

## FAQ:

### What can I do during Annual Enrollment?

#### **Health, Dental, Vision, Critical Illness, Accident**

- Enroll, switch plans, make changes to your dependents, or cancel during Annual Enrollment.
- No action is required for employees who wish to keep their coverage.

#### **Pet Insurance, Identity Protection, AD&D**

- Enroll, switch plans or dependents, or cancel at any time during the year.
- No action is required for employees who wish to keep their coverage.

#### **Long Term Disability, Long Term Care**

- If you are not currently enrolled, you may apply with Evidence of Insurability (EOI).
- No action is required for employees who are currently enrolled and wish to keep their coverage.

#### **Flexible Spending Account(s) and Health Savings Account Contributions**

- You **MUST** enroll and set your annual contribution, regardless of your current enrollment.
- Failure to enroll and set your annual contribution during AE will result in no FSA benefit for the 2025 Plan Year.
- Employees can submit or make changes to their contributions anytime by submitting GB-79

#### **UHC Term Life Insurance**

- Employee
  - Currently enrolled may increase coverage by \$10,000, up to the maximum limit, with no Evidence of Insurability (EOI).
  - Not currently enrolled may elect \$10,000 with no EOI.
- Spouse
  - Spouse must submit EOI and be approved for any coverage or increase
- Child(ren)
  - Child(ren) can be enrolled in any level of coverage as long as employee is covered. EOI not required.

#### **Prudential / OGB Life Insurance**

- Employee
  - Employee must submit EOI and be approved for any coverage or increase
- Spouse
  - Spouse must submit EOI and be approved for any coverage or increase
- Child(ren)
  - Child(ren) can be enrolled as long as employee is covered. EOI not required.

## Self-Service – Review benefits summary

View your current benefit elections via [My Self Service](#).

## Adding Dependents – Required Dependent Documents

When adding dependents to your insurance coverage, you'll typically need to provide specific documentation to verify their relationships and identities. Here's a brief overview of commonly required documents:

**Marriage Certificate:** Required to prove the relationship between you and your spouse.

**Birth Certificates:** Needed for children to confirm their identity and relationship to you.

**Social Security Cards:** Often requested for all dependents to verify their Social Security numbers.

**Adoption Papers:** If applicable, these documents may be required for adopted children.

**Court Documents:** Necessary for stepchildren or guardianship situations.

## What is an EOI?

An evidence of insurability/medical questionnaire for life insurance is a form that potential policyholders complete to provide information about their health and lifestyle. It typically includes questions about:

**Medical History:** Previous illnesses, surgeries, and any ongoing treatments.

**Current Health Status:** Any current medications, health conditions, or symptoms.

**Lifestyle Factors:** Habits like smoking, alcohol consumption, and exercise.

**Family Medical History:** Any hereditary conditions that may affect the applicant's health.

This questionnaire helps insurers assess risk and determine coverage eligibility, premium rates, and policy terms. It's a crucial step in the underwriting process.