



## Evidence of Insurability Administration

MDS Wings, LP VF029210

### When is satisfactory evidence of insurability required?

#### Employee Voluntary Life – Guarantee Issue \$200,000

- New Hire – Amounts above the guarantee issue amount of **\$200,000**
- Change in Family Status – Amounts above the guarantee issue amount of **\$200,000**
- Late Entrant – All amounts
- **Limited Open Enrollment (one-time) for coverages effective July 1, 2025** – Increase coverage by up to **\$200,000**  
Amounts above the guarantee issue amount of **\$200,000** require evidence of insurability
- **Annual Enrollment** – For those currently enrolled, an increase of greater than (1) increment of \$10,000 up to the guarantee issue amount of **\$200,000** applies to employee coverage only. Any amount above the guarantee issue amount requires evidence of insurability. For those without current coverage, evidence of insurability is required.

#### Dependent Spouse Voluntary Life- Guarantee Issue \$25,000

- New Hire or Newly Eligible Spouse – Amounts above the guarantee issue amount of **\$25,000**
- Change in Family Status – Amounts above the guarantee issue amount of **\$25,000**
- Late Entrant – All amounts
- Employee Salary Change – Not applicable
- **Limited Open Enrollment (one-time) for coverages effective July 1, 2025** – Increase coverage by up to **\$25,000**  
Amounts above the guarantee issue amount of **\$25,000** require evidence of insurability
- Annual Enrollment – All increases

#### Dependent Child Voluntary Life

- Evidence of insurability is not required for elections less than or equal to \$10,000

#### Accidental Death & Dismemberment-Never

#### What constitutes a change in family status? (Including, but not limited to)

- Marriage, execute a domestic partnership (affidavit required);
- You have a change in the number of dependent children (for example: birth, death, adoption or emancipation of a dependent child);
- Your spouse dies or you become divorced.
- Your spouse is no longer employed, resulting in a loss of group insurance; or
- You have a change in classification, which results in you changing from part-time to full-time or full-time to part-time.

**Note: Time frame for enrollment due to a change in family status** – Must enroll within 31 days from the date of the change in family status event.

**Completing EOI:**

- Once your final enrollment has been processed by BCBSTX, you will receive a list of employees who need to complete EOI. Simply provide the application link to your employees. Once they've entered their information, each employee will receive immediate electronic confirmation of their submission.
- To complete the EOI questionnaire, the employee will need the following information: Social Security Number, current height and weight, treatment history and medication(s) for any health condition(s), name and address of any hospital, physician or other practitioner that provided medical care, consultation, or treatment.
- Payroll deductions for the additional coverage amount awaiting EOI approval should not be processed until after EOI is approved.**
- If internet access is not available, a printable EOI application is available on the Forms section of our website.

The information on this form is considered current for no longer than **60 days**. Our medical decision will be communicated to the applicant and to the group administrator in writing, along with an effective date, if approved.

*Please note: An incomplete form will delay the processing of an applicant's insurance request. Paper forms should be faxed to 855-691-7157 or mailed to the Medical Underwriting Department, P.O. Box 7072, Downers Grove, IL 60515.*