

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 \$6.13 (0.0245×250).

Your Age	Employee Coverage	Spouse/Domestic Partner Coverage	Child Coverage
Bi-weekly Premium Cost Per \$1,000 Coverage			
Under 30	\$0.019	\$0.025	\$0.046
30 but less than 35	\$0.025	\$0.030	
35 but less than 40	\$0.027	\$0.034	
40 but less than 45	\$0.031	\$0.044	
45 but less than 50	\$0.046	\$0.068	
50 but less than 55	\$0.070	\$0.103	
55 but less than 60	\$0.131	\$0.191	
60 but less than 65	\$0.201	\$0.289	
65 but less than 70	\$0.386	\$0.558	
70 and over*	\$0.627	\$0.783	

*These costs are subject to change