



## Electronic Evidence of Insurability (EOI)

Online direct to employee communication helps reduce administrative burden and provides faster processing

**With our online direct to employee EOI communication, the process is secure, fast, and easy**

Guardian communicates directly to your employees who have elected coverage that requires evidence of insurability. If we have an email address on file, we'll send a personalized email directly to the employee. If an employee's email address is not available, we'll send a letter to their home directing them to a secure online location to complete their evidence of insurability.

**Here's how the process works:**

- The online direct to employee communication will include instructions to sign on to Guardian Anytime to access a personalized online evidence of insurability form with the information we already know pre-populated.\*
- The employee will be asked to answer the health questions.
- Once complete, the employee electronically signs their name and clicks 'Submit'.
- 70% of the time, the employee will receive final decision at time of submission.

**We receive the completed EOI form in minutes and directly manages the process with the employee**

- If additional review is needed, we will provide status updates to the employee via email through completion.
- Once the review process is complete, the employee will receive the formal approval or denial of the request for additional coverage.

As a plan administrator, you can easily view updates via the Guardian Anytime Evidence of Insurability screen.



**Offers several advantages**

- Streamlined process that provides employees automatic updates
- No distribution or collection of paper EOI forms
- PHI data is kept secure
- Employers can track status on the EOI Status screen on Guardian Anytime using a computer, smartphone or tablet

**The Guardian Life Insurance Company of America**

[guardianlife.com](http://guardianlife.com)

New York, NY

2021- 126942 (9/23)

\*Additional Notes: Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is available using most internet browsers. Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2022 The Guardian Life Insurance Company of America.