

ONLINE EVIDENCE OF INSURABILITY (EOI) PROCESS

for Optional Life Insurance

In approximately 7-14 days of Minnesota Life's receipt of your Life Insurance application from SEGIP, you will receive a letter from Minnesota Life/Securian at your home address with instructions and a user ID and password. Before you begin the online EOI submission process:

- Ensure you have 5-20 minutes to complete this process in one sitting. You will be able to return later and resume a previous session.
- If you have elected spouse coverage, your spouse will receive their own user ID and password to complete this online process and provides his/her own electronic signature.
- **Tip:** To complete the EOI process in less time, you should first gather your medical records, including name and address of physicians, hospitals, and clinics you've visited in the past 3 years, as well as any details regarding diagnosis and treatment.
- *The medical information you provide is not shared with your employer.*

Be prepared to provide the following information and answer 3 questions for each applicant:

- **Profile information:** height / weight

Health question 1: Have you ever been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for any of the following:

- Heart disease or disorder, chest pain
- High blood pressure
- Cancer or tumor
- COPD, sleep apnea or other lung or respiratory disease
- Stroke, TIA, seizure, epilepsy, or multiple sclerosis
- Kidney or pancreas disorder
- Ulcerative Colitis, Crohn's disease, bariatric surgery, or any stomach or intestinal disorder
- Anemia, leukemia, or other blood disorder
- Hepatitis B, Hepatitis C, or other liver disorder
- Diabetes
- Depression, bipolar disorder, or any mental disorder
- Drug or alcohol misuse including addiction
- Chronic pain, rheumatoid arthritis, psoriatic arthritis, lupus
- AIDS, AIDS Related Complex, or any disorder of your immune system including positive test results showing evidence of antibodies to the AIDS virus (a positive HIV test)
- ALS or muscular dystrophy

Health question 2: During the past 5 years, have you, for any reason other than the conditions in question 1, been hospitalized, had surgery, received medication, treatment or diagnostic testing (other than: acid reflux; allergies; birth control; high cholesterol; cold; appendix or gallbladder removal; underactive thyroid; kidney stones; pregnancy without complications; or minor infection)?

Health question 3: Are any future inpatient or outpatient medical, surgical, or diagnostic procedures recommended or being considered by a medical professional (other than: routine lab testing or physical)?

- **Medical facility information:** If you answered “Yes” to any health questions, you will be asked for information about where you received medical treatment and the diagnosis and treatment for each condition.
- **Final step:** Electronic signature & submit information.
- **After you submit your EOI:** You will either get an approval right away, or an immediate notice to complete a questionnaire online, or you will get a message that you will receive notice of a decision, or next steps.

Questions: If you have questions about the process, the status of your application, or any other related matter, please call Minnesota Life’s medical underwriting department at 1-800-872-2214.