



# Evidence of Insurability (EOI)

## You've been asked to submit Evidence of Insurability. What does that mean?

When you elect life or disability insurance through your employer-sponsored benefits plan, you may be guaranteed up to a certain amount of coverage by Equitable. That's called the guaranteed issue amount. You can receive that amount of coverage automatically, with no questions asked, if you apply for it within 31 days of being newly eligible for coverage or during your employer's open enrollment period, if offered.

If you want more coverage than the guaranteed issue amount, or you apply for it at another time, you may be asked for EOI for yourself. Your spouse or eligible domestic partner may also need to provide EOI if they want coverage.

## What is EOI?

It's basic health information that lets Equitable know that you (or your spouse) are healthy enough to insure for the amount of insurance coverage you're requesting.



## What do you need to do?

Complete an EOI form — choose the one that's appropriate for the coverage you want:

- **Life insurance:** [equitable.com/lifeeoi](https://equitable.com/lifeeoi)  
Depending on the state that your employer is domiciled, you have the option to use our online EOI application for life products. Use this electronic submission form for a quicker response.

- **Disability insurance:** [equitable.com/disabilityeoi](https://equitable.com/disabilityeoi)

Once the form is complete, please send it to:

**Email:** [EOIProcessing@equitable.com](mailto:EOIProcessing@equitable.com)

**Regular mail address:** Equitable Employee Benefits  
P.O. Box 1507  
Secaucus, NJ 07096



## What happens next?

Once you've submitted your EOI form, here's what you can expect:

If we need additional information from you, we'll send you a letter, letting you know what we need and you can work with your doctor.

You can check the status of your EOI form by calling (866) 274-9887.



## You will be notified of our decision:

- If approved, your coverage will be effective as of the date that Equitable's decision is made, or the date all eligibility requirements have been met, whichever is later.
- If declined, you will not be covered for the full amount you requested. You will still be covered for any guaranteed issue amount of coverage. If you disagree with our decision, you have the right to appeal, and we'll let you know how to appeal, along with our decision.

We will also let your employer know whether you or your spouse are eligible for the coverage you requested within 5 business days of our decision.

**Questions? Feel free to reach out  
to your HR administrator or to  
Equitable at (866) 274-9887 or  
EBCustomerService@equitable.com.**

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