

EVIDENCE OF INSURABILITY (EOI) FREQUENTLY ASKED QUESTIONS

What is EOI?

Evidence of Insurability (EOI) is the documentation required by a carrier that determines if the participant's health condition meets the carrier's criteria for enrollment. This is a record of your historical health events. EOI is proof of good health. Approval is NOT guaranteed.

When is EOI required?

EOI is required when an employee/retiree:

1. Enrolls in or adds dependents to UT Select
(exception: EOI may not be required if you show proof of other group coverage. Contact your Benefits Rep for more information)
2. Enrolls in or increases his/her voluntary term life
3. Elects or increases spouse group life coverage of 25k or 50k
(not available to retirees)
4. Enrolls in Long Term Disability
(not available to retirees)
5. Enrolls in Short Term Disability
(not available to retirees)
6. Enrolls in Long Term Care

How do I complete an EOI form?

Login to UT Touch and make your UT Select, voluntary life, spouse life, short term disability or long term disability selection. When you click "Record My Elections", a confirmation of your selection appears with a notice that EOI is required. Click the link and complete the online EOI form. Print the completed form and mail to the address listed at the top of the form. KEEP A COPY FOR YOUR RECORDS.

How do I enroll/change Long Term Care (LTC)?

UT TOUCH has a link to the CNA Long Term Care enrollment website or you may pick up an enrollment kit at the Benefits Fair.

When are EOI forms due?

The carrier must receive your EOI form by Aug 31st. Forms post-marked after that date will be returned to you.