

Evidence of Insurability (EOI)

Evidence of Insurability (EOI) is required if an employee elect coverage of more than \$250,000. The completed EOI application requires review and approval by Minnesota Life before coverage becomes effective.

Your spouse/domestic partner may be subject to EOI requirements when they elect coverage over \$50,000 or when they enroll/increase coverage in one of the enrollment opportunities below:

Enrollment Opportunity	EOI Requirement
Electing to enroll at hire	Coverage over \$50,000
If you experience a mid-year event	Minnesota Life will require EOI
Enrolling during Open Enrollment	Minnesota Life will require EOI
Requesting to increase coverage during Open Enrollment	Increasing coverage by \$10,000 increments will require EOI

Cost of Coverage

The cost per pay period is based on your age and the amount of coverage you elect based on increments of \$1,000 in coverage as shown in the table below. For example, an employee who is 32 that elected \$250,000 in coverage would pay \$6.58 (0.0263×250).

Your Age	Employee Coverage	Spouse/Domestic Partner Coverage	Child Coverage
Bi-weekly Premium Cost Per \$1,000 Coverage			
Under 30	\$0.0198	\$0.0263	\$0.0462
30 but less than 35	\$0.0263	\$0.0318	
35 but less than 40	\$0.0295	\$0.0369	
40 but less than 45	\$0.0328	\$0.0475	
45 but less than 50	\$0.0494	\$0.0738	
50 but less than 55	\$0.0752	\$0.1112	
55 but less than 60	\$0.1412	\$0.2058	
60 but less than 65	\$0.2174	\$0.3115	
65 but less than 70	\$0.4172	\$0.6023	
70 and over*	\$0.6775	\$0.8455	

*These costs are subject to change