



IPBC Intergovernmental Personnel Benefit Cooperative

Insurance products issued through Securian Life Insurance Company and administered by Ochs



What is Guaranteed Issue?

There are certain times in which you can enroll for Life Insurance without answering health questions. Elections outside of these times require Evidence of Insurability (EOI).

AS A NEWLY
ELIGIBLE
EMPLOYEE

FIRST
ELIGIBLE
CHILD

MARRIAGE

What Happens When Coverage is Elected That Requires EOI?

1. When coverage is elected that requires the completion of Evidence of Insurability, otherwise known as EOI, your information is provided to the Life Insurance carrier, Securian Financial.
2. Once Securian receives your election information, the Online EOI and medical underwriting process begins.
3. Securian will reach out directly to the applicant (employee and/or spouse) for completion of the EOI questions.



How Will Securian Reach Out to the Applicant?

The applicant will receive instructions from Securian on how to complete the EOI. This includes the web address as well as User ID and Initial Password that is to be used to log in to complete the Online EOI.

Employees:

- ✓ If an email address has been provided, EOI instructions will be sent via email.
- ✓ If no email address was provided, instructions will be mailed.

Spouses:

- ✓ EOI instructions will be sent via mail.

Completing the EOI Process

The process should take around 5 to 20 minutes to complete

Have your medical records available during the process. Any medical information provided will not be shared with your employer



Follow the prompts on the website to complete all steps of the EOI process



After completing and reviewing your information, opt-in to receive email and text message updates, review additional information, and sign electronically



What Happens After EOI Has Been Submitted?

- ✓ Coverage may be approved in just a few minutes after submission, via Real-Time Underwriting.
- ✓ If approved, confirmation will display on the website, nothing further will be required, and confirmation of approval will be sent to the applicant.
- ✓ If it is determined that further review is necessary, the website confirmation will show as pending. The Medical Underwriting team will request further information which may include:
 - Medical questionnaire
 - Medical records
 - Paramedical Exam

Further Communications from Securian

If EOI is not completed within **21 days** of the first request, a reminder will be sent via mail. If EOI is not submitted after **42 days**, the record will be marked as declined. A third and final notice will be mailed showing this decision.

If the record is closed due to EOI not being submitted within the **42-day** timeframe, it can be reopened with completion of the EOI.

Questions, or need information resent? The Medical Underwriting team can be contacted directly at 1-800-872-2214.

Employees and spouses will be notified directly by Securian of medical underwriting decisions and any additional information that may be required.

