

## How EOI (evidence of insurability) works for employee and spouse life/AD&D

If you want certain amounts of life insurance for yourself or coverage for your spouse in any amount, you must provide proof of good health called evidence of insurability or EOI. Unum, Ben E. Keith's life/AD&D provider, requires you (and/or your spouse), to provide information about your health and medical conditions. Unum **MUST** receive your completed EOI application (and supporting documentation) and approve your coverage **BEFORE** it becomes effective.



BEK SUPPLEMENTAL LIFE/AD&D		BEK SPOUSE LIFE/AD&D		BEK CHILD LIFE/AD&D
IF NEW HIRE OR NEWLY ELIGIBLE	LIFE EVENT* OR DURING ANNUAL ENROLLMENT	IF NEW HIRE OR NEWLY ELIGIBLE	LIFE EVENT* OR DURING ANNUAL ENROLLMENT	
<p>If you enroll during your initial eligibility as a new hire or newly eligible employee...</p> <p><b>EOI is required if you choose more than \$300,000 in coverage</b></p>	<p>If you have a qualified life event* or choose this coverage during an Annual Enrollment period...</p> <p><b>EOI is required if you increase your current coverage by more than \$50,000 or do not currently have this coverage</b></p>	<p>If you enroll during your initial eligibility as a new hire or newly eligible employee...</p> <p><b>EOI is required for ANY amount of BEK spouse life/AD&amp;D coverage</b></p>	<p>If you have a qualified life event* or choose this coverage during an Annual Enrollment period...</p> <p><b>EOI is required for ANY amount of BEK spouse life/AD&amp;D coverage</b></p>	<p><b>EOI is never required for child life/AD&amp;D</b></p>
<b>EXAMPLES</b>				
<p>You currently have \$200,000 in coverage and want to increase to \$250,000</p> <p><b>NO EOI IS REQUIRED</b></p>	<p>You currently have \$200,000 in coverage and want to increase to \$300,000</p> <p><b>EOI IS REQUIRED</b></p>	<p>You have \$100,000 in coverage and want to enroll your spouse in \$50,000 of coverage</p> <p><b>EOI IS REQUIRED</b></p>	<p>You have \$200,000 in coverage and want to enroll your spouse in \$200,000</p> <p>You can only enroll your spouse in \$100,000, which is 50% of your coverage amount</p> <p><b>EOI IS REQUIRED</b></p>	

\*The IRS doesn't allow you to make changes during the year unless you have a qualified life event like getting married or having a baby. Go to [mybenekeith.com](http://mybenekeith.com) > BENEFITS > BENEFITS ENROLLMENT for more information.

### What you need to know about BEK Supplemental Life/AD&D and BEK Spouse Life/AD&D:

- You must be enrolled in BEK Supplemental Life/AD&D to cover your spouse.
- You cannot enroll your spouse in an amount of more than 50% of your coverage.
- You can decrease the coverage amount at any time.
- Rates are based on the age of the employee as of January 1<sup>st</sup>.