



Evidence of Insurability (EOI) **Process FAQ**

- **Who is LifeMap?**
 - We are your employer's Voluntary Life and Voluntary Disability benefits carrier
- **Can I submit my EOI online?**
 - Yes, LifeMapco.com has the EOI online to fill out securely using DocuSign in our Forms section on our website: <https://www.lifemapco.com/forms>
- **How will LifeMap get in contact with me?**
 - Letter and/or via secured email
- **Why do I need to fill out an EOI?**
 - Each person is underwritten on an individual basis to determine risk of insurability. Coverage is either approved or declined, we do not rate up (add premium increases based on health conditions)
- **What is the processing time for the EOI?**
 - Initial review for every EOI is completed in under 10 business days
- **Why would it take longer?**
 - LifeMap may require additional information to make an underwriting decision. A letter will be mailed to your home address advising what additional information is required to complete the review
- **What type of additional information may be requested?**
 - Information required may include, but is not limited to:
 - Missing information from your application
 - Additional details for a current health condition, a paramedical exam or physician records
- **Why would I need a paramedical exam?**
 - We are required to order exams/labs if:
 - A current health conditions exists; and/or
 - The volume of coverage requested exceeds base underwriting requirements
- **What happens if a paramedical exam is required?**
 - LifeMap contracts with an exam company who will contact you to set up your paramedical exam.
- **Why was my request for coverage closed without approval or denial?**
 - We have not received the additional requested information
- **How do I know if I have been approved or declined?**
 - A determination letter is mailed to you and your employer
- **My file was 'closed', and I'd like to reopen the request. Now what?**
 - Contact medical.uw@lifemapco.com and request a copy of the letter advising what additional information is required, as long as 6 months has not passed since your initial EOI was signed, we can re-open your request for coverage
- **If my coverage request is declined, can I appeal?**
 - Yes, send your appeal in writing to medical.uw@lifemapco.com and include any physician records or documentation for further review
- **Who can I contact to get more information about status of my EOI submission?**
 - Call our customer service 800-794-5390 or send an inquiry via email to medical.uw@lifemapco.com