



## Evidence of Insurability (EOI) Processing and Medical Underwriting Timeline

### Where do I send EOI (Evidence of Insurability) applications?

E-mail: [BethlehemMail@newyorklife.com](mailto:BethlehemMail@newyorklife.com)

Fax: 800.440.0856

Mail: New York Life – Group Benefit Solutions  
PO Box 20310  
Lehigh Valley, PA 18003-9924

### What is the New York Life Group Benefit Solutions Processing Team Timeline?

Once NYL GBS receives the completed Evidence of Insurability form, the Processing Team will review the form to determine if medical underwriting is required. Depending on the amount of coverage requested and the answers to the medical questions, the EOI Processing Team will either:

1. Contact the Employer to obtain missing information.
2. Send a letter to the applicant to obtain missing personal data or answers to incomplete medical questions.
3. Approve the request for coverage
4. Send to the Underwriting team for further evaluation based on medical conditions/amount requested.

**Note: This initial review and data entry process could take up to ten business days to complete.**

### What is a Client or Customer Omission?

An omission is critical information that is missing from the application. This is the most common cause of delays in the medical underwriting process.

***The medical underwriting process will be suspended until this information is provided and the ten day turn-around time no longer applies.***

Client omissions occur when we are missing employer information:

- Class (if applicable)
- Location Code/Reporting code (if applicable)
- Date of Hire
- Salary
- Total amount of coverage being requested
- Current coverage amount and/or grandfathered amount  
(The difference of the total amount minus the current coverage amount will be underwritten)

The client omission team will reach out to the client omission contacts via email to obtain the missing information.

Customer omissions occur when we are missing answers or details from the EOI:

- Incomplete medical questions (diagnosis, medications given and tests completed, etc.)
- Missing signatures and dates
- Height and weight omitted

Customers with omissions will receive a letter with instructions to complete the missing information either via the online process or by calling in to our omissions intake center.

## What is the Medical Underwriting Timeline?

After receipt of a completed Evidence of Insurability form from the EOI Processing Team, the Medical Underwriter will review the applicant's file and may:

1. Request medical information for certain medical conditions that are disclosed on the Evidence of Insurability form and/or,
2. Request blood and urine samples based on the amount of coverage requested
3. Make a final determination if the medical conditions/amount requested on the application fall within certain underwriting guidelines.

**Note: This medical underwriting process could take up to ten business days to complete after the EOI processing step has been completed.**

If NYL GBS has not received the requested medical information within 20 days of the initial request, a follow up letter is mailed to the applicant.

If NYL GBS has not received all requested information within 35 days after the follow-up (a total of 55 days), the file is closed due to insufficient information. The applicant will receive a close out letter identifying why the file was closed.

## How will I be notified about the status of the application/EOI?

After applications are keyed in our systems you will begin to receive reporting with the status of those EOIs. This is referred to as the Medical Underwriting Activity Report.

This report is designed to provide you with the status, coverage amount and approved date of coverage so you can effectively manage payroll deductions. The report also indicates those coverage requests that are closed or currently pending.

**Note: No payroll deductions should be taken until an "approved" status is shown on the Medical Underwriting Activity Report.**

## Why is an application Pending or Closed?

Some common reasons for a pending status include: outstanding medical requests, non-response from the applicant or the application is being evaluated by medical underwriting.

Some reasons for a closed status include: non response from the applicant over 55 days from the first request, denial of coverage after underwriting review and voluntary withdrawal from the process by the applicant.

Due to our privacy policy, we are not able to provide the employer with additional details regarding the type of medical requirements ordered or a reason for the closure.

## Employee questions?

\*\*If an Employee has a question regarding their application of the EOI, they can contact our Medical Underwriting Customer Service Team at 1-866-607-2360 Monday-Friday 8:00AM-6:00 PM EST. \*\*