



## Evidence of Insurability Administration

### County of Kankakee - F018266

#### When is satisfactory evidence of insurability required?

##### Employee Supplemental Life Guarantee Issue \$200,000

- New Hire – can elect any amount in \$10,000 increments up to \$500,000 and amounts up to the guarantee issue will be immediately approved. Amounts over the guarantee issue will require EOI and should not be approved until the EOI Application is approved by BCBSIL Medical Underwriting.
- Change in Family Status – You are allowed to elect coverage in \$10,000 increments up to \$500,000 and amounts up to the guarantee issue will be immediately approved. Amounts over the guarantee issue will require EOI and should not be approved until the EOI application is approved by us. **Note:** Life events include Marriage, Divorce, Death, Birth, Adoption, Emancipation, Spouse Loss of Employment/Coverage, Change in Classification (Part-Time to Full-Time or Full-Time to Part-Time)
- Late Entrant – You enroll for insurance more than 31 days after your eligibility date or you were eligible to enroll under the Prior Policy and did not enroll before the expiration of the time allowed to enroll. As a late entrant, EOI is required for any amount and if approved, the effective date will begin once EOI is deemed satisfactory by us.
- Annual Enrollment – For those currently enrolled, they can elect to increase in 4 increments of \$10,000 or 5 times *Annual Earnings*, whichever is less up to the guarantee issue amount, applies to employee coverage only. Any amount above the incremental bump or guarantee issue amount requires evidence of insurability. For those without current coverage, evidence of insurability is required.

##### Dependent Spouse Supplemental Life Guarantee Issue \$20,000

- New Hire or Newly Eligible Spouse – can elect any amount in \$5,000 increments up to \$250,000 (not to exceed 50% of the employee amount) and amounts up to the guarantee issue will be immediately approved. Amounts over the guarantee issue will require EOI and should not be approved until the EOI Application is approved by BCBSIL Medical Underwriting.
- Change in Family Status – You are allowed to elect coverage for your spouse in \$5,000 increments up to \$250,000 (not to exceed 50% of the employee amount) and amounts up to the guarantee issue will be immediately approved. Amounts over the guarantee issue will require EOI and should not be approved until the EOI application is approved by us. **Note:** Life events include Marriage, Divorce, Death, Birth, Adoption, Emancipation, Spouse Loss of Employment/Coverage, Change in Classification (Part-Time to Full-Time or Full-Time to Part-Time)
- Late Entrant – All amounts
- Annual Enrollment – For those currently enrolled, they can elect to increase in 2 increments of \$5,000 up to the guarantee issue amount, applies to spouse coverage only. Any amount above the incremental bump or guarantee issue amount requires evidence of insurability. For those without current coverage, evidence of insurability is required.

##### **Completing EOI:**

- Please enter the employees' new elections manually into Benefits Manager or submit them directly to ASC Membership (<https://service.ancillary.bcbsil.com/s/>)
- Simply provide the application link to your employees. Once they've entered their information, each employee will receive immediate electronic confirmation of their submission.
- To complete the EOI questionnaire, the employee will need the following information: Social Security Number, current height and weight, treatment history and medication(s) for any health condition(s), name and address of any hospital, physician or other practitioner that provided medical care, consultation, or treatment.
- **When EOI is being completed for the Spouse**, on the initial page use the Employee's Date of Birth and SSN. Click "Continue", the remaining information provided should be the Spouse's SSN and necessary information on the EOI. This is important as we use the Spouse's SSN as the signature to validate the Spouse's information on the EOI.
  - If the application is for the Spouse coverage, **the employee should not answer the medical questions for themselves.**
- **Payroll deductions for the additional coverage amount awaiting EOI approval should not be processed until after EOI is approved by BCBSIL.**
- If internet access is not available, a paper application can be downloaded from our website by the Group and provided to the employee to be completed and mailed in or submitted to the Ancillary Service Center.  
<https://service.ancillary.bcbsil.com/s/>

**COUNTY OF KANKAKEE, as the plan administrator, holds the responsibility of informing employees when EOI is required. It is the responsibility of COUNTY OF KANKAKEE to relay accurate information to BCBSIL to use for invoicing and claims. Premium should NOT be deducted from the employee until the EOI has been approved by BCBSIL.**

**What constitutes a change in family status?**

- Marriage, execute a domestic partnership (affidavit required).
- You have a change in the number of dependent children (for example: birth, death, adoption, or emancipation of a dependent child).
- Your spouse dies or you become divorced.
- Your spouse is no longer employed, resulting in a loss of group insurance; or
- You have a change in classification, which results in you changing from part-time to full-time or full-time to part-time.

