Evidence of Insurability Process

For Employees of the Board of Regents University System of Georgia and/or their Spouse

This notice is to inform you that you and/or your spouse have applied for group term life insurance that requires evidence of insurability (EOI). The following is an overview of the EOI process that Minnesota Life will facilitate.

- Shortly after the close of annual enrollment, Minnesota Life will provide you instructions on how to complete the EOI online.
  - The EOI can be completed online at www.lifebenefits.com.
    - Minnesota Life will provide you with your unique user ID and password format.
    - When completing your EOI online, you will be notified immediately whether your coverage increase is approved or that it requires additional medical underwriting.

- If you require additional underwriting, you may be asked to complete a questionnaire, provide access to medical records or take a medical exam. Minnesota Life will directly notify you of any additional medical requirements and will incur all of the costs associated with the entire underwriting process.

If it’s determined that an exam is necessary, you are able to schedule your exam online or over the phone.

Once all medical underwriting is complete, you will receive written notification from Minnesota Life regarding the underwriting decision.

If you have any questions regarding your current or pending amounts, please contact Shared Services at (855) 214-2644.

If you have any questions regarding your EOI process, please contact Minnesota Life’s Medical Underwriting Division at 800-872-2214.