Prudential

Evidence of Insurability (EOI) Rules

FrontDoor

Control # 71160

Evidence of Insurability (EOI) Rules Reminder

For Annual Enrollment Period Effective 1/1/2027

As your annual enrollment period approaches, below are some helpful reminders about the Evidence of Insurability (EOI) requirements that apply to your Prudential Group Optional Life and Disability plan and the terms that apply:

Employee Status	EOI Rule for Optional Employee Life	EOI Rule for Optional Spouse Life	EOI Rule for Long Term Disability
Annual Enrollment	Employees currently enrolled for Optional Employee Term Life Coverage may elect to increase the amount of insurance under Optional Employee Term Life Coverage during an Annual Enrollment Period. Any amount that exceeds an increase of coverage of 1x salary or is above the Guarantee Issue of the lesser of 5x salary or $1,000,000 requires EOI. Any employee that is a Late Entrant or has previously been declined coverage must provide medical evidence of insurability for any amount being elected.	Spouses currently enrolled for Optional Spouse Term Life Coverage may elect to increase the amount of insurance under Optional Spouse Term Life Coverage during an Annual Enrollment Period. Any amount that exceeds an increase of coverage of 1 plan increment or is above the Guarantee Issue of $50,000 requires EOI. Any spouse that is a Late Entrant or has previously been declined coverage must provide medical evidence of insurability for any amount being elected.	Employees currently enrolled in the 50% Long Term Disability plan may elect to increase to the 60% option without evidence of insurability. Late entrants must submit EOI satisfactory to Prudential. Pre-Existing Condition exclusion applies.
New Hires	New hires may elect up to the Guarantee Issue of the lesser of 5x salary or $1,000,000 without EOI. Any amounts over the Guarantee Issue require EOI satisfactory to Prudential.	Spouses of new hires may elect up to the Guarantee Issue amount of $50,000 without EOI. Any amounts over the Guarantee Issue require EOI satisfactory to Prudential.	No EOI is required if elected within the first 31 days of being newly eligible. Any enrollment outside of 31 days from being newly eligible for coverage require EOI.
Late Entrants	All amounts if enrolling more than 31 days from when employees are first eligible to enroll are subject to EOI satisfactory to Prudential.	All amounts subject to EOI satisfactory to Prudential.	All amounts subject to EOI satisfactory to Prudential.
Life Events	Employees may elect up to the guaranteed issue amount without evidence of insurability, if electing within 31 days of the life event. Enrollments over the Guarantee Issue require EOI satisfactory to Prudential.	Spouse of employees may elect up to the guaranteed issue amount without evidence of insurability, if electing within 31 days of the life event. Enrollments over the Guarantee Issue require EOI satisfactory to Prudential.	Any enrollment elections must be completed within 31 days of the life event. Any enrollment outside of 31 days from the date of the life event requires EOI.
Salary Changes	EOI is not required for coverage changes due to salary increases.	EOI is not required for coverage changes due to salary increases.	n/a

*Children are never subject to EOI.

Evidence of Insurability (EOI) Definitions

Eligibility	
Timely Entrant	An applicant who enrolls for the coverage within the initial eligibility period. New Hires would be considered timely if they enroll within 31 days from their eligibility date. The definition can also apply to a covered person if they were to increase coverage during an underwriting-approved Open Enrollment or upon occurrence of a Life Event.
Late Entrant	An applicant who applies for insurance after the initial eligibility period has expired and therefore is subject to medical underwriting from the first dollar of coverage (or requested increase of coverage). Currently covered persons would be considered Late Entrants if they requested an increase in coverage at any time other than during the underwriting-approved Open Enrollment or upon occurrence of a Life Event.
Life Event	Usually refers to marriage or divorce, becoming or ending a domestic partnership, birth or adoption of a child, death of a spouse, domestic partner or child, or change in work status of a spouse or domestic partner, but criteria may be tailored for each group.
EOI Rules	
EOI	Evidence of Insurability; proof presented through written or electronic health statements (e.g., an application form or Evidence of Insurability form) and/or a medical examination indicating that an individual is eligible for a certain type of insurance coverage. Evidence of Insurability may also include blood and urine test results and medical records that show an applicant for insurance is an insurable risk; also known as 'evidence of good health.'
Modified Open Enrollment	The period when an employee may elect to enroll or increase their coverage as a Timely Entrant outside of the initial eligibility period. Modified Open Enrollments are not automatic each year; Modified Enrollments need to be approved and designated as such by Financial Underwriting.
Annual Enrollment	The period when an employee may elect to enroll or increase their coverage as a Late Entrant outside of their initial eligibility period; and require full EOI for any amount.
Open Enrollment	The period when an employee may elect to enroll or increase their coverage as a Timely Entrant during the initial eligibility period; the increased amount is typically capped at the plan guarantee issue. Individuals previously declined due to failure to satisfy EOI are not eligible. Requests for amounts in excess of the non-med max are subject to normal EOI. Open Enrollments occur during a specific period and do not recur each year and must be approved and designated by Financial Underwriting. Open enrollments do not apply to spouse coverage unless specifically indicated by financial underwriting.
Enrollment Types	
Annual Enrollment	Enrollment takes place annually based on the specified contract date when the employer is enrolling all other offered benefits. *EOI is usually required for all coverage amounts, unless otherwise specified by Financial Underwriting.*
Off-Cycle Enrollment	Enrollment takes place for a period other than the traditional annual enrollment period. During an off-cycle employer focus their attention on one product that they are offering.
Take-Over Enrollment	Enrollment takes place when Prudential first takes over a plan from another carrier.
First-Time Buyer Enrollment	Enrollment takes place and the employer has never had coverage with a prior carrier. This is also known as “virgin coverage.”
Guaranteed Issue	The amount of coverage that can be enrolled without providing evidence of insurability (EOI).

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For more information, contact your Prudential representative today or visit us at www.prudential.com/gi

Updating Coverage via Prudential's Employer Web Portal:

If you are updating your employees' coverage through our Employer Portal, there will be a disclaimer for you to acknowledge. The disclaimer is asking you to confirm the plan requirements for coverage, including any of the above required evidence of insurability requirements, have been submitted and approved by Prudential before you update the coverage. Below is a copy of the message:

"I acknowledge that I have reviewed the terms and conditions of the group insurance coverage and confirm that all requirements for coverage to become effective have been satisfied, including but not limited to, confirmation of eligibility and providing any required evidence of insurability satisfactory to Prudential. I understand that for those applying for coverage within the eligibility period (timely entrants), evidence of insurability is required for the amount of coverage above the guaranteed issue amount, and for those applying outside the eligibility period (late entrants) or increasing their existing amounts of insurance, evidence of insurability is required for the entire amount or the increased amount of insurance coverage requested. I understand that if any information that has been provided is subsequently determined to be inaccurate, benefits will only be paid in accordance with the group insurance coverage."

Confirmation

As the plan administrator it is your responsibility to ensure your enrollment system and/or TPA's enrollment system have the EOI rules accurately programmed and have completed the proper testing to ensure the rules have been built into the enrollment system and are programmed to request EOI as outlined by Prudential. Further any required employee contributions should not be collected and remitted to Prudential until you receive confirmation that an employee's EOI has been approved by Prudential.

By confirming all applicable systems are updated correctly with each delivery of this EOI rule summary, requests for review of administrative errors specific to medical underwriting will be limited in scope. Any claims received will be administered under the terms of the contract.