**Note: Time frame for enrollment due to a change in family status** – Must enroll within 31 days from the date of the change in family status event.

The information on this form is considered current for no longer than **60 days**. Our medical decision will be communicated to the applicant and to the group administrator in writing, along with an effective date, if approved.

*Please note: An incomplete form will delay the processing of an applicant's insurance request. Paper forms should be faxed to 855-691-7157 or mailed to the Medical Underwriting Department, P.O. Box 7072, Downers Grove, IL 60515.*

## Supplemental Life Annual Enrollment Rules (Examples)

### Employee Supplemental Life

\*Plan Design: Incremental selection from a minimum of \$10,000 to a maximum of \$500,000 in increments of \$10,000 or 5 times *Annual Earnings*, whichever is less.

\*Guarantee Issue: \$200,000 “New Hires Only”

If the Employee is enrolled in Supplemental Life (between \$10,000 and \$160,000), next 4 \$10,000 incremental elections will not require EOI. Any increase over 4 \$10,000 increments or the Guarantee Issue limit will be subject to EOI. Late entrants are always subject to EOI for all amounts.

\*Example 1 (Eligible for \$40K increase): Employee is currently enrolled with \$150,000, elects \$190,000. \$190,000 effective/payroll deducted as of 1/1/2026, \$0 subject to EOI.

\*Example 2 (Eligible for \$40K increase w/o EOI, EOI balance): Employee is currently enrolled with \$10,000, elects \$200,000. \$50,000 effective/payroll deducted as of 1/1/2026, \$150,000 subject to EOI.

\*Example 3 (Enrolled at GI limit, EOI): Employee is currently enrolled with \$200,000, elects \$240,000. \$200,000 remains effective/payroll deducted for 1/1/2026, \$40,000 subject to EOI.

\*Example 4 (Late Entrant, EOI): Employee is currently enrolled with \$0, elects \$200,000. \$0 remains effective/payroll deducted for 1/1/2026, \$200,000 subject to EOI.

### Spouse Supplemental Life

\*Plan Design: Incremental selection from a minimum of \$5,000 to a maximum of \$250,000 in increments of \$5,000, not to exceed 50% of the *Employee* amount.

\*Guarantee Issue: \$20,000 “Newly Eligible Only”

If the Spouse is enrolled in Supplemental Life with \$5,000, next 2 \$5,000 incremental elections will not require EOI. Any increase over 2 \$5,000 increments or the Guarantee Issue limit will be subject to EOI. Late entrants are always subject to EOI for all amounts.

\*Example 1 (Eligible for \$10K increase): Spouse is currently enrolled with \$5,000, elects \$15,000. \$15,000 effective/payroll deducted as of 1/1/2026, \$0 subject to EOI.

\*Example 2 (Eligible for \$10K increase w/o EOI, EOI balance): Spouse is currently enrolled with \$10,000, elects \$25,000. \$20,000 effective/payroll deducted as of 1/1/2026, \$5,000 subject to EOI.

\*Example 3 (Enrolled at GI limit, EOI): Spouse is currently enrolled with \$20,000, elects \$25,000. \$20,000 remains effective/payroll deducted for 1/1/2026, \$5,000 subject to EOI.

\*Example 4 (Late Entrant, EOI): Spouse is currently enrolled with \$0, elects \$20,000. \$0 remains effective/payroll deducted for 1/1/2026, \$20,000 subject to EOI.

### Child Supplemental Life

\*Plan Design: \$10,000 Age live birth to 26 years of age

\*Guarantee Issue: \$10,000 “Newly Eligible or Late Entrants” (Employee must be enrolled in Employee Supplemental Life)

\*Example : Each child is currently enrolled with \$0, elects \$10,000. \$10,000 effective/payroll deducted as of 1/1/2026.