

# Evidence of insurability



Reliance Matrix provides short-term disability (STD), long-term disability (LTD), life insurance and voluntary benefits. The requirement for evidence of insurability (EOI) depends on the timing of your application and the coverage amount.

## What is evidence of insurability (EOI)?

EOI is a series of questions about your overall health — such as if you're a smoker or if you've ever been treated for a medical condition, like cancer or high blood pressure. This information helps Reliance Matrix evaluate your request to enroll or increase the amount of coverage.

## Voluntary, short-term disability, long-term disability\* or critical illness insurance

No evidence of insurability required during annual open enrollment.

\*All new enrollees are subject to a pre-existing condition for the voluntary long-term disability. All care/treatment that was received for a condition within three months prior to the effective date will not be covered for 12 months under the plan.

## Voluntary employee and spouse supplemental life insurance

- If you are currently enrolled in voluntary supplemental life insurance, you can increase your election by one time at annual open enrollment without EOI.
- Any amounts above \$200,000 for employees or \$50,000 for spouses will require EOI.
- If you are not currently enrolled in voluntary supplemental life insurance, EOI will be required.

## **NEW** Process on how to complete your Reliance Matrix EOI forms:

1. **Email:** look for a DocuSign email titled “Please DocuSign Refresco Evidence of Insurability.”
2. **Start:** click “Review Documents” → “Continue.”
3. **Cover letter:** review details and 60-day deadline, then click “Start.”
4. **Complete form:**
  - Fill in all red-marked fields
  - Confirm coverage info
  - Enter height, weight, and doctor (use “N/A” if none)
  - Answer health questions (add details if “Yes”)
5. **Sign & submit:** sign and click “Finish” — confirmation will appear.
6. **Spouse form:** sent after the employee completes their form.

**For questions or concerns contact the Benefits Service Center:  
(877) 830-0388 | Monday - Friday 8:30 a.m. - 8 p.m. EST**

Together, we are well