



## Evidence of Insurability Administration

### Camelot Facility Management Solutions - VF027290

#### When is satisfactory evidence of insurability required?

##### Employee Supplemental Life Guarantee Issue \$100,000

- New Hire – can elect any amount in \$10,000 increments up to \$500,000 and amounts up to the guarantee issue will be immediately approved. Amounts over the guarantee issue will require EOI and should not be approved until the EOI Application is approved by BCBSTX Medical Underwriting.
- Change in Family Status – You are allowed to elect coverage in \$10,000 increments up to \$500,000 and amounts up to the guarantee issue will be immediately approved. Amounts over the guarantee issue will require EOI and should not be approved until the EOI application is approved by us. **Note:** Life events include Marriage, Divorce, Death, Birth, Adoption, Emancipation, Spouse Loss of Employment/Coverage, Change in Classification (Part-Time to Full-Time or Full-Time to Part-Time)
- Late Entrant – You enroll for insurance more than 31 days after your eligibility date or you were eligible to enroll under the Prior Policy and did not enroll before the expiration of the time allowed to enroll. As a late entrant, EOI is required for any amount and IF approved, the effective date will begin once EOI is deemed satisfactory by us.
- Salary Change – If your salary increases result in an increase to your Life Insurance coverage of more than \$50,000, and that amount exceeds the guarantee issue amount, evidence of insurability is required.
- Annual Enrollment – For those currently enrolled, they can elect to increase in 1 increment of \$10,000 up to the guarantee issue amount, applies to employee coverage only. Any amount above the incremental bump or guarantee issue amount requires evidence of insurability. For those without current coverage, evidence of insurability is required.

##### Dependent Spouse Supplemental Life Guarantee Issue \$25,000

- New Hire or Newly Eligible Spouse – can elect any amount in \$5,000 increments up to \$500,000 (not to exceed 100% of the employee benefit amount) and amounts up to the guarantee issue will be immediately approved. Amounts over the guarantee issue will require EOI and should not be approved until the EOI Application is approved by BCBSTX Medical Underwriting.
- Change in Family Status – – You are allowed to elect coverage for your spouse in \$5,000 increments up to \$500,000 (not to exceed 100% of the employee benefit amount) and amounts up to the guarantee issue will be immediately approved. Amounts over the guarantee issue will require EOI and should not be approved until the EOI application is approved by us. **Note:** Life events include Marriage, Divorce, Death, Birth, Adoption, Emancipation, Spouse Loss of Employment/Coverage, Change in Classification (Part-Time to Full-Time or Full-Time to Part-Time)
- Late Entrant – All amounts
- Employee Salary Change – Not applicable
- Annual Enrollment – All increases

##### Completing EOI:

- Please enter the employees' new elections manually into Benefits Manager or submit them directly to ASC Membership (<https://service.ancillary.bcbstx.com/s/>)
- Simply provide the application link to your employees. Once they've entered their information, each employee will receive immediate electronic confirmation of their submission.
- To complete the EOI questionnaire, the employee will need the following information: Social Security Number, current height and weight, treatment history and medication(s) for any health condition(s), name and address of any hospital, physician or other practitioner that provided medical care, consultation, or treatment.
- **When EOI is being completed for the Spouse**, on the initial page use the Employee's Date of Birth and SSN. Click "Continue", the remaining information provided should be the Spouse's SSN and necessary information on the EOI. This is important as we use the Spouse's SSN as the signature to validate the Spouse's information on the EOI.
  - If the application is for the Spouse coverage, **the employee should not answer the medical questions for themselves.**
- **Payroll deductions for the additional coverage amount awaiting EOI approval should not be processed until after EOI is approved by BCBSTX.**

- If internet access is not available, a paper application can be downloaded from our website by the Group and provided to the employee to be completed and mailed in or submitted to the Ancillary Service Center.  
<https://service.ancillary.bcbstx.com/s/>

**Camelot Facility Management Solutions, as the plan administrator, holds the responsibility of informing employees when EOI is required. It is the responsibility of Camelot Facility Management Solutions to relay accurate information to BCBSTX to use for invoicing and claims. Premium should NOT be deducted from the employee until the EOI has been approved by BCBSTX.**

**What constitutes a change in family status? (Including but not limited to)**

- Marriage, execute a domestic partnership (affidavit required).
- You have a change in the number of dependent children (for example: birth, death, adoption, or emancipation of a dependent child).
- Your spouse dies or you become divorced.
- Your spouse is no longer employed, resulting in a loss of group insurance; or
- You have a change in classification, which results in you changing from part-time to full-time or full-time to part-time.

**Note: Time frame for enrollment due to a change in family status** – Must enroll within 31 days from the date of the change in family status event.

The information on this form is considered current for no longer than **60 days**. Our medical decision will be communicated to the applicant and to the group administrator in writing, along with an effective date, if approved.

*Please note: An incomplete form will delay the processing of an applicant's insurance request. Paper forms should be faxed to 855-691-7157 or mailed to the Medical Underwriting Department, P.O. Box 7072, Downers Grove, IL 60515.*