



Evidence of Insurability (EOI) Process for Life Insurance and Short Term Disability

Completion of a Personal Health Application for evidence of insurability **is required when one or more** of the following *CMU Choices* benefit elections/changes are made.

Evidence of Insurability (EOI) Required?			
Coverage		When You are First Eligible	During Open Enrollment
Employee	Life Insurance	<ul style="list-style-type: none"> Elect coverage greater than 3x salary; and/or Elect coverage greater than \$575,000 	<ul style="list-style-type: none"> Increase coverage by more than one level (i.e. 1.5x salary to 3x salary); and/or Elect coverage greater than 3x your current salary or \$575,000
	Short Term Disability	<ul style="list-style-type: none"> EOI is not required. 	<ul style="list-style-type: none"> Made an initial election; or Increase coverage (i.e. 50% to 67%)
Spouse / OEI	Life Insurance	<ul style="list-style-type: none"> Elect coverage greater than \$50,000. 	<ul style="list-style-type: none"> Made an initial election; Increase coverage more than one level (i.e. \$10,000 to \$50,000); or Elect coverage greater than \$50,000 (i.e. \$75,000 or \$100,000)
Children	Life Insurance	<ul style="list-style-type: none"> EOI is not required. 	<ul style="list-style-type: none"> EOI is not required.

Based on the coverage(s) you requested for you and/or your eligible dependents, Unum will send a message to your CMU e-mail account with a weblink to the Personal Health Application. You must complete the application process within 60 days of receipt of the email notification.

Action Steps:

- Unum e-mail will include your unique logon information and take approximately 10 minutes to complete.
- Answer all the questions on the Personal Health Application online then certify and submit; you can print a copy for you records, if you wish.
- You will receive a confirmation number once submitted so you can track your application.
- No further action is required - Unum will notify the CMU HR-Benefits & Wellness office when your coverage is approved or declined and the necessary changes will be made to the *CMU Choices* benefit election.

If you have any questions or concerns, you can call **Unum** toll free at, **1-866-220-8460**

Monday through Friday, 8:00 am to 8:00 pm ET