

# You've been asked to submit Evidence of Insurability.

Let's explain why and how it works.



Choosing <Life><or>< Disability> coverage through your employer may offer you a guaranteed issue amount – a coverage amount which you can obtain automatically. Higher amounts of coverage typically require more information about your health, or an Evidence of Insurability (EOI) form. If you elect above the guaranteed issue amount or apply outside of an enrollment event, you may be asked to submit an EOI.

EOI asks basic health information about you or your dependents. The answers provided will help New York Life Group Benefit Solutions (NYL GBS) determine whether you are eligible to obtain the additional coverage requested. Based on your answers, a physical exam may be required.

## How does the EOI process work?

### Step 1

After enrolling for benefits, your employer will send your enrollment elections to NYL GBS. We will provide you instructions to complete your medical history questionnaire at [myNYLGBS.com](https://myNYLGBS.com). You must complete the medical history questionnaire within 31 days of the date of the notification letter.



If you are unsure of how to complete the EOI, please call us at (866) 607-2360. It's part of our commitment to simplify your experience with NYL GBS.

### Step 2

Complete all medical questions, electronically sign and submit the form. You may qualify for instant approval.

### Step 3

If more information is needed, NYL GBS will mail you additional instructions. You may need to complete a request for medical records, or complete a blood/urinalysis or paramedical examination.



### Have Questions about your EOI status?

You can review your status anytime by visiting [myNYLGBS.com](https://myNYLGBS.com).

### Step 4

Once requirements are completed, your file will be reviewed and you will receive a final decision letter. After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

Policy forms: Disability & Term Life - (TL-004700) et al; Accident - (GA-00-1000.00) et al.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in New York and does not conduct insurance business in New York.

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GROUP BENEFIT  
SOLUTIONS

## Single Sign On- Short Form

### Step 1

Click on the link during your enrollment to open the medical history questionnaire. If you are unable to click on that link during the enrollment period, go to [mynylgbs.com](http://mynylgbs.com) to access the medical questionnaire. The questionnaire will be open for you to complete for 31 days from the date you enrolled for benefits.

### Step 2

Complete all medical questions, electronically sign and submit the form. You may qualify for instant approval.

### Step 3

If you are not instantly approved, your file will be reviewed and you will receive a final decision letter.

### Step 4

After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

## EOI Pathway- Short Form

### Step 1

After enrolling for benefits, your employer will send your enrollment elections to NYL GBS. We will provide you instructions to complete your medical history questionnaire at [mynylgbs.com](http://mynylgbs.com). You must complete the medical history questionnaire within 31 days of the date of the notification letter.

### Step 2

Complete all medical questions, electronically sign and submit the form. You may qualify for instant approval.

### Step 3

If you are not instantly approved, your file will be reviewed and you will receive a final decision letter.

### Step 4

After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

## MUP File Feed- Short Form

### Step 1

After enrolling for benefits, your employer will send your enrollment elections to NYL GBS. We will provide you instructions to complete your medical history questionnaire at [mynylgbs.com](http://mynylgbs.com). You must complete the medical history questionnaire within 31 days of the date of the notification letter.

### Step 2

Complete all medical questions, electronically sign and submit the form. You may qualify for instant approval.

### Step 3

If you are not instantly approved, your file will be reviewed and you will receive a final decision letter.

### Step 4

After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

## EZ EOI- Short Form

### Step 1

After enrolling for benefits, your employer will provide you with a link to complete your medical history questionnaire.

### Step 2

Complete all medical questions then electronically sign and submit the form. You will receive a copy of the form you completed to the personal email address that you provide.

### Step 3

Your medical history questionnaire will be processed and reviewed by NYL GBS. If more information is needed, we will mail you additional instructions.

### Step 4

Your application will be reviewed and you will receive a final decision letter. After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

## **Paper- Short Form**

### **Step 1**

After enrolling for benefits, your employer will provide you with a medical history questionnaire.

### **Step 2**

Complete all medical questions then sign and date the form. Return to the form to the remittance information printed on the top of the form.

### **Step 3**

Your medical history questionnaire will be processed and reviewed by NYL GBS. If more information is needed, we will mail you additional instructions.

### **Step 4**

Your application will be reviewed and you will receive a final decision letter. After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

## **MUP File Feed- Long Form**

### **Step 1**

After enrolling for benefits, your employer will send your enrollment elections to NYL GBS. We will provide you instructions to complete your medical history questionnaire at [mynylgbs.com](http://mynylgbs.com). You must complete the medical history questionnaire within 31 days of the date of the notification letter.

### **Step 2**

Complete all medical questions, electronically sign and submit the form. You may qualify for instant approval.

### **Step 3**

If more information is needed, NYL GBS will mail you additional instructions. You may need to complete a request for medical records, complete a blood/urinalysis or paramedical examination.

### **Step 4**

Once requirements are completed, your file will be reviewed and you will receive a final decision letter. After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

## **Single Sign On- Long Form**

### **Step 1**

Click on the link during your enrollment to open the medical history questionnaire. If you are unable to click on that link during the enrollment period, go to [mynylgbs.com](http://mynylgbs.com) to access the questionnaire. The questionnaire will be open for you to complete for 31 days from the date you enrolled for benefits.

### **Step 2**

Complete all medical questions, electronically sign and submit the form. You may qualify for instant approval.

### **Step 3**

If more information is needed, NYL GBS will mail you additional instructions. You may need to complete a request for medical records, complete a blood/urinalysis or paramedical examination.

### **Step 4**

Once requirements are completed, your file will be reviewed and you will receive a final decision letter. After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

## **EOI Pathway- Long Form** (currently in layout)

### **Step 1**

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### **Step 2**

Complete all medical questions, electronically sign and submit the form. You may qualify for instant approval.

### **Step 3**

If more information is needed, NYL GBS will mail you additional instructions. You may need to complete a request for medical records, complete a blood/urinalysis or paramedical examination.

### **Step 4**

Once requirements are completed, your file will be reviewed and you will receive a final decision letter. After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

## **EZ EOI- Long Form**

### **Step 1**

After enrolling for benefits, your employer will provide you with a medical history questionnaire.

### **Step 2**

Complete all medical questions, provide any details to "Yes" answers, then electronically sign and submit the form. A copy of your completed will be sent to the personal email address that you provide.

### **Step 3**

Your medical history questionnaire will be processed and reviewed by NYL GBS. If more information is needed, we will mail you additional instructions. You may need to complete a request for medical records, complete a blood/urinalysis or paramedical examination.

### **Step 4**

Once requirements are completed, your file will be reviewed and you will receive a final decision letter. After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.

## **Paper-Long Form**

### **Step 1**

After enrolling for benefits, your employer will provide you with a medical history questionnaire.

### **Step 2**

Complete all medical questions, provide any details to "Yes" answers, then sign and date the form. Return the form to the remittance information printed on the top of the form.

### **Step 3**

Your medical history questionnaire will be processed and reviewed by NYL GBS. If more information is needed, we will mail you additional instructions. You may need to complete a request for medical records, complete a blood/urinalysis or paramedical examination.

### **Step 4**

Once requirements are completed, your file will be reviewed and you will receive a final decision letter. After you are approved for coverage, your employer will begin payroll deductions for your new coverage amount.