

2006 ANNUAL ENROLLMENT JULY 1 - 31, 2006

Evidence Of Insurability: When Is It Required?

Evidence of Insurability (EOI) is the record of a person's past and current health status. It is used by insurance companies to verify whether a person meets the definition of good health. A physical is not required before completing the form(s). If you are making a coverage change that requires EOI, the applicable online application must be completed and returned to the insurance carrier no later than July 31, 2006.

UT TOUCH Online Evidence of Insurability

In the upcoming Annual Enrollment period from July 1, 2006 through July 31, 2006, you may be required to complete an EOI form if you are adding dependents to medical coverage outside of the initial 31 day benefit period, making changes to your life insurance coverage, enrolling in short term and/or long term disability coverage, and long term care.

If EOI is required for you or your eligible dependents this summer, you will be required to fill out your EOI form electronically in UT TOUCH (excluding EOI for CNA Long Term Care). After providing answers to all questions on the EOI Online form, you will be required to print your EOI form with those answers automatically populated before mailing the form to the vendor.

Insurance Choices That Require Evidence of Insurability:

- Enrolling in the UT Select plan if the employee or retiree has previously waived UT medical coverage. If proof of current group medical coverage is provided to Human Resources during Annual Enrollment, EOI will not be required.
- Adding a spouse or dependent children to the UT Select plan. If proof of current group medical coverage is provided to Human Resources during Annual Enrollment, EOI will not be required.
- Increasing the multiple of employee term life insurance.
- Electing or increasing term life insurance for a spouse.
- Increasing the retiree term life insurance (new option).
- Enrolling in short term disability insurance.
- Enrolling in long term disability insurance.
- Enrolling in long term care insurance. Increasing coverage as a result of the buy up option does not require EOI.

The application review may take six to eight weeks to be completed. Should additional information be required, the processing time may be extended. You will be notified if additional information is needed to complete the review. The actual approval or denial of your application

is made by the Medical Underwriting Department of each company. The Office of Human Resources does not make decisions concerning EOI applications.

As soon as the application review is complete, you will be notified by letter of either the effective date of coverage or the declination of the application.