

We Make Evidence of Insurability Easy



Evidence of Insurability is simply a statement that proves a person is healthy enough to insure. This application process allows you to provide information about you and/or your dependents' health history in order to be considered for coverage.

Evidence of Insurability (EOI) is Required When:

- You request a coverage amount greater than the guaranteed issue (an amount that is guaranteed to be issued to applicants regardless of their health status)
- Coverage is requested outside of your initial benefit enrollment period

To aid us in making a decision of whether to cover the person and/or their dependents, the EOI review may include:

- Questions or details about health conditions provided on the application
- Statement from your physician
- Medical examination

Our medical exams, which include a blood draw and urine sample, must be conducted by our highly reputable mobile medical contractor, American Para Professional Systems (APPS), and can be done in the comfort of your own home or business and are scheduled at your convenience.

All medical information is private and confidential, and is used for underwriting purposes only.

How to Submit an Electronic Application (eApp)

Simply visit mutualofomaha.com/eoi to fill out an eApp. The eApp is a short questionnaire that collects the applicant's medical history. The following information will be needed:

- Group ID Number
- Hire Date
- Current Salary
- Current Coverage Amounts
- Guaranteed Issue Amounts

Once your application is submitted, you will receive an email regarding next steps.



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