

Evidence of Insurability

Is medical underwriting required?

If you apply for group insurance that exceeds the guaranteed issue coverage amount or if you apply for coverage outside of your initial eligibility period, you may be asked to provide proof of good health (also known as Evidence of Insurability) to Minnesota Life.

What is guaranteed issue?

Guaranteed issue allows an insured to make additional purchases of life insurance without having to submit to medical underwriting (offering proof of good health). Usually guaranteed issue coverage is available during open/annual enrollment periods, when first enrolling with your life insurance plan or if you experience a life event (e.g., marriage, birth, etc.).

What is Evidence of Insurability?

As part of the coverage application process, we request you complete an Evidence of Insurability (EOI) form to determine if the applicant is insurable (a good risk). When providing EOI, you will answer a few simple health questions and provide information on your physical condition, height and weight, gender, and tobacco status (if applicable).

Once submitted, a medical underwriter reviews the application to determine if the person meets our acceptance standards for the insurance requested.

Is additional medical information required?

Many group applications can be processed using only the health information provided on the EOI form. To complete the application process, a physical exam may be required. Exams are free of charge and can be done at your home.

The basic physical examination includes height, weight, pulse, blood pressure and a medical history questionnaire. The examination may include special testing such as a blood test, urinalysis and an EKG. Your medical records are kept confidential, and information from the exam is not released to anyone else without your consent.

Once all information is received, it is promptly reviewed and you are notified of the underwriting decision.

Questions?

Please contact our Medical Underwriting department at **1-800-872-2214**.

For more information on this topic, or other insurance related topics, visit [LifeBenefits.com/InsuranceTerms](https://www.lifefirst.com/lifebenefits.com/InsuranceTerms).

Minnesota Life Insurance Company

A Securian Company

Group Insurance

www.LifeBenefits.com

©2011 Securian Financial Group, Inc. All rights reserved.

F72083-20 7-2011

A02155-0511