

# Evidence of Insurability (EOI)

When you purchase additional insurance above and beyond the Life and AD&D insurance that Endeavor Health provides, you may need to submit an EOI form. Whether you need to provide EOI depends on whether you're enrolling during annual open enrollment; as a new hire or newly eligible employee; or as a current employee with a qualified life event.

| ANNUAL ENROLLMENT<br>(previously eligible employees) |                               |                      |
|--|-------------------------------|----------------------|
| <b>Current</b>                                       |                               |                      |
| <b>Suppl. Life:</b>                                  | <b>Moving to:</b>             | <b>EOI required?</b> |
| No Coverage  | 1X base pay                   | Only if over \$400K  |
|  | 2X, 3X, 4X, 5X, 6X, 7X or 8X  | YES                  |
| 1X base pay  | 2X base pay                   | Only if over \$400K  |
|  | 3X, 4X, 5X, 6X, 7X or 8X      | YES                  |
| 2X base pay  | 3X base pay                   | Only if over \$400K  |
|  | 4X, 5X, 6X, 7X or 8X          | YES                  |
| 3X base pay  | 4X, 5X, 6X, 7X or 8X base pay | YES                  |
| 4X base pay  | 5X, 6X, 7X, or 8X base pay    | YES                  |
| 5X base pay  | 6X, 7X or 8X base pay         | YES                  |
| 6X base pay  | 7X or 8X base pay             | YES                  |
| 7X base pay  | 8X base pay                   | YES                  |
| <b>Current</b>                                       |                               |                      |
| <b>Spouse Life:</b>                                  | <b>Moving to:</b>             | <b>EOI Required?</b> |
| No Coverage  | \$10,000                      | NO                   |
|  | \$20,000 - \$200,000          | YES                  |
| \$10,000   | \$20,000                      | NO                   |
|  | \$30,000 - \$200,000          | YES                  |
| \$20,000   | \$30,000                      | NO                   |
|  | \$40,000 - \$200,000          | YES                  |
| \$30,000   | \$40,000                      | NO                   |
|  | \$50,000 - \$200,000          | YES                  |
| \$40,000   | \$50,000                      | NO                   |
|  | \$60,000 - \$200,000          | YES                  |
| \$50,000   | \$60,000 - \$200,000          | YES                  |

| NEW HIRE OR LIFE EVENT<br>(newly eligible employees) |                     |
|--|---------------------|
| <b>Supplemental Life:</b>                            |                     |
| <b>EOI required?</b>                                 |                     |
| 1X base pay  | Only if over \$400K |
| 2X base pay  | Only if over \$400K |
| 3X base pay  | Only if over \$400K |
| 4X - 8X base pay                                     | YES                 |
| <b>Spouse Life:</b>                                  |                     |
| <b>EOI Required?</b>                                 |                     |
| \$10,000 - \$50,000                                  | NO                  |
| \$60,000 - \$200,000                                 | YES                 |

| LIFE EVENT<br>(previously eligible employees)   |     |
|---|-----|
| <b>Supplemental Life:</b>   |     |
| <b>EOI required?</b>  |     |
| If electing for the first time or trying to increase to any amount from 1X to 8X              | YES |
| <b>Spouse Life:</b>   |     |
| <b>EOI Required?</b>  |     |
| If electing for the first time or trying to increase to any amount from \$10,000 to \$200,000 | YES |

**Note:** If you are required to submit evidence of insurability, Reliance Matrix, the plan administrator, will notify you at your Endeavor Health work email. This email will include the deadline to submit your EOI which is generally within 60 days.