement from your physician
- A medical examination

Our medical exams, which include a blood draw and urine sample, are conducted by our mobile medical contractor, American Para Professional Systems. Exams can be done in the comfort of your own home or business and are scheduled at your convenience. All medical information is confidential and used for underwriting purposes only.

How to Submit an Electronic Application (eApp)*

1. Contact your benefits administrator to discuss your specific request.
2. After your benefits administrator prepares your eApp, you'll receive an email that contains a PIN and a link to the EOI form (the PIN is good for 14 days).
3. Click on the link and enter your unique PIN to gain access to a prepopulated application.
4. Simply complete the required fields and submit the form. The form is delivered directly to Mutual of Omaha's EOI underwriting system.
5. Once your application is submitted, you'll receive an email regarding next steps.

* Other submission options may be available.



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