

Evidence of Insurability – Open Enrollment Rules

Open Enrollment provides you with the opportunity to review your current life insurance needs and make adjustments to your Voluntary Life Insurance coverage.

Rules of Evidence of Insurability (EOI)

There are certain rules which must be followed when electing levels of coverage during Open Enrollment. Below are the rules for Evidence of Insurability or medical underwriting by New York Life to obtain the coverage level requested:

- Increases of 1x your base pay is guaranteed issuance and does not require EOI
- Any increase in coverage of more than 1x your base pay requires EOI
- Any request for 4x voluntary coverage for the first time requires EOI

You are always guaranteed the coverage amount that you currently have; and if you apply for amounts above the guaranteed issuance amount and are denied by New York Life, you still maintain the coverage amount that you currently have.

Your HR Department will let you know if Evidence of Insurability is required for the Voluntary Life Insurance election you have made during Open Enrollment.

If you need to apply for Evidence of Insurability, you can do so through the link below:

https://secure.na1.echosign.com/public/esignWidget?wid=CBFCIBAA3AAABLbIqZhAXhx1HtV3z2WbwIBM0xTXfzKA0YTyxxOXJvvv-eAC3uzVB-0vdl5VrN95bo0sh31g*

1. Complete the on-line form in its entirety (excluding the Spouse Coverage section – EOI is never required for Dependent Spouse coverage) and click the “Click here to sign” button to submit your application.
2. New York Life will reach out to Dura Shiloh for some additional employment and coverage information.
3. When you have been approved, you will receive a letter from New York Life and Dura Shiloh will automatically increase your coverage and premium in UKG.

For information and customer service, call 1-866-607-2360