

Aetna Evidence of Insurability (EOI) – If you are an eligible employee electing Supplemental Employee Life Insurance, Supplemental AD&D Insurance, Supplemental Spouse Life Insurance, and/or Supplemental Dependent Life Insurance coverage you will be required by Aetna to complete an EOI if you or your coverage options meet the below criteria.

Until the EOI is completed you will receive only the guaranteed issue amount of coverage. This amount of coverage is the amount of insurance you may elect without providing evidence of insurability.

Guarantee Issue Amount:

- For yourself: The lesser of 2 times your basic annual earning or \$100,000
- For your spouse: \$30,000
- For each dependent child: \$10,000

Maximum Issue Amount (Supplemental Life):

- For yourself: Increments of \$5,000 to a maximum of the lesser of 3 times your basic annual earnings or \$300,000
- For your spouse: Increments of \$10,000 to a maximum of \$50,000
- For each dependent child: Increments of \$5,000 to maximum of \$10,000

Maximum Issue Amount (AD&D):

- For yourself: Either 1 times your basic annual earnings to a maximum of \$50,000 (\$20,000 minimum) OR a flat \$20,000 depending on your employment classification.

You **DO NOT** need to provide evidence of insurability in the following situations:

- If you are currently participating in Aetna's supplemental life and you do not wish to make any changes
- If you are a current participant, you may increase your coverage one increment of \$10,000. Your spouse can increase one increment of \$5,000. An incremental increase taking you or your spouse over the guarantee issue amount will require an EOI.
- **NEWLY HIRED EMPLOYEES** – You **DO NOT** need to provide an EOI if you enroll during your initial open enrollment period **AND** do not exceed the guarantee issue amount.

You **DO** need to provide evidence of insurability for review and approval or denial by Aetna's underwriters in the following situations:

- If you **DO NOT** enroll during you initial enrollment period or within 31 days of your initial eligibility.
- If you enroll for an amount above the guaranteed issue amounts.
- If you are a late entrant, meaning you are making your first election into the supplemental life insurance programs after not electing this option during your initial enrollment period as a new hire.